



FOREX & CFD CLIENT AGREEMENT

# Terms and Conditions

Your account. Trading terms. Rights and responsibilities.

## ERIX GLOBAL LTD

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Ruislip, London HA4 7AE, United Kingdom

## READ WITH YOUR ACCOUNT-SPECIFIC SCHEDULES

Schedules A and B identify the applicable company and jurisdiction information, account conditions, charges and protections. They must be supplied and accepted with these terms before account activation.

30 PAGES / 23 SECTIONS / 3 SCHEDULES

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**UNDERSTANDING YOUR AGREEMENT**

# Company and agreement information

## Company and contact details

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## Your contractual pack

These Terms and Conditions, completed Schedules A and B, the Risk Disclosure, Order Execution Policy, product specifications and any accepted optional-service agreement form the relevant contractual pack. Specific terms apply to their subject matter only to the extent permitted by law.

## Company and jurisdiction disclosures

Schedule A must identify the exact registration and applicable permissions, service roles, eligible client scope, client-money treatment, governing law and complaint arrangements. Contact information and brand names do not replace these account-specific disclosures.

## Account and commercial disclosures

Schedule B must state the account configuration, permitted products, leverage, margin and close-out rules, charges, funding and withdrawal arrangements, support routes and relevant operating hours. Trading terms must agree with the enabled platform settings.

## Commencement and acceptance

The acceptance record identifies the applicable version, schedules, commencement date and required consents. The Company must complete onboarding checks and confirm acceptance. Downloading these terms or using a demo account does not activate a live service.

## Risk and mandatory rights

Leveraged forex and CFDs can produce substantial losses. Read the applicable general and product-specific risk warnings before funding. Acceptance of these terms does not waive mandatory rights or replace a required suitability or appropriateness assessment.

## NAVIGATION

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**SECTION 01 / CONTRACTUAL TERMS**

# Agreement, scope and interpretation

## 1.1 Contracting parties

These Terms and Conditions govern the relationship between Erix Global Ltd (the Company, we, us) and the individual or legal entity accepted as an account holder (you, the Client). Schedule A identifies the Company's registration, jurisdiction, applicable permissions and service responsibilities. A brand, website address or introducing partner is not a separate contracting entity. No other group company guarantees obligations unless a specific lawful guarantee expressly provides otherwise.

## 1.2 Contract documents and precedence

The Agreement comprises these Terms, the completed Company and Jurisdiction Schedule, the Account and Charges Schedule, the applicable product specifications, the execution and risk disclosures, and any expressly accepted service addendum. Mandatory law prevails. Subject to that law, a jurisdiction-specific schedule prevails over a conflicting general clause; a specific product term prevails only for that product. Marketing statements cannot remove a statutory right or replace a contractual disclosure.

## 1.3 When the Agreement starts

A binding agreement starts only after the Company supplies the completed contractual pack in a durable medium, completes required acceptance checks and confirms acceptance of your application. Downloading these terms, browsing the website or using a demonstration account does not activate a live account. The acceptance record must identify the applicable commencement date, version, schedules and entity responsible for each service.

## 1.4 Reading these Terms

Business Day means a day on which relevant banks and the Company office identified in Schedule A are open, excluding applicable holidays. A Trading Day may differ by instrument. References to law include binding regulatory requirements. A durable medium allows you to store and reproduce information unchanged, such as an emailed PDF. References to writing include approved electronic communications. Headings aid navigation and do not change legal meaning.

## 1.5 Fair exercise of rights

Where these Terms permit discretion, we must act reasonably, proportionately, in good faith and consistently with applicable client-protection duties. A power to protect our systems or manage credit risk is not an unrestricted right to cancel profitable trades, confiscate balances or avoid responsibility. Rights that cannot lawfully be excluded remain effective. The review status of this document is explained on pages 1-2 and in Schedule A.

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**SECTION 02 / CONTRACTUAL TERMS**

# Services, products and dealing capacity

## 2.1 Execution-only service

Unless a separate authorised advisory agreement expressly provides otherwise, the service is execution-only dealing in permitted leveraged foreign exchange and contracts for difference. You decide whether to trade and determine the instrument, size and timing. General research, educational material, platform alerts and comments from support staff are not a personal recommendation or an assessment that a particular transaction meets your objectives.

## 2.2 Nature of the contract

A CFD is a cash-settled derivative referencing an underlying price. It normally creates no ownership, voting rights, custody entitlement or right to delivery of the underlying shares, currency, commodity or digital asset. Rolling spot foreign exchange may be treated as a derivative under applicable law. The product specification must state contract size, quotation convention, settlement currency, expiry or rollover method and any exceptional delivery obligation before dealing begins.

## 2.3 Principal or agency capacity

The Company must disclose in Schedule A whether it deals as your contractual principal, acts as agent or uses another disclosed arrangement. Execution against a liquidity provider does not itself make that provider your counterparty. Where the Company is principal, you bear its contractual credit risk. Terms such as ECN, STP or direct-market access do not establish a legal dealing model without the supporting execution disclosure.

## 2.4 Permitted product range

Available products may include foreign exchange, metals, energies, indices and share CFDs, subject to permissions, location and client classification. A website listing does not establish eligibility. Cryptocurrency derivatives, managed accounts, copy trading and other additional services require a lawful offering and any relevant addendum. Prohibited products must remain disabled. We must not use an offshore transfer or reclassification to circumvent protections that apply to you.

## 2.5 No assured outcome

We do not promise a return, uninterrupted market access, fixed spreads, execution at a displayed price or protection against every loss. Historical returns and simulations do not predict future results. A demo balance is not withdrawable money. Insurance and compensation arrangements, if any, have separate eligibility conditions and do not turn trading into a guaranteed investment. Their verified status must be disclosed before you rely on them.

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**SECTION 03 / CONTRACTUAL TERMS**

# Eligibility, applications and classification

## 3.1 Who may apply

An individual must be at least 18 years old, or the higher age of legal capacity in the relevant jurisdiction, and able lawfully to enter this Agreement. A corporate applicant must be validly constituted and act through authorised persons. You must reside and trade in a territory we are legally permitted to serve. We may decline an application for a lawful and objective reason, subject to applicable non-discrimination requirements.

## 3.2 Application information

You must provide complete and accurate identity, address, nationality, tax residence, employment or business, financial and contact information. Corporate applicants must also provide ownership, control, incorporation and signing-authority documents. You must promptly report material changes. We may ask for updated evidence where necessary for legal compliance, fraud prevention or account administration. An application does not oblige us to accept deposits or transactions before approval.

## 3.3 Appropriateness and target market

Before offering a complex product, we will perform any required appropriateness or other customer assessment using information about your knowledge and experience. You must answer independently and truthfully. Where required information is missing or a product is inappropriate, we may warn you, restrict access or refuse the service according to local law. An assessment is not a guarantee that losses are affordable or that a product is suitable.

## 3.4 Retail and professional clients

Your classification, the basis for it and its consequences must be provided in writing before trading. Professional or wholesale treatment is available only when the applicable legal tests are met. Any elective change requires the prescribed assessment, disclosures and consent. We must not pressure you to waive retail protections. You may request reclassification, although the Company must verify eligibility and explain which protections would change.

## 3.5 Country restrictions and updates

The operative restricted-country list must be supplied with Schedule A and applied during onboarding. A domain suffix, nationality or temporary travel location alone does not determine permission to provide services. If your circumstances change, tell us before continuing to trade. Restrictions introduced later must be handled under the suspension and closure provisions, with a reasonable opportunity to close positions and recover available funds unless law requires otherwise.

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**SECTION 04 / CONTRACTUAL TERMS**

# Identity verification, AML and sanctions

## 4.1 Due diligence

We will obtain and verify information needed to identify you, your beneficial owners and authorised representatives, and understand the purpose and expected nature of the relationship. Checks may use reputable verification providers and lawful public records. We may require certified documents, evidence of source of funds or source of wealth and an explanation of unusual activity. Requests must be proportionate to the identified risk and legal obligation.

## 4.2 Ongoing monitoring

Transactions and account activity may be monitored for fraud, money laundering, terrorist financing, sanctions exposure and other unlawful conduct. Additional review may be required for politically exposed persons, complex ownership structures, high-risk locations or material inconsistencies. You must not use the account to move money for another person, conceal ownership or conduct transactions unrelated to the approved trading relationship.

## 4.3 Sanctions and lawful restrictions

We may reject, hold, freeze or report transactions when required by applicable sanctions or other binding law. We will distinguish a legally required asset freeze from an internal verification hold. We will explain the reason and next steps where disclosure is permitted. The Company may be prohibited from disclosing a report or investigation; that restriction does not give it ownership of your funds.

## 4.4 Cooperation and records

You agree to provide reasonable supporting evidence and to keep information current. Documents must be authentic and must not misrepresent identity, residence, beneficial ownership or transaction purpose. We will retain compliance records for the period required by the relevant law, as described in the privacy notice. An account may remain restricted while required evidence is outstanding, with periodic review of whether the restriction remains necessary.

## 4.5 Fair handling of compliance holds

Verification must not be used as a pretext to delay withdrawals indefinitely or require further speculative trading. We will identify outstanding documents, provide a contact route and review unresolved cases. Undisputed funds must be returned when legally possible, using a verified route. No payment to a personal account, unofficial wallet or purported release agent is required to unlock a legitimate withdrawal. Complaints remain available during a compliance review.

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**SECTION 05 / CONTRACTUAL TERMS**

# Accounts, access and authorised users

## 5.1 Account setup

The account confirmation must identify the account type, base currency, client category, products enabled, dealing capacity and applicable schedules. Minimum deposits and supported currencies must be disclosed before funding. Multiple accounts require approval and must not be used to evade limits or conceal exposure. We may link accounts for monitoring, but any transfer, netting or set-off remains subject to the restrictions in section 20.

## 5.2 Credentials and security

Keep passwords, authentication devices and recovery codes confidential; use available multi-factor authentication and maintain secure devices. Do not give remote access to a person claiming to guarantee trading returns. Notify us promptly through a verified channel if credentials or devices are compromised. We will investigate disputed activity fairly; use of correct credentials is evidence of access, not conclusive proof that you authorised a transaction.

## 5.3 Representatives and mandates

Another person may act only under a mandate accepted by the Company and any required identity checks. The mandate must specify whether the person may view, trade, manage or withdraw funds. An introduction or referral does not authorise account operation. You may revoke authority through the agreed channel; revocation takes effect when received and reasonably processed, without undoing valid transactions executed before that point.

## 5.4 Corporate and joint accounts

Corporate authorities must remain valid and be updated when officers or signatories change. Joint accounts are available only under an accepted addendum specifying ownership, instructions, liability, death and dispute handling. We must not infer joint ownership from a shared payment source. We may temporarily limit instructions that conflict with a mandate or verified ownership claim while seeking evidence or lawful directions.

## 5.5 Records and discrepancies

Review balances, trade confirmations and statements regularly and report suspected errors promptly with available details. The applicable schedule must identify the ordinary reporting period and support channel. A failure to report within an administrative period does not automatically validate fraud, manifest error or an unlawful charge, and does not remove statutory limitation periods or complaint rights. We will provide transaction records in a durable form when required.

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**SECTION 06 / CONTRACTUAL TERMS**

# Risk disclosure and client responsibilities

## 6.1 Leverage and loss

Leveraged products can produce rapid losses because a small margin controls a much larger exposure. You may lose all funds allocated to the account. Where mandatory or expressly agreed negative balance protection applies, liability is limited as described in section 10; otherwise losses may exceed deposits. Never assume that every account, jurisdiction or client category has the same protection. Use only capital whose loss you can afford.

## 6.2 Market and liquidity risk

Prices can move abruptly after news, at market openings or when liquidity disappears. Spreads may widen, quotations may stop and a position may be impossible to close at the expected time or price. Correlated positions can amplify losses across instruments. A hedge may be imperfect and may still require margin. Stop orders can slip and ordinary stop-loss instructions do not guarantee a maximum loss.

## 6.3 Product and operational risk

Foreign exchange introduces exchange-rate and interest-rate exposure. Commodity and index derivatives may depend on futures curves and rollover adjustments. Share CFDs have corporate-action and short-borrow risks. Where lawful, digital-asset derivatives can be especially volatile and fragmented. Platform outages, internet failures, cyber incidents and third-party service interruptions may prevent access. A backup contact route reduces some operational risk but cannot guarantee execution.

## 6.4 Counterparty, legal and currency risk

OTC contracts depend on the financial ability of the contractual counterparty to perform. Client-money arrangements and insolvency rules vary by jurisdiction. Funds held in another currency or country may be exposed to exchange movements, bank failure and legal restrictions. Tax treatment may change. You should obtain independent advice when you do not understand the contract, the risks, your protection level or the tax consequences.

## 6.5 Decisions and warnings

You are responsible for choosing position sizes, monitoring equity and understanding costs and product specifications. We remain responsible for duties imposed on us by law. Acknowledging risks does not waive those duties. The client pack must include the risk warning prescribed for the specific offering, including an accurately calculated provider loss percentage where required. Website marketing percentages must not be reused without validating their method and reporting period.

## SECTION 07 / CONTRACTUAL TERMS

# Prices, quotations and trading sessions

## 7.1 Price construction

The execution disclosure must explain the sources and method used to form bid and ask prices, including any spread markup or commission. An OTC quotation may differ from an exchange, another broker or a chart midpoint. Price differences alone do not establish an error. We must use a documented and consistently applied methodology and maintain evidence sufficient to investigate disputed quotations and execution quality.

## 7.2 Indicative and executable quotes

A displayed quote is available only for the stated size and market conditions. An order request is not an execution confirmation. Prices can change between display, submission and execution. We may reject a request when no reliable price is available, the market is closed or required controls fail; the platform should show its resulting status. We will not deliberately use asymmetric slippage solely to disadvantage the Client.

## 7.3 Sessions and holidays

Product specifications must state trading sessions, platform time zone, daylight-saving treatment, holiday closures, daily breaks and expiry cut-offs. An underlying market may close while another reference market remains open. Orders submitted outside an available session may be queued, rejected or cancelled according to their disclosed type. Do not assume that a price displayed during a closure is executable or that orders remain valid indefinitely.

## 7.4 Liquidity and position limits

Minimum and maximum order sizes, volume increments, exposure limits, short-sale availability and pending-order limits must be disclosed. Additional limits may be justified by liquidity, concentration, legal requirements or risk controls. Changes affecting existing positions require fair notice where practicable and proportionate handling. Limits cannot be retrospectively invented to invalidate otherwise valid profits. A rejection or restriction should have a documented operational or legal basis.

## 7.5 Currency valuation

Unrealised profit, loss, margin and charges may be converted into the account base currency. The disclosed conversion source, timing and markup apply consistently. Conversion can cause a gain or loss even when the underlying position price is unchanged. Statements must distinguish trading results, conversion charges and financing where practicable. Worked examples in Schedule C are illustrative and do not establish a live exchange rate or fee.

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**SECTION 08 / CONTRACTUAL TERMS**

# Orders and execution

## 8.1 Order instructions

An instruction must identify the account, instrument, direction, volume, order type and any price, duration or execution condition. We may rely on a properly authenticated instruction within its mandate, subject to fraud controls. Orders are accepted only through approved channels. An email, social message or conversation with an introducer is not an accepted trading instruction unless the Company has expressly designated that channel for dealing.

## 8.2 Order types

A market order seeks execution at an available price and may slip. A limit order seeks execution at its limit or a better price, but may not fill. A stop order becomes executable after its disclosed trigger condition and can fill beyond the stop level. A stop-limit order may remain unfilled after triggering. Guaranteed stops, if offered, require an explicit separate specification stating premium, coverage and restrictions.

## 8.3 Execution process

The execution policy must describe venues or counterparties, principal or agency capacity, price and cost factors, speed, likelihood, order size and any best-execution obligations. Partial fills, aggregation and allocations must follow a fair disclosed method. A specific instruction may limit the execution outcome and should be explained. We will obtain any required consent for execution outside a trading venue and retain the relevant records.

## 8.4 Cancellation and modification

You may request cancellation or modification before execution, but it is effective only when confirmed by the system or authorised dealing desk. An order may fill while a request is being processed. If you lose connectivity, check its final status before resubmitting to avoid duplicate exposure. We will investigate duplicate instructions caused by a system defect and correct proven errors using the process in section 17.

## 8.5 Confirmation and disputes

A trade confirmation should show instrument, size, direction, execution time, price, charges and reference number. We will explain rejected or cancelled orders where reasonably possible. If a confirmation conflicts with your instruction, contact us promptly and preserve records. Server logs are relevant evidence but are not irrefutable; we must consider independent market information and your evidence. Execution complaints follow section 22 without restricting court or statutory rights.

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**SECTION 09 / CONTRACTUAL TERMS**

# Margin, leverage and liquidation

## 9.1 Margin requirements

Initial margin is the collateral required to open a position; maintenance requirements support an existing exposure. Required margin may depend on product, position size, account category and local rules. The approved leverage limits and calculation method must appear in Schedule B and product specifications before trading. The lower of a contractual leverage cap and a mandatory legal cap applies. Displayed buying power is not a recommendation to use it.

## 9.2 Monitoring the account

Equity generally includes cash balance plus unrealised trading results and applicable accrued items. Free margin is equity less used margin, subject to the platform method. Margin level is normally equity divided by used margin, expressed as a percentage. The actual method must be disclosed, including hedged positions and currency conversions. You must monitor exposure actively; a margin-call message is a courtesy unless a mandatory notice rule applies.

## 9.3 Margin changes

We may change margin for objectively justified market, concentration or regulatory reasons using a documented process. Advance notice and the effective time must be provided where reasonably practicable, especially for existing positions. An urgent change must be proportionate and explained as soon as possible. We must not use an arbitrary margin increase to force losses or obstruct withdrawal of funds that are genuinely available.

## 9.4 Close-out process

If equity reaches the disclosed close-out trigger, we may close one or more positions without waiting for a deposit or response, subject to mandatory law. Schedule B must state the threshold, account or position basis, closure sequence and treatment of pending orders. Liquidation occurs at available prices and may be partial or delayed by gaps or illiquidity. A threshold is a trigger, not a guaranteed execution price.

## 9.5 Funding and protection

A payment instruction, receipt or pending transfer is not available margin until cleared and credited. We are not obliged to extend credit while it is pending. Liquidation does not remove liability for a lawful residual amount, subject to section 10. Where a mandatory retail close-out rule applies, the platform must implement it correctly; this Agreement cannot substitute a weaker threshold or make required protection dependent on an optional promotion.

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**SECTION 10 / CONTRACTUAL TERMS**

# Negative balances and protection arrangements

## 10.1 Protection must be explicit

Schedule A must identify whether negative balance protection is mandatory, contractually granted or unavailable for the relevant account. The scope must specify the protected account, covered products, eligible category and restoration process. Protection must not be assumed to be identical across accounts or client categories. Where law requires it, the protection applies regardless of an omitted schedule or an inconsistent platform setting.

## 10.2 Protected accounts

For an eligible account, covered trading losses must not create a recoverable debt beyond the funds legally within the protection perimeter. We will identify and correct a covered negative balance without requiring further deposits or trading. The applicable account policy must state a reasonable correction timeframe. We must not undermine protection by offsetting protected losses against unrelated accounts or making the client waive protection as a condition of withdrawal.

## 10.3 Accounts without protection

Where lawful and clearly disclosed in advance, an unprotected professional or other eligible account may owe a trading deficit after close-out. We will provide an itemised calculation and a reasonable payment process, subject to disputes and applicable debt-collection law. Client classification must be genuine. A leverage choice or acceptance of generic risk language does not by itself convert a retail client into an unprotected professional client.

## 10.4 Separate liabilities

Reversed deposits, duplicate credits, proven fraud and other non-trading debts require separate analysis. They must not automatically be labelled exceptions to mandatory negative balance protection. Any recoverable amount must have a lawful basis, supporting evidence and a fair opportunity to dispute it. Where a statutory protection restricts recovery, the statute prevails. Liability cannot be enlarged through a broad abuse clause or an undisclosed account grouping.

## 10.5 Insurance and compensation

Private insurance, an ombudsman, a compensation fund and client-money segregation are different arrangements. Schedule A must identify each verified scheme, operator, covered entity, risks, limits, exclusions, claim route and territorial eligibility. Trading losses are not ordinarily insured merely because a broker carries professional indemnity coverage. Neither regulator logos nor a website reference establishes eligibility. Coverage exists only to the extent established by the applicable scheme or insurance terms and the Client's eligibility.

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**SECTION 11 / CONTRACTUAL TERMS**

# Spreads, commissions and financing

## 11.1 Costs before trading

The Company must provide a clear tariff covering spreads or markups, commissions, overnight financing, conversion, market-data services and any non-trading charges before account activation. Schedule B must state whether a charge is per side or round turn, its currency, minimum and calculation basis. Variable rates must have an accessible current source. We must provide cost disclosures and reports required by the applicable client regime.

## 11.2 Spread and commission

The spread is the difference between bid and ask and may widen with volatility, low liquidity, news and market openings. A quoted minimum spread is not a guaranteed average. Commissions may apply independently of the spread and may differ by account and instrument. Where tiered pricing is used, qualifying volume and reset periods must be explained. Rebates must not hide the gross charge or encourage unlawful inducements.

## 11.3 Overnight financing and swaps

An open position held across the published rollover time may incur a debit or credit based on direction, reference rates, markup and day count. A long and short position can both incur charges. Weekend and holiday accrual may be booked on a designated multiple-day rollover. The contract specification must describe the timing, formula and source. Financing costs can materially erode returns over a prolonged holding period.

## 11.4 Other fees and taxes

Withdrawal, inactivity, data, platform, guaranteed-stop and conversion fees may be charged only if lawful, transparently disclosed and applicable to the service used. A fee cannot be invented after a withdrawal request. External bank and payment-provider charges should be identified separately where known. You are responsible for your own tax obligations; we will make deductions or reporting only where legally required and provide available supporting records.

## 11.5 Changes and corrections

Changes to a tariff must follow section 23, with notice before they affect existing positions where required or reasonably practicable. Variable market inputs may change under an agreed formula without a new fixed-fee agreement. We will correct proven overcharges and explain calculations on request. Schedule B must state any Company deposit or withdrawal charge, external-provider deductions and the conditions of any bank-fee reimbursement. No undisclosed fee is authorised.

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**SECTION 12 / CONTRACTUAL TERMS**

# Deposits, payments and chargebacks

## 12.1 Approved payment routes

Use only the payment methods and beneficiary details displayed in the authenticated client portal or independently verified through the Company. The payer must ordinarily be the account holder. Cash, anonymous instruments and third-party transfers may be rejected. An introducer or individual employee must not receive client trading funds into a personal account. Availability, currency, limits and expected crediting time must be disclosed before payment.

## 12.2 Crediting funds

Funds become available for trading when received, cleared, verified and allocated to the correct account. We may require the transfer reference and proof of payment to investigate missing funds. A screenshot alone does not prove receipt. Bank holidays, card settlement and compliance checks can cause delays. We will not describe a pending payment as guaranteed margin or hold you responsible for an unexplained allocation error caused by our systems.

## 12.3 Currency and provider costs

If a deposit currency differs from the account currency, the agreed conversion method applies. Payment providers and intermediary banks may deduct charges beyond our control; known deductions should be disclosed. Where the Company offers a reimbursement, the eligibility, evidence and cap must be stated clearly. Payment processing by an external provider does not reduce duties that the Company owes under the applicable client-money or payment regime.

## 12.4 Returned payments and reversals

A dishonoured or reversed deposit may be removed from the account with an explanatory statement. We may restrict new trading and assess resulting margin risk, applying the usual close-out rules. Charges must be supported by an agreed lawful tariff or actual recoverable costs. A chargeback is not automatic proof of fraud. You may exercise lawful payment-dispute rights while cooperating to avoid double recovery of the same amount.

## 12.5 Incorrect and unauthorised payments

Report an incorrect destination, duplicate deposit or unauthorised payment immediately. We will reasonably assist tracing and recovery, subject to bank and legal requirements, without guaranteeing recovery after settlement. Mistaken credits are not trading capital you are entitled to retain; corrections must be evidenced and notified. Any dispute about a correction or a related trade must be investigated fairly rather than resolved through an automatic forfeiture clause.

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**SECTION 13 / CONTRACTUAL TERMS**

## Withdrawals and return of funds

### 13.1 Requests and verification

Submit withdrawals through the authenticated portal or another verified route expressly accepted by the Company. We may check identity, payment ownership, available funds and required compliance information. Withdrawals normally return to a verified source in line with payment-provider rules, with a documented alternative when the original route is unavailable. Profits may be paid to another verified account in your own name where the approved process permits.

### 13.2 Available amount

A withdrawal cannot exceed cleared funds genuinely available after lawful accrued charges, unsettled obligations and margin needed for open positions. We must explain how the available amount is calculated. You may reduce exposure to release margin. A promotional turnover condition must not block withdrawal of your own deposited money where such a restriction would be unlawful. No new deposit is required simply to release an otherwise valid withdrawal.

### 13.3 Processing and timelines

Schedule B must state business hours, cut-off times, review targets and estimated payment-provider delivery times for each supported method. We will communicate material delays, outstanding documents and expected next steps. A review or service target is not a guarantee that an external bank will credit your account at that time. Compliance checks must be proportionate and must not be used to impose an indefinite unexplained hold.

### 13.4 Delays and disputed amounts

A hold must have a specific legal, fraud-prevention, payment or contractual basis and be limited to what is reasonably necessary. We will release undisputed amounts where lawful and practical. Delays must be reviewed and must not be used to pressure you to trade or abandon a complaint. We will not require a fabricated tax, insurance premium, account upgrade or release fee payable outside an approved payment channel.

### 13.5 Cancellation, failure and account closure

A request may be cancelled only before the payment becomes irreversible and where the provider permits. If a transfer fails, we will investigate, explain known charges and arrange a verified alternative or re-credit when received. On closure, we will provide a final statement and return the lawful net balance promptly, subject to legal restrictions. Client rights in unclaimed funds remain protected under the applicable law.

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**SECTION 14 / CONTRACTUAL TERMS**

# Client money and custody arrangements

## 14.1 Applicable framework

Before funding, Schedule A must state the entity receiving money, the applicable client-money regime and how money is held. A claim of segregation must be supported by the actual banking, trust or safeguarding structure. If a service falls outside client-money protection, that fact and its consequences must be explained before consent. The account disclosures must identify the actual banking, custody or safeguarding arrangement and any applicable statutory protection.

## 14.2 Separation and permitted use

Where client-money rules apply, money must be held and used consistently with those rules, separate from Company operating funds as required. Transfers for settlement, margin or fees must have a lawful basis. We must not use client funds for unrelated Company expenses. The disclosure must explain pooled accounts, reconciliation, interest treatment, bank selection and any permitted placement with an intermediary or overseas institution.

## 14.3 Banks and insolvency

Segregation reduces some risks but does not eliminate bank, custodian, fraud or insolvency risk. A shortfall in a pooled arrangement may be shared in the manner prescribed by law. Overseas holdings may be subject to different protections and recovery processes. We will describe material arrangements and provide notices required by law. A bank deposit guarantee, if relevant, must not be presented as automatic insurance of the trading account.

## 14.4 Title transfer and collateral

A title-transfer collateral arrangement, security interest or right to use assets requires a separate, lawful and adequately explained agreement. It must not be imposed on a client category for which it is prohibited. Consent to these general Terms alone does not create an unrestricted right to transfer beneficial ownership of protected client money. Any security must be limited to identified lawful obligations and enforceable under the applicable regime.

## 14.5 Statements and return

We will maintain records that distinguish the client balance, open-position valuation, reserved margin and accrued charges. Discrepancies must be investigated and corrected. On ending the relationship, unused money will be returned through the withdrawal process. Dormancy does not transfer ownership to the Company. Any statutory unclaimed-money transfer requires the prescribed tracing, notice and recordkeeping steps, and the applicable schedule must identify the relevant framework.

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**SECTION 15 / CONTRACTUAL TERMS**

# Product adjustments and exceptional events

## 15.1 Corporate actions

Share and index CFDs may require adjustments for dividends, stock splits, rights issues, takeovers, spin-offs and similar events. The product policy must state the calculation source, ex-date treatment, withholding assumptions and effect on orders. A cash adjustment is not ownership of a dividend or a shareholder right. Adjustments should preserve the economic effect of the contract as reasonably as possible, after transparently disclosed costs and taxes.

## 15.2 Expiry and rollover

A dated contract may expire, settle or roll according to its specification. The specification must state the last dealing time, settlement reference and whether rollover is automatic or requires instruction. Rolling between reference futures can create a cash or price adjustment and additional spread or financing costs. A rollover entry must not be represented as trading profit without explaining the offsetting change in reference price.

## 15.3 Borrowing, delisting and suspension

A short share CFD may depend on available borrow and may incur disclosed borrow charges. A recall, delisting, trading halt or corporate transaction can require a position to be reduced or closed. We will use objective reference information, explain the basis and provide notice where practicable. Where a reliable market price is unavailable, any fair-value method must be documented, consistently applied and open to reasonable challenge.

## 15.4 Market disruption

Exchange closure, price-source failure, a disorderly market, government action or extreme illiquidity may justify temporary restrictions, increased margin or close-only dealing. Measures must be limited to the affected products or risks where possible. We must keep records of the reason and duration, review the measures and restore normal service when conditions permit. Disruption does not justify cancelling unrelated profitable trades or imposing undisclosed penalties.

## 15.5 Client notification and review

We will communicate material adjustments through the platform or a durable medium and provide calculations on request. Orders attached to an adjusted position may be amended or cancelled only under the disclosed methodology. If you dispute the reference value, supply your evidence for review under section 22. Mandatory market, consumer and insolvency rules override any contractual adjustment method that would otherwise be inconsistent with them.

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**SECTION 16 / CONTRACTUAL TERMS**

# Platforms, APIs and business continuity

## 16.1 Access licence

We grant a limited, non-exclusive and revocable right to use approved software for your authorised account activity, subject to these Terms and the relevant software licence. You must not interfere with security, reverse engineer where prohibited by law, misuse another account or redistribute restricted market data. Lawful testing or interoperability rights cannot be excluded where mandatory law preserves them. Third-party platform terms must be disclosed where relevant.

## 16.2 Availability and maintenance

Platforms depend on networks, hosting, market data and other providers. Planned maintenance should be notified where reasonably practicable. We will take reasonable steps to maintain service and protect records but cannot promise uninterrupted access. An outage does not itself prove that an order was cancelled. You should use the verified contingency channel identified in Schedule B and obtain confirmation of any instruction accepted through it.

## 16.3 Automation and APIs

Expert advisers, algorithms and APIs may operate only within published permissions, rate limits and risk controls. You are responsible for configuration and monitoring of tools you choose, while the Company remains responsible for its own service duties. An automated strategy can create repeated orders, excessive exposure or unintended trades. The service specification must state limits, supported order types, authentication and the process for disabling compromised access.

## 16.4 System incidents

We may temporarily suspend affected functionality to contain a cyber incident or serious technical fault. We will preserve relevant logs, communicate material service impacts and take reasonable recovery steps. Emergency restrictions must be proportionate and must not be used to avoid investigating Company-caused losses. Our responsibility for negligence, security failures and third-party performance is determined by section 21 and applicable law, not by a blanket technology disclaimer.

## 16.5 Data and intellectual property

Market information may be licensed from third parties and may contain delays or errors. You may use it for authorised personal or business trading purposes but not for unlawful redistribution. Intellectual-property ownership does not give the Company ownership of your account funds or personal data. You may retain contractual statements and evidence needed for tax, regulatory or dispute purposes, notwithstanding termination of software access.

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**SECTION 17 / CONTRACTUAL TERMS**

# Errors, abuse and investigation

## 17.1 What constitutes an error

A manifest error means an objectively demonstrable mistake, such as a corrupted quotation, arithmetic defect, duplicate booking or system execution inconsistent with the accepted instruction. A price that later becomes unfavourable to the Company is not, by itself, an error. The investigation must consider market conditions, independent prices, timing and available liquidity. Any correction must be justified by evidence rather than a general claim of abnormal profitability.

## 17.2 Correction process

We will notify you of the affected transaction, the identified issue, evidence and proposed adjustment as soon as reasonably practicable. A correction should put the parties in the position reasonably supported by the valid instruction and available market, rather than impose a penalty. Where voiding is the only fair lawful remedy, we must explain why. You may dispute the adjustment and request an independent internal review.

## 17.3 Prohibited conduct

You must not commit fraud, manipulate markets, exploit stolen credentials, submit deceptive documents, deliberately disrupt systems or knowingly abuse a demonstrable technical fault. Collusive transactions intended to mislead others or evade lawful restrictions are prohibited. Legitimate profitable trading, hedging, news trading, scalping or use of automation is not automatically abusive; any permissible strategy restriction must be specific, disclosed beforehand and consistent with applicable law.

## 17.4 Proportionate restrictions

Where there is a reasonable evidence-based concern, we may restrict new activity, preserve records and hold only funds reasonably connected with a lawful dispute or freeze requirement. We will review restrictions, give reasons where permitted and allow a response. We must not confiscate an entire account because one transaction is questioned. Proven contractual debts, compensation claims or sanctions restrictions require their own lawful recovery or preservation process.

## 17.5 Evidence and escalation

Relevant material may include order timestamps, pricing records, authentication logs and communications. We will consider evidence you provide and protect third-party personal information. Internal findings are not automatically binding on a court, regulator or dispute-resolution body. A complaint must receive the process described in section 22. We will correct our own errors and account for any resulting amount fairly, subject to mandatory client protections.

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**SECTION 18 / CONTRACTUAL TERMS**

# Conflicts, introducers and communications

## 18.1 Conflicts of interest

Conflicts may arise when the Company acts as counterparty, sets prices, hedges selectively, receives liquidity rebates or pays volume-linked remuneration. We must identify, manage and, where required, disclose material conflicts in a way that explains their practical effect. Disclosure is not a substitute for reasonable controls. The execution model and remuneration arrangements must not be described in a way that conceals an economic interest adverse to the Client.

## 18.2 Introducers and affiliates

An introducing broker or affiliate may receive a referral fee or a share of lawful trading revenue. The nature and amount or calculation basis must be disclosed when required. An introducer cannot amend these Terms, promise guaranteed returns, hold client funds or give regulated advice without authority and any necessary permission. You should independently verify who represents the Company and what powers they actually have.

## 18.3 Research and marketing

Research, economic calendars, signals and educational content may be general, incomplete or delayed. We must identify marketing communications and avoid presenting hypothetical or selected returns as typical outcomes. Material risks and costs must be prominent. Testimonials and awards do not establish authorisation or predict performance. You remain responsible for decisions you make, without relieving the Company of duties concerning fair, clear and non-misleading communications.

## 18.4 Contact channels and notices

Our website is [erixglobal.com](http://erixglobal.com) and our support contact is [support@erixglobal.com](mailto:support@erixglobal.com). Schedule A identifies formal notice channels, service hours and applicable receipt rules. Important notices must be delivered in a durable medium where required. A bounced message or known delivery failure must not automatically be treated as effective notice where that would be unfair or unlawful. Support contact details do not by themselves establish an authorised dealing channel.

## 18.5 Recording and accessibility

We may record relevant calls and electronic communications where lawful for transaction evidence, compliance, quality and fraud prevention. Required notices, access and retention terms must be provided. Tell us if you need a reasonable accessibility adjustment or another supported communication format. Marketing preferences may be changed without losing essential account notices. We must not use repeated contact, referral rewards or account-manager pressure to encourage unsuitable deposits or excessive trading.

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**SECTION 19 / CONTRACTUAL TERMS**

# Special accounts and optional programmes

## 19.1 Separate eligibility and terms

Islamic or swap-free accounts, VIP tiers, robo tools, copy trading, PAMM/MAM services and promotions are not automatically included in a standard trading account. Each requires a specific service description, lawful eligibility assessment and accepted addendum where needed. The addendum must identify the provider, regulatory capacity, charges and additional risks. A general website description is insufficient to authorise discretionary management of your money.

## 19.2 Swap-free arrangements

A swap-free designation must state which products and holding periods are covered and whether transparent administration charges apply. Such charges must not be concealed as financing-free trading. Eligibility reviews or misuse concerns must be handled objectively, with notice and a fair dispute process. Charges cannot be retroactively invented. A product label does not, by itself, establish religious certification; any certification claim needs an identified and verified basis.

## 19.3 Copy trading and managed accounts

Where lawfully available, the mandate must distinguish execution of copied instructions from discretionary management or advice. It must describe allocation, fees, performance-fee methodology, high-water marks where applicable, withdrawal effects and the right to stop copying. Different timing and account size can produce different results. Historical rankings are not guarantees. The Company must verify the required permissions for each party and cannot transfer that obligation to the Client.

## 19.4 Bonuses and incentives

No incentive may be offered where prohibited for the product, jurisdiction or client category. If lawful, separate terms must explain eligibility, duration, whether a credit is withdrawable, the effect of withdrawal and every condition. A bonus must not obscure the risks or prevent access to deposited funds in breach of law. Cancellation of a promotional credit must be notified with its margin effect and handled fairly.

## 19.5 Partners and performance claims

IB commissions, affiliate remuneration and partner rewards belong in separate partner agreements rather than the retail client tariff. Referral activity must comply with local promotion and licensing rules. We do not guarantee income from referrals, automated tools or account management. Unsupported promises made by a third party must be reported. All optional services remain subject to the client-money, conflict, security and complaint protections that apply to the underlying relationship.

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**SECTION 20 / CONTRACTUAL TERMS**

# Suspension, default and account closure

## 20.1 Grounds for action

We may restrict or close an account for a material contractual breach, legal prohibition, serious security risk, insolvency event, unresolved identity requirement or another objectively justified reason. Ordinary inactivity alone does not justify forfeiture. Except where immediate action is necessary, we will describe the issue, provide reasonable notice and allow a proportionate opportunity to remedy a remediable breach. Mandatory consumer and regulatory protections continue during any restriction.

## 20.2 Effects of suspension

Restrictions should be targeted: for example, preventing new exposure while allowing risk reduction and lawful withdrawals. We may cancel pending orders or close affected positions when necessary and permitted, using available prices and the disclosed method. We will explain resulting charges and the treatment of open trades. A suspension does not automatically terminate every contract or remove our duty to account for client money.

## 20.3 Client-initiated closure

You may request closure through the verified channel. We will explain how open positions, pending orders, outstanding fees and withdrawals will be handled. A closure request is not itself an instruction to execute a particular trade unless the agreed process clearly says so. We will confirm closure, provide a final statement and return the lawful available balance, subject only to justified holds and mandatory retention duties.

## 20.4 Netting and set-off

Where lawful and expressly agreed, matured obligations between the same legal parties and in the same capacity may be netted, with an itemised calculation and fair conversion method. We must not apply broad cross-entity or cross-client set-off without a valid legal basis. Set-off cannot defeat protected client-money status, mandatory negative balance protection or another non-excludable right. Disputed or contingent amounts require the safeguards imposed by law.

## 20.5 Death, incapacity and survival

On notice of death, incapacity or a corporate authority dispute, we may restrict instructions while verifying the lawful representative and managing open risk. We will request proportionate evidence and deal with the estate or authorised person under applicable law. Accrued payment obligations, recordkeeping, confidentiality and dispute provisions survive closure as necessary. Closure does not waive existing claims or extend a legal limitation period.

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**SECTION 21 / CONTRACTUAL TERMS**

# Liability and events beyond control

## 21.1 Responsibility and legal rights

Each party remains responsible for obligations imposed by this Agreement and applicable law. Nothing excludes liability that cannot lawfully be excluded, including responsibility for fraud, wilful misconduct or other protected claims. Any specific limitation of liability must comply with the applicable consumer and financial-services regime. These general terms do not impose a blanket cap or automatically exclude Company-caused trading losses. Responsibility depends on the facts, breach, causation and applicable law.

## 21.2 Client decisions and third parties

We are not responsible solely because a trade you chose loses value, an external market moves adversely or a third-party tool you independently selected performs poorly. However, that principle does not excuse defective execution, misleading disclosures, unlawful conduct or failures for which the Company is legally responsible. Use of an outsourced provider does not automatically transfer our regulatory responsibilities to you or eliminate an otherwise valid claim.

## 21.3 Causation and mitigation

A claim should identify the breach, resulting loss and supporting evidence. Both parties should take reasonable steps to prevent avoidable loss once an issue becomes known. We will consider the actual circumstances, including whether a practical alternative trading channel existed. You are not required to take unreasonable risk or make new deposits to mitigate a Company error. The law determines recoverability, foreseeability and any applicable limitation period.

## 21.4 Force majeure and continuity

An extraordinary event outside reasonable control may affect performance, including a major infrastructure failure, natural disaster, war or binding government action. The affected party must take reasonable mitigation steps and communicate material effects when possible. We may use proportionate emergency measures under sections 15-16. A force-majeure label does not excuse an avoidable failure, ordinary funding difficulty or breach of a duty that the applicable law makes continuing.

## 21.5 Recovery and indemnities

Any claim for costs caused by your proven unlawful conduct or material breach must be limited to amounts lawfully recoverable and reasonably attributable to that conduct. There is no open-ended obligation to indemnify the Company for its own negligence, regulatory penalties or unrelated third-party claims. We will give sufficient particulars and a fair opportunity to respond. No clause authorises punitive forfeiture or overrides a mandatory client protection.

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**SECTION 22 / CONTRACTUAL TERMS**

# Complaints, privacy and dispute resolution

## 22.1 Making a complaint

You may complain without charge about execution, fees, withdrawals, communications or another service through [support@erixglobal.com](mailto:support@erixglobal.com), with the subject Formal complaint. Include your account reference, dates, transaction numbers, the issue and desired resolution; never send passwords or authentication codes. Schedule A must identify the formal postal complaint route and applicable handling deadlines. We will coordinate the review and explain the outcome and any appropriate remedy.

## 22.2 Investigation and response

We will acknowledge, investigate impartially, preserve evidence and explain our findings and any remedy. Schedule A must specify the applicable acknowledgement and final-response deadlines, delay notifications and escalation rights. Internal targets must not exceed a mandatory deadline. You may provide further evidence and request review. A complaint, withdrawal request or criticism must not trigger retaliation, inappropriate trading restrictions or a demand to waive a valid claim.

## 22.3 External resolution and courts

Schedule A must identify any applicable ombudsman or external dispute body, contact details, eligibility and referral deadline. An entitlement must not be inferred from a logo or unsupported membership claim. No compulsory arbitration obligation arises from these general terms. The governing law and competent courts must be identified in Schedule A, subject to mandatory consumer venue rights and access to competent regulators.

## 22.4 Personal information

The Company must provide a separate privacy notice identifying the controller, purposes, legal bases, recipients, international transfers, retention periods and applicable individual rights. Information may be processed for onboarding, execution, payments, fraud prevention, legal reporting and service administration on the relevant lawful basis. Acceptance of trading Terms is not blanket consent to every data use. Marketing consent, where required, must be separate and capable of withdrawal.

## 22.5 Data rights and security

The privacy contact and relevant supervisory authority must be disclosed. Depending on applicable law, you may request access, correction, deletion, restriction, portability or object to processing, subject to lawful exceptions. We will protect information with appropriate safeguards and handle reportable breaches as required. Cookies and optional tracking require their own notice and lawful controls. Account closure does not require deletion of records that law obliges us to retain.

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**SECTION 23 / CONTRACTUAL TERMS**

# Amendments, governing law and acceptance

## 23.1 Changing the Agreement

We may propose changes for legal, regulatory, product, technology or reasonable operational reasons. Material changes must be notified in a durable medium with the notice period required by law and a clear effective date. The applicable schedule must state the ordinary contractual notice period. Urgent legal or protective changes may take effect sooner only where justified, with an explanation. We must not retrospectively rewrite executed transactions or accrued rights.

## 23.2 Right to end the relationship

Where you do not accept a material change, you may close the account before it takes effect, subject to orderly settlement of existing obligations and applicable law. We will explain any practical consequences for open positions. We must not impose a new exit penalty merely because you reject a change. Continued use may evidence acceptance only where lawful and where the notice clearly explains that consequence.

## 23.3 Assignment and transfer

You may not transfer an account or contract without our written consent and required checks. A Company transfer to another entity requires the notices, consents and regulatory steps required by law, including disclosure of the new counterparty and any change in protection. A common brand or ownership does not eliminate those requirements. Client money and records must be handled lawfully, and you retain applicable rights to object or close.

## 23.4 General provisions

Schedule A identifies the governing law and competent forum for the actual contracting arrangement. A contact address alone does not determine them. Any choice remains subject to mandatory protections. If a provision is unenforceable, the remainder applies so far as lawful, without expanding the invalid provision. Delay in exercising a right is not necessarily a waiver. A third party has contractual enforcement rights only where expressly provided on a lawful basis.

## 23.5 Acceptance record

The signed or verified electronic acceptance must identify the Client, Company, applicable document version, completed schedules, commencement date and consent record. Any separate consent required for execution, data processing or optional services must remain distinct. Acceptance must follow the required identity, eligibility and other onboarding checks. Possession of these terms alone does not authorise live trading, establish regulatory permission or activate an incomplete account arrangement.

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**SCHEDULE A / ACCOUNT-SPECIFIC DISCLOSURES**

# Company and jurisdiction

The Company must provide a completed account-specific Schedule A before activation. This page describes the required information; it does not replace that completed schedule or establish an undisclosed regulatory status.

## A.1 Legal identity and permissions

State Erix Global Ltd's registered name, company number, incorporation jurisdiction, registered office and service address. Identify the relevant regulator and permissions where applicable, with the exact entity and permitted activities. A group brand is insufficient.

## A.2 Service and client scope

Identify principal, agency or transmission capacity by product, the execution-policy version, enabled services, client category and eligible territories. Additional management or optional-service permissions and terms must be disclosed separately.

## A.3 Client money and protection

Identify the receiving entity, actual bank or custody arrangement, client-money regime, ownership and insolvency treatment. State negative balance coverage and any compensation or insurance eligibility, limits, exclusions and claim route.

## A.4 Law and dispute resolution

State the applicable governing law and competent forum, preserving mandatory consumer and regulatory rights. Identify the complaint owner, submission channels, response deadlines and any available external dispute body with referral requirements.

## A.5 Privacy and notices

Identify the privacy controller, contact route and relevant privacy notice. State formal service and notice channels, Business Day calendar, ordinary amendment notice, delivery rules and any applicable retention framework.

## A.6 Contractual record

Identify the relevant agreement version, schedule version, Client, account and commencement date. Keep a durable record of the completed disclosures, onboarding checks and required acceptance. An incomplete schedule does not establish undisclosed permissions or protections.

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**SCHEDULE B / ACCOUNT-SPECIFIC DISCLOSURES**

# Commercial and operating terms

The Company must supply the agreed account-specific commercial terms before funding. Applicable legal restrictions prevail over an inconsistent commercial setting. Charges and operational conditions must be clear and consistent with the service actually enabled.

## B.1 Account and products

State account name, base currency, client category, minimum deposit, supported funding currencies and permitted instruments. Provide contract size, pip or tick values, order increments, trading sessions, time zone, expiry and rollover rules.

## B.2 Execution and margin

Identify dealing capacity and execution arrangements. Specify product-specific leverage, margin calculation and tiers, hedged-margin treatment, margin call, close-out trigger and calculation basis, closure sequence and order restrictions.

## B.3 Protection and trading charges

State the negative balance protection perimeter and correction procedure. Disclose spreads or markups, per-side or round-turn commission, minimum charges, financing method, rollover time, multi-day accrual and relevant borrow costs.

## B.4 Other fees and payments

State conversion sources and markups and any platform, data, inactivity or guaranteed-stop fees. Specify Company funding and withdrawal charges, external-provider deductions and any bank-fee reimbursement conditions, including zero where applicable.

## B.5 Withdrawals and continuity

Provide authorised request channels, cut-offs, review targets, method limits and estimated external delivery times. Explain exceptions and escalation. Identify any accepted fallback dealing channel, operating hours and authentication; general support details alone do not create a dealing line.

## B.6 Changes and optional services

Identify amendment notice periods, enabled optional services and accepted addenda. Disclose applicable special-account or programme fees and lawful promotional conditions. Preserve a dated copy supplied to the Client and keep platform settings consistent.

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**SCHEDULE C / HYPOTHETICAL EXAMPLES**

# Illustrations and key terms

All figures below are hypothetical. They explain common calculations and are not Erix Global leverage levels, charges or protection terms. Actual conditions belong in Schedule B and the product specifications.

## C.1 Leverage and initial margin

Assume EUR/USD 1.1000, one lot of EUR 100,000 and a position of 0.10 lot. Exposure is EUR 10,000, or USD 11,000. At illustrative 30:1 leverage, margin is  $11,000 / 30 = \text{USD } 366.67$ . A pip of 0.0001 is worth USD 1 for this position size. Margin is collateral, not a maximum possible loss.

## C.2 Trading result and costs

A long EUR 10,000 position opened at 1.1000 and closed at 1.0950 loses USD 50. A hypothetical USD 7 per-lot round-turn commission adds USD 0.70 for 0.10 lot, producing a USD 50.70 loss before financing. Do not subtract the spread again if it is already reflected in the executed opening and closing prices.

## C.3 Equity and close-out

A USD 1,000 balance and USD 700 unrealised loss, with no other accruals, give USD 300 equity. With used margin of USD 600, free margin is minus USD 300 and margin level is 50%. If an applicable account rule triggers close-out at that level, liquidation may begin. A gap can produce a worse outcome.

## C.4 Overnight financing

A hypothetical annual debit rate of 5% on constant USD 11,000 notional with an actual/365 basis produces approximately USD 1.51 for one day and USD 4.52 for three days before daily rounding. Actual rates, markups, day-count conventions and posting days may differ.

## C.5 Key terms

Balance records realised cash entries; equity includes relevant unrealised results and accruals. Notional is the full economic exposure. Slippage is the difference between a reference price and actual fill. Stop-out means forced closure under a stated risk condition, not a guaranteed exit price.

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**BEFORE OPENING A LIVE ACCOUNT**

# Client guidance and acceptance

## Read the complete documents

Obtain completed Schedules A and B, product specifications, the Order Execution Policy, General Risk Disclosure and any optional-service terms. Ask for clarification of missing or inconsistent information before funding. A marketing page does not replace the contractual pack.

## Understand costs and possible losses

Check the applicable leverage, margin basis, liquidation rules, spreads, commissions, financing, conversion and withdrawal conditions. Read any prescribed risk warning and provider-specific loss disclosure required for the actual service. Do not assume losses or capital are insured.

## Keep your account secure

Use verified payment routes and authorised access methods. Never share passwords, one-time codes or recovery credentials. Check order status after a connection failure before submitting duplicates. Report suspected compromise through a known Company channel.

## Contact and complaints

Erix Global Ltd / erixglobal.com

Email: support@erixglobal.com

Telephone: +44 21 7493 4121

Contact address: 2nd Floor, College House, 17 Kings Edwards Road, Ruislip, London HA4 7AE, United Kingdom. Include account and transaction references when raising a concern; never send credentials.

## Acceptance record

The Company must record the Client and account reference, accepted agreement and schedule versions, date and method of acceptance, applicable commencement date and completion of required onboarding checks. Any legally required specific consent must be separately recorded.

## Rights and activation

Acceptance does not guarantee suitability or returns, establish a licence, waive mandatory rights or authorise undisclosed charges. Live services begin only after required disclosures, checks, acceptance and Company confirmation. The Company remains responsible for duties imposed by the accepted contract and applicable law.