



● OFFICIAL DOCUMENT

INTERNATIONAL PRODUCT DOCUMENT

International Product Disclosure Statement

Margined Contracts for Difference

DOCUMENT

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INTERNATIONAL ROUTE

RockGlobal International LLC

Important information

This Product Disclosure Statement explains the principal features, costs, risks, contractual structure, client money arrangements, and application process for margined contracts for difference and rolling spot foreign exchange offered through the RockGlobal international route. Read it in full before applying for an account or entering a transaction.

The issuer and contractual counterparty is **RockGlobal International LLC**, Company No. 3108 LLC 2023, registered in Saint Vincent and the Grenadines. In this document, **RG International**, **RockGlobal**, **RG**, **we**, **us**, and **our** mean RockGlobal International LLC. **You** and **your** mean an applicant, client, joint account holder, authorised person, or other person who enters or proposes to enter a Client Agreement with RG International.

This document applies only to the International Website and International account route and is issued solely by RockGlobal International LLC. It does not apply to any other RockGlobal-branded entity. Any such entity has its own legal identity, documentation, regulatory status, complaints process, and client money arrangements.

RG International is incorporated in Saint Vincent and the Grenadines. Incorporation 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 statement in this document should be understood as representing otherwise.

This document is not prepared under the disclosure laws of another jurisdiction and does not give you rights or protections that may apply when dealing through another provider or legal entity. Accessing the International Website from a country does not mean that RG International is authorised to provide services in that country.

The Client Agreement is the contract between you and RG International. This document must be read with the Client Agreement, Product Schedule, margin schedule, costs and charges information, Order Execution Policy, Conflicts of Interest Policy, International Risk Disclosure, Complaints Handling Policy, Privacy Policy, and any instrument-specific or account-specific notice made available through the Website or trading platform. If a contractual provision conflicts with this document, the Client Agreement and applicable service terms govern, subject to any mandatory law that cannot be excluded.

The current Product Schedule, platform information, and legal documents are available through **www.rockglobal.com**. Trading conditions shown in the platform apply to a proposed order at the time it is submitted. Product availability, margin, spreads, commissions, financing rates, trading hours, and order settings may change as permitted by the Client Agreement.

High risk warning

CFDs, rolling spot foreign exchange, and other leveraged derivatives are complex and speculative. Leverage magnifies gains and losses. You may lose all money allocated to trading and, unless your Client Agreement expressly provides negative balance protection for the relevant account and event, 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.

If you do not understand a product, its notional exposure, margin, costs, liquidation rules, or the risks described in this document, do not trade it. Obtain independent financial, legal, tax, and accounting advice where appropriate.

Document control

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1 Key information summary

1.1 What this document covers

This document covers CFDs, rolling spot foreign exchange, and other leveraged derivative products that RG International may make available under a Client Agreement. A CFD is a bilateral contract under which the parties exchange the difference between an opening value and a closing value of a reference market, adjusted for position size, spread, commission, financing, currency conversion, corporate actions, and other applicable amounts.

You do not normally acquire the underlying currency, metal, commodity, security, index constituent, digital asset, or other reference asset. You generally receive no ownership, voting, custody, delivery, dividend election, fork participation, or other right belonging to a direct holder of the underlying asset.

Available products may include CFDs or rolling spot transactions referencing foreign exchange, precious metals, energy, commodities, equity indices, shares, and digital assets. Mentioning a product in this document does not mean that it is available to you. Availability depends on your residence, account type, platform, eligibility, and the Product Schedule in force when you trade.

1.2 The issuer and your counterparty

RG International is the issuer and your contractual counterparty. Transactions are generally over the counter rather than executed by you on an underlying exchange. RG International may obtain prices from liquidity, market data, hedging, or technology providers and may hedge some, all, or none of its exposure. Any hedge is entered for RG International's risk management and does not give you rights against the hedging counterparty.

You are exposed to RG International's creditworthiness, operational resilience, pricing and execution systems, and ability to perform its obligations. If RG International becomes insolvent or defaults, you may be unable to close a position, withdraw funds, or recover the full amount claimed.

1.3 How leverage and margin work

Margin is the amount required to support a leveraged position. Leverage allows you to obtain a market exposure larger than the margin committed. It does not reduce the monetary effect of a price movement on a given position size.

For example, if a position has a notional value of USD 100,000 and requires 1 percent initial margin, the initial margin is USD 1,000. A 1 percent adverse movement in the reference price represents approximately USD 1,000 before spreads, commissions, financing, conversion, and slippage. The example explains the relationship only. It is not a statement of the margin rate or trading conditions that will apply to your account.

Margin requirements may change. If your account equity falls below an applicable threshold, RG International may reject orders, cancel pending orders, reduce exposure, or close one or more positions automatically and without advance notice. Market gaps and low liquidity can result in closure at a materially worse price than the price that triggered the process.

1.4 Principal risks

Risk	What it means for you
Leverage and margin	A small market movement can cause a large loss relative to your account balance. Margin can increase and positions may be closed without notice.

Risk	What it means for you
Market volatility	Prices may move sharply, gap, become disorderly, or remain unavailable during news, market openings, closures, or extraordinary events.
Liquidity and execution	Orders may be delayed, rejected, partially filled, repriced, or executed with slippage. A requested price is not guaranteed.
OTC and counterparty	Your claim is against RG International. You normally have no direct claim against an exchange, underlying issuer, liquidity provider, or hedging counterparty.
Client money and insolvency	Money may be exposed to RG International and third-party banks, payment providers, custodians, or counterparties. No SVG investor compensation scheme applies.
Technology and cyber	Platform, connectivity, data, device, authentication, provider, or security failures can prevent access or affect instructions and account information.
Legal and cross-border	Laws, sanctions, taxes, product restrictions, and available remedies vary by country and may change without notice.

1.5 Costs

Your result is calculated after all applicable costs. Depending on the product and account, these may include spread, commission, mark-up, overnight financing or swap, borrow charges, currency conversion, payment and withdrawal fees, inactivity fees, taxes, and costs embedded in a price or adjustment.

The platform and current Product Schedule show applicable trading conditions. Review them before each order. A low initial margin or narrow advertised spread does not represent the total cost or maximum possible loss.

1.6 Client money

Money paid in connection with an International account is handled under the Client Agreement, payment method, banking arrangements, and applicable law. You must not assume that it is protected by a statutory trust, deposit insurance, investor compensation fund, or client money rules that apply to another entity or jurisdiction.

Money may pass through or be held with banks, correspondent institutions, payment service providers, custodians, wallet services, affiliates, or hedging counterparties. Failure or insolvency of any such person can delay or reduce recovery. Section 5 explains these risks and arrangements in more detail.

1.7 Complaints

Complaints may be made free of charge by emailing info@rockglobal.com with the subject **Formal Complaint** or through an official RockGlobal support channel. RG International ordinarily acknowledges a complaint within two business days and aims to provide a final written response within 30 calendar days. An internal review may be requested. There is no representation that an SVG financial ombudsman or investor compensation scheme is available for the International route.

1.8 What you should do before trading

- Read the Client Agreement and all incorporated documents.
- Confirm the issuer shown in your account documentation is RockGlobal International LLC.
- Review current products, contract sizes, margin, stop-out settings, costs, trading hours, and currency-conversion rules.
- Understand the notional value and worst reasonably foreseeable loss of each position.
- Use only money you can afford to lose and do not rely on a Stop Loss as a guaranteed maximum loss.
- Maintain secure access, current contact details, reliable connectivity, and sufficient cleared funds.
- Obtain independent professional advice if you do not understand the product or its legal, tax, or financial consequences.

2 Key features of the derivatives

2.1 Contract structure

Each transaction is a bilateral derivative between you and RG International. When you open a long position, you generally benefit if the applicable closing value rises above the opening value and lose if it falls. When you open a short position, you generally benefit if the closing value falls and lose if it rises. The precise result depends on the applicable bid or ask price, contract size, quantity, costs, adjustments, and account currency.

Transactions are cash settled. No principal amount or underlying asset is normally delivered. A position remains open until closed, expires, is rolled, or is otherwise dealt with under the Client Agreement and Product Schedule. RG International may impose minimum and maximum transaction sizes, position limits, concentration limits, or other controls.

2.2 Prices and spreads

The platform normally displays a bid and an ask. The bid is ordinarily the price at which a long position can be closed or a short position opened. The ask is ordinarily the price at which a short position can be closed or a long position opened. The difference is the spread.

RG International determines executable prices under its pricing and execution arrangements. Prices may be derived from one or more exchanges, liquidity providers, market data services, internal models, futures contracts, cash markets, or other reference sources. A platform price may differ from an exchange price, another provider's price, a chart, or an indicative data feed.

Spreads may be fixed or variable as stated in the Product Schedule. Variable spreads can widen materially when liquidity is limited, volatility increases, a market opens or closes, important information is released, a reference venue is disrupted, or a provider changes its price or available volume.

2.3 Orders and execution

Available order types may include market, limit, Stop Loss, Stop Entry, Take Profit, trailing stop, and other contingent instructions supported by the platform. An order is an instruction subject to the Client Agreement and is not a guarantee of execution.

A market order seeks execution at the best price RG International makes available when it processes the instruction. The displayed price may change before execution. A limit or Take Profit instruction controls the acceptable price as described in the platform, but execution depends on the market reaching an executable price with sufficient liquidity. A Stop Loss

or Stop Entry becomes eligible for execution after its trigger condition is met and may then execute at the next available price, which can be materially different from the trigger.

Orders may be rejected, delayed, partially filled, cancelled, or executed with positive or negative slippage. RG International may correct a manifest pricing, platform, or execution error in accordance with the Client Agreement. Server records are the primary operational record of instructions, orders, and transactions, subject to applicable correction and complaint rights.

2.4 Margin and account equity

Initial margin is the amount required to open a position. Maintenance margin and close-out requirements determine the equity required to keep positions open. Margin requirements may depend on the product, account, notional exposure, direction, concentration, liquidity, volatility, time, or market event.

Account equity generally consists of the account balance adjusted for unrealised profit and loss and other amounts reflected by the platform. Free margin is the amount available to support additional exposure. Margin level is commonly expressed as equity divided by used margin, multiplied by 100, although the platform and Product Schedule control the applicable calculation.

RG International may change margin requirements as permitted by the Client Agreement. A change may apply to new and existing positions and can take effect quickly. You remain responsible for monitoring the platform and maintaining sufficient cleared funds. A pending deposit, expected transfer, unrealised gain, or anticipated hedge is not a substitute for available margin.

2.5 Close-out and debit balances

If equity falls below an applicable threshold, the system or RG International may cancel pending orders, restrict trading, or close some or all positions. Positions may not be closed in the order you expect. Close-out can occur without a margin call and without advance notice.

The close-out process is intended to manage risk but does not guarantee that your balance will remain positive. If the market gaps or executable liquidity is unavailable, your account can move into deficit before positions are closed. Unless your Client Agreement expressly provides negative balance protection for the relevant account and event, you remain liable for the debit balance and other amounts properly due.

2.6 Trading hours and market events

Trading hours differ by product and may differ from the hours of the underlying market. Hours can change for public holidays, daylight-saving changes, maintenance, reference-market events, provider availability, or risk management. A product described as available for extended or near-continuous hours may still have breaks or periods of limited liquidity.

RG International may suspend trading, restrict an order type, alter margin, impose a position limit, apply an alternative valuation, adjust a position, or close a transaction where the Client Agreement permits. Relevant events include a market halt, price limit, delisting, corporate action, exchange closure, reference-price failure, nationalisation, sanctions event, market disruption, or provider withdrawal.

2.7 Expiry rollover and corporate actions

Some products expire or reference a futures contract that is periodically replaced. RG International may close, cash settle, roll, or adjust a position according to the Product Schedule. A replacement contract may trade at a different price because of interest, storage, dividends, borrow costs, supply, demand, or the shape of the futures curve.

Share and index CFDs may be adjusted for dividends, splits, consolidations, rights issues, takeovers, spin-offs, rebalances, or other corporate actions. An adjustment seeks to reflect the economic effect specified in the Product Schedule but does not give you the rights of an underlying shareholder.

2.8 Platforms and account access

RG International may provide access through MetaTrader 4, MetaTrader 5, mobile applications, web interfaces, client portals, or other systems. Platform availability depends on the account and may change. A platform is a means of communicating and displaying information; it does not eliminate market, execution, connectivity, or cyber risk.

You must protect credentials and use approved software, devices, and communication channels. You are responsible for instructions submitted using valid credentials to the extent provided by the Client Agreement and applicable law. Notify RG International immediately if you suspect unauthorised access.

2.9 Automated and copy trading

Expert advisers, algorithms, scripts, signals, social trading, copy trading, and strategy-provider services can generate orders rapidly. You remain responsible for the settings and activity applied to your account. Past performance, rankings, simulations, and back-tests are not reliable indicators of future results.

Copying can produce a different result from the displayed provider because of account size, copy ratio, minimum trade size, price movement, latency, slippage, unavailable products, funding, leverage, or intervention. A provider may change strategy, risk, frequency, or exposure without notice. Automated drawdown or equity controls are not guaranteed to prevent loss.

2.10 Product categories

2.10.1 Foreign exchange

Foreign-exchange CFDs and rolling spot transactions reference the relative value of two currencies. Profit and loss, margin, financing, and conversion depend on the currency pair, position direction, contract size, and account currency. You do not normally receive delivery of either currency.

2.10.2 Metals commodities and energy

These products may reference spot, futures, or other market prices. Contract roll, storage, seasonality, production, weather, transport, inventories, sanctions, and geopolitical events can materially affect value. A CFD price may not track a physical spot price exactly.

2.10.3 Indices

An index is a calculated measure rather than an asset that can usually be owned directly. Index methodology, constituent changes, dividends, futures pricing, and market closures can affect a CFD. Trading hours may differ from those of constituent markets.

2.10.4 Shares

Share CFDs may be affected by earnings, guidance, takeover activity, dividends, capital changes, trading halts, delisting, borrow availability, and short-selling restrictions. You do not acquire voting or direct shareholder rights.

2.10.5 Digital assets

Digital-asset-referenced CFDs can be extremely volatile and subject to fragmented liquidity, manipulation, cyber incidents, technology failure, forks, protocol changes, exchange failure, legal restrictions, and loss of market confidence. You do not normally acquire a token, wallet, private key, airdrop, or network participation right.

3 Risks of the derivatives

3.1 Suitability knowledge and capacity for loss

Leveraged derivatives are intended only for persons who understand their structure and can withstand substantial or complete loss of the capital committed to trading. They may be unsuitable if you:

- require capital preservation, predictable income, or a guaranteed return;
- cannot monitor positions and margin while markets are open;
- do not understand leverage, margin, financing, order types, and OTC execution;
- rely on funds needed for housing, living expenses, education, debt repayment, emergencies, retirement, or another essential purpose;
- would be unable to meet a payment obligation arising under the Client Agreement; or
- are unable to tolerate rapid loss, uncertainty, or significant price fluctuation.

Use only risk capital that you can afford to lose. Borrowing to fund trading, using credit, or committing substantially all available savings can materially increase financial harm. Your ability to absorb a loss can change over time, and a previous assessment does not remove your responsibility to reassess your circumstances.

Any appropriateness, knowledge, or experience assessment conducted by RG International is limited to the information requested and provided. It is not advice, approval of a strategy, a prediction of success, or a guarantee that a product is suitable for you.

3.2 Leverage and margin risk

Leverage allows you to obtain market exposure greater than the amount initially committed as margin. It magnifies the financial effect of each price movement. A movement that is small relative to the underlying market can represent a large percentage gain or loss relative to your account equity.

3.2.1 Initial and maintenance margin

You must maintain the margin required for your open positions. Margin requirements may differ by instrument, account, position size, direction, concentration, volatility, liquidity, event risk, or market conditions. RG International may change margin rates in accordance with the Client Agreement, including before weekends, holidays, elections, economic releases, corporate events, or periods of exceptional volatility.

An increase in margin can reduce your available margin immediately. You may need to deposit additional cleared funds, reduce exposure, or close positions. Transfers can be delayed or rejected, and an intended deposit does not count as available margin until it has been received, cleared, and credited.

3.2.2 Margin close out and liquidation

If account equity falls below an applicable threshold, RG International may reject new orders, cancel pending orders, reduce positions, or close some or all positions in accordance with the Client Agreement. Close-out may occur automatically and without prior notice. You should not rely on receiving or acting on a margin alert before liquidation.

Positions may not be closed in the order you expect. The price available when liquidation is executed may be materially worse than the price that triggered the close-out process. A rapid or gapping market can cause several positions to be closed before account values update.

3.2.3 Loss beyond deposited funds

You must not assume that negative-balance protection applies. Unless the Client Agreement expressly provides a protection for your account and the relevant event falls within its scope, losses may exceed the funds in your account. You may remain liable for a debit balance, costs, interest, recovery expenses, or other amounts permitted by the agreement and applicable law.

Even where a contractual protection is stated, it may be subject to eligibility conditions, exclusions, aggregation rules, abuse provisions, or legal limitations. Review the current terms before trading.

3.3 Market volatility gapping and liquidity

Financial markets can move rapidly and unpredictably. Prices may be affected by economic data, central-bank decisions, political developments, conflict, sanctions, natural disasters, public-health events, market sentiment, corporate announcements, technology incidents, order imbalances, or unexpected news.

3.3.1 Volatility and gaps

A price gap occurs when the next available price is materially different from the previous price, with no tradable prices between them. Gaps can occur when a market opens, resumes after a halt, moves through thin liquidity, or reacts to news. Weekend and holiday closures can increase this risk.

During volatile or gapping conditions:

- spreads may widen substantially;
- executable prices may change before an order reaches the execution venue or counterparty;
- stop orders may execute at the next available price rather than the stop level;
- limit orders may not execute despite the market touching an indicative level;
- orders may be delayed, partially filled, rejected, or cancelled; and
- losses can accumulate faster than you can monitor or respond.

3.3.2 Liquidity risk

Liquidity is the ability to transact in a desired size without materially affecting the price. Liquidity can decline suddenly and can vary between instruments, sessions, price levels, and providers. A price displayed on a chart does not guarantee that sufficient volume is available to execute your order at that price.

Large, concentrated, or unusual orders can experience greater slippage or may need to be executed in parts. In an illiquid or suspended market, you may be unable to open, amend, hedge, or close a position when you wish.

3.4 Pricing execution and order risk

RG International's tradable prices may be derived from reference markets, liquidity providers, pricing sources, aggregators, internal calculations, or a combination of these. An RG price may differ from a price shown by an exchange, news service, charting provider, another broker, or the underlying cash market because of timing, liquidity, spread, methodology, financing, contract terms, or technical factors.

3.4.1 Slippage and execution uncertainty

Slippage is the difference between an expected or requested price and the price at which an order is executed. Slippage may be favourable or unfavourable. It is more likely during volatility, low liquidity, market openings, news events, gaps, large orders, or connectivity delays.

An order submission is a request for execution, not confirmation of a trade. Execution is complete only when accepted and recorded in accordance with the Client Agreement and platform records. A pending, displayed, or locally generated status may not mean that the instruction has reached or been accepted by the relevant server.

3.4.2 Stop limit and contingent orders

Ordinary stop-loss orders are not guaranteed. When triggered, a stop order generally becomes an instruction to trade at the next available executable price. That price may be substantially worse than the stop level.

A limit order controls the worst acceptable price but does not guarantee execution. It may remain unfilled or be only partly filled if available liquidity is insufficient, price moves too quickly, or other orders have priority.

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

3.4.3 Errors corrections and manifest pricing events

Prices, executions, statements, or account values can be affected by feed errors, stale prices, duplicate data, software defects, obvious or manifest errors, or unauthorised activity. The Client Agreement may permit RG International to investigate and correct or cancel an affected transaction. A displayed profit or withdrawal balance may therefore be adjusted where the governing terms allow.

3.5 OTC structure and counterparty risk

CFDs and rolling spot foreign-exchange transactions are generally entered into over the counter. Unless the Client Agreement or trade confirmation states otherwise, you do not transact directly on an underlying exchange and do not acquire the underlying asset.

Your contractual rights are against the counterparty identified in your Client Agreement or confirmation, ordinarily RG International for the international route. Where RG International acts as principal, it is the seller when you buy and the buyer when you sell. It may hedge some, all, or none of its resulting exposure with third parties. Hedging by RG International does not transfer your contract to an exchange or remove your exposure to RG International.

The OTC structure creates risks including:

- **credit risk:** the counterparty may fail to perform payment, withdrawal, close-out, or other obligations;
- **insolvency risk:** recovery may be delayed, reduced, or unavailable if the counterparty or a material provider becomes insolvent;
- **pricing risk:** quoted prices depend on the counterparty's methodology, sources, liquidity, and systems;
- **execution risk:** the counterparty applies the order and execution rules in the Client Agreement; and
- **conflict risk:** the counterparty may earn spreads, commissions, financing, mark-ups, or other revenue from your activity and, when acting as principal, its economic interests may not always align with yours.

Risk controls, internal policies, or external hedging cannot eliminate counterparty risk. You should consider the counterparty's legal status, contractual terms, financial position where information is available, dispute process, and the protections that actually apply to your route.

3.6 Product specific risks

3.6.1 Contracts for difference

A CFD is a derivative contract based on the change in value of a reference asset or price. It normally provides no ownership, voting rights, custody rights, delivery rights, or claim against the issuer of the underlying asset. Your result is determined by the difference between opening and closing values, adjusted for size, currency conversion, financing, commissions, spreads, corporate actions, and other applicable charges.

CFDs can be long or short. A long position loses value when the reference price falls. A short position loses value when the reference price rises, and the potential adverse movement in a rising market can be very large. Product terms, trading hours, price sources, and adjustments may differ from those of the underlying market.

3.6.2 Foreign exchange

Foreign-exchange prices are affected by interest rates, inflation, central-bank action, economic releases, capital flows, geopolitical events, interventions, controls, and market sentiment. Currency markets may trade across global sessions, but liquidity and spreads are not uniform throughout the day.

Risks can be greater in emerging-market, restricted, thinly traded, or so-called exotic currencies. Authorities may impose exchange controls, devalue or revalue a currency, change convertibility, intervene in markets, or restrict settlement. Rollover, tom-next, and financing adjustments can change sharply around holidays, month-end, stress events, or interest-rate changes.

If your account currency differs from the profit-and-loss, margin, fee, or funding currency of a position, exchange-rate movements and conversion charges can independently increase loss or reduce profit.

3.6.3 Commodities and energy

Commodity and energy prices can be affected by weather, seasonality, crop conditions, production decisions, inventories, transport, storage capacity, geopolitical events, sanctions, cartels, environmental rules, and sudden changes in supply or demand.

Many commodity-reference prices are linked to futures contracts. Expiry, delivery conditions, futures-curve structure, and contract roll methodology can create differences between spot expectations and CFD performance. Roll adjustments and financing may materially affect returns over time. In extreme conditions, a reference futures price can approach zero or become negative.

3.6.4 Indices

An index is a calculated measure, not an asset that can generally be owned directly. Index values depend on methodology, constituent selection, weightings, corporate actions, dividend treatment, rebalancing, calculation agents, and the trading status of component markets.

An index CFD may be priced from cash markets, futures, fair-value calculations, or a combination. It may remain quoted when some constituent markets are closed, or become unavailable when the reference market is disrupted. Opening gaps, rebalances, dividend adjustments, and differences between cash and futures pricing can affect your result.

3.6.5 Share CFDs

Share CFDs are exposed to company-specific events including earnings, guidance, capital raisings, insolvency, takeover activity, trading halts, delisting, dividends, splits, consolidations, and regulatory announcements. Short positions can be affected by limited borrow, recall, buy-in risk, increased financing, or restrictions on short selling.

Corporate-action adjustments seek to reflect the economic effect specified in the product terms but may not reproduce the rights of an underlying shareholder. You do not normally receive voting rights or direct participation rights.

3.6.6 Digital asset CFDs

Digital-asset-reference products are exceptionally speculative and can be subject to extreme price movements, fragmented liquidity, manipulation, cyber incidents, technology failure, legal uncertainty, and rapid changes in market access. Reference markets may operate continuously even when the RG platform or a particular product is closed, increasing gap risk when trading resumes.

Additional risks include:

- inconsistent prices and liquidity across exchanges, venues, or index constituents;
- forks, airdrops, protocol changes, governance disputes, validator or mining disruption, and network congestion;
- stablecoin de-pegging, token failure, market manipulation, or concentrated ownership;
- exchange, custodian, wallet, bridge, oracle, or pricing-source failure;
- hacking, theft, fraud, sanctions, and loss of market confidence;
- abrupt legal, tax, or regulatory restrictions; and
- suspension, delisting, replacement, or discontinuation of a reference asset or price source.

Trading a digital-asset CFD does not normally give you ownership of a token, a private key, wallet access, participation in a fork or airdrop, or a claim against a digital-asset network. Any treatment of an underlying event is governed by the product specifications and Client Agreement.

3.7 Costs financing and currency conversion

Trading results must be assessed after all costs. Depending on the product and account, costs may include spreads, commissions, mark-ups, overnight financing, swaps, borrow charges, data or platform charges, inactivity fees, payment costs, taxes, and currency-conversion charges.

Costs can increase during volatile or illiquid markets and can materially reduce a profit or increase a loss. Financing is generally applied for each relevant holding period and can make a position increasingly expensive over time. Rates may be variable, may differ for long and short positions, and may include multi-day adjustments around weekends or holidays.

Holding offsetting or hedged positions does not necessarily eliminate market exposure, margin requirements, financing, spread, execution, basis, or counterparty risk. Both sides of a hedge can incur costs, and imperfect correlation can produce losses on both positions.

3.8 Trading hours expiries and market events

Trading hours can differ from the hours of the underlying market and can change for holidays, daylight-saving adjustments, maintenance, liquidity conditions, or market events. A market described as available for extended or near-continuous hours may still have breaks, reduced liquidity, or periods when orders cannot be entered or executed.

Some instruments expire, roll, or are replaced by another reference contract. If you do not close an expiring position, RG International may close, settle, adjust, or roll it in accordance with the product terms. The replacement contract can trade at a materially different price because of interest, storage, dividends, supply, demand, or futures-curve conditions.

Trading halts, price limits, exchange closures, reference-price disruption, delisting, nationalisation, sanctions, corporate actions, or index changes may lead to suspension, altered margin, cash adjustment, position reduction, alternative valuation, or closure under the Client Agreement.

3.9 Platform technology and operational risk

Trading depends on complex technology operated by RG International and third parties. No platform, network, data feed, hosting environment, device, or communication channel is continuously available or error-free.

Risks include:

- platform maintenance, outage, overload, latency, freezing, or degraded performance;
- internet, mobile-network, electricity, device, browser, operating-system, or application failure;
- delayed, lost, corrupted, duplicated, or out-of-sequence messages and instructions;
- chart, price, balance, margin, or position displays that are delayed or inconsistent;
- software defects, incompatible updates, configuration errors, or third-party failure;
- inability to log in, authenticate, receive a code, contact support, or access an alternative channel; and
- differences between the time shown on your device and the time recorded by the trading server.

You are responsible for maintaining compatible equipment, reliable connectivity, current software, sufficient power, and appropriate contingency arrangements. Mobile access and push notifications should not be your only method of monitoring risk. Support channels may not accept trading instructions, and messages sent by email, chat, or Website form may not be received or acted on in time.

Platform interruption does not automatically cancel an existing order, stop financing, prevent margin close-out, or suspend your obligations. The authoritative status of an order or position is determined under the Client Agreement and RG International's server records, subject to applicable correction rights.

3.10 Automated trading and strategy risk

Expert advisers, algorithms, copy-trading tools, signals, application programming interfaces, scripts, and other automated systems can submit orders rapidly and repeatedly. A logic error, incorrect parameter, stale signal, incompatible update, connectivity issue, or unexpected market condition can generate substantial losses before intervention is possible.

Back-tests, simulations, optimisation, hypothetical returns, and demo results rely on assumptions and may omit slippage, liquidity limits, financing, execution delay, rejected orders, market impact, changing correlations, and operational failure. Overfitting can make a strategy appear reliable when it is not.

RG International does not guarantee the availability, compatibility, accuracy, profitability, or continued operation of a third-party or client-configured strategy. You remain responsible for monitoring automated activity, setting appropriate controls, protecting credentials, and understanding every instruction submitted to your account.

3.11 Cybersecurity credentials and fraud risk

Online financial services are exposed to phishing, malware, account takeover, credential stuffing, social engineering, identity theft, SIM-swap attacks, fraudulent applications, malicious software, and impersonation of RockGlobal personnel or partners.

You should:

- use unique passwords and available multi-factor authentication;
- protect devices, email accounts, authentication codes, and recovery methods;
- verify domains, applications, payment instructions, and contact details through an official channel;
- never disclose a password, full security code, private key, or remote device access to an unsolicited caller or message sender; and
- notify RG International immediately if you suspect compromise, unauthorised access, or a fraudulent communication.

Security controls reduce but do not eliminate risk. Instructions submitted with valid credentials may be treated as authorised to the extent permitted by the Client Agreement and applicable law. Delayed reporting can increase loss and reduce the ability to recover funds or prevent further activity.

3.12 Market data and third party services

Charts, prices, news, calendars, research, commentary, indicators, calculators, sentiment measures, and educational content may be supplied by third parties. They may be delayed, indicative, incomplete, inaccurate, subject to revision, or calculated differently from executable prices.

Nothing in general market content takes account of your personal circumstances. Research, analyst opinion, social content, education, signals, and examples are not guarantees and may become out of date without notice. Past performance is not a reliable indicator of future results.

Third-party platforms, downloads, websites, payment providers, liquidity providers, data sources, and communication services apply their own terms and may fail, suspend service, change methodology, or suffer cyber incidents. RG International's use of or link to a provider does not remove the provider's independent risks or necessarily constitute endorsement.

3.13 Client money payments and insolvency risk

The holding and treatment of money connected with your account are governed by the Client Agreement, the payment method, the banking or payment chain, and the law applicable to the international route. Do not assume that funds receive the same segregation, trust, custody, deposit-insurance, compensation-scheme, or priority treatment that may apply through another RockGlobal entity or in another jurisdiction.

Banks, payment providers, correspondent institutions, wallet services, and other intermediaries can delay, reject, freeze, reverse, misdirect, or become unable to process a payment. Currency conversion, banking hours, compliance checks, network congestion, sanctions screening, and incorrect instructions can affect timing and value.

If RG International or a material bank, payment provider, liquidity provider, custodian, or technology provider becomes insolvent or defaults, access to money, positions, records, or withdrawals may be delayed and recovery may be less than the amount claimed. Contractual or operational arrangements cannot eliminate this risk.

3.14 Legal regulatory tax and cross border risk

Laws, regulations, sanctions, exchange controls, tax rules, product restrictions, and regulatory interpretations can change rapidly and may apply differently depending on residence, citizenship, location, client classification, entity, or activity.

A change may affect product availability, leverage, margin, trading hours, settlement, reporting, costs, payments, withdrawals, data processing, or the ability to maintain or close a position. RG International may be required to restrict an account, request information, reject an instruction, freeze a payment, or close a position to comply with law, sanctions, court order, provider restriction, or the Client Agreement.

You are responsible for obtaining independent advice about the legal and tax consequences of trading. Tax treatment can change and may depend on your personal circumstances. RG International does not guarantee a particular tax result and may make reports or withhold amounts where legally required.

Accessing the international Website from a country does not mean that RG International is authorised there, that a product may be offered there, or that local investor protections apply. You may have fewer regulatory, complaint, compensation, or enforcement protections than you would with a locally authorised provider.

3.15 Extraordinary events and force majeure

Events outside reasonable control can materially affect markets and services. These may include war, terrorism, civil disorder, sanctions, government action, natural disaster, public-health emergency, power or communications failure,

cyberattack, market closure, exchange or clearing failure, liquidity-provider withdrawal, banking disruption, or failure of critical infrastructure.

During an extraordinary event, RG International may take action permitted by the Client Agreement, including changing margin, widening spreads, restricting orders, suspending a product, applying an alternative price, cancelling an affected instruction, or closing a position. Such action may not prevent loss and may occur with limited or no advance notice where circumstances require.

3.16 Limits of trading risk controls

Risk-management measures can reduce some exposures but cannot guarantee a maximum loss or profitable outcome. Their limitations include:

- diversification can fail when markets become highly correlated;
- a hedge may be imperfect, unavailable, costly, or exposed to basis risk;
- stop orders can slip or fail to execute in a gap or illiquid market;
- position limits and margin controls do not prevent all losses;
- alerts can be delayed, missed, or generated from indicative information;
- a demo environment may not reproduce live liquidity, psychology, slippage, financing, or execution; and
- historical volatility and correlation may not predict future conditions.

You should determine position size, maximum acceptable loss, available liquidity, and monitoring arrangements before entering a trade. You should also consider how several positions, currencies, products, or strategies may combine to create concentrated exposure.

No statement by RockGlobal personnel, partner, educator, affiliate, introducing broker, strategy provider, or other person can eliminate the risks in this document or guarantee an outcome.

3.17 Your responsibility and acknowledgement

By applying for or operating an account through the international route, you are responsible for:

- reading and understanding the documents that govern the account and each product;
- ensuring that information provided to RG International is accurate and current;
- deciding whether each trade is appropriate for your circumstances;
- understanding the notional exposure, margin, liquidation level, costs, and worst reasonably foreseeable loss;
- monitoring open positions, pending orders, account equity, communications, and changing market conditions;
- maintaining sufficient cleared funds and reliable access arrangements;
- checking confirmations and statements promptly and reporting suspected errors within the required period; and
- complying with applicable law, tax, sanctions, and geographic restrictions.

Your decision to trade is your own. Execution-only service does not transfer responsibility for that decision to RG International. Acceptance of an order, availability of leverage, or access to a platform does not mean that RG International recommends the trade or considers it suitable for you.

If any part of this document is unclear, do not trade until you have obtained clarification and, where appropriate, independent professional advice.

4 Fees

4.1 Total cost of trading

Assess every transaction after all applicable costs. The cost can vary by product, account, platform, time, position size, market condition, holding period, payment method, and account currency. The current Product Schedule, platform, and costs and charges information form part of the disclosure for your account.

Cost category	How it arises	Where the current amount or method is shown
Spread	Difference between the executable bid and ask	Platform and Product Schedule
Commission	Charge based on volume, lot, notional value, side, or transaction	Account terms, platform, and Product Schedule
Financing or swap	Credit or debit for holding a position across the applicable financing time	Platform contract specification and Product Schedule
Borrow or short charge	Charge associated with short exposure or limited borrow	Product Schedule or account notice
Currency conversion	Conversion of profit, loss, margin, fee, or payment into the account currency	Platform, account terms, or payment information
Payment and withdrawal charge	Bank, card, wallet, intermediary, or payment-provider cost	Deposit and withdrawal information shown before processing
Inactivity or administration fee	Charge where the account meets the conditions in the Account Terms	Account Terms and current fee schedule
Taxes and duties	Amount imposed by law or market practice	Applicable notice, statement, or transaction record

4.2 Spread

The spread is incorporated into the prices at which a position is opened and closed. A variable spread can change before an order is executed and can widen sharply. A quoted minimum or typical spread is not a guarantee. Your effective spread is determined by the actual execution prices.

4.3 Commission and mark-up

An account may be charged commission in addition to spread. Commission may be calculated per lot, per side, per round turn, as a percentage of notional value, or by another method stated in the Product Schedule. A price may also include a mark-up.

An introducing broker, affiliate, strategy provider, or other partner may receive commission, a portion of spread or financing revenue, a volume-based payment, or another benefit connected with your activity. A partner may also apply or receive an authorised mark-up. These arrangements create a conflict because remuneration can increase with your trading volume or cost. RG International manages these arrangements under its Conflicts of Interest Policy, but a conflict cannot always be eliminated.

4.4 Financing and rollover

A position held across the applicable financing time may receive a credit or incur a debit. Rates can 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 is not determined solely by the difference between two official interest rates. It can change daily and may be negative on both long and short positions. Review the current contract specification before holding a position across the financing time.

4.5 Currency conversion

If a transaction, fee, margin requirement, payment, profit, or loss is denominated in a currency different from your account currency, RG International or a payment provider may convert the amount. The conversion rate may include a spread or charge. Exchange-rate movements can change the account impact independently of the underlying trade.

4.6 Deposits withdrawals and inactivity

Banks, card networks, wallet providers, correspondents, and other intermediaries may impose charges. RG International may pass through a charge or apply a fee stated before processing. A receiving or intermediary institution may deduct an amount outside RG International's control.

An inactivity or administration fee applies only when the conditions and amount are stated in the current Account Terms or fee schedule. The fee does not close the account or extinguish an amount owed unless RG International confirms this in writing.

4.7 Changes to costs

RG International may change a cost or calculation method in accordance with the Client Agreement. Some market-driven components, including spread, financing, borrow, conversion, and provider charges, can change without advance notice. A contractual fee change will be notified as required by the Client Agreement and applicable law.

5 How RockGlobal International treats funds and property received from you

5.1 Scope of this section

This section explains only the treatment of funds for an account with RG International. It must not be read as importing another entity's or jurisdiction's client money rules, statutory trust requirements, reconciliation duties, compensation arrangements, or insolvency priorities into your relationship with RG International.

Money connected with your account is governed by the Client Agreement, the payment method, the banking and provider chain, and applicable law. Unless RG International expressly confirms a protection 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.

5.2 Receipt and records

RG International records amounts credited to and debited from your trading account. A platform balance is an accounting record under the Client Agreement and is not a bank deposit. A payment does not become available for trading or withdrawal until it has been received, cleared, verified, and credited.

RG International may use bank accounts, payment service providers, merchant acquirers, correspondent institutions, wallet services, custodians, affiliates, or other intermediaries to receive, hold, convert, or transmit money. The name shown on a payment instruction or statement may therefore differ from the trading brand, but you should transfer money only through verified instructions displayed in your secure account or confirmed through an official RG channel.

5.3 Permitted application of money

Subject to the Client Agreement, money may be applied to margin, realised losses, fees, financing, conversion, taxes, adjustments, settlements, debit balances, chargebacks, reversals, or other amounts properly due. RG International may also transfer or apply money in connection with hedging, liquidity, custody, settlement, risk management, or payment processing where the Client Agreement permits.

When money is transferred to or held by a third party, it is exposed to that party's legal regime, operational controls, insolvency, set-off, banking, cyber, sanctions, and recovery risks. The third party may be located in another country. Recovery can be delayed, disputed, converted into another currency, or less than the amount claimed.

5.4 Segregation and trust status

RG International 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. The legal effect depends on the account documentation, account title, relevant institution, governing law, and facts at the time.

No SVG investor compensation scheme or financial ombudsman is represented as covering your International account. Money held with a bank or payment provider is not necessarily covered by that institution's deposit insurance, particularly where the account is in RG International's name or the service is not an eligible deposit.

5.5 Reconciliation and shortfalls

RG International maintains account and transaction records and may perform reconciliations under its 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, RG International may investigate, correct an entry, restrict activity, seek repayment, or take another step permitted by the Client Agreement. You must review confirmations and statements promptly and report a suspected error through an official channel.

5.6 Withdrawals and return of funds

Withdrawals are subject to available cleared balance, open-position requirements, verification, anti-money laundering and sanctions checks, fraud controls, payment-method restrictions, chargeback exposure, and the Client Agreement. RG International may return money to its original source or to an account verified in your name.

A withdrawal request does not reserve or remove funds from margin unless the platform confirms that effect. RG International may delay or reject a withdrawal where reasonably required to verify identity, ownership, source of funds,

payment instructions, legal compliance, security, or entitlement. Third-party processing and banking times are outside RG International's direct control.

5.7 Interest and benefits

Unless the applicable Account Terms expressly state otherwise, RG International is not required to pay interest on client balances and may retain interest or other benefits arising from accounts in which money is held. A negative balance or overdue amount may accrue interest or recovery cost if the Client Agreement provides.

5.8 Insolvency consequences

If RG International, a bank, payment provider, custodian, liquidity provider, affiliate, hedging counterparty, or another material service provider becomes insolvent or defaults, access to funds, positions, data, and withdrawals may be interrupted. Your claim may be unsecured, subject to set-off, governed by foreign law, pooled with other claims, or reduced by administration and recovery costs.

You may recover less than the platform balance or nothing. The timing and priority of recovery would depend on the legal arrangements and insolvency law applicable at the time. RG International does not guarantee the solvency or performance of a third party.

6 About RockGlobal International LLC

6.1 Corporate identity

The issuer and its principal contact details are:

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

RG International provides execution-only access to products made available under the Client Agreement. Unless RG International expressly agrees otherwise in writing, it does not provide personal financial, investment, legal, tax, or accounting advice and does not act as your fiduciary.

6.2 Regulatory status

RG International is registered as a limited liability company in Saint Vincent and the Grenadines. Company registration is not a licence to provide forex or CFD brokerage services and is not an endorsement by the Financial Services Authority of Saint Vincent and the Grenadines.

RG International does not represent that it holds a retail forex or CFD licence, that the International offer is registered under another jurisdiction's product-disclosure regime, or that another jurisdiction's investor-protection regime applies to an International account.

Depending on where you live or act, local law may prohibit or regulate access to the products. RG International may refuse an application, restrict an account, or cease providing a product where it considers this necessary for legal, sanctions, provider, or risk reasons. You remain responsible for determining whether your access is lawful.

6.3 International entity boundary

International account field	Applicable entity information
Contracting and issuing entity	RockGlobal International LLC
Company number	3108 LLC 2023
Place of incorporation	Saint Vincent and the Grenadines

Only RockGlobal International LLC offers the products and services described in this document. A registration, licence, membership, complaint scheme, client money protection, or disclosure belonging to another RockGlobal-branded entity does not apply to RG International merely because of shared branding.

6.4 Business model and conflicts

RG International acts as principal and counterparty to client transactions. It may internalise exposure, match or aggregate positions, or hedge with external counterparties. It may earn spread, commission, financing, mark-up, conversion revenue, partner-related revenue, or another amount connected with client activity.

These arrangements create conflicts. RG International may benefit from greater trading volume and, where it retains exposure, may have an economic interest different from the client's. RG International applies its Client Agreement, Order Execution Policy, Conflicts of Interest Policy, pricing controls, and complaint process to manage conflicts. These controls do not eliminate every conflict or guarantee the best possible result in every transaction.

6.5 Financial and operational risk

RG International's ability to perform depends on its capital, liquidity, banking, providers, systems, people, controls, and counterparties. No representation is made that an SVG regulator monitors its capital adequacy, client money, conduct, or solvency as a licensed retail derivatives issuer.

Any financial statement or insurance information RG International chooses to publish should be read according to its stated scope, date, basis, audit status, exclusions, and insured entity. Insurance does not necessarily cover client trading loss, client money, insolvency, fraud, cyber loss, or every claim.

7 How to complain

7.1 Making a complaint

You may make a complaint free of charge by emailing info@rockglobal.com with the subject **Formal Complaint**, by writing to the registered address in section 6, or through an official RockGlobal support channel. You do not need legal language or a prescribed form.

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

7.2 Complaint process

Stage	RG International action	Target service standard
Receipt and recording	Record the issue, affected account, date, and outcome sought	On receipt through an official channel
Acknowledgement	Confirm the complaint and request essential missing information	Promptly and ordinarily within two business days
Investigation	Review relevant agreements, communications, trading, payment, platform, and provider records	Diligently and proportionately to complexity
Final response	Explain the issues, findings, reasons, outcome, and review pathway	Targeted within 30 calendar days of receipt
Internal review	A senior person not materially involved reconsiders the matter where practicable	Promptly after a review request

If RG International cannot complete the investigation within 30 calendar days, it will explain the principal reason, identify work or information still required, and provide a revised response date. Complex trading, fraud, third-party, legal, or technical matters may take longer.

7.3 Urgent matters

The complaint 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, use the authorised support or platform channel and take reasonable steps to protect the account. Making a complaint does not suspend market exposure, margin, liquidation, payment, or security obligations.

7.4 Outcome and internal review

The final response will ordinarily identify the issues considered, material findings, decision, reasons, any remedy or corrective action, and the internal-review process. Possible outcomes include an explanation, correction, apology, operational action, fee or account adjustment, payment, control improvement, or no further action, depending on the evidence and applicable obligations.

If you remain dissatisfied, reply to the final response and request an internal review. Identify the finding you dispute and any new or overlooked evidence. Where practicable, a senior person not materially involved in the original decision will conduct the review.

7.5 External avenues

RG International does not represent that a designated financial ombudsman, statutory dispute-resolution scheme, or investor compensation scheme is available for International-route complaints. After internal review, you may obtain independent legal advice and consider any court, arbitration, privacy, law-enforcement, consumer, or other process that lawfully has jurisdiction.

The Client Agreement's governing-law and dispute provisions continue to apply, subject to any mandatory right that cannot lawfully be excluded. Making a complaint does not limit your right to report suspected crime or approach an authority that has lawful jurisdiction.

8 Where you can find more information

8.1 Controlled documents

The following documents provide further information and should be read together:

- Client Agreement and Account Terms
- Product Schedule and contract specifications
- Margin and liquidation information
- Costs and charges information
- Order Execution Policy
- Conflicts of Interest Policy
- International Risk Disclosure
- Complaints Handling Policy
- Privacy Policy
- Website Terms of Use
- Cookies Policy
- Any instrument, platform, promotion, copy trading, or account-specific notice

The current published version is available through the Legal and Compliance Vault at www.rockglobal.com or through the secure client portal where applicable. Save or download the documents that apply when you open the account and when you enter a transaction.

8.2 Platform and transaction information

The platform may display current contract size, minimum volume, margin, spread, commission, swap, trading hours, order distance, price precision, and other specifications. Platform information can change. Check the information applicable to a proposed order rather than relying on an earlier screenshot, statement, example, or third-party source.

Trade confirmations, account statements, and server records provide transaction-specific information. Review them promptly and report a suspected error through an official channel.

8.3 Changes and replacement documents

RG International may update this document to reflect a change in law, products, execution, pricing, providers, client money arrangements, technology, complaints, or market practice. The current version will show its issue date and version number.

An update to this document does not by itself amend the Client Agreement. Contractual changes are made under the amendment provisions of that agreement. If a change is material to an open position or account, RG International will communicate it as required by the agreement and applicable law.

8.4 Contact

Questions about this document may be directed to **Legal and Compliance** at info@rockglobal.com. Do not send urgent trading instructions or credentials by ordinary email.

9 How to enter into the Client Agreement

9.1 Application

You apply through an authorised RG International channel. RG International may require identity, address, tax residence, source of funds, source of wealth, occupation, financial position, trading objectives, experience, knowledge, corporate authority, beneficial ownership, and other information reasonably required for onboarding, sanctions, fraud, anti-money laundering, risk, or legal purposes.

Submitting an application does not require RG International to accept it. RG International may decline without giving detailed reasons where disclosure would prejudice legal, security, fraud, sanctions, risk, or third-party controls.

9.2 Eligibility and appropriateness

You must be legally capable of entering the Client Agreement, act for yourself or under valid authority, and satisfy residence and eligibility requirements. Products are not intended for a person in a restricted jurisdiction or a person for whom they cannot lawfully be provided.

RG International may assess knowledge, experience, objectives, financial circumstances, or capacity for loss. An assessment is limited to the information obtained. Acceptance of an application, product access, or leverage does not mean that a product is suitable, recommended, or likely to be profitable.

9.3 Formation of the agreement

The Client Agreement is formed when RG International accepts the application and communicates acceptance or activates the account, as described in the applicable terms. Your electronic acceptance, account use, funding, or first transaction may evidence agreement where the Client Agreement provides.

No employee, partner, educator, strategy provider, or support representative may vary the Client Agreement unless authorised and the variation is made in the required form. Marketing, education, social content, and oral statements do not override the written terms.

9.4 Funding and activation

You may fund the account only through an approved method. RG International may require a payment to originate from an account in your name and may reject third-party funding. The account may remain restricted until verification and payment checks are complete.

Funding an account does not reduce your responsibility to understand the products. A payment is not available for trading until received, cleared, and credited. Chargebacks, reversals, rejected payments, or compliance holds can reduce the available balance.

9.5 Client representations

By entering the Client Agreement and each transaction, you represent to the extent stated in that agreement that:

- information supplied by you is accurate, complete, and current;
- you have authority and legal capacity to act;
- your access and trading comply with law applicable to you;
- you have read the governing documents and understand the product and risks;
- you act on your own decision and do not rely on an unrecorded guarantee or promise;
- funds and assets used are lawfully controlled and are not proceeds of crime;
- you will maintain security, monitor the account, and meet margin and payment obligations; and
- you will notify RG International promptly of a material change or suspected unauthorised activity.

9.6 Cancellation closure and termination

Unless mandatory law provides otherwise, there is no cooling-off right for a transaction exposed to market movement. You may request account closure after positions are closed and obligations are satisfied. RG International may suspend or terminate the account as permitted by the Client Agreement.

Closing the account does not extinguish an outstanding balance, unresolved transaction, chargeback, investigation, complaint, confidentiality duty, indemnity, or provision intended to survive. Records may be retained under the Privacy Policy, legal obligations, and legitimate risk and dispute requirements.

9.7 Governing law

The Client Agreement for the International route is governed by the laws of Saint Vincent and the Grenadines, subject to any mandatory law or right that cannot lawfully be excluded. The Client Agreement specifies the courts, arbitration, or other dispute process applicable to the relationship.

Appendix A Worked examples

A.1 Important assumptions

The examples are educational and use hypothetical prices, contract sizes, margin rates, account settings, and costs. They do not predict a result or state the terms available to you. Actual outcomes depend on execution prices, spread, commission, financing, conversion, contract specifications, slippage, and taxes.

A.2 Foreign exchange CFD example

Assume EUR USD is quoted at **1.10000 bid and 1.10020 ask**. One standard contract is assumed to represent EUR 100,000. A client buys one contract at the ask of 1.10020. The notional USD value at opening is:

EUR 100,000 multiplied by 1.10020 equals USD 110,020

If the illustrative leverage is 100 to 1, the illustrative initial margin is:

USD 110,020 divided by 100 equals USD 1,100.20

If the position later closes at a bid of 1.10220, the gross profit before other costs is:

1.10220 minus 1.10020 multiplied by EUR 100,000 equals USD 200

If it instead closes at a bid of 1.09720, the gross loss before other costs is:

1.09720 minus 1.10020 multiplied by EUR 100,000 equals negative USD 300

The opening spread is already reflected because the long position opens at the ask and would close at the bid. Commission, financing, conversion, and slippage would change the net result.

A.3 Gold CFD example

Assume one gold CFD contract represents 100 troy ounces. A client buys one contract at an ask price of USD 2,300.50 per ounce.

If the position closes at a bid price of USD 2,312.00, the gross profit is:

USD 2,312.00 minus USD 2,300.50 multiplied by 100 equals USD 1,150

If it closes at a bid price of USD 2,285.00, the gross loss is:

USD 2,285.00 minus USD 2,300.50 multiplied by 100 equals negative USD 1,550

The actual contract size, margin, spread, commission, financing, and account currency may differ.

A.4 Margin close-out example

Assume an account has equity of USD 5,000 and used margin of USD 4,000. If the illustrative stop-out level is 50 percent, the illustrative threshold is USD 2,000 of equity, calculated as used margin multiplied by 50 percent.

If losses reduce equity to or below that level, positions may become eligible for close-out under the applicable rules. A gap can cause execution after equity has fallen below the threshold. The resulting balance can therefore be lower than zero. The actual stop-out level and liquidation sequence are stated in the Account Terms and platform.

A.5 Financing example

Where a position is held across the applicable financing time, the platform applies the current long or short financing rate to the contract according to its specification. A simplified general form is:

Financing amount equals position size multiplied by the applicable rate and holding period, adjusted for the product's calculation basis and account currency

The rate may include market rates, borrow, provider costs, and an RG adjustment. A multi-day amount may apply around weekends or holidays. Review the live contract specification before holding a position overnight.

Appendix B Glossary

Term	Meaning in this document
Account	The International trading account maintained under the Client Agreement.
Account currency	The currency in which the account is denominated and into which amounts may be converted.
Ask	The price at which a long position is normally opened or a short position closed.
Balance	The account amount after realised entries, excluding unrealised profit and loss unless the platform states otherwise.

Term	Meaning in this document
Bid	The price at which a short position is normally opened or a long position closed.
CFD	A contract for difference whose value is determined by changes in a reference price and applicable adjustments.
Client Agreement	The contract governing the relationship between you and RG International.
Close-out	Reduction or closure of positions under the Client Agreement, including because margin is insufficient.
Contract size	The amount of the reference asset or value represented by one contract or lot.
Counterparty	A person that is legally responsible for performing the other side of a contract. RG International is your counterparty.
Equity	Account balance adjusted for unrealised profit and loss and other amounts included by the platform.
Free margin	Equity not currently used to support margin, as calculated by the platform.
Leverage	The relationship between notional exposure and the margin supporting it.
Limit order	An instruction intended to execute only at the specified price or a more favourable price, subject to available liquidity and the order terms.
Liquidity provider	A third party that may provide prices, execution, hedging, or liquidity to RG International. It is not normally your counterparty.
Long	A position that generally benefits if the applicable closing value rises.
Margin	Funds or equity required to open or maintain leveraged exposure.
Margin level	A ratio commonly calculated as equity divided by used margin multiplied by 100, subject to the platform rules.
Market order	An instruction seeking execution at the best price available when processed, not a guarantee of the displayed price.
Notional value	The market exposure represented by a position before applying leverage or margin.
Pip	A conventional unit of price movement in foreign exchange. Its decimal position varies by currency pair and platform quotation.
Product Schedule	The current specifications, trading conditions, and product information published by RG International.
Reference asset	The currency, commodity, security, index, digital asset, price, rate, or other measure used to determine a derivative's value.

Term	Meaning in this document
Short	A position that generally benefits if the applicable closing value falls.
Slippage	The difference between an expected, displayed, requested, or trigger price and the execution price.
Spread	The difference between bid and ask.
Stop Loss	A contingent instruction that becomes eligible for execution after a trigger is reached. It does not guarantee execution at the trigger price.
Swap or financing	An amount credited or debited for carrying a position across an applicable financing time.
Website	The International RockGlobal website at www.rockglobal.com and its authorised legal or client portal pages.

Appendix C Acknowledgement

By entering the Client Agreement or using an International account, you acknowledge that you have had access to this document and the governing legal documents; understand that leveraged derivatives can cause rapid and substantial loss; understand that Stop Loss and close-out controls do not guarantee a maximum loss; understand that RG International is your OTC counterparty; understand the International regulatory and client money position described in this document; and accept responsibility for deciding whether to trade and for monitoring your account.

No acknowledgement limits a right or remedy that cannot lawfully be excluded.

Contact

Contact field	Details
Department	Legal and Compliance
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

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