iQuoto

LEGAL DOCUMENT

Client Account Terms.

Version
1.0

Effective
12 October 2026

iQuoto International Limited, trading as iQuoto Global
Registered in St Vincent and the Grenadines · 25708 BC 2019

Client Account Terms.

This agreement covers client-directed and automated copied transactions in leveraged, cash-settled foreign exchange and contracts for difference provided by iQuoto International Limited, the SVG entity. Copy trading through iQ-Trader requires separate acceptance of the iQ-Trader Copy Trading Terms and a completed strategy mandate. Read these documents with the completed account particulars, product specifications, fee schedule and risk disclosure before opening an account or activating copying.

Registered office and correspondence address: The Financial Services Centre, P.O. Box 1823, Stoney Ground, Kingstown, St. Vincent & the Grenadines.

Company registration number 25708 BC 2019. Incorporated 12 December 2019. Registered agent International Business Services Ltd. Notices info@iquoto.global; complaints compliance@iquoto.global; website www.iquoto.global; platform iQ-Trader; support support@iquoto.global during market opening hours.

RISK WARNING

Trading on margin carries a high risk of loss. You can lose all funds committed to trading and, unless mandatory law or an expressly agreed negative balance protection applies, you may owe more. Stops and automatic liquidation do not guarantee a maximum loss. These products give you no ownership of an underlying asset.

CONTENTS

1 Introduction
2 Interpretation
3 Accounts
4 Calculations and valuations
5 Authorised persons
6 Orders
7 Allocation
8 Online services
9 Confirmations
10 Client acknowledgements
11 Company undertakings
12 Trading risks
13 Fees and charges
14 Client money and withdrawals
15 Margin and account deficits
16 Rolling over open positions
17 Information and advice
18 Privacy and information
19 Complaints and disputes
20 Communications and recordings
21 Capacity and representations
22 Financial crime and sanctions
23 Liability indemnities and payments
24 Default
25 Notices
26 Limited administrative authority
27 Termination
28 General terms
S1 Entity and fiduciary accounts
S2 Margin foreign exchange transactions
S3 Contracts for difference
S4 Account particulars and operating disclosures

1 Introduction

1.1 These terms form an agreement between you, the client named in the accepted application, and iQuoto International Limited incorporated in Saint Vincent and the Grenadines, referred to as we, us or the Company. No affiliate becomes a party, guarantor or custodian merely because it shares a brand, ownership or service provider.

1.2 iQuoto International Limited SVG is distinct from iQuoto Limited Mauritius. Incorporation in SVG is not a forex brokerage licence. By letter dated 20 April 2026, the SVG Financial Services Authority approved maintaining the Company's registration with the ability to engage in forex business based on submitted information, subject to provision of requisite licences for new jurisdictions. This approval is not an SVG forex brokerage licence or permission to serve every country. An affiliate's authorisation does not by itself authorise this Company. We will identify any actual authorisation or protection applicable to your account accurately in the account disclosures.

1.3 We provide only products and services lawfully available to you and accepted by us. We must establish the permissions applicable to our business and your jurisdiction; your application or acknowledgement does not substitute for our obligations. We may decline an application for lawful risk, eligibility or compliance reasons.

1.4 The agreement begins when we notify you that your application is accepted after supplying the applicable documents and obtaining your recorded acceptance. We will identify the version accepted and make a retainable copy available. No term is incorporated merely because an undisclosed document exists on a website.

1.5 The agreement comprises these terms, the applicable schedules, the accepted application, completed Schedule 4, product specifications and fee schedule identified by version and date, and, where separately accepted, the iQ-Trader Copy Trading Terms and completed strategy mandate. A transaction confirmation records the agreed transaction details; it cannot retrospectively introduce an undisclosed general term.

1.6 Mandatory law prevails. Next, a signed or recorded account-specific variation prevails, followed by the applicable product schedule, the general terms, and the identified operating disclosures. A product schedule cannot override the safeguards on liability, complaints, notices or client-money treatment unless an express, lawful account-specific variation identifies the change. The Privacy Notice describes data handling; it does not enlarge trading powers.

1.7 For underlying OTC transactions accepted under this account agreement we deal as principal. For orders individually selected by you, we provide execution-only dealing unless another service is separately and lawfully agreed. Automatic copy trading is governed by the separately accepted iQ-Trader Copy Trading Terms and strategy mandate; client selection and risk controls do not determine its regulatory classification. These descriptions do not exclude duties or permissions imposed by applicable law, or any express undertaking in this agreement.

1.8 Your acceptance confirms the service, contracting entity, disclosed risks and protections identified for your account. It does not waive a mandatory right or protection under applicable law, establish that a local licensing exemption applies, or release the Company from authorisation requirements. A choice of SVG law or an overseas-service acknowledgement does not by itself disapply mandatory client-country rules. Provide accurate information about residence, establishment and capacity so eligibility can be assessed.

2 Interpretation

2.1 Account means the trading and cash ledger opened for the client. Account currency means the currency specified in Schedule 4. Applicable law means the laws, binding regulations, orders and requirements that apply to the relevant party, service or transaction, including mandatory law in an applicable client jurisdiction. Exchange rules apply to an underlying market or hedge where relevant; they do not convert our OTC transaction into an exchange transaction.

2.2 Balance means cleared deposits less withdrawals, plus realised profit or loss and booked charges or credits. Equity means Balance plus unrealised profit or loss and accrued unbooked charges or credits, excluding bonuses and other non-margin-eligible promotional credit. Any such credit must be displayed separately and is neither eligible margin nor withdrawable cash. Required margin means collateral required for open positions under the disclosed margin method. Free margin means Equity less Required margin. Margin level means Equity divided by Required margin, multiplied by 100, where Required margin is positive. Any different platform method must be described and reconciled in Schedule 4 before use.

2.3 Withdrawable funds means the non-negative cleared cash amount available after taking account of booked liabilities, unsettled obligations and the margin needed for remaining positions under the disclosed method. Unrealised profit and promotional credit are not automatically withdrawable. We will give an intelligible calculation on request; a hold must have a contractual or legal basis.

2.4 Order means your instruction to open, close or modify a transaction. Transaction means an accepted OTC contract between you and us. Open position means a transaction not yet closed or expired. Close out means ending all or part of a transaction and calculating the cash amount due. An opposite trade only closes an existing position where the disclosed platform rules provide for netting or a close-by instruction; it may otherwise create a separate hedged position.

2.5 CFD means a cash-settled contract based on changes in an underlying asset, price or index. Margin FX means a leveraged cash-settled currency-pair transaction under Schedule 2. Underlying asset includes an index, commodity, security or currency pair referenced in the transaction. Contract size, lot size, price multiplier and tick value are those stated in the applicable product specification.

2.6 Initial margin is the margin required to open a position. Maintenance margin is the ongoing requirement. Stop-out level is the disclosed threshold for margin liquidation. Confirmation means a retainable electronic or written record of a transaction. Authorised person means a person whose mandate we have accepted under clause 5. Default means an event in clause 24.1. Hedge counterparty means a counterparty with which we manage our own exposure.

2.7 Business day means a weekday other than an SVG public holiday. Trading hours, rollover times and platform time zone are separately disclosed and may differ from SVG business hours. Payment deadlines must specify the relevant time zone. Singular includes plural where appropriate. Headings do not change meaning. References to legislation include applicable amendments and replacements.

2.8 A contractual discretion must be exercised honestly, reasonably, for its stated purpose and consistently with applicable law. We will keep a record of material decisions and explain them when lawful. A discretion does not authorise arbitrary price changes, confiscation of funds or retrospective alteration of valid trades.

3 Accounts

3.1 We may open separate accounts for different products or currencies. Schedule 4 identifies the accounts and whether positions are netted or hedged. Margin is calculated for each account unless a cross-margin arrangement is expressly agreed and described. Funds in one account do not prevent liquidation in another automatically.

3.2 Available products comprise approved margin forex and cash-settled CFDs on indices, commodities, metals and crypto reference assets, as listed in the applicable product specifications. Crypto CFDs provide price exposure only and do not themselves give ownership, custody, delivery or payment rights in a cryptoasset. Copy trading through iQ-Trader is separately governed by the accepted Copy Trading Terms. Share CFDs, exchange-traded futures or options, deliverable FX, cryptoasset custody or exchange services and other products are not added by a generic reference to financial products. Product availability remains subject to the Company's actual permissions and the client's jurisdiction and classification.

3.3 Standard and ECN accounts are available on iQ-Trader in EUR, GBP and USD. Account-specific features, spreads, commissions, product availability and execution methods must be stated in the accepted account disclosures. The ECN label does not itself establish exchange execution or a different legal counterparty. Deposits and collateral must be in an accepted currency. Actual settlement conversion uses the disclosed rate and markup; reporting conversion is indicative and creates no cash conversion. Margin currency follows the disclosed account and product specification.

3.4 Joint accounts require an agreed mandate stating who may trade, withdraw and receive notices. Holders are jointly and severally responsible for lawful obligations under the agreement unless otherwise agreed. Beneficial ownership and survivorship follow applicable law and the documented mandate; they are not deemed to be joint tenancy by these terms. If we receive conflicting instructions or notice of death or incapacity, we may restrict activity while verifying lawful authority and protecting positions.

3.5 You must keep contact, beneficial ownership and tax-residency information current. We may request proportionate information reasonably needed to administer the account or comply with law. We cannot require you to fund litigation primarily for our own benefit merely by invoking account protection.

4 Calculations and valuations

4.1 We will maintain records of Balance, Equity, margin, open positions, fees and withdrawals. The disclosed pricing method determines bid and ask prices and the side used to value or close each position. Unrealised profit or loss is calculated from the opening price and current closing-side price using the contract quantity, multiplier and currency conversion, less applicable accrued costs.

4.2 Values are estimates until execution or final settlement. Market gaps, liquidity and exchange rates can change them. We will disclose the frequency of platform valuation and reconciliation in Schedule 4 and correct accounting errors without double counting daily settlements and final close-out amounts.

4.3 Corporate actions and index changes are dealt with under Schedule 3. Adjustments must reasonably preserve the transaction's economic effect and use the stated methodology. We will notify you of material adjustments and their basis as soon as practicable. Dividend adjustments are contractual cash adjustments, not ownership rights, and are subject to the disclosed deductions.

4.4 A calculation or officer's certificate is evidence, not conclusive proof. You may request the relevant calculation and challenge an error under clause 19.

5 Authorised persons

5.1 An authority must identify the person, permitted activities, limits and effective date. We may require identity checks, corporate resolutions or a legally valid power of attorney. Authority to trade does not imply authority to withdraw to a third party or appoint further agents.

5.2 We may rely on authenticated instructions within the mandate where we have no reasonable grounds to doubt them. We will apply reasonable security and verification measures. You are responsible for the acts of an authorised person within their authority, subject to our own responsibility for breach, negligence or failure to observe a notified restriction.

5.3 Notify us through the designated channel to change or revoke authority. We will acknowledge and implement the change promptly after reasonable verification. Revocation takes effect when received and verified, subject to a reasonable processing period disclosed to you; it does not undo a transaction already validly executed. We will take reasonable protective steps immediately when told of suspected fraud.

5.4 A manager or intermediary must have any permissions required for its role. Accepting a mandate does not endorse its advice, performance or regulatory status. Managed arrangements require express approval and Schedule 1 where applicable.

6 Orders

6.1 Orders may be submitted through iQ-Trader and any alternative channel listed in Schedule 4, or generated under a separately accepted copy trading mandate within its scope. A quote is indicative unless stated to be executable. A transaction forms when we accept and execute the order under the disclosed execution method. Transmission or an acknowledgement of receipt alone is not execution.

6.2 We will use reasonable care and diligence to execute accepted instructions promptly according to the agreed terms. The execution policy must describe price formation, spread, slippage, requotes, liquidity, execution venues or counterparties where relevant, and any limits. Where applicable law requires a higher execution standard, that standard applies.

6.3 Market orders execute at the available price and may suffer positive or negative slippage. Stop orders become executable when their disclosed trigger is met and do not guarantee the stop price. Limit orders execute only at the specified limit or better, subject to availability. Guaranteed stops exist only if expressly offered with their conditions and fee. Pending orders expire as stated in their specification; expiry and maintenance policies must be disclosed.

6.4 We may reject or restrict an order for insufficient margin, disclosed position or product limits, unavailable liquidity, a market closure, a material pricing error, a security concern or a legal restriction. We will communicate the result and reason promptly where lawful. We will give priority to a feasible risk-reducing close order over opening additional exposure. A refusal to open does not itself authorise refusing all closing orders.

6.5 A cancellation or amendment is effective only when accepted before execution. If status is uncertain, check the account or contact us before resubmitting, since a duplicate can create additional exposure. We will identify which orders are affected by a symbol change or platform migration and give practicable notice.

6.6 You must not use the service for fraud, market manipulation, insider dealing or other unlawful conduct. Latency arbitrage is prohibited as a contractual trading restriction: this means deliberately exploiting a demonstrably stale or delayed executable quote by using faster external price information to trade against that quote before it updates. Ordinary automated trading, short holding periods, scalping, genuine hedging or trading on a valid quote is not by itself latency arbitrage. The Company must substantiate a suspected breach and apply proportionate remedies under clauses 6.7 and 24; a profitable trade alone is not evidence of breach. The restriction does not grant an arbitrary right to cancel valid trades or withhold unrelated available funds.

6.7 If a price or execution contains a demonstrable material error, we may correct the affected transaction to a reasonable market-consistent price or cancel it where correction cannot reasonably restore the intended transaction. We must act promptly, apply the method consistently to gains and losses, provide evidence and a calculation, and permit a complaint. Market movements or a hedge loss alone are not manifest error.

6.8 An underlying exchange action may justify a corresponding OTC adjustment only to the extent it materially affects the contract and the disclosed method supports the adjustment. We will explain the connection; exchange powers do not automatically invalidate unrelated client trades.

6.9 We may trade for ourselves and serve other clients. Our principal role creates conflicts, including a financial interest opposite to yours. We will maintain appropriate controls, disclose material conflicts where required and avoid misusing confidential client information. We may retain properly disclosed spreads and fees, but these terms do not waive unlawful conflicts or insider-dealing rules.

6.10 You must not use artificial transactions, collusion or false referrals to obtain remuneration contrary to the agreed conditions of a disclosed incentive programme. Where we have evidence of such conduct, we may suspend the disputed incentive while investigating and recover only an evidenced amount obtained contrary to those conditions, with reasons, a calculation and a right to complain. This does not permit cancelling otherwise valid trades or withholding unrelated funds. A separate affiliate agreement governs affiliate remuneration and must identify its own parties and remedies.

7 Allocation

7.1 We will process comparable client orders fairly and in the sequence received where reasonably practicable, allowing for order type, price conditions, verification, liquidity and system constraints. Our own trading must not receive improper priority. Any aggregation or allocation method must be disclosed and applied consistently, with records supporting material departures.

8 Online services

8.1 We grant you a limited, personal right to use the platform for your account, subject to disclosed software and market-data conditions. You must maintain suitable equipment and connectivity, protect credentials, use available security controls and notify us immediately of suspected compromise. Each

authorised user should use the access method designated for that user.

8.2 We will maintain reasonable security, access controls and continuity arrangements. Credentials are evidence of an instruction, not an absolute waiver of your right to dispute an unauthorised trade. Responsibility depends on the facts, your obligations, our controls and applicable law.

8.3 Systems and communications may fail or be delayed. Maintenance periods and available contingency channels are described in Schedule 4. We will give advance notice of planned material interruption where practicable, investigate incidents, and restore service with reasonable diligence. We do not guarantee uninterrupted access, execution or price availability.

8.4 We may suspend access for a genuine security incident, material breach or legal requirement. We will limit suspension to what is reasonably necessary, provide notice when lawful and facilitate feasible closing or withdrawal instructions. Operational changes do not bypass clause 28.2 where they materially alter your contractual rights.

8.5 You must report erroneous account data promptly. Downloadable records remain subject to correction and challenge. Electronic communications may evidence agreement where lawful; you do not waive challenges based on authenticity, mistake, fraud or enforceability. Observe applicable licences for third-party market data.

9 Confirmations

9.1 Trade confirmations and statements are available for clients to download immediately through iQ-Trader after generation; trade statements are also sent monthly. Each executed transaction record must identify the instrument, direction, quantity, execution time and time zone, price, charges known at execution and relevant settlement terms. Maintain reasonable access to historical records and retainable copies.

9.2 Check confirmations promptly and report discrepancies as soon as discovered, preferably within two business days. Delay may affect investigation and mitigation, but this is not a 48-hour forfeiture period and does not remove statutory rights or make an incorrect confirmation conclusive. We will investigate and explain any correction, retaining an audit trail.

9.3 Failure to issue a confirmation does not itself extinguish a valid trade, but it does not excuse our recordkeeping obligations or exclude liability for that failure. Undisputed obligations and prudent margin management continue while a dispute is investigated, subject to lawful protective measures and correction.

10 Client acknowledgements

10.1 You acknowledge the principal OTC model, leverage and risks described here, and confirm that you have had access to the applicable documents before acceptance. Acknowledgement is not a representation that a product is suitable for everyone or a waiver of our duties.

10.2 You decide whether to trade and should seek independent advice when needed. You must have sufficient resources and authority to meet obligations and provide accurate information. There is no guarantee of profit, execution at a particular price, protection against all losses or recovery if we or a bank fail.

10.3 We do not impose an undisclosed minimum holding period. If a product has a genuine technical or contractual restriction, its exact duration, basis and effect must be disclosed in its specification before entry. The four-second restriction in version 1.4 is not carried forward as a general rule.

11 Company undertakings

11.1 We will act honestly, with reasonable skill, care and diligence, comply with applicable law, maintain accurate records and exercise contractual powers reasonably. We remain responsible for our performance when using employees or service providers, subject to the lawful allocation of responsibility in this agreement.

11.2 We will provide the agreed disclosures, apply our execution and conflict controls, investigate complaints, and process client funds and withdrawal requests under clause 14. We will not state that a regulator, compensation scheme or client-money regime protects the account unless verified to apply to this entity and service.

12 Trading risks

12.1 Leverage magnifies gains and losses. Adverse movements can exhaust your funds quickly and create a deficit where negative balance protection does not apply. Margin requirements may increase and positions may be liquidated without a prior call. Do not commit money needed for essential expenses.

12.2 Gaps, illiquidity, volatile spreads, market suspensions, rollover charges and currency conversion can increase losses. A stop, hedge or diversification strategy may not prevent loss. You may be unable to close at your desired time or price, including during maintenance or an underlying market closure.

12.3 You trade with us and depend on our ability to perform. You have no direct rights under our hedges. Banks, payment providers, systems and counterparties may fail. Segregated accounting does not by itself guarantee trust status, full recovery, deposit insurance or investor compensation.

12.4 Political events, sanctions, natural disasters, cyber incidents and regulatory intervention can disrupt transactions. CFDs do not confer voting, ownership, delivery or tax-credit rights in underlying assets. Product-specific risks and any legally required risk warnings must be supplied before dealing.

13 Fees and charges

13.1 Standard-account spreads depend on the product specifications and market conditions. ECN accounts charge a spread plus a fixed US$8 commission per lot per round turn, divided between opening and closing. The applicable per-side deductions, fractional-lot treatment and conversion into a non-USD account currency are displayed before trading. The Company charges 1% for actual currency conversion on deposits and withdrawals, no separate Company deposit fee, and £5 for a bank-wire withdrawal. The 1% does not apply merely to conversion of commissions, fees or trading profit. Rates, calculation methods, applicable taxes and any other permitted payment charges must be disclosed before the relevant service. Margin collateral is not a fee.

13.2 We may debit accrued fees and realised liabilities properly due, showing them in your records. The legal movement of money follows clause 14; a ledger entry does not itself authorise transferring beneficial ownership of all deposits. A new category of fee or material non-market fee change follows clause 28.2.

13.3 Overnight swaps are calculated by reference to borrowing rates of the base currency of the traded product and converted into the account currency. Applicable product specifications and platform rates state the calculation basis, rate source, long and short treatment, quantity or notional basis, day-count, conversion and any markup. Rollover is at 23:00 UK local time; Wednesday carries multi-day swaps. The applicable multiplier and product, daylight-saving or holiday arrangements are disclosed in the specifications. A short position does not necessarily earn a financing credit. We will publish the applicable rates and basis before application.

13.4 Introducing brokers may receive commissions or rebates. We will disclose the nature and basis of material remuneration and any client cost where required. Introducing brokers cannot bind us or receive your funds unless expressly and lawfully authorised. Any affiliate agreement is separate from these client terms.

13.5 The Company imposes no default interest, inactivity fee, minimum withdrawal amount or account-closure charge under the confirmed current policy. This does not remove properly accrued transaction, financing, conversion or bank-wire withdrawal charges or legally recoverable liabilities. Any future introduction of such a charge must be lawful and follow the contractual change and notice process; it cannot be applied retrospectively.

13.6 You are responsible for your own taxes. We may withhold only where legally required, account for the withholding and provide available supporting records. Any tax gross-up must be expressly agreed and lawful; no blanket gross-up is imposed here for our own income taxes or our non-compliance. We will not require a fictitious tax or additional investment as a condition of releasing withdrawable funds.

14 Client money and withdrawals

14.1 Client cash is held through Steven AB in Sweden, supplying the XOALA service, and SettleGo Solutions Limited in England, trading as OpenPayd, in accounts titled iQuoto International Limited Clients Account. Steven AB has corporate number 559026-5673 and FI identification 48004. SettleGo Solutions Limited has company number 09570221 and FCA electronic-money institution reference 900483. Their statuses concern payment services and do not authorise the Company's brokerage business. Client funds are pooled with other clients' funds, kept separately from Company operating funds and recorded in individual ledgers. The account title alone does not establish a statutory client-money trust or compensation entitlement.

14.2 Client funds remain owned by the clients, including funds posted as margin under the Company's agreements with liquidity providers and prime brokers. We maintain records identifying individual client entitlements. Posting funds creates exposure to the receiving counterparty and the collateral and recovery terms applicable to that arrangement; it is not a guarantee of full or immediate recovery on insolvency. We will disclose the material holding, collateral, security and insolvency characteristics relevant to your funds before relying on an arrangement that affects your rights. No general title-transfer authority or permission to secure unrelated debts is created by these terms.

14.3 Client funds are not used for Company operating expenses or to pay another client's deficit. The Company normally targets posting 20% of total client cash as margin to its liquidity providers and prime brokers, retaining the remainder unposted for withdrawals. This is an operational target, not a fixed cap or guarantee that 80% is always immediately available. At target, £100,000 total client cash means £20,000 posted and £80,000 unposted. The percentage is not based on open-trade notional. Actual postings may vary with trading and counterparty margin requirements, consistently with the disclosed client ownership and permitted-use arrangements. We reconcile postings and cash and explain material holding arrangements on request. Multiple counterparties aggregate pricing without guaranteeing a universal best price.

14.4 Unrealised gains and losses change the trading ledger rather than automatically moving matching cash. They affect Equity and margin availability. An unrealised gain is not a promise that matching cash has already been deposited for the client. Withdrawals are ordinarily paid from unposted client cash. When additional liquidity is needed, the Company supplies additional cash or recalls posted margin, guided by the Risk Team's recommendation and the Company's approved procedures. Daily reconciliation checks recorded balances but is not itself a funding source. The allocation target does not cap lawful withdrawal entitlement. No amount may be counted twice.

14.5 Accepted payment channels are bank wire, card, local alternative payment methods and crypto payments, subject to disclosed supported currencies, assets, networks and routes. Third-party payments are not allowed. Deposits and withdrawals must be attributable to the verified client through the approved route and appropriate ownership and financial-crime checks. A crypto payment channel does not by itself authorise cryptoasset custody, exchange or physical delivery under a CFD. Payments are credited after cleared receipt, verification and any necessary conversion. We will apply reasonable care to payment instructions and providers we select.

14.6 You may request withdrawal of Withdrawable funds through the disclosed channel. We process a complete, verified request within 12 operating hours. Operating hours follow the published payment-processing calendar and time zone available through iQ-Trader or Support; periods when that service is closed do not count. Processing means approving and initiating payment, not guaranteeing receipt within that period. Provider, bank and network transit times are disclosed separately. A delay or refusal must rest on insufficient available funds, identified unsettled obligations, reasonable identity or fraud checks, sanctions or another lawful basis. We will explain the reason, required steps and progress where lawful. An unrelated complaint or refusal to deposit more does not justify withholding available funds.

14.7 We may reserve only the amount reasonably needed for identified obligations and should release uncontested available funds where lawful and practicable. Deductions must be itemised and challengeable. No interest is earned or credited under the current client cash arrangement. Any change to interest treatment must be accurately disclosed under the applicable notice and legal requirements.

14.8 Pooling and the failure of the Company, a payment provider, an underlying bank, a liquidity provider or a prime broker may cause loss, shortfalls or delays. Separation of the Company's client account is distinct from a provider's safeguarding arrangements and from deposit insurance or an investor compensation scheme. Regulation of a provider alone does not establish protection for this account or each underlying client. No blanket compensation entitlement is promised. The completed disclosure must identify any protection actually applicable, its scope, exclusions and beneficiary, and the treatment of funds after posting as margin. Dormancy and unclaimed funds follow disclosed procedures and law; inactivity does not transfer client money to us.

14.9 Risk, Compliance and Trading teams reconcile client cash and trading records daily, including the relevant held cash, posted collateral and individual entitlements. We investigate discrepancies, retain supporting records and apply the Company's escalation and correction procedures. Cash and collateral must not be counted twice, and required adjustments and funding must be accounted for consistently.

15 Margin and account deficits

15.1 You must maintain Initial and Maintenance margin under the method and thresholds disclosed before trading. Monitor positions and funds continuously during relevant trading periods. We may send a margin warning but cannot guarantee one before liquidation. An uncleared payment does not satisfy a margin requirement.

15.2 Maximum offered leverage is 1:500. Actual product margin requirements reflect liquidity-provider and prime-broker requirements and are disclosed in the product specifications before trading. The maximum is not an entitlement for every client or instrument; lower legal or product limits prevail. The margin-call warning triggers when Margin level reaches 100%; automatic stop-out triggers when it reaches 50%, including movement through that level. Margin level is defined in clause 2.2. Client accounts support hedging: an opposite trade in the same product creates a separate position and does not automatically close the existing position. Both positions remain open unless separately closed under supported platform instructions. Account and product specifications disclose the margin, financing and costs for opposing positions; equal opposing size does not guarantee zero margin or zero cost. Liquidity providers and prime brokers may net and hedge our separate exposure at their discretion; this does not determine whether your positions remain open. Margin changes must be objectively justified, with practicable notice and proportionate urgent changes explained promptly.

15.3 When automatic stop-out is triggered, positions are selected for closure in descending order of required margin, starting with the greatest requirement. Netting and hedging handling is not a separate liquidation priority. The system recalculates margin as closures occur; the applicable account specifications describe equal-margin selection, hedged-position handling and the point at which liquidation stops. Closure depends on executable prices, liquidity and system availability. Gaps and delay can produce closure below the threshold or a deficit. We retain execution and balance records. Stop-out does not guarantee a maximum loss.

15.4 The Company does not offer voluntary negative balance protection. A properly calculated lawful account deficit remains payable by the client, subject to any mandatory protection applying to the relevant client or jurisdiction and the Company's responsibility for breach or error. The service must not be offered on contrary terms where mandatory law requires protection. Margin calls and stop-out do not guarantee that losses will be limited to deposited funds.

15.5 We will notify you of a deficit with the calculation and a reasonable payment deadline stated in the notice, subject to any applicable legal requirement. You may dispute the calculation under clause 19. We cannot recover amounts barred by mandatory protection or our responsibility for an error. Leveraged trading does not itself create a separate lending agreement.

15.6 Any bonus is non-withdrawable and does not count toward margin. Its amount must not be included in eligible Equity, Free margin or the stop-out calculation. Any award, expiry or cancellation conditions must be separately disclosed and cannot be used to withhold unrelated genuinely withdrawable client funds.

16 Rolling over open positions

16.1 Rolling positions remain open until closed under the applicable specification and incur the disclosed daily financing or swap adjustment. If the platform actually closes and reopens a contract on rollover, its price, accounting and settlement method must be disclosed in the product and account specifications. No duplicate profit or loss may be booked.

16.2 Expiring products close at the specified expiry and valuation method unless you separately agree to a permitted rollover. Trading hours, holiday treatment, rollover time zone, multi-day financing and any price adjustment for changing an underlying futures contract must be supplied before trading. Expiry or rollover is not an authorisation for physical delivery.

17 Information and advice

17.1 Market commentary, research and educational material are general information unless separately and lawfully agreed otherwise. They do not take account of your personal circumstances. We will use reasonable care in communications but cannot guarantee third-party data or future outcomes. Information must not be misleading and must be corrected where required.

17.2 Obtain independent legal, tax, financial and accounting advice when needed. This clause does not retrospectively relabel an actual regulated recommendation or waive an advice duty arising under law. No delayed statement-of-advice waiver is included in this execution-only agreement.

18 Privacy and information

18.1 We process personal information to assess applications, verify identity and beneficial ownership, operate accounts, execute and settle transactions, manage security and meet legal obligations. The current Privacy Notice identified in Schedule 4 must state the controller's identity, categories and sources of data, lawful bases where applicable, recipients, overseas transfers, safeguards, retention and available rights.

18.2 We disclose necessary information to banks, payment service providers and KYC providers for the purposes described in the Privacy Notice. The identified KYC provider is Sumsub. The notice describes relevant processing roles and information about locations and safeguards. Group membership does not authorise unlimited sharing, and optional marketing requires the applicable separate choice or legal basis.

18.3 Support and Compliance handle privacy requests through compliance@iquoto.global or support@iquoto.global and respond within applicable legal time limits. We apply appropriate security measures and recognise applicable access, correction and other rights subject to lawful restrictions. Credit enquiries and tax-identifier use must have a relevant lawful purpose.

18.4 Keep your information current. Failure to supply information reasonably required by law may prevent continued service. Applicable privacy and recording laws are determined by the actual processing and jurisdictions involved; these terms do not claim universal GDPR coverage or the absence of data-protection obligations in SVG.

19 Complaints and disputes

19.1 Send complaints to compliance@iquoto.global or support@iquoto.global, or the correspondence address. Support handles complaints and submits the proposed response to the Compliance Officer for approval. We acknowledge and provide a final response within 14 business days of receipt, subject to any shorter applicable legal deadline. If more time is needed, explain the delay before the deadline and give a revised date and updates without displacing a binding legal limit. The identified Complaints Policy explains evidence, review and escalation.

19.2 We will investigate impartially, preserve relevant evidence and give available records and calculations subject to lawful redactions. You may complain about pricing, unauthorised activity, withdrawals, fees or any other service issue. A complaint does not itself constitute Default.

19.3 The Company is not a member of an external complaints resolution scheme for these SVG accounts. This does not remove any mandatory complaint, court or competent-authority route available under applicable law. No ombudsman or compensation entitlement is inferred from a payment provider's membership or regulatory status. Internal complaint handling is not an absolute bar to lawful proceedings; no mandatory arbitration agreement is created.

19.4 SVG law governs subject to clause 28.1. The parties submit to the non-exclusive jurisdiction of the competent courts of SVG, without removing any mandatory jurisdiction or consumer right available elsewhere. Challenging jurisdiction or enforcing statutory rights is not Default.

20 Communications and recordings

20.1 Calls are recorded and electronic communications retained for the lawful disclosed account, security, compliance and complaint purposes. We will provide any required recording notice or consent before recording, rather than relying only on contractual acceptance. Access and use follow the approved Privacy Notice and records controls.

20.2 Communications are retained for seven years from the relevant event: for a call, its recording date, and for a message, its sent or received date as recorded. Other records are retained for their justified purpose and applicable legal period. Preserve relevant material for an actual or reasonably anticipated dispute or legal hold. You may request available recordings or transcripts concerning your dealings, subject to lawful restrictions and applicable access rights; no charge may be imposed where law prohibits it.

21 Capacity and representations

21.1 You must have legal capacity to contract and be at least 18 if an individual, or meet a higher applicable age requirement. An entity must be validly constituted with power and approvals to enter these terms. No obligation is imposed regardless of legal capacity.

21.2 You identify whether you act as principal, trustee, fund representative or disclosed intermediary and provide the necessary authority. Schedule 1 applies to approved fiduciary and intermediary accounts. We must complete relevant onboarding checks; your representation does not remove our obligations.

21.3 Information you supply must be materially accurate, complete and not misleading. Inform us promptly of material changes in identity, authority, ownership, insolvency or ability to perform. You must comply with applicable trading and financial-crime laws and not knowingly instruct unlawful activity.

21.4 Relevant representations are repeated when you give an instruction, based on the circumstances then existing. You must not be required to guarantee knowledge of all legal rules or repeat representations merely because we refrain from acting. Directors are not personally liable or guarantors solely by applying for an entity account.

22 Financial crime and sanctions

22.1 We will apply identity, beneficial ownership, source-of-funds, source-of-wealth where appropriate, ongoing monitoring and sanctions controls required by applicable law. Supply information reasonably necessary for those controls. We may make legally required reports and cannot disclose a report or investigation where law prohibits disclosure.

22.2 We may delay, refuse or restrict a transaction or payment on reasonable grounds that it would breach applicable law or create a genuine financial-crime risk requiring investigation. We will review restrictions with reasonable diligence, limit them to what is necessary, and explain their effect and required steps where lawful. This is not a blanket immunity for negligent handling or an indefinite discretionary withdrawal ban.

22.3 Compliance with corporate or financial-crime obligations is distinct from forex conduct authorisation. Any statement about the Company's registration, supervision or permissions must accurately identify the legal entity and scope. We remain responsible for satisfying the requirements applicable to the actual service and jurisdictions involved.

23 Liability indemnities and payments

23.1 Each party is responsible for loss caused by its breach of this agreement, negligence, fraud or wilful misconduct, subject to applicable law. Nothing excludes a non-excludable right, liability for fraud or dishonesty, liability for death or personal injury caused by negligence where non-excludable, or a duty relating to money or data that law prevents excluding.

23.2 We do not guarantee trading profits, uninterrupted markets, or recovery from market movements. We are not responsible for loss caused solely by events outside our reasonable control where we have complied with our duties and taken reasonable mitigation steps. A third-party system or hedge failure does not automatically excuse our payment obligations to you.

23.3 To the extent lawful, neither party is liable for indirect or consequential loss not reasonably foreseeable when contracting. Direct trading or payment loss caused by a breach is not automatically labelled consequential. There is no cap limiting monetary claims to resupply of a service, and no general exclusion of our negligence.

23.4 You indemnify us only for reasonable, evidenced loss and third-party costs directly caused by your material breach, fraud, wilful misconduct or unlawful instruction, to the extent law permits. The indemnity excludes our own fault, amounts already recovered and costs we could reasonably have

mitigated. We will notify you of a third-party claim where lawful, allow reasonable participation, and not agree a settlement imposing liability on you without appropriate consultation.

23.5 Pay properly due amounts in the agreed currency and through the designated route. We may set off mutual matured obligations between the same legal parties in the same capacity where lawful, after giving an itemised calculation. We cannot set off another client's or affiliate's debt or defeat protected trust or consumer rights. Currency conversion follows the disclosed method. Your statutory defences and lawful set-off rights are preserved.

24 Default

24.1 Default occurs if you fail to meet margin under clause 15; fail to pay a properly due sum after its stated deadline; materially breach these terms and fail to remedy a remediable breach after reasonable notice; supply materially false information affecting eligibility or risk; lose essential authority; become insolvent or enter a formal insolvency process; or engage in demonstrable fraud or unlawful conduct affecting the account.

24.2 Death or incapacity may justify protective restrictions and dealings with a lawful representative, but is not misconduct. Being temporarily uncontactable, questioning a calculation, making a complaint or challenging applicable law is not automatically Default. A lawful fund reorganisation is not Default unless it materially impairs contractual performance or legal authority.

24.3 On Default we may restrict new orders, cancel pending orders, close positions, calculate sums due and enforce valid security as reasonably necessary. Provide prior notice and a practicable cure period unless immediate action is needed for margin, illegality, insolvency, fraud or protection against a material imminent loss. We will give reasons and an account promptly when lawful.

24.4 Close-out uses available executable prices or a documented reasonable valuation if no executable market exists. We may not retrospectively void valid profitable trades or impose fictitious replacement transactions merely because Default occurred. Netting must avoid double recovery; you are entitled to any surplus, and any lawful deficit follows clause 15.

24.5 If we materially breach these terms, you may require a remedy and terminate under clause 27, without waiving damages or other legal rights. Our insolvency or unlawful inability to perform remains subject to applicable insolvency and mandatory law. No term purports to prevent a legally required termination or stay.

25 Notices

25.1 Material contractual notices, fee changes and termination notices will be sent directly to your verified email or another agreed durable channel. Website or platform publication may supplement direct notice but does not alone substitute for it where direct notice is required. Keep your contact details current.

25.2 Electronic notice is treated as received when delivered to the agreed system and available to retrieve, subject to contrary evidence and applicable law. If sent outside the disclosed business hours, it is treated as received on the next business day for ordinary contractual deadlines. Actual urgent margin and execution notifications follow the disclosed trading channels and timing. A known failed delivery requires reasonable follow-up.

25.3 Send notices to our email and address completed in Schedule 4. Instructions requiring urgent protective action should also use the designated urgent contact; we will not delay reasonable security measures simply because an ordinary notice arrives outside office hours. Joint-account notice follows the documented mandate and any mandatory individual service requirement.

26 Limited administrative authority

26.1 You authorise us to make ledger entries, execute agreed settlements and carry out lawful close-out and payment steps expressly permitted by these terms. This is a limited contractual authority, not an irrevocable power of attorney to every employee to sign any document in our own interest.

26.2 If a formal power of attorney is genuinely needed for a specific security or transaction, it requires a separate document specifying its purpose, scope, authorised holders, duration and execution formalities, approved under applicable law. No authority permits personal borrowing, changing your beneficiaries or waiving your legal rights.

27 Termination

27.1 You may close your account by written notice at any time, subject to settlement of existing positions and liabilities. We may terminate for ordinary commercial reasons with at least 30 calendar days' direct notice, or sooner where clause 24, applicable law or a genuine urgent risk permits. A longer mandatory period prevails.

27.2 During notice, we may restrict new exposure while allowing feasible risk-reducing trades and withdrawals. We will explain how and by when open positions must close. If positions remain at the deadline, we may close them using clause 24.4 and provide a final statement. Termination does not authorise withholding the positive available balance or cancelling valid accrued trading gains.

27.3 We will pay the final net amount due to you under clause 14 after lawful settlement and verification. You pay any lawful deficit under clause 15. Money, records, accrued payment obligations, complaints, lawful liability provisions and dispute rights survive as necessary; termination creates no new unlimited indemnity.

27.4 Product access may be terminated separately without ending unaffected services. Changes must still follow the applicable notice and settlement rules. Termination of a product schedule does not alter completed transactions retrospectively.

28 General terms

28.1 SVG law governs this agreement, subject to mandatory provisions applying to the client, service or transaction. Nothing in a choice-of-law, entire-agreement or non-reliance clause waives a non-excludable consumer right, misrepresentation remedy or duty to obtain authorisation.

28.2 We may propose changes for a stated legal, operational or commercial reason. Give at least 30 calendar days' direct notice of a material contractual change or non-market fee change, or any longer mandatory period, with the revised text, effective date and right to close without a new exit penalty. No

change retrospectively alters completed trades. Immediate changes are limited to what is necessary for law or a genuine urgent security or market risk and must be explained promptly. Variable market pricing and margin changes follow their disclosed methods and clauses 13 and 15.

28.3 This agreement is the entire agreement on its subject, preserving liability for misrepresentation and mandatory disclosures. An invalid term is severable to the extent lawful without rewriting the bargain unfairly. A delay in enforcing a right does not waive it. These protections apply to both parties.

28.4 You may not transfer the agreement without our reasonable consent and compliance checks. We may assign receivables where lawful without reducing your defences. A transfer of obligations, funds or the client relationship to another entity requires your consent or a specific lawful mechanism, advance disclosure of the receiving entity and protections, and an opportunity to close where applicable. These terms do not pre-authorise novation to iQuoto Limited Mauritius or another affiliate.

28.5 We may use employees and service providers while remaining responsible for our contractual duties. A force majeure event means an exceptional event beyond reasonable control that prevents performance despite reasonable measures. Notify affected clients where practicable, mitigate the effect and resume performance promptly. It does not extinguish accrued payment obligations or excuse a preventable failure.

28.6 These terms are in English. A translation must not displace a mandatory local-language requirement or mislead the client. Third parties acquire no contractual enforcement right except under mandatory law. Amendments and acceptance may be electronic where lawful, with evidence of identity, intent, content and timing retained.

28.7 This version is issued with an effective date of 12 October 2026. New clients become bound following disclosure and recorded acceptance under clause 1.4. It also applies to existing clients when the applicable amendment, notice and acceptance requirements under their binding agreement and mandatory law have been satisfied. The issue date does not retrospectively change completed trades or bypass a required notice period. We will communicate the commencement date applicable to each existing client.

Schedule 1 Entity and fiduciary accounts

S1.1 This schedule applies only where we expressly accept an account for a trustee, fund representative, pension-fund trustee or disclosed investment intermediary. The application must identify the client, capacity, beneficiaries or underlying principals as required, all necessary joint officeholders and authorised managers. Acceptance does not assert that every such arrangement is lawful in every jurisdiction.

S1.2 You confirm that the entity or arrangement is validly constituted; its governing documents and applicable law permit these products, leverage, collateral and payments; the necessary approvals have been obtained; and you have disclosed material limitations on recourse or authority. Provide certified governing documents and evidence reasonably requested. Multiple trustees are permitted if all necessary approvals are documented.

S1.3 If you act as trustee, confirm the scope and availability of any right of indemnity from trust assets and disclose restrictions, prior claims and material impairment. Our recourse is only what law and a valid agreement provide. We do not acquire priority over beneficiaries or third-party creditors merely by asserting it in these terms, nor can you waive duties that law prevents waiving.

S1.4 A fund or pension representative must confirm compliance with applicable investment, borrowing, derivatives, custody and fiduciary restrictions. Notify us promptly of a change of trustee, manager, governing document, vesting date or custody arrangement that materially affects performance. We may seek reasonable supporting information or restrict new trading while authority is resolved; these terms do not give us a general veto over lawful governance changes.

S1.5 An investment intermediary must identify its principal, prove its mandate and hold any required authorisation. The account agreement must specify whether the principal is the contracting client or whether the intermediary contracts in its own disclosed capacity. Do not treat both as the same unnamed client or create automatic investor liability. Delegated trading and notices follow clause 5. Underlying investors must receive disclosures required by law.

S1.6 Any limitation of personal liability or recourse must be expressly agreed with the relevant client, identifying capacity, recourse, collateral and necessary authority. A foreign fund or pension regime is not presumed merely from a client's description; applicable local requirements and governing documents control.

Schedule 2 Margin foreign exchange transactions

S2.1 This schedule covers cash-settled margin FX only. A currency pair identifies the base currency and quote currency. Buying the pair is a long exposure to the base against the quote; selling is short. Notional amounts determine exposure, not a right to receive currency. There is no physical currency delivery or implied bank loan.

S2.2 The product specification states currency pair, lot and contract size, minimum increment, trading hours, order types, spread, financing and margin. An order specifies direction and quantity. An accepted trade is confirmed under clause 9. Opening requires sufficient cleared eligible margin unless an express lawful credit arrangement exists.

S2.3 For a linear currency-pair contract quoted as quote currency per base unit, gross profit or loss in quote currency equals base-unit quantity multiplied by closing price minus opening price for a long position; the sign is reversed for a short position. Convert to account currency at the disclosed settlement conversion rate and deduct agreed charges. Example: long EUR 10,000 at USD 1.1000, closed at USD 1.1050, yields USD 50 before charges and conversion. Other quotation or contract structures require their own disclosed formula.

S2.4 Revalue open positions using the appropriate closing-side quote and clause 4; closing realises the amount and updates Balance. An opposite position does not automatically close a hedged account position. Closing orders follow clause 6 and may experience slippage. No arbitrary discretionary delay in a feasible close-out is authorised.

S2.5 Financing or swap is charged or credited under the published long and short rates and rollover method. The Company may retain its disclosed markup. A cash-settled rolling contract continues until closed; an expiring contract follows its disclosed expiry. References to a value date do not create delivery obligations or conflict with the disclosed rolling model.

S2.6 Margin, stop-out, deficits, withdrawals, errors and disputes follow the general terms. Settlement entries and any daily financing must not duplicate close-out profit or loss. Withdrawable positive cash is paid under clause 14 rather than solely at our discretion.

Schedule 3 Contracts for difference

S3.1 A CFD gives exposure to the specified underlying asset or index without ownership, voting rights, entitlement to receive securities or rights under a hedge. All CFDs here are cash settled. Any CFD based on a futures contract remains OTC and does not make you a member or customer of the underlying exchange.

S3.2 Before entry, the specification must state the underlying, quantity unit, contract multiplier, tick value, currency, trading hours, expiry if any, margin, pricing and applicable adjustments or financing. We may offer only products authorised for the relevant client and market. Orders and confirmations follow clauses 6 and 9.

S3.3 For a linear CFD, gross profit or loss equals quantity multiplied by contract multiplier multiplied by closing price minus opening price for a long position, with the sign reversed for a short position. Apply disclosed conversion, financing, distributions and charges. Example: a long index CFD with quantity 2 and USD 1 per point multiplier, opened at 5,000 and closed at 5,010, earns USD 20 before adjustments and charges. Non-linear or differently scaled products need their own formula.

S3.4 We mark open CFDs to the disclosed closing-side price. If a product actually settles daily differences to Balance, each settlement resets its valuation basis; the final close-out includes only the remaining unsettled difference. Otherwise changes remain unrealised until closing. Schedule 4 must identify the model. We must not book both full opening-to-closing gain and the same daily gains.

S3.5 A cash distribution may produce a contractual adjustment based on the position held at the disclosed entitlement cutoff, quantity, multiplier and distribution amount, with separately stated lawful deductions. Long and short treatment and timing must be disclosed consistently; franking or imputation credits are not presumed. Our obligation to make the agreed adjustment is not automatically contingent on receiving a hedge payment.

S3.6 Splits, consolidations, rights issues, capital returns, mergers, takeovers and material index changes may require an adjustment to price, quantity or terms. We will use a documented reasonable method to preserve economic equivalence as far as practicable, explain the basis and notify you promptly. Participation elections are offered only where specified; we do not purport to confer underlying shareholder rights.

S3.7 You may close all or part of a CFD during available trading hours using clause 6. Expiry, redemption, delisting, issuer insolvency or a suspension lasting more than five business days may require or justify early closure where reasonable. Give advance notice where practicable. If no executable price exists, use an evidenced fair valuation considering available market prices and relevant events, and allow challenge under clause 19.

S3.8 Where a hedge terminates or a counterparty becomes distressed, we will consider reasonable alternatives before terminating an otherwise maintainable client CFD. Any necessary closure must be proportionate, notified when practicable and fairly valued. A hedge failure does not by itself remove our client payment obligation or justify transferring its loss to you.

S3.9 Financing accrues under the disclosed long and short rate, benchmark or calculation method and day-count, including any multi-day charge. A short position may incur rather than earn financing. Margin and account deficits follow clause 15. All amounts are credited or debited with an audit trail and no double recovery.

S3.10 If maintaining the product becomes unlawful, we may restrict or close it to the extent necessary, with notice where lawful and a fair settlement calculation. This is not automatically client misconduct. Default remedies, netting, withdrawals and complaints remain governed by the general terms.

Schedule 4 Account particulars and operating disclosures

This schedule summarises the agreed service. Account-specific information and current product specifications are supplied before the relevant service or trade and form part of the agreement as identified in clause 1.5. No document may introduce an undisclosed material term retrospectively.

S4.1 Company particulars: iQuoto International Limited, registration number 25708 BC 2019, incorporated 12 December 2019. Registered agent International Business Services Ltd. Registered office and correspondence address: The Financial Services Centre, P.O. Box 1823, Stoney Ground, Kingstown, St. Vincent & the Grenadines.

S4.2 Website www.iquoto.global; notices info@iquoto.global; trading/security support support@iquoto.global; complaints and privacy escalation compliance@iquoto.global. Support operates throughout the relevant global market opening hours except market closures. The published operating calendars, time zones, holiday exceptions and approved contingency channels are available through iQ-Trader or Support. An email address does not itself guarantee immediate trade execution or uninterrupted access.

S4.3 Individuals, companies and funds may apply, subject to lawful eligibility, capacity and client classification. We maintain a jurisdiction and product eligibility policy and confirm applicable availability and account protections during onboarding. No universal country permission, professional classification or waiver of mandatory protections is inferred from acceptance. The SVG FSA's 20 April 2026 letter concerns maintaining registration for forex business with conditions for new jurisdictions; it is not represented as an SVG forex brokerage licence or an affiliate authorisation transferred to this Company.

S4.4 Platform iQ-Trader; Standard and ECN accounts; EUR, GBP and USD currencies. The accepted application and account specifications identify the account, netting/hedging configuration, opposing-position margin, any expressly agreed cross-margin arrangement, valuation and payment settings. No undisclosed cross-account offset is assumed. Confirmations and statements are immediately downloadable and trade statements are sent monthly. Bonuses are excluded from eligible margin and withdrawable funds.

S4.5 Maximum leverage 1:500, subject to lower product and legal limits. Margin warning at 100% and stop-out at 50% of Margin level under clause 2.2. Stop-out selects positions by descending required margin. Product/account specifications disclose formulas, opposing-position treatment, recalculation and any equal-margin rules. No voluntary negative balance protection is offered; mandatory applicable protection prevails. Deficit notices provide the calculation and payment deadline. Bonuses cannot satisfy margin or be withdrawn.

S4.6 Client cash is held through Steven AB/XOALA in Sweden and SettleGo Solutions Limited/OpenPayd in England in the Company's pooled client accounts, separate from operating funds and recorded individually. Clients retain ownership under the Company's counterparty arrangements. The normal margin-posting target is 20% of total client cash; it is not a fixed cap or compensation promise. Risk, Compliance and Trading reconcile daily. Additional withdrawal liquidity is supplied by the Company or

by margin recall under approved procedures. Unrealised changes affect the ledger; no interest is earned or credited. Clauses 14.1 to 14.9 govern permitted use, records, recovery risk and actual protection disclosures.

S4.7 Payment methods: bank wire, card, approved local alternative methods and supported crypto payment routes. Third-party payments are prohibited. Currency conversion for deposits and withdrawals costs 1%; there is no separate Company deposit charge. Bank-wire withdrawal costs £5. There is no minimum withdrawal amount, inactivity fee, default interest or account-closure charge. Any provider, bank or network cost and supported assets/networks must be disclosed before use. Complete verified requests are processed within 12 operating hours under the published payment calendar; beneficiary transit is separate.

S4.8 Standard spreads vary with specifications and market conditions. ECN accounts have spread plus US$8 per lot per round turn, split between opening and closing with deductions and currency treatment disclosed before entry. Overnight swaps use applicable product borrowing rates converted to account currency. Rollover is 23:00 UK local time; Wednesday carries multi-day swaps. Published specifications and platform rates state exact formulas, rates, multipliers, holiday/expiry adjustments, long/short treatment and conversion basis. Charges cannot be introduced retrospectively through a confirmation.

S4.9 Support handles complaints and the Compliance Officer approves responses. Both acknowledgement and final response are within 14 business days, subject to any shorter legal deadline and the delay process in the Complaints Policy version 1.0 dated 12 October 2026. The Company has no external complaints-scheme membership for SVG accounts. Communications are kept seven years from the relevant event, with legal holds and appropriate periods for other record categories. Privacy requests go to Support/Compliance under the Privacy Notice version 1.0 dated 12 October 2026. Applicable authority and court rights remain preserved.

S4.10 Your accepted application and recorded agreement identify the account and applicable document versions. Effective date 12 October 2026, subject to the existing-client commencement requirements in clause 28.7. Recorded electronic acceptance and dated copies must remain available. Account-specific departures require an express lawful agreement; an operating specification cannot override mandatory rights or the contractual safeguards identified in clause 1.6.

S4.11 Copy trading is optional and requires separate acceptance of the applicable iQ-Trader Copy Trading Terms and strategy mandate before activation. Independent traders are selected by the client. The mandate discloses allocation, sizing, risk limits, fees and any absence of a high-water mark. Stopping new copying is immediate upon acceptance of the command; ending the relationship, closing the copying account and full withdrawal require the copying account to be flat. Excess free funds may be withdrawn with positions open. Manually closed copied positions are not reopened; skipped insufficient-margin trades are retired. The separate terms govern detailed mechanics and do not waive mandatory duties.

iQuoto

Questions about this document?

Support

support@iquoto.global

Compliance and complaints

compliance@iquoto.global

Website

iquoto.global

Client portal

secure.iquoto.global

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iQuoto International Limited, trading as iQuoto Global. An International Business Company incorporated in St Vincent and the Grenadines, registration number 25708 BC 2019.

Registered office and correspondence address: The Financial Services Centre, P.O. Box 1823, Stoney Ground, Kingstown, St. Vincent & the Grenadines.

Risk warning. FX and CFDs are complex, leveraged financial products which carry a high level of risk to your capital. Trading on margin can result in losses that exceed your deposits, and these products are not suitable for all investors. You should ensure you fully understand the risks involved, and seek independent advice if necessary, before opening an account. Past performance is not a reliable indicator of future results.

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