



● OFFICIAL DOCUMENT

INTERNATIONAL ACCOUNT TERMS

International Client Agreement

International Trading Account Terms

DOCUMENT

RG-LEGAL-CLIENT-INT-001

VERSION

2.1

EFFECTIVE DATE

11 October 2026

INTERNATIONAL ROUTE

RockGlobal International LLC

Important information

This Client Agreement is a legally binding contract between you and RockGlobal International LLC. It governs your application, account, use of our services, and every transaction entered into under it. Read it in full before accepting it, funding an account, or placing an order.

RockGlobal International LLC is a limited liability company registered in Saint Vincent and the Grenadines under Company No. 3108 LLC 2023. Its registered address is 2nd Floor, Reigate Building, P.O. Box 356, Kingstown, Saint Vincent and the Grenadines. In this Agreement, RockGlobal International LLC is referred to as RG International, RockGlobal, RG, we, us, or our.

Company registration is not a financial services licence, regulatory authorisation, endorsement, guarantee of performance, investor compensation arrangement, or confirmation that a product is suitable for you. The Financial Services Authority of Saint Vincent and the Grenadines does not license or supervise RG International as a retail forex or CFD broker. No provision of this Agreement should be understood as representing otherwise.

We provide execution-only access to over-the-counter leveraged products. Unless we expressly agree otherwise in writing, we act as principal and contractual counterparty to your transactions. We do not provide personal financial, investment, legal, tax, or accounting advice.

Contracts for difference, rolling spot foreign exchange, and other leveraged derivatives are complex and speculative. Leverage magnifies gains and losses. You may lose all funds allocated to trading and, unless we expressly provide negative balance protection for your account and the relevant event falls within its scope, you may owe additional amounts. Stop-loss orders and automatic close-out controls do not guarantee a maximum loss. These products are not suitable for everyone.

This Agreement must be read with the Account Application, International Product Disclosure Statement, International Risk Disclosure, Product Schedule, costs and charges information, Order Execution Policy, Conflicts of Interest Policy, Complaints Handling Policy, Privacy Policy, and any account-specific or transaction-specific terms made available to you. If you do not understand the products, costs, documents, or risks, do not trade and obtain independent professional advice.

Document control

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1 Agreement scope and formation

1.1 Parties

This Agreement is between RG International and the person identified as the client in the Account Application. You and your mean that person and, where the context permits, an authorised person acting validly for that person.

If we approve an account for more than one person, each joint client is individually and jointly responsible for every obligation under this Agreement. We may act on an instruction from any joint client unless we have accepted a different written authority. Notice to one joint client is notice to all joint clients.

1.2 Agreement suite

The following documents form or support the contractual relationship, as applicable:

- this Client Agreement;
- the Account Application and information accepted by us during onboarding;
- the Product Schedule, contract specifications, margin settings, fee schedule, and account conditions;
- any transaction confirmation or account-specific written term;
- the Order Execution Policy and Conflicts of Interest Policy;
- any promotion, rebate, copy-trading, strategy-provider, introducing-partner, or service-specific terms accepted by you; and
- any other document that expressly states that it forms part of the agreement between you and RG International.

The International Product Disclosure Statement, International Risk Disclosure, Complaints Handling Policy, Privacy Policy, Website Terms of Use, and Cookies Policy provide important information. They form part of the contractual relationship only to the extent that this Agreement or the relevant document expressly says so.

1.3 Order of precedence

If two applicable documents conflict, the following order applies unless mandatory law requires otherwise:

1. transaction-specific terms confirmed for the affected transaction;
2. account-specific written terms accepted by both parties;
3. the current Product Schedule, contract specifications, margin settings, and fee schedule for the relevant product or service;
4. this Client Agreement; and
5. any policy or service-specific terms incorporated into this Agreement.

A later document prevails over an earlier document only to the extent that it clearly changes the earlier provision. A marketing statement, educational material, social post, oral statement, or support communication does not amend this Agreement.

1.4 Formation and acceptance

Your submission of an application is an offer to enter into this Agreement. We may accept or reject the application in our discretion. This Agreement takes effect when we communicate acceptance, activate an account, accept cleared funds, or accept your first transaction, whichever occurs first.

You may accept this Agreement electronically, including by selecting an acceptance control, using an electronic signature, funding the account, logging into an activated account, or placing an order after the Agreement has been

made available to you. Electronic acceptance has the same effect as a handwritten signature to the extent permitted by applicable law.

1.5 English language

English is the governing language of this Agreement, account records, notices, and disputes. A translation may be provided for convenience. We take reasonable care with translations, but the English version prevails to the extent of any inconsistency, subject to any mandatory law that provides otherwise.

1.6 No cooling-off period for transactions

Unless mandatory law provides otherwise, a transaction exposed to market movement cannot be cancelled merely because you change your mind. A request to close a position is a new instruction to transact at the available price and does not reverse the opening transaction.

2 Eligibility application and verification

2.1 Eligibility

You may apply only if you:

- are at least 18 years old and have legal capacity to contract;
- are authorised to act for any legal person, trust, partnership, estate, or other applicant you represent;
- are not located, resident, incorporated, or acting from a jurisdiction in which our services are restricted or unlawful;
- can lawfully open, fund, operate, and trade through the account;
- provide information and documents reasonably required by us; and
- satisfy our onboarding, risk, appropriateness, sanctions, anti-money laundering, and operational requirements.

Access to our Website from a country does not mean that our services are authorised or available there. You are responsible for obtaining advice about laws that apply to you. We may apply more restrictive eligibility criteria than applicable law requires.

2.2 Information and documents

You must provide accurate, complete, current, and not misleading information. We may request identity, address, tax residence, beneficial ownership, source of funds, source of wealth, occupation, financial circumstances, knowledge, experience, corporate authority, and other information reasonably required to assess or administer the relationship.

You authorise us to verify information through public registers, identity providers, credit or fraud databases, sanctions and politically exposed person screening, banks, payment providers, and other lawful sources. We may require certified, translated, updated, or additional documents.

2.3 Ongoing duty to update

You must notify us promptly if information provided to us changes or becomes inaccurate. This includes changes to your name, address, email, telephone number, tax residence, beneficial ownership, authority, financial circumstances, source of funds, employment, sanctions status, or ability to operate the account lawfully.

We may rely on the latest information held by us until we receive and verify an update. We may restrict the account while an update is outstanding.

2.4 Appropriateness and capacity for loss

We may ask about your knowledge, experience, financial circumstances, objectives, and capacity for loss. Any assessment is limited to the information requested and provided. It is not personal advice, approval of a strategy, a prediction of success, or a guarantee that a product is suitable for you.

We may warn you, restrict products, impose limits, require additional acknowledgements, or decline an application or transaction. If we permit you to proceed despite a warning, you remain responsible for deciding whether to trade and for the resulting risks.

2.5 Application decisions

We may accept, defer, condition, or reject an application without giving detailed reasons where disclosure would be unlawful, compromise security or risk controls, or reveal confidential decision criteria. An application does not create an account or require us to provide a service.

3 Account operation and authority

3.1 Account structure

We may establish one or more accounts or sub-accounts in approved currencies. Each account remains part of the same relationship unless we expressly agree otherwise. We may apply separate product, platform, margin, fee, or access settings to different accounts.

An account is not a bank account or deposit account. A platform balance is an accounting record of amounts credited, debited, realised, or calculated under this Agreement.

3.2 Authorised persons

You may appoint an authorised person only through a form or process accepted by us. We may require a power of attorney, corporate resolution, identity verification, scope of authority, or other evidence. We may refuse or stop acting on an authorised person's instructions where reasonably necessary for security, compliance, conflict management, or protection of the account.

You are responsible for an authorised person's acts and omissions within their actual or apparent authority. Our acceptance of an authority does not endorse that person or make us responsible for their strategy, advice, fees, or conduct.

3.3 Instructions

We may act on an instruction that reasonably appears to come from you or an authorised person through an approved channel. We may rely on platform credentials, verified contact details, authentication controls, recorded communications, and other security information.

We may decline, delay, verify, or seek clarification of an instruction if it is incomplete, ambiguous, unusual, inconsistent with the account, technically unavailable, unlawful, or reasonably suspected to be unauthorised or fraudulent. We are not required to act on an instruction sent through an unapproved channel.

3.4 Credentials and account security

You must keep passwords, authentication codes, devices, API keys, and recovery methods confidential and secure. You must not share credentials or permit another person to use the account except through an authority accepted by us.

Notify us immediately if you suspect compromise, unauthorised access, identity theft, malware, social engineering, or an unauthorised instruction. We may suspend access, reset credentials, cancel pending instructions where possible, or take other protective action. Delayed notification can increase loss and may limit our ability to intervene.

3.5 Statements confirmations and errors

We may provide statements, confirmations, notices, and records through the platform, client portal, email, Website, or another approved electronic channel. You must review them promptly and notify us of an apparent error or unauthorised activity as soon as reasonably practicable.

Failure to notify us does not validate fraud, a manifest error, or a matter that cannot lawfully be excluded. Subject to that qualification, our server, platform, transaction, communication, and payment records are prima facie evidence of account activity.

4 Services and trading relationship

4.1 Execution-only service

We provide an execution-only service. We do not monitor your account for suitability, advise when to open, hold, hedge, or close a position, manage your risk, or warn you of every market, margin, legal, tax, or operational event.

Market commentary, education, research, tools, signals, calculators, examples, and support communications are general information. They do not take account of your objectives, financial circumstances, or needs and are not a recommendation or personal advice.

4.2 Principal and OTC counterparty

Unless a confirmation expressly states otherwise, each transaction is an over-the-counter contract between you and RG International. We act as principal, not as your agent, trustee, fiduciary, broker on an exchange, or adviser. We are normally the seller when you buy and the buyer when you sell.

You do not transact directly on an underlying exchange and normally acquire no ownership, voting, custody, delivery, dividend-election, fork, staking, governance, or other rights in a reference asset. A transaction cannot be transferred to another broker or closed with another counterparty unless we expressly agree.

4.3 Products

Products may include CFDs, rolling spot foreign exchange, and other leveraged derivatives referencing currencies, metals, commodities, energy, indices, shares, digital assets, rates, or other values stated in the Product Schedule. Mentioning a category does not mean that it is available to you.

Product availability depends on your residence, eligibility, account, platform, market access, and current Product Schedule. We may add, suspend, restrict, replace, or withdraw a product in accordance with this Agreement.

4.4 Conflicts and hedging

Our interests may conflict with yours because we act as principal, set or derive tradable prices, apply spreads and charges, determine execution and risk settings, and may benefit when your position loses value. We may hedge some, all, or none of our exposure with liquidity providers or other counterparties. A hedge is for our risk management and gives you no rights against the hedging party.

We maintain arrangements intended to identify and manage conflicts. These arrangements do not eliminate every conflict or guarantee the best possible result in every transaction. Further information is provided in the Conflicts of Interest Policy and Order Execution Policy.

4.5 Third-party services

We may use banks, payment providers, liquidity providers, market-data vendors, platform providers, hosting services, identity providers, custodians, affiliates, contractors, and other service providers. We remain responsible for obligations that cannot lawfully be delegated, but we do not guarantee that a third party will always be available, solvent, error-free, or uninterrupted.

5 Orders pricing and execution

5.1 Order submission

An order is a request to enter into, amend, or close a transaction. Submission does not mean acceptance or execution. An order becomes binding only when accepted and recorded by our relevant server or otherwise confirmed by us.

A displayed price, chart, status, email, or client-side message may be indicative, delayed, stale, or locally generated. Our server records determine whether and when an order was received, accepted, rejected, cancelled, or executed, subject to correction of manifest error.

5.2 Prices and spreads

We quote a bid and ask price. A long position normally opens at the ask and closes at the bid. A short position normally opens at the bid and closes at the ask. The difference is the spread.

Prices may be derived from reference markets, exchanges, liquidity providers, aggregators, market-data sources, internal calculations, or combinations of them. Our price may differ from an exchange, chart, news service, another provider, or an underlying cash market because of timing, liquidity, methodology, contract terms, financing, conversion, and technical factors.

Spreads may be fixed or variable as stated in the Product Schedule. Variable spreads may widen materially during volatility, low liquidity, market openings, closures, news, rollovers, or disrupted conditions.

5.3 Execution and slippage

We seek to execute accepted orders in accordance with the Order Execution Policy, available liquidity, product rules, and market conditions. A requested or displayed price is not guaranteed.

Execution may occur at a better or worse price than requested. Orders may be delayed, rejected, cancelled, partially filled, aggregated, or executed in stages. Large, concentrated, automated, unusual, or rapidly submitted orders may experience additional delay, slippage, or partial execution.

5.4 Stop limit and contingent orders

A stop order normally becomes an instruction to trade when its trigger condition is met. It may execute at the next available price and not the stop level. A stop-loss order does not guarantee a maximum loss.

A limit order restricts the permitted execution price but does not guarantee execution. It may remain unfilled or be partially filled even if an indicative price touches the limit.

Trailing stops, take-profit orders, one-cancels-the-other orders, and other contingent instructions depend on platform logic, server availability, price data, and the rules of the relevant order type. They may not operate as expected during gaps, suspensions, disconnections, or extraordinary events.

5.5 Rejection cancellation and restrictions

We may reject, cancel, delay, restrict, or condition an order where reasonably necessary, including because of insufficient margin, price or liquidity unavailability, size limits, market disruption, product suspension, technical failure, compliance requirements, suspected error, unauthorised activity, prohibited conduct, or a Default Event.

We are not required to provide advance notice where doing so is impracticable or would compromise market integrity, security, compliance, or risk management. We will provide information afterwards where reasonably practicable and lawful.

5.6 Manifest error

A Manifest Error is a price, execution, account entry, or transaction that is materially incorrect and would have been recognised as erroneous by a reasonable person with relevant market knowledge, having regard to the source price, prevailing market, liquidity, time, size, system status, and surrounding circumstances.

If we reasonably identify a Manifest Error, we may investigate and make a correction reasonably designed to place both parties as nearly as practicable in the position that would have applied without the error. We may amend the price, cancel or reinstate an affected transaction, correct an account entry, or reverse a resulting charge or credit. We will not treat an ordinary price movement, spread widening, or unfavourable slippage as a Manifest Error merely because the result is adverse to us.

We will notify you of a material correction and explain the basis, subject to security, legal, market-integrity, and third-party confidentiality restrictions. You may challenge the correction through the Complaints Handling Policy.

5.7 Trading hours and market events

Trading hours may differ from the hours of the reference market and may change for holidays, daylight-saving changes, maintenance, liquidity conditions, or market events. A market described as continuously available may still experience breaks, suspensions, rejected prices, or periods of limited liquidity.

We may suspend trading, restrict an order type, alter margin, change a price source, make a cash adjustment, roll or replace a contract, close or reduce a position, cancel an affected order, or take another reasonable action following a market closure, trading halt, corporate action, benchmark change, sanctions event, liquidity failure, or extraordinary event.

5.8 Corporate actions and contract adjustments

Where a reference asset is affected by a dividend, distribution, split, consolidation, rights issue, takeover, delisting, insolvency, reorganisation, rollover, expiry, benchmark change, fork, airdrop, or similar event, we may adjust the transaction or account to reflect the economic effect specified in the Product Schedule.

An adjustment may not reproduce the legal, tax, timing, voting, election, delivery, or other rights of a direct owner of the reference asset.

6 Margin leverage and close-out

6.1 Margin obligation

You must maintain sufficient margin and equity for open positions. Margin requirements may differ by product, account, position size, direction, concentration, volatility, liquidity, event risk, or market conditions.

We may change margin rates, concentration limits, maximum exposure, or close-out settings in accordance with this Agreement. A change may apply to existing and new positions and may take effect immediately where reasonably required by market, liquidity, credit, legal, or operational risk.

6.2 Margin alerts

We are not required to make a margin call or give you time to deposit funds before taking protective action. A platform alert, email, or other warning is informational and may be delayed, missed, or unavailable. You must monitor the account independently.

An intended deposit does not count as available margin until received, cleared, verified, and credited. Bank, payment, compliance, and technical delays remain your risk.

6.3 Close-out and liquidation

If equity falls below an applicable threshold, we may reject orders, cancel pending orders, restrict trading, reduce positions, or close some or all positions. Close-out may occur automatically and without notice.

Positions may not be closed in the order you expect. We may determine the order by loss, margin consumption, liquidity, risk, product, or another reasonable factor. The execution price may be materially worse than the trigger level, and several positions may close before account values update.

6.4 Debit balances

You must not assume that negative balance protection applies. Unless account-specific terms expressly provide protection and the relevant event falls within its scope, you are liable for a debit balance and associated costs, interest, conversion, and reasonable recovery expenses permitted by law.

Any negative balance protection may be subject to eligibility requirements, exclusions, aggregation across accounts, prohibited-conduct provisions, and legal limits. It does not prevent us from correcting a Manifest Error, reversing a chargeback, or recovering an amount obtained through fraud or prohibited conduct.

6.5 Our discretion and your responsibility

Our decision not to exercise a margin or close-out right does not waive that right. A risk control is intended to protect our exposure and does not create a duty to prevent your loss. You remain responsible for position size, available margin, account monitoring, and maintaining contingency arrangements.

7 Costs financing conversion and tax

7.1 Costs

You must pay spreads, commissions, financing, mark-ups, conversion charges, data or platform fees, payment and withdrawal charges, inactivity or administration fees, taxes, and other amounts stated in the applicable documents or disclosed before processing.

Some costs are transaction-specific or market-driven and cannot be stated as a fixed amount in this Agreement. Review the Product Schedule, contract specification, account terms, and fee schedule before trading.

7.2 Commission and spread

Commission may be calculated by lot, side, notional value, tier, account, product, platform, or another disclosed method. The spread is incorporated into the difference between bid and ask prices and may vary continuously.

An introducing partner, strategy provider, affiliate, or other person may receive part of a spread, commission, financing amount, volume-based payment, or other benefit connected with your activity. We manage these arrangements under our Conflicts of Interest Policy.

7.3 Financing and rollover

A position held across the applicable financing time may receive a credit or incur a debit. Rates may differ for long and short positions and can reflect benchmark rates, market conditions, borrow, liquidity, product structure, provider charges, and an RG adjustment. A multi-day amount may apply before a weekend or holiday.

Financing may be negative on both long and short positions and may change daily. Review the current contract specification before holding a position across the financing time.

7.4 Currency conversion

We or a payment provider may convert a transaction, fee, margin requirement, payment, profit, loss, or balance into the account currency. The applied rate may include a spread or charge. Exchange-rate movements can affect the account independently of the underlying transaction.

7.5 Taxes and reporting

You are responsible for taxes, duties, filings, exchange-control requirements, and reporting obligations that apply to you. We do not provide tax advice and do not warrant that a product or transaction will receive a particular tax treatment.

We may request tax residence, taxpayer identification, self-certification, or other information; deduct or withhold an amount where law requires; and report information to a competent authority under FATCA, the Common Reporting Standard, or another applicable regime. Our reporting obligation depends on our classification, the account, applicable law, and information held by us.

8 Payments client money and withdrawals

8.1 Payment methods

You may fund or withdraw only through a method approved by us. We may require a payment to originate from or return to an account in your name. We may reject, return, or investigate a third-party payment.

A payment is not available for trading or withdrawal until received, cleared, verified, and credited. A chargeback, reversal, rejection, correction, bank claim, or compliance hold may reduce the available balance and create an amount immediately due to us.

8.2 Nature of account money

Money connected with your account is governed by this Agreement, the payment method, the banking and provider chain, and applicable law. Unless we expressly confirm otherwise in writing, you must not assume that money is held on statutory trust, protected by deposit insurance, covered by an investor compensation scheme, or insulated from the insolvency of RG International or a third party.

We will maintain account and transaction records and may maintain operationally separate accounts or records for risk management and reconciliation. Operational segregation does not necessarily create a statutory trust, proprietary interest, priority claim, or insolvency protection.

8.3 Pooled accounts and third parties

Money may be held in pooled or omnibus accounts with banks, payment providers, brokers, custodians, liquidity providers, affiliates, or other intermediaries. The account may be in our name or another permitted name and may be located in another country.

Pooling can mean that your entitlement is recorded in our ledger rather than in a separately titled bank account. A third-party failure, shortfall, freeze, rejection, insolvency, cyber incident, legal process, or operational delay may reduce or delay recovery.

8.4 Application of money

Subject to this Agreement and applicable law, money may be applied to margin, realised losses, fees, financing, conversion, taxes, adjustments, settlements, debit balances, chargebacks, reversals, liabilities, or amounts properly due. We may transfer or pledge money to a provider where reasonably required to support execution, settlement, clearing, liquidity, custody, or hedging connected with client positions.

Once money is transferred to a third party, it is exposed to that party's legal regime, operational controls, insolvency set-off, banking, cyber, sanctions, and recovery risks. We do not guarantee the solvency or performance of a third party.

8.5 Reconciliation and shortfalls

We maintain records and may perform reconciliations under our internal controls. Records, reconciliations, and operational segregation reduce some risks but cannot eliminate fraud, error, timing differences, provider failure, legal dispute, or insolvency.

If records show an error or shortfall, we may investigate, correct an entry, restrict activity, seek repayment, or take another step permitted by this Agreement. You must review confirmations and statements promptly and report a suspected error through an official channel.

8.6 Withdrawals

You may request withdrawal of available funds, subject to margin, cleared balance, verification, open positions, pending transactions, payment restrictions, security checks, and compliance review. A withdrawal request is not accepted until approved and processed.

We may require money to be returned through the original funding route or to a verified account in your name. We may delay, reject, split, convert, or return a payment where reasonably necessary for law, sanctions, fraud prevention, chargeback risk, account security, payment-network rules, or investigation.

We aim to process valid requests without unnecessary delay, but bank, intermediary, blockchain, card-network, compliance, and technical processing times are outside our control.

8.7 Interest

Unless account-specific terms expressly provide otherwise, we are not required to pay interest on an account balance and may retain interest or another benefit arising from accounts in which money is held. A debit balance may accrue interest at the rate disclosed in the account terms or fee schedule.

9 Platforms technology and automated services

9.1 Platform access

We may provide access through MetaTrader, mobile applications, web interfaces, client portals, APIs, or other systems. Platform availability depends on the account, device, location, network, provider, and current service terms.

We may update, replace, suspend, limit, or withdraw a platform or feature. We do not guarantee uninterrupted availability, compatibility with every device, or preservation of a third-party feature.

9.2 Technology risk

Trading depends on systems operated by us and third parties. Risks include maintenance, outage, overload, latency, freezing, data-feed failure, internet or mobile-network failure, power loss, device malfunction, software defect, incompatible update, malware, configuration error, and cyberattack.

You must maintain suitable equipment, connectivity, current software, security controls, and alternative arrangements. Platform interruption does not automatically cancel a transaction, stop financing, prevent close-out, or suspend your obligations.

9.3 Automated trading and APIs

Expert advisers, algorithms, scripts, APIs, copy-trading tools, signals, and automated systems can submit orders rapidly and repeatedly. You are responsible for installation, settings, permissions, monitoring, testing, and every instruction submitted through your credentials.

Back-tests, simulations, rankings, and hypothetical results depend on assumptions and may omit slippage, liquidity limits, financing, market impact, data errors, and operational failure. Past performance is not a reliable indicator of future results.

We may impose rate limits, message limits, position limits, or technical controls reasonably required for capacity, stability, security, execution quality, or fair access.

9.4 Copy trading and strategy providers

Copy trading and strategy-provider services create additional risks. A copied position may differ because of account size, copy ratio, minimum trade size, price movement, latency, slippage, unavailable products, funding, leverage, intervention, or provider conduct.

A strategy provider is not our employee or adviser merely because the provider appears on a platform. We do not guarantee a provider's identity, competence, strategy, performance, risk controls, continuity, or disclosure accuracy. You remain responsible for allocation, limits, monitoring, pausing, and stopping the service.

10 Acceptable use and prohibited conduct

10.1 General standard

You must use the account, Website, platform, prices, systems, and services lawfully, honestly, and in good faith. A legitimate strategy is not prohibited merely because it is profitable, short-term, automated, hedged, or different from our own position.

Conduct is prohibited where it involves deception, fraud, collusion, misuse of confidential information, deliberate exploitation of a Manifest Error or technical vulnerability, interference with a system, evasion of a disclosed restriction, or another material breach of this Agreement.

10.2 Prohibited conduct

You must not:

- provide false documents, conceal beneficial ownership, impersonate another person, or operate an account without authority;
- use proceeds of crime, sanctioned property, unauthorised third-party funds, or a payment method you do not lawfully control;
- manipulate or attempt to manipulate a price, benchmark, market, platform, execution process, promotion, rebate, or account record;
- collude across accounts, identities, providers, or counterparties to create a deceptive or artificial result;
- deliberately exploit stale, misquoted, non-market, duplicated, or manifestly erroneous prices;
- use software, traffic, messages, or orders intended to overload, disrupt, probe, reverse engineer, or gain unauthorised access to a service;
- evade a product, jurisdiction, leverage, position, promotion, swap-free, copy-trading, or account restriction through multiple accounts, nominees, false information, or coordinated activity;
- misuse chargebacks, bonuses, rebates, negative balance protection, promotional credits, or payment reversals;
- engage in insider dealing, market abuse, sanctions evasion, money laundering, terrorist financing, fraud, or other unlawful conduct; or
- assist another person to do any of these things.

The following are examples of activity that may indicate prohibited conduct when carried out deceptively, in coordination with another account or counterparty, to exploit a pricing or technical defect, or to evade a disclosed rule:

- **Short-duration or high-frequency abuse:** using rapid, repeated, matched, or nominally hedged transactions to exploit stale or non-market prices, latency, a platform or configuration error, or a disclosed execution restriction. We may review activity where more than 20% of trading volume or realised profit is attributable to positions held for less than 180 seconds, but trade duration, frequency, or profitability alone does not establish abuse;

- **Credit, bonus, or promotion abuse:** using false information, multiple or linked accounts, coordinated or offsetting trades, chargebacks, artificial volume, or a high-risk strategy designed principally to obtain, preserve, multiply, or withdraw a promotional benefit contrary to its published terms;
- **Multiple-account abuse:** using accounts held by the same person, a related person, nominee, introducing broker, client group, or coordinated party to disguise common control, create an artificial result, evade an account restriction, or exploit pricing, promotions, rebates, or protections;
- **Swap-free account abuse:** obtaining or retaining swap-free treatment through false or misleading information, or using swap-free accounts, selected instruments, offsetting positions, or coordinated accounts to circumvent financing charges, eligibility requirements, or other disclosed swap-free terms;
- **Low-liquidity abuse:** deliberately trading during thin-liquidity conditions, including between 23:00 and 02:00 platform server time, to exploit a stale or non-market price, known feed delay, execution defect, or other technical weakness. Trading during that period alone does not establish abuse;
- **Gap and negative-balance-protection abuse:** using large, coordinated, offsetting, or promotion-linked positions around a market closure, reopening, or scheduled event to obtain an artificial benefit by exploiting negative balance protection, leverage, bonuses, or account asymmetries. Trading around news or market gaps, or using high leverage, does not by itself establish abuse; or
- **Cross-broker or cross-account hedging abuse:** coordinating opposing positions across RG accounts or with another provider to obtain an artificial or substantially risk-free benefit from pricing discrepancies, promotions, rebates, negative balance protection, or similar protections. Legitimate hedging alone is not prohibited.

These examples are not exhaustive. We will assess the evidence, context, economic substance, and the standards in clause 10.1. The presence of an indicator alone does not establish a breach. Investigation, protective action, and remedies are governed by clauses 10.3 and 10.4.

10.3 Investigation and protective action

If we reasonably suspect prohibited conduct, we may preserve records, request information, restrict access, suspend withdrawals, reject new orders, cancel pending orders, limit functionality, or close positions where reasonably necessary to protect clients, systems, providers, market integrity, or our legitimate interests.

We will assess available evidence and distinguish prohibited conduct from ordinary trading, market movement, slippage, and legitimate strategy differences. Where reasonably practicable and lawful, we will notify you of a material restriction and give you an opportunity to provide relevant information.

10.4 Remedies

Where prohibited conduct is established on reasonable evidence, we may terminate the relationship, correct affected entries, reverse a benefit obtained through the conduct, recover a direct loss, or take another proportionate action permitted by law. A correction must be reasonably connected to the affected conduct and must not preserve losing transactions while cancelling economically corresponding profitable transactions merely because the overall result favours you.

You may challenge an action through the Complaints Handling Policy. We may report suspected unlawful conduct to a competent authority and may withhold information where disclosure is prohibited or would compromise an investigation.

11 Client representations and undertakings

11.1 Continuing representations

When you enter into this Agreement and each transaction, you represent and undertake that:

- you have legal capacity and authority to act;
- the Agreement and transaction are lawful and binding on you;
- information and documents supplied by you are accurate, complete, current, and not misleading;
- you act as principal for your own account unless we have approved another capacity in writing;
- funds and assets used are lawfully controlled by you and are not proceeds of crime;
- you are not subject to a restriction, sanction, insolvency process, or conflict that prevents performance;
- you have read the governing documents and understand the product, notional exposure, margin, fees, execution, and risks;
- you make your own decisions and do not rely on an unrecorded promise, guarantee, or representation;
- you can bear the loss and meet payment obligations arising under the Agreement;
- you will maintain account security, monitor positions, and keep sufficient margin; and
- you will notify us promptly of a material change or suspected unauthorised activity.

11.2 No guaranteed outcome

No employee, introducing partner, strategy provider, educator, affiliate, contractor, or third party may guarantee profit, limit loss, assure withdrawal, or vary this Agreement unless the variation is expressly authorised by us in writing.

You must notify Legal and Compliance promptly if anyone claims to offer such a guarantee on our behalf.

11.3 Compliance with local law

You are responsible for ensuring that your application, access, funding, trading, tax treatment, reporting, and use of the services comply with laws that apply to you. You must not use a virtual private network, nominee, false address, or other method to conceal a location or evade a restriction.

12 Financial crime sanctions and tax compliance

12.1 Due diligence

We may conduct ongoing identity, beneficial ownership, source-of-funds, source-of-wealth, transaction, sanctions, politically exposed person, fraud, and adverse-media checks. You must provide information reasonably required for those checks.

12.2 Restrictions and reporting

We may delay or refuse onboarding, funding, trading, transfer, withdrawal, or closure; freeze or restrict an account; return money; or end the relationship where reasonably required by law, sanctions, payment-network rules, provider requirements, court order, or financial-crime risk.

We may make a confidential report or provide information to a competent authority where required or permitted by law. We may be prohibited from telling you that a report or investigation exists.

12.3 No circumvention

You must not structure payments, accounts, ownership, communications, or transactions to evade verification, monitoring, sanctions, tax reporting, or another lawful control.

13 Privacy confidentiality and records

13.1 Personal information

We collect, use, store, transfer, and disclose personal information as described in the Privacy Policy and applicable law. Purposes may include onboarding, account administration, execution, payments, risk management, security, fraud prevention, financial-crime controls, complaints, legal claims, tax reporting, service improvement, and lawful marketing.

Information may be processed in countries with different privacy laws by affiliates, banks, payment providers, platform and hosting providers, verification services, professional advisers, authorities, purchasers of a business, and other service providers with a lawful need to receive it.

13.2 Confidentiality

We will take reasonable measures to protect confidential information. We may disclose it with your consent; to an authorised person; to a service provider; to enforce or defend rights; in connection with a transaction or restructuring; or where required or permitted by law.

Nothing requires us to disclose another person's confidential information, legally privileged material, proprietary risk criteria, security controls, or information whose disclosure could compromise an investigation or market integrity.

13.3 Communications and recordings

We may record telephone calls, video calls, chats, emails, platform messages, and other communications for instructions, quality assurance, training, security, compliance, complaints, and evidence. Recordings and electronic records may be used in a dispute.

You must not record or distribute a communication unlawfully or use our confidential information for an unauthorised purpose.

13.4 Retention

We may retain account, transaction, identity, communication, complaint, security, and payment records for the period reasonably required by law, tax, accounting, fraud prevention, dispute, operational, and legitimate business purposes. Closing the account does not require immediate deletion.

14 Complaints

14.1 Making a complaint

You may make a complaint free of charge by emailing info@rockglobal.com with the subject Formal Complaint, writing to our registered address, or using an official support channel. You do not need legal language or a prescribed form.

Include your name, registered email, account number, relevant dates and transactions, a clear description, supporting records, and the outcome sought. Do not send passwords, one-time codes, full payment-card numbers, private keys, or other credentials.

14.2 Process and service standards

We will record and acknowledge a complaint promptly and ordinarily within two business days. We aim to provide a final written response within 30 calendar days after receipt. If more time is reasonably required, we will explain the principal reason, identify information still required, and provide a revised response date.

The investigator will have appropriate authority and, where practicable, no direct involvement in the matter. The final response will identify the issues considered, material findings, outcome, reasons, any remedy, and the internal-review pathway.

14.3 Internal review and external avenues

If you remain dissatisfied, you may request an internal review by replying to the final response and identifying the disputed finding and any new or overlooked information.

Company registration in Saint Vincent and the Grenadines does not create an ombudsman, investor compensation scheme, or designated external dispute-resolution service for this account. You may obtain independent legal advice and pursue any court, arbitration, law-enforcement, privacy, or other process that lawfully has jurisdiction. Clause 21 continues to apply.

14.4 Urgent matters

The complaints channel is not an order-entry, emergency trading, fraud-reporting, or payment-cancellation channel. If positions are open, account security is at risk, or an instruction requires immediate operational attention, contact the appropriate official channel first and take reasonable steps to protect the account.

15 Default suspension and close-out

15.1 Default Events

A Default Event occurs if:

- you fail to pay an amount when due or maintain required margin;
- you materially breach this Agreement or fail to remedy a remediable breach after reasonable notice;
- a representation or document is materially false, incomplete, forged, or misleading;
- you become insolvent, bankrupt, subject to administration, liquidation, receivership, restructuring, creditor arrangement, or an equivalent process;
- you die, lose legal capacity, or cease to exist and no authorised representative can lawfully operate the account;
- your account, payment, or activity is unlawful, sanctioned, fraudulent, unauthorised, or reasonably connected with prohibited conduct;
- a bank, provider, authority, court, or applicable law requires or reasonably supports protective action;
- an event materially impairs your ability to perform obligations;
- we cannot contact you using current details where contact is reasonably necessary to manage material risk; or
- another event specified as a Default Event in account-specific terms occurs.

15.2 Protective powers

On or after a Default Event, we may without prior notice where reasonably necessary:

- suspend or terminate access;
- reject or cancel pending orders;
- close, reduce, hedge, or replace positions;
- convert currency;
- combine account balances and set off amounts owed between us;
- apply money or other property under our control to an amount due;
- correct records and realise collateral or security;
- require immediate payment; and
- take another proportionate action reasonably required to protect legitimate interests or comply with law.

15.3 Close-out valuation

We will determine a close-out value in good faith using available market quotations, liquidity, replacement cost, financing, fees, currency conversion, provider charges, and the circumstances of the close-out. If a market is unavailable or disrupted, we may use a commercially reasonable estimate.

Amounts are converted into the account currency or another reasonably selected settlement currency. We will credit a resulting net amount owed to you or debit a resulting net amount owed by you.

15.4 Set-off and consolidation

We may combine or consolidate balances across accounts held by you with us and set off an amount we owe you against an amount you owe us, whether actual or contingent and whether denominated in the same currency. We may make a reasonable currency conversion for this purpose.

This right is in addition to any other set-off right available by law. It does not create a duty to combine accounts for margin calculation or prevent us from applying separate margin settings.

16 Extraordinary events and force majeure

16.1 Extraordinary Event

An Extraordinary Event is an event beyond our reasonable control that materially affects a market, price, product, payment, platform, provider, or our ability to perform. It may include war, terrorism, civil disorder, natural disaster, public-health emergency, cyberattack, utility or communications failure, market closure, trading halt, liquidity failure, benchmark disruption, sanctions, legal change, government action, provider default, or banking disruption.

16.2 Actions

During an Extraordinary Event, we may take reasonable action including changing margin, spreads, trading hours, financing, price sources, execution methods, or product terms; restricting or suspending trading or payments; cancelling an unexecuted order; closing, reducing, rolling, or adjusting a position; or delaying performance.

We will consider client interests, market integrity, available alternatives, and our operational and financial stability. We will provide notice where reasonably practicable.

16.3 Liability

We are not liable for delay or failure caused by an Extraordinary Event to the extent that we took reasonable care and could not reasonably avoid or overcome its effects. This clause does not exclude liability that cannot lawfully be excluded.

17 Liability and indemnity

17.1 Standard of care

We will perform our contractual obligations with reasonable care and skill, subject to the nature of an execution-only OTC service, market conditions, this Agreement, and applicable law.

Nothing excludes or limits liability for fraud, wilful misconduct, gross negligence, or another liability that cannot lawfully be excluded or limited.

17.2 Excluded loss

To the maximum extent permitted by law, neither party is liable to the other for indirect, incidental, special, punitive, or consequential loss, or for loss of opportunity, anticipated profit, goodwill, business, or data, except where that loss forms part of a direct trading or account loss caused by a breach for which liability is established.

We are not liable merely because a price moved, a strategy failed, liquidity was unavailable, an order experienced ordinary slippage, a risk control did not prevent loss, or a third party failed, unless and to the extent the loss was directly caused by our breach of this Agreement or applicable duty.

17.3 Client responsibility

We are not responsible for loss caused by your decision, instruction, delay, inaccurate information, failure to monitor, insufficient margin, credential compromise attributable to your act or omission, unauthorised third-party conduct outside our reasonable control, device or network failure, or breach of this Agreement.

17.4 Third parties

We select and monitor material providers using reasonable care appropriate to the service. We do not guarantee a third party's solvency, uninterrupted performance, price, or recovery process. Our liability for a provider event is limited to loss directly caused by our failure to exercise the care required under this clause or another non-excludable obligation.

17.5 Indemnity

You indemnify us against a direct loss, liability, cost, or reasonable expense arising from your material breach, fraud, unlawful conduct, false representation, unauthorised instruction by a person for whom you are responsible, or infringement of a third party's rights.

The indemnity does not apply to the extent that the loss was caused by our fraud, wilful misconduct, gross negligence, or breach of a non-excludable duty. We must take reasonable steps to mitigate a recoverable loss.

18 Changes to terms products and services

18.1 Contract changes

We may change this Agreement for legal, regulatory, tax, security, operational, product, provider, market, risk-management, or drafting reasons. We will give reasonable notice of a material change through email, the client portal, the Website, or another durable electronic method.

Unless a shorter period is reasonably required, we will aim to give at least 10 business days' notice before a material contractual change takes effect. You may close positions and request account closure before the effective date, subject to outstanding obligations.

18.2 Immediate changes

A change may take effect immediately where reasonably required by law, sanctions, court or authority direction, security, fraud prevention, provider failure, market disruption, pricing integrity, or urgent risk management. We will notify you as soon as reasonably practicable.

18.3 Market-driven settings

Spreads, financing, conversion rates, margin, liquidity, trading hours, product availability, price sources, and other market-driven or transaction-specific settings may change without advance notice in accordance with the Product Schedule and market conditions.

18.4 Continued use

Your continued use of an account after a notified change takes effect constitutes acceptance. A change does not retrospectively alter a completed transaction unless required by law or permitted under the Manifest Error, prohibited-conduct, corporate-action, or Extraordinary Event provisions.

19 Term and termination

19.1 Term

This Agreement continues until terminated. Closing a platform login or stopping trading does not terminate it.

19.2 Termination by you

You may request termination at any time through an official channel. Before closure, positions must be closed or otherwise dealt with, pending transactions completed, withdrawals processed, and all obligations satisfied.

We may retain a reasonable amount while a chargeback, investigation, complaint, tax obligation, legal hold, or contingent liability remains unresolved.

19.3 Termination by us

We may terminate the Agreement on at least seven business days' written notice. We may terminate immediately following a Default Event or where required by law, sanctions, security, fraud prevention, provider availability, product withdrawal, jurisdictional restriction, or material risk.

19.4 Effect of termination

On termination we may cancel pending orders and close or transfer positions as permitted. Amounts owed become due, and we may deduct costs reasonably incurred in closing or settling the account.

Termination does not affect accrued rights or provisions intended to survive, including payment, set-off, close-out, liability, indemnity, confidentiality, privacy, records, complaints, governing law, and dispute resolution.

20 Communications notices and assignment

20.1 Electronic communications

You consent to electronic delivery of agreements, disclosures, statements, notices, confirmations, and other records. We may communicate through your registered email, the client portal, platform, Website, or another agreed channel.

You must maintain valid contact details and check official channels regularly. A communication is treated as received when made available through the portal or platform, delivered to the registered email without a permanent failure notice, or published on the Website where this Agreement permits publication notice.

20.2 Formal notices

A formal notice to us must be sent to info@rockglobal.com or our registered address unless we specify another official channel. An urgent trading instruction or security alert must use the operational channel designated for that purpose.

20.3 Assignment

You may not assign, transfer, charge, or otherwise deal with a right or obligation under this Agreement without our prior written consent.

We may assign or transfer all or part of the relationship to an affiliate, successor, purchaser, or service provider where reasonably connected with a merger, restructuring, sale, legal requirement, or operational transfer. We will provide notice of a material transfer, and the transferee must assume the transferred obligations. A transfer does not remove a right or remedy that cannot lawfully be excluded.

20.4 No waiver

A delay or failure to exercise a right is not a waiver. A waiver must be in writing and applies only to the specific circumstances stated.

20.5 Severability and entire agreement

If a provision is unlawful, invalid, or unenforceable, it is modified to the minimum extent necessary or severed, and the remainder continues in effect.

The agreement suite described in clause 1.2 contains the entire agreement about its subject matter and replaces earlier understandings, subject to fraud and any liability that cannot lawfully be excluded.

21 Governing law and disputes

21.1 Governing law

This Agreement and each non-contractual obligation arising from it are governed by the laws of Saint Vincent and the Grenadines, subject to any mandatory law or right that cannot lawfully be excluded.

21.2 Jurisdiction

The courts of Saint Vincent and the Grenadines have exclusive jurisdiction over a dispute arising from or connected with this Agreement. You and we submit to those courts and waive an objection based on venue or inconvenient forum, subject to a mandatory right to bring proceedings elsewhere.

Either party may seek urgent interim, protective, or enforcement relief in another court with lawful jurisdiction where necessary to protect assets, evidence, confidential information, systems, or legal rights.

21.3 Complaints first

Before starting ordinary proceedings, a party should first give written notice describing the dispute and allow the complaints and internal-review process a reasonable opportunity to operate. This requirement does not prevent urgent relief, preserve a limitation period, or restrict a mandatory right.

21.4 Service

You consent to service of notices and process using the contact details held for you where permitted by law. You must keep those details current. This does not prevent service by another lawful method.

22 Definitions and interpretation

22.1 Defined terms

Term	Meaning
Account	An international trading account or sub-account established by RG International under this Agreement.
Account Application	The application, onboarding information, declarations, and supporting documents submitted by or for you.
Agreement	This Client Agreement together with documents incorporated under clause 1.2, as amended in accordance with it.
Authorised Person	A person whose authority to act for you has been accepted by us.
Business Day	A day other than Saturday, Sunday, or a public holiday in Saint Vincent and the Grenadines.
CFD	A contract for difference whose value is determined by changes in a reference asset or price and applicable adjustments.
Client Money	Money received from or for a client and recorded as connected with an Account, subject to clause 8 and applicable law.
Default Event	An event described in clause 15.1.
Extraordinary Event	An event described in clause 16.1.
Manifest Error	An error meeting the standard in clause 5.6.
Margin	Funds or equity required to open or maintain leveraged exposure.
Order	A request to enter into, amend, or close a transaction.
OTC	Over the counter, meaning a bilateral transaction not entered by you directly on an underlying exchange.
Product Schedule	Current product, account, margin, trading, fee, and contract specifications made available by us.
Reference Asset	The currency, commodity, security, index, digital asset, price, rate, or other measure used to determine a transaction's value.
Transaction	A CFD, rolling spot foreign exchange contract, or other product entered into under this Agreement.
Website	www.rockglobal.com and an authorised legal or client portal operated for RG International.

22.2 Interpretation

In this Agreement:

- headings are for convenience and do not limit meaning;
- the singular includes the plural and vice versa;

- a person includes an individual, company, partnership, trust, association, authority, and other legal or commercial entity;
- including and such as do not limit the words that precede them;
- writing includes an approved electronic communication;
- a reference to law includes an amendment, replacement, subordinate instrument, and mandatory rule under it;
- a reference to a document includes the current version validly issued under this Agreement;
- a reference to time means the server time or other time stated in the relevant Product Schedule or communication; and
- an obligation not to do something includes an obligation not to permit or assist it.

23 Contact and acknowledgement

23.1 Contact

Contact field	Details
Legal entity	RockGlobal International LLC
Company number	3108 LLC 2023
Registered address	2nd Floor, Reigate Building, P.O. Box 356, Kingstown, Saint Vincent and the Grenadines
Website	www.rockglobal.com
Email	info@rockglobal.com
Department	Legal and Compliance

Do not send urgent trading instructions, passwords, authentication codes, full payment-card details, private keys, or unnecessary identity documents by ordinary email.

23.2 Client acknowledgement

By accepting this Agreement, funding or using an Account, or entering into a Transaction after this Agreement has been made available to you, you acknowledge that:

- you have read and understood this Agreement and the governing documents;
- you understand that leveraged derivatives can cause rapid and substantial loss;
- you understand that stop-loss and close-out controls do not guarantee a maximum loss;
- you understand that RG International is normally your OTC principal counterparty;
- you understand the international regulatory, client money, counterparty, and insolvency position described in the governing documents;
- you have had the opportunity to obtain independent professional advice; and
- the information, representations, and undertakings provided by you are accurate and continuing.

Acceptance does not waive a right or remedy that cannot lawfully be waived.