



RealityMarket
General Terms & Conditions

1. INTRODUCTION

RealityMarket is owned by WTM Trading Group registered in Saint Vincent and the Grenadines with company number 267 LLC 2020 and the registered address at RealityMarket First Floor, First St Vincent Bank Ltd Building James Street St. Vincent and the Grenadines Kingstown. The company is regulated by the monetary laws of St Vincent. We keep your funds under the aegis of FCA in London directly with our liquidity provider. The Company operates through the website <https://realitymarket.com/>.

2. ACKNOWLEDGEMENT

2.1. The Client accepts that he/she read, understood and acknowledged the General Terms & Conditions which are without modification, and which are revised timely, which is a part of the Client Agreement(s).

2.2. By agreeing to General Terms & Conditions, a part of the Client Agreement(s), the Client moves into a obligatory legal agreement with the Company.

2.3 The Services are open only and can only be used by persons or businesses who are allowed to form legally binding contracts under the law applicable to their home country.

Without excluding the above, our Services and/or the use of the Company's electronic system(s) and/or trading platform are not open to anyone

a) Is a Minor (Less than the age of 18 years)

b) Is declared mentally ill.

The Company reserves the right, without denunciation from the above, to suspend and/or deny access to and use of the Company's service(s) and/or electronic system(s) and/or Trading Platform to anyone in our sole and utter discretion, acting reasonably.

2.4. To register as a client and use our services, you must register with your personal details, it might include your identification documents (if required). We will inform you whether you have been accepted as a client or not, in order to do that the company shall send you a notice. The acceptance of a person is the sole discretion of the company.

2.5. For certain countries as announced by the company, the company has all the rights to ask for additional information and documents whenever required. Once you receive a confirmation of your acceptance as a client, the agreement takes into effect immediately.

2.6. The Agreement is an electronically generated document and doesn't need a signature. If a client requires it to get signed, he/she must send two (2) copies of Agreement with his/her physical signatures and postal address. Company shall return the stamped copy to the address provided by the client.

2.7. The official language of the company is English and the client agrees to it.

2.8 The Client agrees that the platform at which he/she is trading is owned by RealityMarket.

3. SCOPE OF THE GENERAL TERMS & CONDITIONS

3.1. Clients orders with the company are governed by General Terms & Conditions that are responsible for all the actions related to the execution of those orders.

3.2. Any other agreements, expressed or implied statements by the Company are overridden by the General Terms & Conditions which are non-negotiable, unless the company determines that the context required otherwise.

4. DEFINITIONS AND INTERPRETATIONS

- a. **Account history:** a full list of all completed transactions and non-trading operations conducted on a live account.
- b. **Active account:** is the Client trading account.
- c. **Adviser:** a trading account management algorithm in the form of a program. This program sends requests and orders to a server using the Client terminal.
- d. **Arbitrage:** a trading strategy which will use Arbitrage transactions.
- e. **Balance:** aggregate financial result of all finalized transactions and non-trading operations of a Live/trading account.
- f. **Base currency:** the first currency, cited in a currency pair, which the Client can buy or sell at the price of the quote currency.
- g. **Bid:** the minimum price in the currency pair exchange rate quote. The Client sells at bid price.
- h. **Bonus funds:** funds received by the Client as part of bonus programs and contests that is held by the Company.
- i. **Equity:** is the existing account balance, calculated according to the formula.
- j. **Candlestick bar:** is an element of the chart, which includes open & close prices, as well as maximum and minimum prices for a certain period of time.
- k. **Client:** is a legal body or physical party that has accepted the present Agreement with the Company in order to conduct trading operations under the terms of trading.
- l. **Closed position:** the outcome of the 2nd part of the completed transaction.
- m. **Completed position:** consists of two opposite trading operations of equal size that is selling followed by buying and buying followed by selling.
- n. **Contract for difference:** a trading operation based on variations of the asset rate including stocks, commodities, futures, precious metals, and stock index etc.
- o. **Contract specification:** the main trading conditions for each instrument.
- p. **Currency pair:** is a unit of trade operation Based on the price variation of one currency against another currency.
- q. **Dealer** is a company, to which the Client entered into agreement with, regulating the legislative base of conducting trade operations under the conditions of marginal trading. Or an agent or an employee of this company who deals with executing orders of the Client.

r. **Disputable issue:** a state where the Client undertakes that the Dealer has violated conditions of the present Agreement in consequence of its activity or inactivity.

s. **Enquiry:** the Client order sent to the Dealer to attain a currency quote. Enquiry does not infer the Client's responsibility to open a trade.

t. **Fast market:** is a situation of the market which is considered by sudden currency rate changes during a short span of time and often tracked by price gaps.

u. **Floating profit or loss:** unfixed profit or loss of all open trades at the current exchange rates at present time.

v. **Force majeure:** Unforeseen occurrences such as: natural disasters, wars, acts of terror, government actions, and hacker attacks.

w. **Free margin:** funds on a Live or trading account that can be used for opening new trades.

x. **Hedged margin:** a guaranteed cash-cover required by the Dealer for opening and maintaining trades.

y. **Initial margin:** required by the Dealer cash cover for opening a trade.

z. **RealityMarket website:** is the official website of RealityMarket broker available at the following website address <https://realitymarket.com/>.

aa. **Lock:** long and short positions of the same volume that were opened for the same instrument on the same account.

bb. **Lock margin:** is a cover-sum, required by the Dealer in order to open and maintain lock positions.

cc. **Lot:** a unit to measure the amount of shares, base currency, commodities, which is used in a trading.

dd. **Market open:** start of trading periods after a weekend, or after a time interval between trading sessions.

ee. **Non-trading operation:** the operation of topping up a trading account or the operation of assigning the credit.

ff. **Normal market conditions:** the condition of the market when there are no important stops in delivery of quotes to a trading platform, there is no rushing price changing aspects, there are no substantial price gaps.

gg. **Order:** the Client's directions sent to the Dealer to open or close a trade once price reaches the order level.

hh. **Open position:** is the result of the first part of a fully accomplished transaction. When opening a position, the Client undertakes to conduct the second part of the transactions of the same size, to maintain equity.

ii. **Pending order:** the Client appeals the Dealer to open a trade once price has reached the order level.

jj. **Pips:** the smallest unit of price for any foreign currency.

kk. **Price before non-market quoting:** is a close price of a minute bar, prior to non-market minute bar quote.

ll. **Quotes data base:** is the information of all quotes of currencies.

mm. **Quoting:** is the procedure of providing the real time currency quotes to the Client in order to conduct a trade.

nn. **Real deposit:** is a difference between deposits and withdrawals at the Client trading account for the reporting period.

oo. **Spread:** the difference between Bid and Ask.

pp. **Stop out:** compulsory order to close a position generated by the server.

qq. **Ticket:** a unique identification number assigned to position.

rr. **Trailing stop value:** the value of the parameter set by the Client.

ss. **Trading operation size:** the quantity of lots multiplied by the lot size.

tt. **Trading operation:** is purchasing or selling the instrument carried out by the Client.

uu. **Trading account:** unique personalized log of all operations recorded on the trading platform.

5. ADMINISTRATION AND MARKETING

5.1. You acknowledge that Company can call, fax, email the Client time to time to obtain any necessary information if need.

5.2. You accept that the Company or any other company in the same group of company or any affiliate of the company can contact you through any medium for marketing purpose to inform you about any promotions or services.

6. ADVICE AND COMMENTARY

6.1. The Client has to decide on his/her own about the placement of orders and take decision on his/her own judgement. The Client acknowledges that the services doesn't include any advice whether to invest or any other form of financial instrument. The Company will never advise the Client about any order.

6.2. The Company is not under any provision to advise clients on any legal, tax or transaction matter. It is the sole responsibility of the client to seek independent advice.

6.3. Some information, news or market commentary might be shared time to time but that won't be a part of Services Company provides to the Client.

If Company at any instance does so:

(a) There shall lay no responsibility on the Company for the information provided;

(b) There is no warranty of the correctness and completeness of the information provided. Any Legal or Tax related consequences shall not lay on Company.

(c) Any such information is solely for the investment purpose

7. INTERNET AND ELECTRONIC TRADING

7.1. The Client agrees that the electronic nature of the Services the risks which comes with communications by electronic means may not reach their intended destination are outside the Company's control.

7.2. Due to any glitch via internet, or any other means of electronic communication, any problem in Client's equipment and its configuration Since the Company does not control signal power, its reception or routing via Internet, the Company shall not be liable for any claims, losses, damages, costs or expenses, including attorneys' fees, caused directly or indirectly, by any breakdown or failure of any transmission or communication system or computer facility belonging to the Company.

7.3. The responsibility of keeping the login information or/and access Codes information secret lies with the Client to ensure no third party has access to it. If it happens and any transactions are done The Client will be held responsible for transactions.

7.4. Unless otherwise stated or accepted, any prices displayed on the Trading Platform of the Company shall be representative at the time displayed, based on data subject to constant change. The execution price is that which is confirmed on the Trade Confirmation given to the Client (whether on screen or otherwise) after the Client order is executed, but in some situations this price may vary from the price displayed on the screen at the time the order was put.

7.5. The identification or use of any third party products, services or websites is not endorsement by the Company of such services, products of websites. The Company accepts no responsibility or liability of any kind in respect of any materials on any website which is not under the Company's direct control.

8. GENERAL RULES OF TRADING

8.1. There is a liquidity provider to whom orders placed by the Client will be sent hence the Company shall not be executing your Orders as counterparty in the Transaction against you.

8.2. You acknowledge that to place an order you must sent us an offer (Whether that is to open a transaction or close an open transaction), at some rate and it needs our acceptance. Once your offer is received and accepted then your Transaction shall be considered complete.

8.3. It is the sole discretion of the Company to accept, cancel, execute any Transaction or a part of it without providing you with any reason at all. Once the Transaction is completed you cannot cancel or amend it, if you wish to do so, you must request that prior to the completion. Company is entitled to accept or reject it, without any reason.

8.4. If any Transaction contains any sort of Error, the Company has every right to invalidate the Transaction from the inception. Due to any Manifest Error, we will not be responsible for any claims, losses, costs or demand.

8.5. You agree that the prices and quotes that are on the Trading Platform are subject to change time to time as they are the actual trading rates of the market.

8.6. You agree that Company has all the right to impose on each user, different terms and restrictions for their usage of Trading Platform. You acknowledge that you shall obey all the restrictions (which will be notified to you from time to time), including size of transactions or other conditions, where deemed necessary.

8.7. When you complete a Transaction on the Trading Platform, you agree that you are not dealing a recognized exchange.

8.8. You agree that you shall not any cost redistribute or share the prices which the Trading Platform provides you for any commercial purpose. The prices provided on the Trading Platform are set by our Liquidity Provider, which include many factors like market conditions or demand.

8.9. Without prejudice to any of our right hereunder, if, prior to the acceptance of your offer to open or close a Transaction, we become aware that any of the following factors:

1. The quote is obtained from the Trading Platform or we have notified you.
2. Your offer to open or close the Transaction must be given while the quote is still valid;
3. The quote must not contain a Manifest Error;
4. Force Majeure Event must not have occurred when you offer to open or close a Transaction;
5. An Event of Default must not have occurred in respect of you;
6. When you offer to open any Transaction, the opening of the Transaction must not result in your exceeding any initial or maintenance margin amount, credit or other limit placed on your dealings;
7. You have a stable internet connection and that is not disrupted.
8. The legality or genuineness of the Order is not under any doubt;
9. Even if the Transaction is opened and the factors set out above are not met we reserve our right to mark that transaction as void.

8.10. Apart from the Agreement the Company has not right, to advise the Client on any Transaction. If ever done so, that is not an obligation to continue.

9. ABUSIVE TRADING

If Company at any time gets to know that Client manipulated, used any method of abusive buying then it has sole discretion at any time without any notice take the following actions:

- (a) Terminate this Agreement right away.
- (b) Cancel any Open Positions;
- (c) Temporarily or permanently bar access to the Trading Platform or suspend or prohibit any functions of the Trading Platform;
- (d) Reject or Decline or refuse to transmit or execute any Order of the Client;
- (e) Restrict the Client's trading activity;

- (f) In the case of fraud, reverse the funds back to real owner or according to the instructions of the law enforcement authorities of the relevant country;
- (g). Cancel or reverse of profits gained through abusive trading or the application of artificial intelligence in the Client Account;
- (h) Take legal action for any losses suffered by the Company.

10. ARBITRAGE

10.1. Sometimes there is a problem showing the price of market on Trading platform due to Internet, connectivity delays, and price feed errors. The Company does not permit the practice of arbitrage on the Trading Platform. Transactions that rely on price latency arbitrage opportunities may be revoked, without prior notice. The Company reserves the right to make the necessary corrections or adjustments on the Account involved, without prior notice. Any dispute arising from such quoting or execution errors will be resolved by the Company in their sole and absolute discretion.

If Client is found 'picking/snipping', "arbitrage trading", the Company reserves the rights to:

- (i) Close the Client's account;
- (ii) Suspend the Client's account for an indefinite period of time;
- (iii) Carry out an investigation on the Client's account for an indefinite period of time;
- (iv) Charge a penalty fee to the Client in the same or greater amount of money that resulted from the Client using such techniques.

10.2. You agree that you shall not illegally attempt to access or gain access or try to break in the security measures of the company.

It is absolutely prohibited to take any of the following actions:

- (a) Use any software, which applies artificial intelligence analysis to the Company's system and Trading Platform;
- (b) Intercept or monitor, damage or modify any communication which is not intended for him;
- (c) Use any type of spider, virus, worm, trojan-horse, time bomb or any other codes or instructions that are designed to distort, delete, damage or disassemble the Trading Platform or the communication system or any system of the Company;

11. EVENTS OF DEFAULT

11.1. If any amount is due to the Company from Client, the Company reserves the right to retain or make any deductions, from any Amount Company owes.

11.2. The Client gives all the authorization to sell, apply or charge in any manner from the assets which are under the control of Company, in order to discharge any or all the obligations Client has against the Company.

11.3. Each and any of the following events shall constitute an Event of Default if:

- (a) The Client fails to make any payment or fails to do any other act or thing required by these Terms;
- (b) The Client fails to remit funds necessary to enable the Execution Venue to take delivery under any Contract on the first due date;
- (c) The Client fails to provide assets for delivery, or take delivery of assets, under any Contract on the first due date;
- (d) The Client dies or becomes of unsound mind or is declared absent.
- (e) A petition is presented for the winding-up or administration of the Client;
- (f) An order is made or a resolution is passed for the winding-up or administration of the Client (other than for the purposes of amalgamation or reconstruction with the prior written approval of the Company);
- (g) Any distress, execution or other process is levied against any property of the Client and is not removed, discharged or paid within 7 seven days; or
- (h) Any security created by any mortgage or charge becomes enforceable against the Client and the mortgagee or charge takes steps to enforce the security or charge;
- (i) The Client fails to fully comply with any obligations within the text of these Terms or any Contract including failure to meet margin requirements;
- (j) Any of the representations or warranties given by the Client are, or become, untrue;
- (k) The Company is obliged to so by operation of law.
- (l) The Company reasonably considers it necessary for its own protection.
- (m) There is reasonable suspicion that the Client involves the Company in any type of fraud or illegality.
- (n) The Company suspects that the Client is engaged into money laundering activities or terrorist financing or other criminal activities.

11.4. Upon the existence of an Event of Default, the Company shall at its discretion be entitled to take any of the following actions:

- a. Sell or charge any or all Client's assets and property which may be in control of the Company.
- b. Require the Client to immediately close out and settle a Contract in such manner as the Execution Venue may in its absolute discretion request;
- c. Enter into any foreign exchange transaction, at such rates and times as the Execution Venue may determine, in order to meet obligations incurred under a Contract; and
- d. Terminate this Agreement without notice;
- e. Debit the Account(s) for the amounts which are due to the Company

f. Lose any or all of the Accounts held with the Company;

g. Refuse to open new Accounts for the Client

11.5. The Client hereby agrees that the Company can take any steps in this clause without any prior notice and the Company shall not be responsible for any consequences because of these steps.

11.6. Without prejudice to the Company's other rights, the Company may, at any time and without notice, combine or consolidate all or any of the Accounts maintained by the Client with the Company and off-set any amounts owed to or by the Company in such manner as the Company may determine.

12. AUTHORITY TO TRADE

12.1. We shall be entitled, and you hereby authorize us, to rely upon any oral, electronic or written communication or instruction received from you. You agree that:

(a) Once you have logged on with the Access codes, you authorize us to act upon any instructions without any inquiry.

(b) Following log-in to the Trading platform, nothing in this Paragraph will oblige us to verify the validity of each instruction or the signatures prior to every trade; and

(c) If any of the instructions were provided without your authority, you shall be held responsible for all of them. The Company has not responsibility of losses, costs, damages, expenses, claims, suits, demands and liabilities whatsoever has been brought against us, because of you.

12.2. If you wish to close or open a transaction the only way to it is through the Trading Platform. Any written orders through any mean (telephonic, email, text) will not be entertained.

12.3. All the orders will be executed in accordance with the Client Agreement (s). There lies no responsibility on the Company about the legitimacy of the order.

13. DEPOSITS & WITHDRAWALS

13.1. 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.

13.2. 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).

13.3. 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.

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

13.5. 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.

13.6. 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.

13.7. 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.

14 WITHDRAWALS

14.1. 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.

14.2. 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.

14.3. 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.

14.4. 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.

14.5. 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.

14.6. 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.

14.7. 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).

14.8. 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.

14.9. 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.

14.10. 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.

15. 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.

16. CHARGES

16.1. In the best interests of the Clients, all the costs and charges to be Charged are available at the website: <https://realitymarket.com/>. Client has all the rights to ask for any clarifications from the company if necessary.

16.2. All the charges, margin, interest and rates are explained on the Company's website which you accept by signing Client Agreement. Any changes in the charges from time to time can be done by the Company and Company can do so without any prior notice.

17 PAYMENTS AND SET-OFF IN THE TRADING ACCOUNT

17.1. Sometimes there are costs which are related to transactions in form of taxes, which are not imposed by us or paid by us. Hence you agree we may deduct tax, as required by the law, on any of your trading activity on your platform, and you authorize us to deduct that amount from your trading account.

17.2. Company may deduct any amount due on the Client from his/her Trading account, from time to time where applicable.

17.3 An account, is considered Dormant if It hasn't carried any transaction in 04 months and has a positive balance.

17.4 If for a period of 05 years with a positive account balance, if Company fails to reach you, your funds will be ceased treating them as Client's Funds.

17.5 If you wish to re-activate your Inactive/Dormant accounts you shall make a request to open or close a position and to make a deposit in the Trading account. The Company will charge a fee for the reactivation of dormant account.

17.6 The deduction will take place during the first week of every month (alternatively at a later stage), until the balance of the Dormant Account has reached € 0 (zero) or trading account currency equivalent.

18. CHARGEBACK POLICY

18.1. If any charge back is placed with your credit card company for any deposit the Company reserves the right to charge a fee "chargeback fee". If an investigation is done, you will be charged a total of 50 Euros for that, and you are obliged to pay that.

18.2. Any Credit Card Fraud including all fraud will be investigated and pursued under the law to its fullest. If Company has any losses the it will be fully pursued in a civil lawsuit to claim back any losses incurred covering all business, legal fees, research costs, human resource and loss of income. If your credit card company claims or disputes any payment you did, then you agree that the Company can take following measures, depending on each case:

a) We can immediately close any and all of your open Transactions whether at a loss or a profit and debit your Trading Account, with or without any notice;

b) and/or immediately place restrictions on your Trading Account with or without any notice, including:

i) the restriction on making deposits using any payment method to your Trading Account, even in cases of margin alert(s),

ii) the restriction on requesting withdrawals from your Trading Account, and

iii) the restriction on opening new positions on the Trading Platform; the duration of the restrictions will be set at the Company's discretion;

c) Terminate the Client Agreement.

d) Any chargeback case that is made against our company and is not successful will result in the sum being reimbursed to us along with charges for research and processing (the administration fee as mentioned above) and any other charges that may result from the card processor.

e) We can exercise our right to block you from Trading and terminate your account. Anything in the account will be ceased and we reserved all the rights to share the information will the claimant.

f) We reserve the right to deduct the disputed amount from your Trading Account until any investigation from our side is completed. In case the balance in your account is smaller than the disputed amount, then:

i) the difference will be added as chargeback deposit and the full amount will be deducted as chargeback reimbursement, or

ii) the difference will be deducted from the other account(s) you have with us (if applicable). The deducted amount will be reserved by us until the conclusive resolution of the chargeback request

18.3 Fraud is taken very seriously by our Company, all IP addresses are monitored and logged and any fraudulent chargebacks will be investigated fully under the law.

19. TERMINATION

19.1. The Client has the right to terminate the Agreement by giving the Company at least fourteen (14) business days' written notice, specifying the date of termination in such, on the condition that in the case of such termination, all Clients' Open Positions shall be closed by the date of termination.

19.2. The Company may terminate this Agreement by giving the Client a seven business (07) days written notice, specifying the date of termination therein.

19.3. The Company may terminate the Agreement immediately without giving any notice in the following cases:

- (a) Death of a client;
- (b) In case of a decision of bankruptcy or winding up of the Client is taken through a meeting or through the submission of an application for the aforementioned;
- (c) Termination is required by any competent regulatory authority or body;
- (d) The Client violates any provision of the Agreement and in the Company's opinion the Agreement cannot be implemented;
- (e) The Client violates any law or regulation to which he is subject, including but not limited to, laws and regulations relating to exchange control and registration requirements;
- (f) The Client involves the Company directly or indirectly in any type of fraud.

19.4. If the agreement is terminated this shall not affect existing promises and commitments or and provision which shall remain enforced and in the case of termination the Client is mandatory to pay:

- (a) Any outstanding costs or pending fee(s) of the Company and any other amounts payable to the Company;
- (b) Any charges and additional expenses incurred or to be incurred by the Company as a result of the termination of the Agreement;
- (c) Any damages which arose during the arrangement or settlement of pending obligations.

19.5. Once notice of termination of this Agreement is sent and before the termination date:

- (a) Upon termination the Client shall close all his/her open transactions. The company may close all the positions if Client fails to do, and Company has all the rights to do so at the current prices of that time.
- (b) The Company will be entitled to cease to grant the Client access to the Trading Platform(s) or may limit the functionalities the Client is allowed to use on the Trading Platform(s);
- (c) The Company will be entitled to refuse to accept new Orders from the Client;

(d) The Company will be entitled to refuse to the Client to withdraw money from the

Trading Account and the Company reserves the right to keep Client's funds as necessary to close positions which have already been opened and/or pay any pending obligations of the Client under the Agreement.

20. INTELLECTUAL PROPERTY

20.1. You acknowledge that all content, trademarks, services marks, trade names, logos and icons and in general all intellectual property rights on the Company's Website are the property of the Company, the Group of Companies or its affiliates or agents and are protected by copyright laws and international treaties and provisions.

20.2. You acknowledge not to delete any copyright notices or other indications of protected intellectual property rights from materials that you print or download from the website. You will not obtain any intellectual property rights in, or any right or license to use such materials or the website, other than as set out in this Agreement.

20.3. You also agree not to copy, record, edit, alter or remove any of the materials on the Company's website. This shall include, without limitation, not removing, editing or otherwise interfering with (or attempting to remove, edit or otherwise interfere with) any name, marks, logos or branding on the Company's website.

20.4. Images displayed on the website are either the property of the Company or it's related Groups companies or used with permission. You agree not to upload, post, reproduce or distribute any information, software or other material protected by copyright or any other intellectual property right (as well as rights of publicity and privacy) without first obtaining the permission of the Company and the prior written consent of the Company.

21 LICENSE AND USE OF THE COMPANY'S WEBSITE(S) AND/OR TRADING PLATFORM(S)

21.1. By accepting this agreement, you have been granted with non-transferable and limited license to use the Company's website. You acknowledge that you will comply to all the terms and conditions of the website. Once you accept this our Company's electronic system generates a Access Code to get you online on our Trading Platform., hence making you capable of making online Transactions and make orders. Client acknowledges that the company has all the right to terminate, suspend your access to the Company's system to protect both your and company's interest and make the Company's system more safe and efficient.

21.2. Only you are responsible to control all your credentials to log-in to our system. You agree to not allow any other person who is not legally permitted to do so and has not been granted permission to use our system. You agree that you are ultimately responsible for all actions on the Trading Platform through your Registration Data, including irregular or unauthorized disclosure of your account credentials.

21.3. The Client is responsible for all acts or omissions that occur within the Company's website through the use of his/her registration information. If the Client believes that someone has used or is using his/her registration information, user name or password to access any Service without the Client's authorization, the Client should notify our Client Support immediately. The Client will make every effort possible to keep the Access Codes secret and known only to him and will be liable of any Orders received by the Company through his trading Account under his Access Codes. Further, any Orders received by the Company will be considered as received from the Client.

22. REPRESENTATIONS AND WARRANTIES

You agree that each of the following representations and warranties are deemed repeated each time you open or close a Transaction by reference to the circumstances prevailing at such time:

- (a) that you have not been coerced or otherwise persuaded to enter into the Client Agreement;
- (b) the Registration Data provided to us during the Account Opening Procedure and at any time thereafter is complete, true, accurate and not misleading in all respects and the documents provided to the Company are authentic;
- (c) that any documents or evidences provided by the Client to the Company, as may be required by the Company, throughout the duration of the Agreement, are valid and authentic and if the Company at its sole discretion believes that the document or evidence provided is in any way incorrect or invalid, it has the right to request an alternative document putting, if it deems necessary at its sole discretion, all the transactions on hold until the requested document has been provided;
- (d) that you are of legal age and/or over eighteen (18) years of age (in case the Client is a natural person) or have full capacity (in case the Client is a legal person); therefore, the Client can enter into a legally binding Agreement;
- (e) that you are of sound mind, legal age and legal competence;
- (f) that you are duly authorized to enter into this Client Agreement, to open each Transaction and/or Contract and to perform your obligations hereunder and thereunder and have taken all necessary action to authorize such execution, delivery and performance;
- (g) you understand how the Transactions hereunder operate before you place an offer to open a Transaction on the Trading Platform. By doing so, you warrant that you understand the terms and conditions of the Client Agreement, and any legal and financial implications thereof;
- (h) you have read and understand the Risks Disclosure(s) found on the Company's Website;
- (i) you have taken all reasonable steps to understand the specifications and characteristics of the Trading Platform and the associated hardware, software, data processing and telecommunication systems and networks required to access and operate the Trading Platform;
- (j) You are acting as a principal and not as agent or representative or trustee or custodian on behalf of someone else. The Client may act on behalf of someone else only if the Company specifically consents to this in writing and provided all the documents required by the Company for this purpose are received;
- (k) any person representing you in opening or closing a Transaction will have been, and the person entering into the Client Agreements on your behalf is, duly authorized to do so on your behalf;
- (l) you are not an employee of any Underlying Market, a corporation in which any Underlying Market owns a majority of the capital stock, a member of any Underlying

Market and/or firm registered on any Underlying Market or any bank, trust or insurance company that trades in Financial Instruments covered under this Agreement between us;

(m) you will not enter into any Transaction for the purposes of arbitrage, Scalping or to exploit any temporal and/or minor inaccuracy in any rate or price offered on the Trading Platform;

(n) you have obtained all relevant governmental or other authorizations and consents required by you in connection with the Client Agreement and in connection with opening or closing

(o) Transactions and such authorizations and consents are in full force and effect and all of their conditions have been and will be complied with;

(p) the execution, delivery and performance of the Agreement and your use of the Trading Platform including each Transaction you complete thereto will not violate any law, ordinance, charter, by-law or rule applicable to you, in the jurisdiction in which you are resident, or any agreement by which you are bound or by which any of your assets are affected; other than in exceptional circumstances you will not send funds to your Trading Account from any bank account other than as stipulated in the Registration Data. Whether exceptional circumstances exist will be determined by us from time to time;

(q) the funds deposited with the Company, belong to the Client and are free of any lien, charge, pledge or other impediment;

(r) the Client funds used for trading are not in any direct or indirect way the proceeds of any illegal activity or used or intended to be used for terrorist financing;

(s) you are not a Politically Exposed Person and do not have any relationship (for example relative or business associate) with a person who holds or held in the last twelve months a prominent public position. If the above statement is untrue and in the event that you have not disclosed this already in the Account Opening Application Procedure, you will inform the Company as soon as possible and you will notify the Company if at any stage during the course of this Agreement you become a Politically Exposed Person;

(t) you confirm that you consent to the Company providing you with information, including, without limitation, information about amendments to the terms and conditions, marketing information, costs, fees, this Agreement, Policies and information about the nature and risks of investments by posting such information on the Website and/or email.

23. COMPANY'S FEES

After signing this agreement the Client agrees to all the terms and conditions to the and you have read and understood all the information provided about commissions, costs and other fees. The Company has all the rights to change time to time which you must check time to time before placing orders. You are assumed to have seen, reviewed and all other charges, costs and any changed company makes time to time.

24. LIMITED LIABILITY

24.1. We undertake to supply steady Services on the website. However, we assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, the website or Services. We are not responsible for any problems or technical

malfunction of any telephone network or lines, computer online systems, servers or providers, hardware, software, failure due to technical problems or traffic congestion on the Internet or on any of the website or Services.

24.2. Under no circumstances shall we be liable, to the full degree allowed by applicable law, for any loss or damage resulting from the use of the Website or Services, from any content posted on or via the Website or Services, or from the actions of any users of the Website or Services, online or offline.

24.3 The Company shall assume no responsibility for any damages resulting from any acts and/or omissions, whether performed by the Client or by a third party on behalf of the Client in connection with your transactions to us.

24.4. Where such a mistake occurs during the execution of the orders of clients, the Company acknowledges no liability except for gross negligence, Fraudulent, dishonest or criminal behavior on the part of the Company, its directors, officers or employees in the context of the service agreement.

24.5. The Company does not accept any liability or promise that any of the payment methods provided and used by the Company from time to time will work and become usable. The Client should be mindful that in some situations intermediary banks that retain the funds that the Client tries to deposit or withdraw from their trading account, which can delay the transfer of funds and which the Company has no influence over.

25. LANGUAGE

25.1. The language of the present Agreement is English.

25.2. For the Client convenience, the Company can provide the Agreement version in a language different from English. The translated version of the Agreement is of a merely informative character.

25.3. In case of variant readings of a translated version and the present Agreement in English, the Agreement in English is considered as a prior reference standard.

26. CONTACT DETAILS OF THE COMPAGNY

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

27. 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.