



RealityMarket
Trading Account Agreement

1. GENERAL PROVISIONS

RealityMarket and an entity that has endorsed and signed this present Agreement and has completed the registration form (hereinafter referred to as the Client), together referred to as Parties, and entered into this Agreement (hereinafter referred to as the Agreement).

Whereas, the present Agreement specifies the conditions under which the Company shall provide the services to the Client related to conducting operations on financial markets.

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1. 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.

2. COMPAGNY SERVICES

- a) The Company Services are all the programs and services that the company offered to the client to make sure that the client gets connected Company's Agent or any other authorized person or party or service provider, or receives quotes and information from the company or from an Authorized agent.
- b) By signing this Agreement the Client affirms getting familiar with the rules of communication and agrees that the Client can give instructions only by telephone or the Client trading terminal.
- c) The client acknowledges that the services of the Company will include information software, means of technical analysis and services of information provision by the third party, offered along with the services of the Company.
- d) The Client acknowledges that the Company reserves all the rights to change, add, rename the Company services that are offered in this agreement without notice.
- e) The Company merely performs the Client orders without providing recommendations.
- f) But for the cases described in the present Agreement, the Company is not obliged to monitor and notify the Client about the trade status, close a Client open position, make attempts to execute the Client order using the quotes.

g) The Company services exclude providing recommendations to encourage the Client to conduct operations. The Company reserves the right to cancel or close any Client position in terms of conditions that are regulated by this Agreement.

3. BASIC PRINCIPALES

Processing Client orders

- a) For the purpose of trade the Instant Executing mechanism will be used.
- b) The client orders and enquiries shall be processed in the following way;
 - When the client will make the enquiry, its correctness will be checked
 - Then the client terminal will proceed and forward the enquiry to the server
 - As soon as the server receives and check the enquiry for its correctness, the client trading terminal will show the message of receiving the enquiry or order.
 - After processing the enquiry the server send the results back to the client terminal.
- c) The time for the processing of enquiry or order depends on the connection between the server and client terminal.
- d) The order of the client can be declined by the server in the following cases;
 - In case the Client makes an enquiry before the first quote is imported in the trading platform,
 - Or the Client does not have enough funds to open a new position
 - Or the market conditions are not normal.

4. SPREADS

In case of no force majeure circumstances, the Company uses fixed spread, which is indicated on the Company official website.

5. MAKING AMENDMENTS TO TRADING CONDITIONS

The company reserves all the rights to change spreads, order, margin requirements and other trading conditions in relation t the national or international holiday. Company shall notify the clients beforehand.

6. TIME OF VALIDITY AND ORDER PLACEMENT, PARAMETERS, RULES OF PLACING ORDERS

- a) Orders can only be placed, removed or changed by the Client when trading for the chosen instrument is allowed. The trading hours for each instrument are indicated at <https://realitymarket.com/>.

b) Placing a pending order, the following information should be provided by the Client:

- the instrument;
- position size (volume);
- order type (Buy Stop, Sell Stop, Buy Limit, Sell Limit);
- price level at which the order should be set.

c) When a pending order attempts execution, the server automatically checks the trading account stance to see if free margin is available. New position is added to the list of open positions; the cumulative Client position and free margin are calculated.

d) Under normal market conditions a server executes an order according to the price set without slippages.

e) An order is considered to be executed once it has been recorded in the server log file.

f) The Client agrees to undergo a supplementary expert examination of the trading account, if it has been revealed that the trading methods of the Client include opening and closing/opening lock positions with a less than 5-minute interval between them. In accord to the results of the supplementary examination the Company reserves the right to correct the outcome of the Client's trading by the sum total of such orders.

7. MONEY DEPOSIT / WITHDRAWAL

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.

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).

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.

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

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.

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.

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.

8. WITHDRAWALS

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.
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.
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.
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.
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.
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.
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).
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. 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.
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.

9. ADDITIONAL 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.

10. CHARGES

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.

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.

2. PAYMENTS AND SET-OFF IN THE TRADING ACCOUNT

2.1. 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.

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

3. IDENTIFICATION AND VERIFICATION OF CLIENTS

3.1. The Company can request the Client to confirm authenticity of his/her registration data, specified when opening a trading account. At any moment, the Company can require the Client to provide an electronic copy of IDs or an ID copy certified by a notary. Besides, the Company is entitled at its own discretion to exercise other ways of verifying the Client's personality. The Client is obliged to comply with such requests.

3.2. In case the Client has not received the request for providing the scan copy of passport/ ID, the verification procedure of the trading account is not obligatory, though the Client is free to load the copy of the passport or any other document which identifies the personality to his Client Cabinet.

3.3. If after the account opening the Client personal registration information (such as full name, address or telephone) has been changed, the Client is obliged to inform the Client Relations Department of the Company sending a request to change the registration information.

3.4. A Client agrees that personal information indicated at registration of a trading account can be used by the Company within the bounds of the AML (against money-laundering) policy.

3.5. The Client is responsible for authenticity of the provided personal documents or their copies, and admits the right of the Company, if their originality is doubted, to apply to the law-enforcement authorities of the document issuing country for the authentication validation, in case the act of the document forgery was disclosed, the Client will be brought to responsibility in accordance with the legislation of the document issuing country.

4. RISKS

This notification is missioned to reveal to the Client the information regarding risks connected with conducting trading operations on the financial markets and to warn the Client about possibility of financial losses related to these risks. In the present Agreement it is impossible to disclose all information about all potential risks due to sheer number of possible situations. The interpretation of the notions and terms used in this notification fully coincides with interpretation of those in the Agreement on processing and executing the Client orders.

5. LEVERAGE EFFECT

5.1. Conducting trades under the conditions of "Margin Trading" a slight change of the instrument price rate can have an imposing impact on the Client trading account balance due to the leverage effect. In case the market moves against the Client position, the latter can suffer losses in the amount of the initial deposit and other additional funds deposited by the Client in order to keep the positions open. The Client acknowledges being fully responsible for considering all risks, using finance and choosing the corresponding trading strategy.

5.2. It is highly recommended to maintain the Margin Level above 1000% and always set Stop Loss orders to limit possible losses.

6. HIGH INSTRUMENT VOLATILITY

Numerous instruments have considerable intraday price change ranges, implying a high possibility of trades ending in high profits or losses.

7. TECHNICAL RISKS

7.1. The Client undertakes risks of financial losses caused by malfunctioning of informative, communication, electric and other systems involved.

7.2. Conducting trading operations in the Client terminal, the Client undertakes the risks of financial losses caused by the following reasons:

a) hardware and software equipment errors, or poor quality of connection on the Client side;

b) improper functioning of the Client equipment;

c) wrong settings of the Client terminal;

d) use of outdated Client terminal;

e) the Client unfamiliarity with the instructions provided in the "Client Terminal Use Guide" and in the section "FAQ: Frequently Asked Questions".

7.3. The Client acknowledges that in case of conducting trading operations on telephone, during peak hours the possibility to reach the operator is weaker. The situation described can occur during fast market (for example, at key news releases).

7.4. Other than normal market conditions.

7.5. The Client realizes that under other than normal market conditions the time of the Client order processing can be prolonged.

8. TRADING PLATFORM

8.1. The Client admits that there can be only one enquiry/order enqueued to be processed by the sever. The attempt to set any new order or enquiry shall be declined with the order window displaying the message "Trade flow is busy".

8.2. The Client acknowledges that the only reliable source of information regarding the streaming quotes is the main server, servicing the real Clients. The quotes databases in the Client platform cannot be regarded as a credible source of information regarding the streaming quotes, as in case of unstable connection between the Client platform and the server a part of quotes can fail to enter the Client platform.

8.3. The Client admits that shutting down the window of placing/ modifying / cancelling an order, and shutting down the window of closing or opening positions does not cancel the enquiry or order, which has already been sent to the Dealer to be exercised.

8.4. The Client undertakes risks of unplanned trading operations conducted in cases of resending an order before the moment of receiving the information about the result of the Dealer's executing the prior order.

8.5. The Client realizes that simultaneous modification of the pending order level and Stop-Loss and/or Take-Profit, which were added right after the order had been executed, will only be processed when a Stop-Loss and/or Take-Profit level order is modified for the opened position of the order.

9. COMMUNICATION

9.1. The Client undertakes the risk of financial losses caused by late receiving or a failure to receive the server or Dealer message.

9.2. The Client realizes that non-coded information sent by email is not secured from unauthorized access.

9.3. The Client agrees that the Dealer reserves the right to delete the messages, which were not received by the Client by internal Client platform mail within three calendar days since the moment of the message uploading.

9.4. The Client bears full responsibility for confidentiality of the received from the Dealer information, and undertakes the risks of financial losses caused by unauthorized access of third parties to the Client trading account.

9.5. The risks connected with activity of third parties involved in relationship between the Company and the Client.

9.6. The Client undertakes risks connected with disestablishment of payment systems. If the electronic payment system ceased to exist, the Company deducts funds from the Client account in the amount deposited through this system.

9.7. The Client undertakes risks related to indicating wrong details for bank wire transfer and accepts that this can be the reason of refund, additional charging commissions, and other risks related to refund and repeating a wire transfer.

9.8. The Client undertakes risks related to unauthorized use of the Client's personal data of access to payment systems, and also connected with using the Client's bank cards by the individuals who dispose sufficient data for using such cards, that occurred in the result of the Client carelessness.

10. COMMUNICATION WITH CLIENT

10.1. To contact the Client the Company can use:

- trading platform internal mail;
- email;
- fax;
- telephone;
- postal service;
- news from the section "Company News" on the Company's official website.

The Company shall use the personal information of the Client indicated at registration, in this regard the Client is liable to inform the Company about all changes in the personal contact details.

10.2. A message (including documents, announcements, notifications, confirmations, reports etc.) is considered as received by the Client:

- one hour after it has been sent by email;
- immediately in case it has been sent by internal mail in the trading platform;
- immediately in case sent by fax;
- immediately after the phone call has been finished;
- after 7 calendar days in case sent by postal service;
- right after release of news in the section "Company News" of the Company official website.

10.3. The Client daily receives an email with a report on all operations conducted in the trading account for the past 24 hours.

10.4. By accepting the terms of the Agreement, the Client agrees to provide his contact details in order to receive information on the Company's services.

11. RESPONSIBILITY AND LIABILITY

11.1. The Client ensures that the information indicated in the account registration form is true and pertains to the account owner;

11.2. It is of the Client full responsibility to secure confidentiality using the username and passwords

11.3. The Client is fully responsible for actions that result from using username and passwords;

11.4. The Client bears full responsibility for actions including operations on financial markets;

11.5. Agrees to the right of the Company to record conversations with the Client with the purpose of their proof.

11.6. The Company ensures that the information indicated by the Client in the account registration form is confidential. In case of such disclosure the violation shall be handled according to the present Agreement.

11.7. The Client accepts that the Company or a third party involved in representing the services to the Client is not liable for malfunctioning of the telephone connection, internet, scheduled maintenance or updates or any events that do not depend on the Company, or information services

provider or a third party dealing with rendering services to the Client. The Client agrees that the Company has a right to suspend activity on the Client trading account in case the Company has any suspicion that the Client trading account is used for money-laundering or the Client has provided deliberately false information. Once the operations are suspended, the Company shall conduct the investigation that may include examination of the account registration data and the trading account depositing history, identification of the Client, etc. The Client agrees that the Company has the right to initiate investigation, if it has reasons to suspect that the Client has traded on the account in violation of the present Agreement.

11.8. The Client acknowledges, that in conformity with anti-money laundering policy, the Company has a right to request the details of the bank account open under the name of the Client, imposing the limitations on funds' withdrawal from the account only through bank transfer with the specified bank details. In case of the Client refusal to submit the bank details the Company is entitled to put on hold all operations with the trading account until provided with the required information.

11.9. The Client agrees that the Company reserves the right to request any documents on any transactions of Client's trading account. In case of the Client denies the request the Company reserves the right to decline the further servicing of this Client.

12. TERMINATION OF AGREEMENT

12.1. The Agreement enters into effect since the moment of being signed by the Client. The present Agreement is terminated if Any party expresses a will to terminate the present Agreement:

- in case the Client withdraws all funds from the trading account, which leads to termination of relationship regulated by the Agreement;

- in case of the Client violation of the conditions described in the present Agreement the Company has the right to terminate the Agreement in its sole discretion, with prior notification of the Client about such termination and after returning all funds from the Client trading account balance as of the moment of the Agreement termination.

12.2. If the Company stops the activity regulated by the present Agreement:

- the Company notifies one month prior to such termination;

- the Company returns all funds to the Client that were on the balance of the Client trading account as of the moment of close.

12.3. In case of the Client death:

- the right to withdraw funds from the Client trading account goes to the inheritor of the corresponding queue, or to the inheritor in accordance to the will/testament of the Client;

- the right to use the trading account of the Client and to conduct trading operations on the financial markets cannot be inherited.

12.4. The Client admits that the Company reserves the right to suspend or to stop fully or partially the access of the Client to the services of the Company at its sole discretion, with the following notification by means of communication. In this case the present Agreement is considered as terminated since the moment the services have been made unavailable for the Client.

13. LANGUAGE

13.1. The language of the present Agreement is English.

13.2. 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.

13.3. 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.

14. 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

15. 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.