FSP License no. 23497

Regulated by the Financial Sector Conduct Authority

Terms and Conditions – My Wallet

V 3.0

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1. My Wallet

1.1. Test our App Coupon

The following Terms and Conditions refer to 'Test our APP Coupon', hereafter 'Coupon'.

a) The User can trade on Demo environment to test the Xtrend Lite App.

b) Each Coupon can only be allocated to one trade.

c) The profits from trades executed with Coupon cannot be withdrawn unless you deposit.

d) The value of the Coupon is maximum $100, which predefines the Stop Loss(S/L) and Take Profit (T/P). The maximum profit from Coupon trade can reach up to $3.

e) Coupon trades will be closed by the end of trading day and cannot be held overnight. (eg. If a client uses the coupon 3 minutes before market close time, the trade will close by the end of market.)

g) Coupon cannot be used to place pending orders.

h) Coupon trades are executed on demo environment.

1.2. Credits

a) Credits can be claimed only from trading activity and can be used to open and close positions in all Symbols.

b) Credits are valid for 15 days and the validity period can be found to “My Wallet”, please see section 2 for further details.

1.3. Redeemable Credits

a) Redeemable Credits can be claimed through task activities. More information can be found in the Xtrend Lite App activities, please see Section 2 for further details.

b) Redeemable Credits can be used for the following trading purposes:

   i. Event Credits can be redeemed and used for trading on the day of a Market News

   ii. Event. Specified Credits indicate the specific Financial Instrument of which the credit can be used to trade with.

c) Credits are valid from 1 to 3 days depending on the redeemable credit type. The exact validity period of the credit used can be found when using the credit for trading in the “My Wallet” Section of App.

d) Clients trading with Redeemable Credits have the below limits:

   i. The maximum amount of Credits used with validity of 1 trading day is $100 per trading day.

   ii. The maximum number of Credits used with validity of 3 trading days is $200 per trading day.

2. Credits Terms and Conditions

The following Terms and Conditions refer to "Credits" and "Redeemable Credits".

- Credit Conversion Rate: Credit $1 = $1.
- Credit cannot be converted to capital and withdrawn by the client.
- Credit can also be earned via the Task Center.
- Clients having not deposited can receive up to $100 Credit.
- Credits are kept separately from Users' Account balance or Equity Balance.
- If the User trades with Credit, and makes profits, all of the profits will be credited as capital to Users account balance.
- Losses will be waived by the Company and not taken from User Account balances, therefore, Xtrend Lite fully covers the invested margin of the Credit (i.e. covers risk) for trading.
- Your maximum profit of Credit trade can reach up to 100% of Used Margin. x) Credit trades cannot be held overnight.
- Credit is not redeemable with real cash and any residual value of the Credit cannot be reused once used.
- Credit may expire depending on the activity within the Xtrend Lite App. xiii) Profits from Credit trade can only be claimed by Fully Verified Clients.
- User cannot transfer Credit to other Xtrend Lite Clients or other Xtrend Lite Users.
- Credits cannot be used to place pending orders.
- When executing credit trades, hedging is not allowed on the same symbol within the first 5 minutes from opening the trade.
- The Company, without any given notice, may void trades executed by credits in order to cover a claim that might have against the Client and/or to cover any other indebtedness the Client might have with the Company and/or to cover a claim presented to the Company.
- Xtrend Lite reserves the right to stop rewarding a client with loyalty membership credits in case of suspected fraudulent activities aimed at earning credits.
- The Company reserves the right to revoke any Credit and profits earned with the use of Credit that occurred due to:
    - any Event of Default as defined to our Client Agreement.
    - any error, failure, interruption, disconnection, delay, technical problems, system failures, malfunctions and other similar system problems and/or defects as defined in the Client Agreement.

i) Any credits and profits earned with the use of Credit, generated from misquotation or technical issues or the user commits any other improper abusive trading as defined in the Order Execution Policy will be voided.

ii) Any credits earned from profits arising from abusive trading as defined in the Client Agreement will be voided.

3. Section ‘,Me,,

3.1. Customer Service – Client can contact our agents for FAQ and any queries regarding client’s account.

3.2. Account – Personal information regarding Client’s Account.

3.3. Education Centre – Includes Basic Knowledge, Product Guide and Investment Knowledge.

3.4. Language – shall mean the language of the platform.

3.5. Latest Version – Shows the latest version installed.

3.6. About Xtrend Lite– Information pertaining to the Regulation governing Xtrend Lite and access to Legal Documents is included in this section.

4. Section ‘,Trade,,

4.1. Trade – Lists all available symbols allowing users to trade on them

4.2. Positions – Lists all active open positions

4.3. Order – Lists all active pending orders

5. Section “Market”

All available financial instruments grouped into their respective Security type. Users can favorite instruments for quick access.

6. Section ‘,Home,,

6.1. Trading Sentiment – Users can read the daily market analysis on economic news and technical analysis points.

6.2. Test our App Coupon.

6.3. The following Terms and Conditions refer to 'Test our APP Coupon', hereafter 'Coupon'

6.4. The Client can trade on Demo environment to test the XLearner Prime App.

6.5. Each Coupon can only be allocated to one trade

6.6. The value of the Test our App Coupon is maximum $100, which predefines the Stop Loss(S/L) and Take Profit (T/P)

6.7. Trades that are placed using this coupon cannot be held overnight.

6.8. Education Center - Users can read about the basics of trading and forex and educate themselves in understanding the forex market.

6.9. Traders Ranking – This shows the performance of the traders based on trading activity and how much rewards they will be getting for this.