



Regulations for processing non-trading operations

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JPB Limited a company incorporated in Saint Lucia and registered by the Financial Services Authority with company number (reg.nr:2024-00317). Registered address: The Registered Office of the Company will be located at the offices of Fortigate Offshore Investment and Legal Services Ltd. Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia. v based company which is regulated by the laws of that country.

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REGULATIONS FOR PROCESSING NON-TRADING OPERATIONS

1. General provisions

- 1.1. These Regulations are drawn up taking into account measures aimed at countering illegal financial transactions, and defines the procedure for processing and executing Client requests for non-trading operations by the Company.
- 1.2. In case of inconsistency of certain provisions of these Regulations with certain provisions of the Client Agreement and other documents, the provisions of these Regulations apply. This circumstance does not entail the invalidity of the remaining provisions of the listed documents.
- 1.3. These Regulations are an integral part of any contract concluded between the Company and the Client.
- 1.4. The Company records and displays non-trading operations in the trading terminal and LC.
- 1.5. The Company controls non-trading operations.
- 1.6. The Company has the right to recognize the Client's non-trading operation as doubtful, based on the Company's internal criteria. The Company has the right to act at its own discretion in relation to the Client's questionable transaction.



1.7. As part of measures aimed at countering illegal financial transactions, the Company has the right to:

- investigate questionable transactions;
- request from the Client the documents necessary for the investigation of a dubious operation;
- suspend execution of Client's requests for non-trading operations until the Company makes a decision on a dubious non-trading operation.

1.8. The Client agrees that the Company, when investigating and making decisions regarding questionable non-trading operations, is guided by a subjective assessment of the situation.

1.9. If there are grounds, the Company has the right to refuse to conduct a non-trading operation at the request of the Client and to terminate all previously reached agreements and concluded agreements with the Client. At the same time, the Client agrees that the refusal to conduct questionable non-trading operations, as well as the termination of relations with the Client, are not grounds for the occurrence of civil liability of the Company, including for violation of the terms of the concluded contracts.

1.10. The Company has the right to make changes to these Regulations without prior notice to the Client. The changes come into force from the moment of publication of the new version of the Regulations. Non-trading operations that are not completed at the time of entry into force of the new version of the Regulations are regulated according to the current version of the Regulations.

2. Crediting funds to the Client's trading account

2.1. The Client has the right to transfer funds to the Company for crediting them to trading accounts in any way provided by the Company.

2.2. The Client has the right to make internal transfers, namely to transfer funds, with the exception of bonus and Company funds, from one trading account of the Company to another, provided that both accounts are in the same personal account.

- Internal transfers are made automatically after the application is created through the personal account within 1 (one) business day.
- Bonuses for funds of internal transfers are not credited.
- In the case of a transfer between accounts in different currencies, the funds are converted according to the internal exchange rate of the company at the time of the transfer.
- The Company has the right to cancel an application for an internal transfer in the presence of open positions, if the satisfaction of the application leads to a decrease in the Level (margin level) on the Client's account from which the transfer is made.
- Internal transfers are not made from/to unverified (e) IB accounts(a).



2.3. The Client has the right to pay for any services of the Company by debiting funds in favor of the Company from their trading accounts.

2.4. If the payment system through which the Client made the transfer of funds to the Company is not automated, the Client must:

- specify in the purpose of the payment the number of the trading account to which the funds are supposed to be credited;
- notify the Company about the completed payment using the LC.

2.5. If the payment system through which the Client made the transfer of funds to the Company is not automated, and there is no number of the Client's trading account in the purpose of the non-automated payment, the Company can return the funds only by the same payment system and to the same details from which the payment was made.

2.6. If the payment system through which the funds were transferred to the Company is not automated, and the Client's trading account number is present in the purpose of the non-automated payment, the Company will transfer funds to the specified trading account, regardless of who owns the payment details. Such payment is considered to have been received from the Client, and the withdrawal of funds from this trading account can only be made to the Client's personal (personalized) payment details. At the same time, the Client undertakes to protect the Company from third-party claims.

2.7. When replenishing the account with a bank card, the Client is obliged to upload identification documents to the personal account, as well as upload a scan or photo of the bank card (front and back) in high resolution. The scan / photo of the front side of the card must show the first 6 and last 4 digits of the card number, the full name of the bank card holder, the issuing bank, as well as the validity period of the card. The scan/photo of the reverse side must have the signature of the bank card holder, and the CVC2/CVV2 code must be closed. For unnamed or virtual bank cards, it is necessary to provide a scan of an official letter (confirmation) issued by the issuing bank and confirming the name of the bank card holder. The document must contain the bank card number, the name(s) and surname of the Client and the seal of the bank that issued the bank card. The Company has the right to request a second identification document from the Client (for example, a driver's license, utility bill, electricity bill, account statement, telephone bill, rental agreement).

2.8. The transfer of funds made by the Client to the accounts of the Company and/or its authorized agents must comply with the requirements and take into account the restrictions established by applicable laws and other legal acts of the countries under whose jurisdiction this transfer falls.

2.9. The Client understands and agrees that all commissions and other expenses related to the implementation and passage of the transfer method chosen by him are paid at the Client's expense.

2.10. All funds, in whatever currency they are transferred to the Company, to its payment details or to the details of its



authorized agents, will be converted into the currency of the account at the rate determined by the closing price of the day preceding the day of crediting of the corresponding currency pair.

2.11. The Company has the right to impose restrictions on the minimum and maximum amounts of funds credited, differentiated depending on the method of crediting. For additional information and conditions for changing the limits, please contact the payment system itself directly.

2.12. Funds are credited to the Client's trading account within 3 (three) business days from the date of receipt of funds to the payment details of the Company or its authorized agents.

2.13. The Company does not store or transmit the customer's payment data to anyone.

3. Debiting funds from the Client's trading account

3.1. The Client has the right at any time to order the withdrawal of all or part of the funds held on his trading account. To do this, the Client sends the Company an application for withdrawal

of funds from the trading account, containing the Client's instruction to withdraw funds from the trading account or an instruction to transfer funds to another trading account, subject to the following conditions:

- the execution of the order is carried out by the Company exclusively within the free margin on the Client's trading account at the time of execution of the order. If the amount withdrawn by the Client (including commissions and other costs provided for by these Regulations for making a payment) exceeds the amount of free margin on the Client's trading account, the Company has the right to reject this order;
- The Company has the right to reject the withdrawal request if there are open positions on the client's accounts. Withdrawal in the presence of open positions can be carried out if the satisfaction of the request does not lead to a decrease in the Level (margin level) on the Client's accounts. The decision on the issue of withdrawal under these conditions remains at the discretion of the company;
- In case of a decrease, the margin levels on one of the client's trading accounts are below 100%, in order to avoid the loss of funds by the client on the trading account. Active requests for funds debiting (withdrawal) are canceled and funds are transferred to the client's trading account automatically.
- the Company withdraws funds from the Client's accounts only to personalized payment details belonging solely to the Client;
- when withdrawing profits from the account, the company has the right to refuse withdrawal by the system through which the deposit was made and offer a bank transfer for withdrawal.
- the Client's personalized payment details must be confirmed by the Company on the basis of copies of documents provided by the Client;
- when the Client submits incorrect details, an application is made to the bank for the correction of the details,



which is a paid service, and the commission for this service will be debited at the client's expense. The commission for the correction of the details is \$ 100.

- if the Client has not provided sufficient evidence that the payment details belong to him, the Company has the right not to execute the request for withdrawal of funds until the moment when the payment details are reliably confirmed;
- the Client's instructions on withdrawing funds from the trading account must comply with the requirements and take into account the restrictions established by the applicable laws and other legal acts of the countries under whose jurisdiction this transfer falls.
- If the funds were deposited via a bank card, the Company withdraws funds only to the Client's bank card from which the deposit was made.

3.2. If the currency of the withdrawal request does not match the currency of the deposit or the currency of the payment details, the amount will be converted into the currency of the withdrawal request at the rate determined by the closing price of the day preceding the day of crediting of the corresponding currency pair.

3.3. The amount of the commission and other costs for each of the methods of debiting funds are published in the LC and can be changed by the decision of the Company.

3.4. The Company reserves the right to impose restrictions on the minimum and maximum amounts of funds debited, differentiated depending on the method of debiting. These restrictions are published in the LC.

3.5. Funds are debited from the Client's trading account for all groups of accounts within 3 (three) business days from the date of receipt by the Company of a duly executed request for funds debiting. Debiting funds from a trading account. The Company is not responsible for the delay of payments that occurred through no fault of its own.

3.6. When funds are deposited by one payment system and then withdrawn by another payment system, or by the same payment system, but in a currency other than the input currency, in the absence of the fact of trading operations on the client's account, the withdrawal fee will be 20%, but not less than \$ 100.

4. Procedure for conducting investigations on transfers and settlement of disputes

4.1. In the event of a dispute, the Client has the right to file a claim with the Company or send a request for an investigation of the transfer. Claims and requests are accepted within 3 (three) working days from the moment of occurrence of the dispute.

4.2. The claim must contain:

- Customer data and payment details;
- A detailed description of the essence of the claim with all the details;



- Description of the actions that, in the opinion of the Client, the Company should perform.

4.3. The claim must not contain:

- Emotional assessment of a controversial situation;
- Offensive statements to the Company;
- Profanity.

4.4. The claim is sent by the Client to the company via the LC, and in case of unavailability of the LC, by another method of communication stipulated in the Client Agreement.

4.5. In case of expenses incurred for the investigation of the transfer, the Company has the right to deduct them from the Client's trading account.

4.6. In order to investigate the transfer and review the claim, the Company has the right to request additional documents from the Client.

A handwritten signature in blue ink, appearing to read 'H. G. G. G.' or similar, located below the text box.