



CREDIT TOKEN AGREEMENT

1 Definitions

1.1 Credit Token Agreement - Credit Token Agreement which is an addendum to EGM FINANCE's main Terms & Conditions and sets out all the provisions related to Credit Tokens offered by EGM FINANCE.

1.2 Terms and Conditions - The Terms and Conditions published on www.egmfinance.com

1.3 Required Number of Lots - The Number of Lots the Client has to reach prior to being able to withdraw funds from his/her account without incurring additional fees.

1.4 Trading Balance- All funds available for trading in the Client's account and it is calculated as the sum of the Client's deposits, the Client's Credit Tokens (if any) and the Client's net trading profits.

1.5 Withdrawal Balance - The Client's funds that are eligible for withdrawals.

2 Eligibility

2.1 EGM FINANCE can offer different Credit Token schemes and other trading benefits to some of its Clients from time-to-time.

2.2 The Client can choose to accept or decline any Credit Token or promotional offer presented to him/her by EGM FINANCE.

2.3 The Client will be deemed to have accepted a Credit Token when he/she explicitly indicates as such by returning a signed Credit Token Agreement to EGM FINANCE or by digitally signing such an Agreement by clicking "I Accept". A client need only sign the Credit Token Agreement once.

2.4 The Client will be eligible to receive a Credit Token only in the currency that his/her trading account is denominated in - UST.

3 Withdrawals and fees

3.1 If the Client has accepted a Credit Token and achieved the “Required Number of Lots” (calculated in accordance with the formula set out below), the Client’s Withdrawal Balance is calculated as the sum of the Client’s deposits, the Client’s Credit Tokens and the Client’s net trading profits.

$$\text{Required Number of Lots} = \text{Credit Token Amount} * 0.5$$

One Lot shall be 100 000 (one hundred thousand) Units of trading currency

3.2 Trades under 5 min/ “scalping” – can be subjected to cancellation and the account can be suspended until the Risk committee decides further action.

3.3 If the Client has accepted a Credit Token equal to at least 50% of the Client’s deposit amount and has not achieved a trading volume equal to the Required Number of Lots divided by 4, any withdrawals that the Client makes will be subject to an additional withdrawal fee equal to 20% of the Client’s Withdrawal Amount. In the event of the Client wishing to make a withdrawal under these circumstances, the Client’s Credit Token and profit will become null and void and the Client’s losses, if any, will be deducted from the funds available for withdrawal.

3.4 Credit Tokens awarded by EGM FINANCE must be used to place trades. If a client has not achieved a turnover equivalent to the Required Number of Lots divided by 4 within 3 months of receiving a Credit Token, EGM FINANCE has the right to cancel the Credit Token and remove it from the Client’s account.

3.5 If the Client has accepted a Credit Token, has not achieved the Required Number of Lots and has made trading losses, the Client’s Withdrawal Balance is calculated as the sum of the Client’s deposits less the Client’s total trading losses. In the event of the Client wishing to make a withdrawal under these circumstances, the Client’s Credit Token will become null and void, and the Client’s total losses will be deducted from the funds available for withdrawal.

3.6 If the Client has accepted a Credit Token, has not achieved the Required Number of Lots and has made trading profits, the Client’s Withdrawal Balance is calculated as the sum of the Client’s deposits. In the event of the Client wishing to make a withdrawal under these circumstances, the Client’s Credit Token amount will become null and void, the Client’s profits will be forfeited, and only the Client’s deposited funds will be available for withdrawal.

3.7 Clients can only make withdrawals provided they have no positions open at the time of making a withdrawal request.

3.8 Examples of Trading Balance and Withdrawal Balance calculations are provided below:

3.8.1 Example 1

The Client deposited 5,000 UST, received a 2,000 UST Credit Token, traded 1200 lots and made 10,000 UST in profit.

The Client has met the Required Number of Lots of $2,000 * 0.5 = 1000$ lots. Trading Balance
 $= 5,000 + 2,000 + 10,000 = 17,000$ UST.

Withdrawal Balance = $5,000 + 2,000 + 10,000 = 17,000$ UST.

If Client withdraws 5,000 UST, both his/her Trading and Withdrawal Balances following the withdrawal will be 11,750 UST (after deducting the 5% standard withdrawal fee).

3.8.2 Example 2

The Client deposited 5,000 UST, received a 1,000 UST Credit Token, traded 280 lots and made 500 UST in profit.

The Client has not met the Required Number of Lots of $1,000 * 0.5 = 500$ lots. Trading
Balance = $5,000 + 1,000 + 500 = 6,500$ UST.

Withdrawal Balance = 5,000 UST, as the Client's Credit Token and profits will be declared null and void due to withdrawal prior to reaching the Required Number of Lots. If the Client withdraws 5,000 UST, both his/her Trading and Withdrawal Balances will be 0 UST. The total amount refunded to the client will be 4,750 UST (after deducting the 5% standard withdrawal fee).

3.8.3 Example 3

The Client deposited 5,000 UST, received a 2,000 UST Credit Token, traded 700 lots and incurred a loss of 500 UST.

The Client has not met the Required Number of Lots of $2,000 * 0.5 = 1000$ lots. Trading Balance = $5,000 + 2,000 - 500 = 6,500$ UST.

Withdrawal Balance = $5,000 - 500 = 4,500$ UST due to the Client's Credit Token and the fact that the Client has not met the Required Number of Lots, the Credit Token is forfeit and 100% of his/her trading losses are deducted from the Client's deposit amount. (The Client is able to withdrawal their Withdrawal Balance after deducting the 5% standard withdrawal fee from the withdrawal amount.)

3.8.4 Example 4

The Client deposited 5,000 UST, received a 2,500 UST Credit Token, traded 300 lots and made 10,000 UST in profit.

The Client has not met the Required Number of Lots of $2,500 * 0.5 = 1250$ lots. Trading Balance = $5,000 + 2,500 + 10,000 = 17,500$ UST.

Withdrawal Balance = 5,000 UST, as the Client opted to withdraw before reaching the Required Number of Lots, the Credit Token and Profits are forfeited, leaving only the deposit amount of 5,000 UST.

If Client wants to withdraw 2,000 UST, he/she will incur a standard withdrawal fee of 5% ($5\% * 2000 = 100$)

plus an additional withdrawal fee of $20\% * 2,000 \text{ UST} = 400$ UST. The additional withdrawal fee is attributable to the Client not reaching the threshold of Required Number of Lots divided by 4. After making the withdrawal, both the Client's Trading and Withdrawal Balance will be 2,500 UST. The amount refunded to the Client will be 2,000 UST, and the total fees deducted will be 500 UST.

3.8.5 Example 5

The Client deposited 1,000 UST, received a 1,000 UST Credit Token, traded 150 lots and incurred a 500 UST trading loss.

The Client has not met the Required Number of Lots of $1,000 * 0.5 = 500$ lots. Trading Balance = $1,000 + 1,000 - 500 = 1,500$ UST.

Withdrawal Balance = 500 UST. Because the Client opted to withdraw before reaching the Required Number of Lots, the Credit Token is forfeit and the Losses are deducted from the Withdrawal Balance, leaving only 500 UST remaining.

If the Client wants to withdraw 500 UST, he/she will incur a standard withdrawal fee of 5% but no additional withdrawal fee because the Client traded 150 lots (25 lots above the threshold of Required Number of Lots divided by 4). After making the withdrawal, both the Client's Trading and Withdrawal Balance will be 0 UST. The amount refunded to the Client will be 475 UST.

4 Other

4.1 When the Client's Withdrawal Balance has been depleted to 0 (i.e., when 100% of the Client's Withdrawal Balance has been depleted), EGM FINANCE reserves the right to close all of the Client's positions and cancel the Client's Credit Tokens.

4.2 EGM FINANCE reserves the right to suspend, cancel or terminate a Credit Token or any aspect of a Credit Token, at any time and without any prior notice, where the Client has failed to meet his/her obligations or where EGM FINANCE suspects that any kind of abuse, manipulation or fraud of any sort has taken place.

4.3 Under no circumstances shall EGM FINANCE be liable for any consequences of any suspension, cancelation or termination of a Credit Token.

Account Holder Full Name

Account Holder Signature

Date: _____