



WILFORD
TRADE

**THE REGULATION OF NON-
TRADING TRANSACTIONS**

The present Regulation is aimed at countering illegal financial transactions, and determines the order of processing and fulfillment of the Client's requests to conduct noncommercial transactions by WilfordTrade Ltd. ("the Company").

1. General terms

1.1. The Company controls non-trading transactions and performs accounting and mapping of non-trading transactions in the trading terminal and the CP.

1.2. The Company has the right to consider dubious a Client's non-trading operation based on the internal Company criteria. The Company is entitled to act at its own discretion in respect of dubious transaction.

1.3. In order to prevent illegal financial transactions, the Company has the right to:

- (i) investigate dubious transactions;
- (ii) request documents necessary to investigate dubious transactions from the Client;
- (iii) suspend the execution of the Client's requests on non-trading transactions until the Company makes a decision regarding a dubious non-trading transaction.

1.4. The Client agrees that the Company investigates non-commercial operations on the basis of a its subjective assessment of the situation.

1.5. The Company may refuse to execute any non-trading transaction at the Client's request and terminate all previous agreements with the Client on its sole discretion. The Client agrees that failure to perform dubious non-trading operations, as well as the rupture of relations with the Client shall not be a reason for imposing liability to the Company, including for the violation of the concluded agreements.

1.6. Any funds transfer to/from Client's account shall comply with the restrictions imposed by applicable laws and other regulations of the jurisdiction of the relevant countries.

2. Make a deposit

2.1. The Client has the right to deposit funds to the his/her trading accounts via any means provided by the Company.

2.2. The Client has the right to pay for any services of the Company by debiting funds in favor of the Company from his/her trading accounts.

2.3. The Company reserves the right to identify Client's payments (deposits and withdrawals) and request the following documents at any time in order to verify the Client's identity as an individual person:

- (i) Proof of identity. A high-resolution scanned copy or photo of the Client's passport pages or any other national ID that clearly indicates the Client's full name, date and place of birth, passport number, dates of issue and expiry, issuing country, and the Client's signature.
- (ii) Proof of address. A high-resolution copy or photo of a: utility bill (water, electricity, phone bill) issued within the last 3 months; bank statement (for a current account, deposit account or credit card account); bank reference letter confirming the Client's address.
- (iii) Any additional document by its own sole decision

2.4. If the payment system used for depositing funds via which the Client has effectuated a money transfer to the Company, is not automated, the Client must:

- (i) indicate the number of the trading account supposed for crediting in the payment specifications;
- (ii) notify the Company of the payment using the CP.

2.5. If the Client made a deposit via not automated payment system the Company shall refund the money only via the same payment system and to the same requisites, if there is no Client's trading account number.

2.6. To make a deposit with a bank card, the Client shall upload identification documents and a scan or a photo of the bank card (both sides) in high quality. On the scan/photo of the front side the following information must be clearly visible: the first 6 and the last 4 digits of the bank card number, card holder's full name, name of the bank issued the card and the date of expiration. On the back side of the card the following information must be visible: signature of the card holder (CVC2/CVV2 number must be covered and not visible).

2.7. To make a deposit with non-personalized or virtual bank cards, the following information shall be provided: a scan of the official confirmation letter sent by the issuing bank that states the name of the card holder, the bank card number, name(s) and the last name of the Client and a stamp of the issuing bank.

2.8. The company has the right to request an additional personal identification documents: a document verifying Client's address, not more than 6 months old (utility bill, rental agreement, bank statement, etc.) or a second document confirming your ID (driving license, etc.).

2.9. The Client understands and agrees that all fees and commission for the funds transfer shall be paid by the Client.

2.10. Funds are credited to the Client's trading account within 3 (three) days from the date of receipt of funds on the paying requisites of the Company or its authorized agents.

2.11. The funds transferred to the Client's account will be converted into the currency of the account at the rate determined by the closing price of the day preceding the day of transfer, according to the corresponding currency pair.

2.12. The Company may impose restrictions on minimum and maximum amounts of money being credited depending on the transfer method.

3. Internal transactions

The Client has the right to transfer funds, except bonus funds, from one of his/her trading account to another, provided that both accounts are in one Client's personal account (hereinafter – "Internal transfers").

3.1. Internal transfers will be performed automatically within 1 (one) business day after the request is submitted through the personal account.

3.2. No bonuses will be credited for internal transfers funds.

3.3. Internal transfer funds between accounts in different currencies will be converted at the Company's internal exchange rate at the time of internal transfer.

3.4. In case the internal transfer can decrease the level (margin) to 100% and lower on the Client's account from which the transfer is made, the Company has the right to cancel (deny) the request for internal transfer provided that the Client has open positions on the account.

3.5. Internal transfers shall not be made from/to unverified IB accounts.

4. Withdrawals from the account

4.1. The Client has the right to withdraw all or part of the funds on his/her trading account at any time.

4.2. To withdraw the funds Client shall send to the Company a request with information about the withdrawal and within the limits of the free margin of the Client's trading account.

4.3. the Company transfers funds from the Client's accounts only to personalized Client's payment details after confirmation with his/her identification documents.

4.4. The Company reserves the right to impose restrictions on minimum and maximum withdrawal amounts, depending on the withdrawal. These restrictions are published in the Client's Private office.

4.5. Withdrawal request for all account types, except Real IB account, shall be executed during a 3-working-day period from the day of Company's receipt of properly made withdrawal request. Withdrawal requests for Real IB accounts will be executed during a 5-working-day period from the day of Company's receipt of properly made withdrawal request. The Company is not responsible for any delay of payments occurred other than by its fault.

4.6. the Company reserves the right to transfer funds by bank transfer instead of by the system used for funds deposit. If the Client used a bank card to deposit funds, the Company will only withdraw funds to the same bank card.

4.7. The Company's commission for payment details correction when the Client provided incorrect payment details, is 85 euro. The Company has the right to charge such commission from the Client's account.

4.8. The commissions and other charges for each of the means of debiting are published in the Client's Private office and can be changed by the Company from the Client's trading account.

4.9. If the currency of withdrawal is different from the deposit currency or payment details, the amount for withdrawal is subject for conversion into the withdrawal currency at the rate determined by the closing price of the previous day of transfer, according to the corresponding currency pair.

4.10. If Client's account doesn't have any trading operations and the payment system for funds withdrawn is different from the payment system used for deposit and/or in a different currency, the fee for withdrawal will amount to 20%, but not less than 50 USD.

4.11. The Company has the right to refuse the request for funds withdrawal if:

(i) the Client has open positions on the accounts. The Company can transfer the funds from the Client's accounts if such transfer will not decrease the level (margin) to 200% and lower on the Client's accounts (calculated for leverage not higher than 1:100). The decision on withdrawal under such conditions is at the discretion of the Company.

(ii) if the withdrawal amount (including commissions and other costs under the actual Regulation, for the implementation of the transfer) exceeds the free margin amount on the Client's trading account.

(iii) if the Client has not provided sufficient information for verifying provided payment details until proper verification.

5. Refund Policy

5.1. The Client has the right at any time, if it is necessary, to make a refund of funds payed via any payment system including credit/debit cards. Furthermore, the refund will be made to electronic wallets and bank details, which have been used by the Client when paying in the funds.

5.2. To refund the funds Client shall send to the Company a request with information about the refund and within the limits of the free margin of the Client's trading account.

5.3. the Company transfers funds from the Client's accounts only to personalized Client's payment details after confirmation with his/her identification documents.

5.4. Refund request for all account types, except Real IB account, shall be executed during a 3-working-day period from the day of Company's receipt of properly made refund request. Refund requests for Real IB accounts will be executed during a 5-working- day period from the day of Company's receipt of properly made refund request. The Company is not responsible for any delay of payments occurred other than by its fault.

5.5. The commissions and other charges for each of the means of debiting are published in the Client's Private office and can be changed by the Company from the Client's trading account.

5.6. The Company has the right to refuse the refund request if:

(i) the Client has open positions on the accounts. The Company can transfer the funds from the Client's accounts if such transfer will not decrease the level (margin) to 200% and lower on the Client's accounts (calculated for leverage not higher than 1:100). The decision on refund under such conditions is at the discretion of the Company.

(ii) if the refund amount (including commissions and other costs under the actual Regulation, for the implementation of the transfer) exceeds the free margin amount on the Client's trading account.

(iii) if the Client has not provided sufficient information for verifying provided payment details until proper verification.

6. Miscellaneous

6.1. The Company has the right to change the actual Regulation without prior notice to the Client. Changes take effect after publication of a new edition of the Regulation. Non-trading transactions unfinished at the time of entry into force of the new edition of the Regulation are regulated according to the current edition of the Regulation.



6.2. In the event of a discrepancy of certain conditions of the actual Regulation with certain conditions of the Client's Agreement and other documents the Company, subject to the conditions of the actual Regulation. This circumstance does not entail the invalidity of the remaining conditions of the documents stated.

6.3. The actual Regulation is an integral part of any agreement between the Company and the Client.