HONOR PRO

Pick The Level

Campaign Terms and Conditions

Daily & Monthly Gold (XAUUSD) Prediction Promotion

honorpro.com

These Campaign Terms and Conditions ("Campaign Terms") govern participation in the "Pick The Level™" promotion (the "Campaign"). They form a binding agreement between the Participant and the Operator and must be read together with Honor Pro's general Terms of Business, Client Agreement, Privacy Policy, and Risk Warning, all available at honorpro.com/policies.html. By submitting a prediction, opening a referral link, or otherwise taking part, the Participant confirms they have read, understood, and agree to be bound by these Campaign Terms.

1. Definitions

1.1 "Honor", "Honor Pro", "we", "us" or "our" means Honor Pro Ltd, an exempted company incorporated in Saint Lucia (Registration No. 2026-0098), together with, where the context requires, its affiliated brands and group entities operating under the "Honor Pro" and "Honor Holding" trading names.

1.2 "Campaign" means the "Pick The Level" daily and monthly Gold (XAUUSD) prediction promotion described on the Campaign landing page at honorpro.com/pick-the-level.

1.3 "Participant" or "you" means any natural person who submits a valid Prediction in accordance with these Campaign Terms.

1.4 "Prediction" means a single numeric price level for XAUUSD (Gold Spot vs. USD) submitted by a Participant through the Campaign form before the applicable Daily Cut-Off.

1.5 "Official Rollover Price" means the XAUUSD price published by Honor's dealing desk / price feed at the daily rollover point, which is the sole and final reference price used to determine the outcome of each Round.

1.6 "Round" means a single prediction cycle relating to one (1) trading day. The opening time, closing time and cut-off time of each Round shall be determined by the Operator in its sole and absolute discretion, and the Operator may amend them at any time without prior notice. Any prediction submitted after the cut-off time shall not be valid.

1.7 "Daily Cut-Off" means the deadline for submitting predictions in respect of a Round, as displayed by the live countdown timer on the Campaign page. In the event of any discrepancy between the countdown timer and the Operator's records, the Operator's records shall prevail.

1.8 "Daily Prize", "Monthly Prize" and "Referral Bonus" have the meanings given in Section 6.

1.9 "Account Holder Tier", "Referral Tier" and "Guest Tier" refer to the participation levels described in Section 4.

2. Campaign Summary

2.1 Pick The Level™ is a free-to-enter, skill-based prediction challenge. Each Round, Participants forecast the Official Rollover Price of XAUUSD. The Prediction closest to the Official Rollover Price wins that Round's Daily Prize of USD 500 or the trading credit-equivalent value credited (in accordance with Section 7).

2.2 Across each calendar month, the Participant with the lowest average distance between their Predictions and the corresponding Official Rollover Price (subject to the minimum-Predictions threshold in Section 6.5) is crowned "Monthly Champion" and receives the Monthly Prize of USD 5,000, in addition to any Daily Prizes won during that month.

2.3 The Campaign is a game of skill. Outcomes are determined solely by the mathematical proximity of a Prediction to the Official Rollover Price. No element of chance, random draw, or lottery mechanism is used to select a winner, and no purchase, deposit, or trade is required to enter at the Guest Tier.

2.4 The Campaign is promotional in nature and is offered at the Operator's sole discretion. It does not constitute investment advice, a recommendation to trade, or an offer of any financial instrument, and must not be relied upon as such.

3. Eligibility

3.1 To participate, an individual must: (a) be at least 18 years of age, or the age of legal majority in their jurisdiction of residence, whichever is higher; (b) hold a valid, verifiable identity; (c) reside in a jurisdiction from which participation in the Campaign and, where relevant, engagement with Honor Pro's trading services is not prohibited by local law or regulation; and (d) accept these Campaign Terms in full.

3.2 The Campaign is void where prohibited or restricted by law, including in jurisdictions where skill-based prize promotions of this nature require a specific gaming, lottery, or promotional permit that the Operator does not hold. It is the Participant's sole responsibility to confirm that their participation is lawful in their country of residence.

3.3 Employees, directors, officers, and contractors of any Group entity, and their immediate family members (spouse, parent, child, sibling) or members of the same household, are not eligible to win a Daily Prize, Monthly Prize, or Referral Bonus, whether or not they are permitted to submit Predictions for testing or demonstration purposes.

3.4 Introducing Brokers, Ambassadors, and Representatives of the Group may participate in a personal capacity but may not use paid advertising, spam, bot networks, or misleading representations to solicit Referral Tier sign-ups.

3.5 Only one (1) Campaign profile per person is permitted. Multiple accounts, aliases, devices, or identities used to submit additional Predictions, unlock additional Referral Tier slots, or otherwise circumvent the per-Tier Prediction limits in Section 4 will result in disqualification of all associated entries under Section 9.

3.6 Where a live trading account is opened to qualify for the Account Holder Tier, that account remains subject to the account-opening, identity-verification (KYC/AML), and suitability requirements of the relevant Group entity with which it is opened, as set out in that entity's own Client Agreement.

4. Participation Tiers and Prediction Limits

4.1 Guest Tier — one (1) free Prediction per Round for any registered Participant. No deposit or trading account is required.

4.2 Referral Tier — an additional (+1) Prediction per Round is unlocked once five (5) referred individuals have registered via the Participant's unique referral link and completed the verification steps notified at the time of registration (“Verified Sign-Ups”). The bonus Prediction remains active for as long as the qualifying five Verified Sign-Ups remain valid, active Campaign participants.

4.3 Account Holder Tier — a Participant who opens and maintains a live trading account with an eligible Group entity is entitled to up to three (3) Predictions per Round in total (inclusive of the Guest Tier allowance). Eligibility under this Tier may be suspended if the underlying trading account is closed, is dormant beyond the period notified by the Operator, or is opened solely to obtain Campaign entries without any genuine trading activity, at the Operator's reasonable discretion.

4.4 Where a Participant qualifies under more than one Tier, Prediction allowances are aggregated up to the maximum stated for the highest Tier reached (a maximum of three (3) Predictions per Round); Tiers are not cumulative beyond this cap.

4.5 Only Predictions submitted, timestamped, and confirmed before the applicable Daily Cut-Off are valid. Predictions submitted after the Daily Cut-Off, or left incomplete, will not be entered into that Round.

4.6 Each Prediction is final once submitted and cannot be edited, withdrawn, or resubmitted for the same Round.

5. How a Winner Is Determined

5.1 At the Daily Cut-Off, the Round closes and no further Predictions are accepted for that trading day.

5.2 The Official Rollover Price is published shortly after rollover and is treated as final and conclusive for the purposes of the Campaign.

5.3 The Daily Prize winner is the Participant whose Prediction has the smallest absolute numerical distance from the Official Rollover Price.

5.4 In the event of an exact tie in distance between two or more Predictions, the Prediction with the earliest verified submission timestamp is declared the winner.

5.5 Monthly standings are calculated as the average distance-to-close across all of a Participant's valid Predictions submitted within the calendar month. A minimum number of Predictions during the month (as published on the Campaign page or Hall of Fame leaderboard from time to time) must be met for a Participant to qualify for the Monthly Prize.

5.6 The Operator's determination of the Official Rollover Price, the winning Prediction, and the Monthly Champion is final and binding, save in the case of manifest error.

6. Prizes

6.1 Daily Prize: USD 500, awarded once per Round to the single closest Prediction.

6.2 Monthly Prize: USD 5,000, awarded once per calendar month to the Monthly Champion, in addition to any Daily Prizes won by that Participant during the same month.

6.3 Referral Bonus: an additional daily Prediction slot (not a cash prize) as described in Section 4.2.

6.4 Prizes are personal to the winning Participant, are not transferable to a third party, and cannot be exchanged, sold, or substituted for an alternative prize, except at the Operator's sole discretion (for example, where regulatory or banking restrictions in the winner's jurisdiction prevent the prize being paid in its stated form).

6.5 The Operator may publish, from time to time, a minimum-Predictions threshold for Monthly Prize eligibility and may update leaderboard, Hall of Fame, and qualification mechanics to preserve the integrity of the Campaign, provided that any such update does not retroactively disqualify a Prediction that was valid when submitted.

7. Prize Payment and Verification

7.1 Before any Daily Prize, Monthly Prize, or Referral Bonus is released, the Operator may require the Participant to complete identity verification (KYC) and, where applicable, source-of-funds or AML checks, consistent with the standards applied to Group clients generally.

7.2 Prizes are credited, at the Operator's discretion and subject to the applicable Group entity's product offering and regulatory permissions, either as (a) non-withdrawable trading credit to an eligible live trading account, or (b) a trading credit paid to the Participant's verified account or payment method, less any bank, processor, or currency-conversion fees. Where trading credit is used, it is subject to the specific bonus/credit terms notified to the Participant at the time of crediting.

7.3 Winners will be notified via the contact details provided at registration and are typically required to respond and complete verification within fourteen (14) calendar days of notification. A winner who does not respond, cannot be verified, or is found ineligible under Section 3 forfeits the prize, which the Operator may, at its discretion, re-award to the next-closest eligible Prediction or roll over to the following Round or month.

7.4 The Participant is solely responsible for any tax liability arising from a prize in their jurisdiction of residence. The Operator does not provide tax advice and makes no representation as to the tax treatment of any prize.

7.5 Regulatory permissions differ by entity and jurisdiction. Where a Participant's eligible account sits with an entity whose licence does not extend to holding client funds or executing trades (for example, Honor Financial Consultancy L.L.C. in the UAE, which is licensed for financial consultation, introduction and promotion activities only), prize crediting for that Participant will be routed through the appropriately licensed Group entity, as the Operator determines.

7.6 Specific Prize Conditions – $500 Prize

The following additional conditions apply specifically to the $500 prize:

- The $500 prize will be credited to the winner's trading account as trading credit and will remain valid for one (1) month from the date of credit.
- The prize credit must be used for trading purposes and cannot be withdrawn.
- Profits generated using the prize credit will be eligible for withdrawal, up to a maximum amount of $500.
- All standard trading terms and conditions, including applicable scalping rules, shall apply.
- Bot trading is strictly prohibited.
- The maximum leverage applicable to the prize account is 1:500.

7.7 Prizes are non-transferable and cannot be exchanged for cash. The Operator reserves the right to:

- Verify a Participant's continued eligibility at any time;
- Disqualify any Participant in the event of fraud, abuse, or breach of these Terms;
- Amend, suspend, or cancel the prize at its sole discretion; and
- Make the final decision on all prize-related matters.

8. Referral Program Terms

8.1 Each Participant is issued a unique referral link/code on registration. A "Verified Sign-Up" is a new individual who registers using that link, has not previously registered for the Campaign under any other identity, and completes any verification step notified on the Campaign page.

8.2 Self-referrals, referrals from duplicate or fabricated identities, incentivised mass sign-ups, and sign-ups generated through automated tools, bots, or paid traffic that misrepresents the Campaign are void and will not count towards the five (5) Verified Sign-Ups required to unlock the Referral Tier.

8.3 The Operator may audit referral activity at any time and may revoke a Referral Tier bonus, and disqualify associated Predictions and prizes, where it reasonably determines that referral rules have been circumvented.

9. Fraud, Abuse and Disqualification

9.1 The Operator may, at its sole and reasonable discretion, disqualify a Participant, void one or more Predictions, or withhold or reclaim a prize where it identifies: (a) multiple accounts or false identities; (b) use of VPNs, proxies, bots, scripts, or other automated means to submit Predictions or referrals; (c) collusion between Participants to manipulate outcomes; (d) abusive, fraudulent, or manifestly bad-faith conduct; or (e) any breach of these Campaign Terms or the Group's general Terms of Business.

9.2 Where a live trading account associated with the Account Holder Tier is found to be in breach of the relevant entity's Client Agreement (including in relation to abusive trading practices, chargebacks, or fraudulent funding), the associated Campaign entries and any unpaid prizes may be forfeited.

9.3 The Operator's decision on any question of fraud, abuse, or disqualification is final, save in the case of manifest error, and the Operator is not obliged to disclose the specific evidence underlying a disqualification decision beyond what is reasonably necessary to explain the outcome to the affected Participant.

10. Campaign Changes, Suspension and Termination

10.1 The Operator may amend these Campaign Terms, the prize amounts, the Tier structure, the Daily Cut-Off, or any other Campaign mechanic at any time, with reasonable notice published on the Campaign page, where such changes apply prospectively to future Rounds.

10.2 The Operator may suspend, pause, or permanently end the Campaign at any time, including in response to abnormal market conditions, a market disruption event, technical failure of the price feed or platform, regulatory request, or commercial necessity. Where the Campaign is ended mid-Round, Predictions already submitted for that Round will, where reasonably practicable, still be judged against the next available Official Rollover Price, or the Round will be voided and no Daily Prize will be awarded for it, at the Operator's discretion.

10.3 In the event of a manifest error in the Official Rollover Price, a pricing feed malfunction, or evidence that the price used was not genuinely representative of the market at rollover, the Operator reserves the right to void the affected Round's result and, where appropriate, re-run it.

11. Risk Warning and No Investment Advice

11.1 Pick The Level™ is a promotional prediction game and is not, and must not be construed as, investment research, a trading signal, a recommendation, or investment advice of any kind.

11.2 Participation in the Campaign, including at the Account Holder Tier, does not remove or reduce the risks associated with trading leveraged CFD products. Trading foreign exchange and other leveraged instruments carries a high degree of risk, may not be suitable for all investors, and can result in losses exceeding the amount invested. Participants should refer to Honor Pro's full Risk Warning at honorpro.com before opening or funding a live trading account.

11.3 Nothing in the Campaign obliges a Participant to open a live account, make a deposit, or place a trade in order to take part at the Guest or Referral Tier.

12. Personal Data

12.1 Personal data submitted for Campaign registration (including name, email, country, and, where applicable, referral activity) is processed by the Operator in accordance with the Group's Privacy Policy, available at honorpro.com/policies.html.

12.2 Where a Participant is displayed on the public leaderboard or Hall of Fame, only a first name, initial of surname, country, and Prediction data are shown; full identity details are not published without consent.

12.3 Winners consent, as a condition of prize release, to reasonable identity verification checks and to the Operator confirming (without necessarily publishing full personal details) that a prize has been validly awarded, for audit and compliance purposes.

13. Limitation of Liability

13.1 To the maximum extent permitted by applicable law, the Operator and the Group shall not be liable for any indirect, incidental, or consequential loss arising from participation in the Campaign, including loss of profits, loss of anticipated prizes, or trading losses incurred on any account opened to qualify for a Tier.

13.2 The Operator's aggregate liability to any Participant arising out of or in connection with the Campaign shall not exceed the value of the prize that Participant was validly entitled to receive under these Campaign Terms.

13.3 Nothing in these Campaign Terms excludes or limits liability that cannot lawfully be excluded or limited, including liability for fraud or fraudulent misrepresentation.

14. Operating Entities and Regulatory Status

14.1 The Campaign is organised by Honor Pro Ltd (Saint Lucia, Registration No. 2026-0098), which is not regulated as a financial services provider in Saint Lucia and whose involvement in the Campaign is limited to the operation of this promotional prize game.

14.2 Where the Account Holder Tier is fulfilled through a live trading account, that account and its associated trading services are provided by the relevant licensed Group entity applicable to the Participant's country of residence and account type, namely: Honor Pro Mauritius Ltd (regulated by the Mauritius FSC, Licence No. GB200225826); Honor Pro Seychelles Limited, trading as Honor Pro (regulated by the Seychelles FSA, Licence No. SD173); or, for UAE-based promotional and introduction activity only, Honor Financial Consultancy L.L.C. (regulated by the UAE Capital Market Authority, Licence No. 20200000395).

14.3 This website and its underlying technology are owned and operated by Honor Holding Investments Limited (Hong Kong, Registration No. 79894507), which oversees the Group's subsidiaries but does not itself provide regulated brokerage services.

14.4 Nothing in the Campaign implies that any Group entity is licensed to provide regulated financial services in a jurisdiction where it does not hold the appropriate permission, and the availability of the Account Holder Tier is subject to the account-opening restrictions of each entity.

15. Governing Law and Disputes

15.1 These Campaign Terms are governed by the laws applicable to Honor Pro Ltd's jurisdiction of incorporation (Saint Lucia), without prejudice to any mandatory consumer-protection or regulatory rules of the Participant's own country of residence that cannot be excluded by agreement.

15.2 Any dispute arising from the Campaign should first be raised with Honor Pro Customer Support at honorpro.com/contact.html If unresolved, disputes will be handled in accordance with the dispute-resolution provisions of the Group's general Terms of Business applicable to the Participant's account or region.

16. General

16.1 These Campaign Terms, together with the documents referenced in the preamble, constitute the entire agreement between the Participant and the Operator in relation to the Campaign and supersede any prior promotional communications, marketing materials, or FAQ content to the extent of any inconsistency.

16.2 If any provision of these Campaign Terms is held invalid or unenforceable, the remaining provisions continue in full force and effect.

16.3 The Operator's failure to enforce any provision of these Campaign Terms is not a waiver of its right to do so later.

16.4 Questions about the Campaign can be directed to Honor Pro Customer Support via honorpro.com/contact.html.

Honor Pro is a trading name used across the Honor Holding Investments Limited group of companies. Each entity provides services strictly in accordance with its own regulatory status and licence.