



RealityMarket
Investment Account Terms & Conditions

1. INVESTMENT ACCOUNT TERMS

1.1. This is an agreement between RealityMarket (owned by WTM Trading Group) under the law of St. Vincent & the Grenadines, its successors and assigns, and the party (or parties) executing this document.

1.2. These Investment account terms, along with Account Opening Agreement, other terms include all the conditions which the Company has provided to the client for Investment accounts (also known as PAMM accounts).

1.3. If the manager performs any actions in the form of transactions, they all are under the aforementioned terms and conditions (mentioned in 1.2.)

1.4. Company believes on strict privacy policy and has no right to disclose any private information of the manager, hence it cannot be disclosed to a third party, thus all the claims brought by investors about our managers will be rejected outright.

1.5. The Manager who manages their own capital, and company provides the opportunity to follow them. Thus you as an investor are voluntarily, at your own risk select a manager hence all your decisions are independent and have nothing to do with the company.

1.6. If an investor wants to transfer funds from his personal account to his/her trading account, then he/she can do it by requesting the company or it can be done by a person whom he/she has given power of attorney. Manager has no role whatsoever in making decision of investors inflow or outflow.

1.7. The Company has all the right to terminate the PAMM service at any time and has no obligation to provide any reason for its decisions. If a manager is terminated for whatever reason, the Client cannot use it against the company in court of law, media or any other medium to harm the Company.

1.8. If there is any problem in the Company's trading operations the investor has no discretion to claim it. However, according to the procedures, a manager can do that by submitting a claim.

1.9. Only manager can perform trading on the Investment accounts (PAMM accounts), if a client claims that the manager didn't comply with his recommendations, that claim will be rejected outright.

2. INVESTMENT (PAMM) ACCOUNTS

2.1. The only purpose of the investment accounts is to allow the Managers to apply their strategies, in managing his/her own capital in the Forex and Financial markets and investor's capital (or part of the capital).

2.2. Only Manager can perform trades on investment accounts with his/her funds and the capital of investor.

2.3. The Manager has no right to make requests to deposit or withdrawal of funds to or from Investor's Accounts.

2.4. The Company has the sole discretion to in depositing and withdrawal, if fee is applicable then crediting or debiting it, and impose any penalties.

2.5. The Manager can:

- a) Do transactions on investment accounts on the procedures given by the Company.
- b) Determine the Penalty Fee (The fee is charged when an investor withdraws the funds before Trading Period is over).
- c) Withdraw funds from his/her Manager Capital Account.

3. MANAGER ACCOUNT REGISTRATION

3.1. If a Client wants to set up his Manager Account, then he/she is required to fill out an Investment Account Opening form. Once this form is submitted, the Client unconditionally accepts the terms and conditions set thereof.

3.2. Once successfully registered, the Manager will receive a confirmation through email.

3.3. Managers with the Manager Account which exceeds the equity of 1 000 000 Euros need to submit their Curriculum Vitae/Resume. If this requirement is not met, the Company reserves the rights to stop all the operations of a Manager Account.

3.4. The Investment Manager is allowed a maximum equity of 50 000 000 Euros, and if it reaches above it then the account will be disabled from accepting new funds.

3.5. If there is not activity in the account for more than 3 Months, the account will be disabled.

4. MANAGER'S OFFER

Managers put offers that are to use strategies, to perform trading transactions by any Client of the Company. There are some set of parameters to be followed by Managers, which is used by company to remunerate the Manager. It is the sole responsibility of the Client to accept or reject any offer regarding investment.

5. TRADING PERIOD

5.1. Trading Period can be equal to:

- a) 2 Weeks (14 calendar days)
- b) 1 Month (30 calendar days)

5.2. If an Investor request withdrawal before the end of Trading Period, a Penalty will be charged.

6. PENALTY FEE

6.1. When an Investor withdraws amount before Trading Period ends then a Penalty fee is applied.

6.2. Manager's Offer includes the Penalty fee and it commences when an Investor makes the initial deposit.

6.3. The penalty fee is a percentage applied only on Withdrawn amount.

6.4. If you wish to waive off your penalty, then who need to prove that it was the case beyond your control.

7. INVESTOR ACCOUNT REGISTRATION

7.1. When you accept the Manager's offer then you are eligible to have registered for Investor.

7.2. When you accept the Manager's Offer you:

(a) Confirm that you have read the terms and conditions

(b) Agree that management of the investor funds cannot entail any violation of the rights of the investor or any third party.

(c) Acknowledge that you will enforce the provisions of these terms.

7.3. You are permitted to register one investor account. It is the sole responsibility of the company to limit the no. of Manager Account(s) or remove one if it feels so.

8. DEPOSITS / WITHDRAWALS

8.1. Funds deposited into a trading account should be made from a source (e.g. credit/ debit card, bank, alternative payments account, etc.) that is in the same name as the trading account.

8.2. At our discretion, RealityMarket may require confirmation of funding account ownership at any time (credit card, bank account, alternative payments account, etc.) before funds can be credited into a trading account. For example, if client wishes to deposit using credit or debit card, the card scan copy or card photo should be provided. Failure to comply with this policy will result in rejection of the deposit. Please ensure to redact the credit card numbers to only show the first 6 and the last 3 digits (for example, 1234 56 [REDACTED] 234).

8.3. RealityMarket strictly does not accept payments from third parties. If, for any reasons, RealityMarket becomes aware of a payment made from a third party, RealityMarket is entitled to reverse the payment, close any open positions, null any profits gained, or/and terminate the trading account. RealityMarket will not be liable for any losses as results of breach of this policy.

8.4. Payments from joint bank accounts or credit cards are accepted if the trading account holder is one of the beneficiaries.

8.5. If we choose to waive or cover any fees, we can only cover fees that we see. Other fees charged by your bank, intermediary bank and/or our financial institution remain your responsibility.

8.6. RealityMarket will not be liable for any losses (including auto or forced liquidation event) incurred as results of delays in processing your deposit, including and not limited to payments made to cover on-going margin requirement. Only cleared funds are deposited into a trading account. It remains the client's responsibility to ensure his/her trading account(s) have sufficient funds to cover margin requirements.

8.7. In the event of a chargeback, the client is solely responsible to cover any reversed payments and/or charge-back fees. RealityMarket , at its own discretion, may offset any amounts deducted as results of a charge-back against any amounts available in the client's account(s) or future deposits made into his/her trading account.

9. WITHDRAWALS

9.1. To comply with AML/CTF rules and regulations, RealityMarket will only process withdrawals to the same account (e.g. credit/debit card, bank, alternative payments account, etc.) that was used to deposit the funds unless express instruction is provided to send funds to a different account in the name of the trading account holder. At its direction, RealityMarket reserves the right to reject instruction to process return of funds to a different account without providing reasons. Additional information and documents may be required to be provided by the client.

9.2. For example, if a deposit is made via credit/debit card, then a subsequent withdrawal request is received, the amount of funds sent back to the relevant credit/ debit card may not exceed the original amount deposited from same. Any profits made in excess of the deposited amount may be transferred to another account in the name of the trading account holder. At its direction, RealityMarket reserves the right to reject instruction to process return of funds to a different account without providing reasons.

9.3. Due to AML/CTF rules and regulations, RealityMarket cannot deposit funds to third parties. All funds withdrawn from a trading account must go to an account in the same name as the trading account holder.

9.4. Due to Credit/debit card limitations, RealityMarket can only refund up to the amount received from said Credit/debit card (i.e. excess fund cannot be applied to this withdrawal method). Refunds made to credit/debit cards may take between 3 – 5 business days from the date of processing to appear on the statement.

9.5. All withdrawal requests are processed Monday to Friday 9 am – 5 pm. Requests received after 5 pm will be processed on the next business day. Please note that our bank cut off time is 4 pm and withdrawals processed after this time will not leave our bank account till the next business day.

9.6. International bank wire transfers attract a minimum fee of 20 units of your trading account base currency (i.e. 20 USD). RealityMarket will deduct this fee from the withdrawal amount prior to depositing to the nominated bank account. Please refer to your bank regarding any fees they may charge you for the services they provide.

9.7. Clients acknowledge they may be required to provide information and/or documents on the source(s) of the funds and/or source of wealth in general when processing a withdrawal request. RealityMarket reserves the right to refuse to process a withdrawal request where a Client does not provide all required information, and/or where RealityMarket has reasonable concerns that doing so may result in breaches of the anti-money laundering and counter-terrorism financing laws and regulations (AML/CTF Laws).

9.8. Clients acknowledge RealityMarket does not guarantee a recall of a financial transaction under any circumstances and that RealityMarket is not liable for any losses suffered as a result of providing incorrect instructions/ details of the destination account.

9.9. RealityMarket reserves the rights to refuse to process a withdrawal request if it has reasonable grounds to believe that the trading account may result in deficit or cause the account to fall below the margin requirements.

9.10. RealityMarket reserves the right to refuse a withdrawal request if the trading account is subject to a charge-back investigation or RealityMarket has not yet received any requested information/documentation regarding any trading account in the name of the client.

10. ADDITIONNAL TERMS NOTE

This policy cannot be exhaustive. Additional conditions or requirements may apply at any time due to regulations and policies, including those set in order to prevent money laundering and counter terrorism financing. Usage of this site and services is subject to the Client Agreement and other operative agreements which may be amended from time to time at RealityMarket sole discretion.

11. MANAGER'S OBLIGATIONS

11.1. The manager takes the risks and engages in the activities which result in the increment of Manager's funds and Investor Funds. If at any instance the Company finds that the Manager isn't complying with the interests of the Clients, it can liquidate the Investment (PAMM) account and has an obligation to inform the Client.

11.2. The Manager Confirms that:

- (a) He/She has provided all the accurate information which was asked at the point of registration of the account.
- (b) He/She comply with all the Foreign Exchange rates, taxes and is obeying the civil laws of the jurisdiction he/she is a resident of.
- (c) All the documents and these terms and conditions were read and understood.
- (d) He/She is well versed with the risks involved.

10.3. He/She will not involve Company, its owner or any other representative of the Company into any such legal battle which a Client or some governing authorities have initiated against him/her, and that she will autonomously settle all such claims.

10.4. The Manager ensures the confidentiality of all the details, no such claim will be entertained in a case of wrong doing, if the system was logged in with actual credentials.

10.5. The Manager shall monitor the Investment (PAMM) account. 10.6. Manager agrees that:

- (a) He/She will not at all use the name of the company anywhere in written or verbally, and show his affiliation with the Company.
- (b) He/She will not use the logo of the Company in any document or offer.
- (c) He/She will not make calculations, statements on any of the forums, presentations, books, social media etc.

10.7. The Manager agrees that if by He/She doing, Company is presented with any claims, demands, legal notices, He/She will settle everything at his own expenses. In such case all the withdrawals will be stopped till the full resolution of the Problem.

12. INVESTOR'S OBLIGATIONS

12.1. Investor confirms and agrees that:

- (a) He/She has provided all the accurate information which was asked at the point of registration of the account.
- (b) He/She comply with all the Foreign Exchange rates, taxes and is obeying the civil laws of the jurisdiction he/she is a resident of.

(c) All the documents and these terms and conditions were read and understood.

(d) He/She is well versed with the risks involved.

12.2. The investor agrees to pay all the fees whether it is “Success Fees” or “Penalty Fee” (Early Withdrawal)

12.3. The Investor agrees that if by He/She doing, Company is presented with any claims, demands, legal notices, He/She will settle everything at his own expenses. In such case all the withdrawals will be stopped till the full resolution of the Problem.

12.4. The Manager ensures the confidentiality of all the details, no such claim will be entertained in a case of wrong doing, if the system was logged in with actual credentials.

13. CONTACT DETAILS OF THE COMPANY

RealityMarket is owned by WTM Trading Group First Floor, First St Vincent Bank Ltd Building James Street St. Vincent and the Grenadines Kingstown.

14. APPLICABLE LAW, JURISDICTION

This Agreement and all transactional relations between the Client and the Company are governed by the Laws of St. Vincent and the Grenadines and the competent court for the settlement of any dispute which may arise between them shall be the Kingstown Court in which the Company's headquarters are located. Nothing in this clause will limit our right to commence proceedings against you in relation to any dispute or claim in any jurisdiction that we consider appropriate, nor will the taking of proceedings in one or more jurisdictions preclude us from taking proceedings in any other jurisdiction, whether concurrently or not, if and to the extent permitted by Applicable Law.