



# Trading Credit Policy

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This Trading Credit Policy comes into effect as of December 13, 2012, and applies to all Trading Credits and Bonuses issued prior to or following the aforementioned date. By obtaining Trading Credit from the Company, the Client becomes obliged by the terms and conditions of the present Trading Credit Policy. The Client has the right to reject the Trading Credit granted before the aforementioned date by sending the Company a written notice before the present Trading Credit Policy takes effect.

## 1. Provision of trading credit

1.1. In order to attract Clients to the Company and encourage them to conduct Margin Trades, as well as to increase the profitability of such Margin Trades, the Company may provide Trading Credit (Bonus) to its Clients in the following cases:

- **Welcome Bonus.** In case the Client registers with the Company during bonus or advertising campaigns launched to attract new customers, the Company may provide a Trading Credit equal to the amount indicated on the bonus description page of the Company's official Website. Following the Client's successful registration and full Client Profile verification with the Company, this Bonus will be granted to the Client in order to be credited to the Trading Account chosen by the Client.

- **Loyalty Bonus.** In case the Client's Trading Account has been credited with the Client's own funds within 24 hours from the registration (excepting weekends and public holidays), the Company may provide Trading Credit equal to the amount indicated on the bonus description page of the Company's official Website. If, for the purpose of receiving the Loyalty Bonus, the Client funds his Trading Account via bank transfer, these funds are considered as deposited from the moment the Client submits a request for wire transfer to the bank and if the Client provides proof of this request. In some cases, the moment the Client registers with the Company can be considered on completion of his Client Profile verification, particularly if Client Profile verification takes longer than 3 hours after the Client has submitted the full package of documents required by the Company.

- **Deposit Bonus.** The Company may provide Trading Credit equal to the amount indicated on the bonus description page of the Company's official website, if the Client deposits funds in his Trading Account 24

hours or longer after registering with the Company, and for all subsequent deposits the Client makes.

1.2. On opening a Trading Account or depositing funds to his Trading Account, the Client has the right to reject the Trading Credit (Bonus) by contacting his Account Manager or Support representative.

1.3. In order to be applicable for any type of Bonus the Client's Profile must be fully verified (the Client must submit proof of identity and proof of address as it is requested by the Company).

1.4. The Company reserves the right to change the terms and conditions as well as the amounts of the Trading Credit at its sole discretion and/or to terminate the Trading Credit provision at any time without prior notice to the Client.

## 2. Charge-off of trading credit

2.1. The Trading Credit decreases proportionally to the amount(s) the Client withdraws from his Trading Account. To calculate the exact decrease amount, all the Client's deposits will be added up and the total amount of sums withdrawn from his Trading Account will be subtracted. The result of this calculation equals to 100%. After this, a percentage ratio of the upcoming withdrawal from the Trading Account against the previous result will be calculated. This ratio equals to the amount of the Trading Credit decrease. If the total sum of Trading Account withdrawals exceeds the total sum of deposits, the Trading Credit gets completely charged-off (nullified).

2.2. If the Client's Trading Account has been credited with the Welcome Bonus or any other Trading Credit (Bonus) not related to funds deposited by the Client, and if the Client withdraws funds from his Trading Account, then such Trading Credit gets completely charged-off (nullified).

2.3. In order to prevent any possible abuse of its Trading Credit (Bonus), the Company will conduct an automatic charge-off (nullification) of it. The automatic charge-off of the Trading Credit will be carried out at 00:00 hour on each business day in the following cases:



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A. If there are no open Margin Trades and the Trading Account balance is less than the amount of the Trading Credit at the end of the trading day, and if there have been no Margin Trades closed on the Client's Trading Account during the past 7 calendar days. A Trading Credit charge-off is made to the amount equal to the Deposit Bonus amount, but not exceeding 10% of the Trading Account balance;

B. If there are no open Margin Trades, and there have been no Deposits in or Margin Trades closed on the Client's Trading Account during the past 90 calendar days. The Trading Credit will be charged-off (nullified) completely;

C. If the Trading Account is completely locked (i.e. opposite Margin Trades are opened on the Trading Account for the same trading instrument(s) and the same volume) for longer than 15 calendar days from the moment the last locked position was opened. The Trading Credit is charged-off (nullified) completely. Any Trading Credit issued after such charge-off shall again be charged-off after 15 calendar days from issuing, as long as the Trading Account is still completely locked;

D. 180 calendar days after the date of issue (expiration of Trading Credit).

2.4. The Company reserves the right to conduct the compulsory charge-off (nullification) of the Trading Credit without explanation in cases not specified above by notifying the Client of upcoming Trading Credit charge-offs (nullifications) 72 hours before the charge-off is made. Moreover, the Company reserves the right to effectuate an immediate charge-off (nullification) of the Trading Credit without any prior notice to the Client in case it has reasonable and sound grounds to do so.

### 3. Bonus cash out program

3.1. The Trading Credit is an equivalent of funds in the Trading Account, and can be used by the Client solely for the sake of conducting Margin Trades. However, the Company has developed a Bonus Cash Out program, during which the Trading Credit is deducted (charged-off) from the Client's Trading Account and the Trading Account balance is credited with the appropriate amount as a compensation for the part of spread received by the Company when the Client conducts Margin Trades.

3.2 The Bonus Cash Out program is effectuated by Company upon the Client's request if the Client has conducted Margin Trades with the total volume required to apply release at following rates:

- 1 – 200 lots; 2 USD per traded lot
- 201 – 500 lots; 2.5 USD per traded lot
- 501 and more; 3 USD per traded lot

The Bonus Cash Out is only available if a particular volume of Margin Trades has been reached in order to release an amount bigger than \$10 USD. When calculating the volume of conducted Margin Trades required for release of the Trading Credit, Margin Trades with difference between the open and close price less than 3 pips on LITE and 30 pips on REAL and MT5 accounts, and Margin Trades calculated for previous release of the Trading Credit cannot be taken into consideration.

3.3. The Company reserves the right to change and/or even terminate the terms and conditions of its Trading Credit Release at its sole discretion at any time and without prior notice to the Client.

This above information comes into effect as of December 13, 2012 and shall remain in force until a more recent version is released. The prevailing version of this information is at all times available on the Company's official website at <http://www.MAYZUS.com>.

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