

Credit policy

1. Provision of trading credit

1.1. In order to attract Clients to the Company and encourage them to conduct Margin Trades, as well as to increase the profitability of such Margin Trades, the Company may provide Trading Credit (Bonus) to its Clients in the following cases:

Deposit Bonus. The Company may provide Trading Credit equal to the amount indicated on the bonus description page of the Company's official website, if the Client deposits funds in his Trading Account 24 hours or longer after registering with the Company, and for all subsequent deposits the Client makes.

Welcome Bonus. In case the Client registers with the Company during bonus or advertising campaigns launched to attract new customers, the Company may provide a Trading Credit equal to the amount indicated on the bonus description page of the Company's official Website. Following the Client's successful registration and full Client Profile verification with the Company, this Bonus will be granted to the Client in order to be credited to the Trading Account chosen by the Client.

1.2. On opening a Trading Account or depositing funds to his Trading Account, the Client has the right to reject the Trading Credit (Bonus) by contacting the Company via cs@forexoptimum.com or Support representative.

1.3. In order to be applicable for any type of Bonus the Client's Profile must be fully verified (the Client must submit proof of identify and proof of address as it is requested by the Company)

1.4. The bonus serves for maintenance of margin level. It is impossible to trade solely on credit (bonus) means.

1.5. The Trading Credit (Bonus) amount cannot exceed 2,000 USD.

1.5. The Forex Optimum Group has the right to refuse receiving a bonus without any explanation.

2. Bonus charge-off

2.1. The bonus will be automatically removed, if the balance of the trading account left in a minus and was nulled.

2.2. The Company reserves the right to change the terms and conditions as well as the amounts of the Trading Credit at its sole discretion and/or to terminate the Trading Credit provision at any time without prior notice to the Client.

2.3. If the Client withdraws funds from his Trading Account, then Trading Credit gets completely or partially charged-off (nullified).

2.4. In order to prevent any possible abuse of its Trading Credit (Bonus), the Company will conduct an automatic charge-off (nullification) of it. The automatic charge-off of the Trading Credit will be carried out at 00:00 hour on

each business day in the following cases:

- A. If there are no open Margin Trades and the Trading Account balance is less than the amount of the Trading Credit at the end of the trading day the Company will conduct a charge-off (nullification) of the bonus.
- B. If there are no open Margin Trades, and there have been no Deposits in or Margin Trades closed on the Client's Trading Account during the past 30 calendar days. The Trading Credit will be charged-off (nullified) completely;
- C. If the Trading Account is completely locked (i.e. opposite Margin Trades are opened on the Trading Account for the same trading instrument(s) and the same volume) for longer than 15 calendar days from the moment the last locked position was opened. The Trading Credit is charged-off (nullified) completely. Any Trading Credit issued after such charge-off shall again be charged-off after 15 calendar days from issuing, as long as the Trading Account is still completely locked;
- D. 180 calendar days after the date of issue (expiration of Trading Credit).

2.5. The Company reserves the right to conduct the compulsory charge-off (nullification) of the Trading Credit without explanation in cases not specified above by notifying the Client of upcoming Trading Credit charge-offs (nullifications) 24 hours before the charge-off is made.

Moreover, the Company reserves the right to effectuate an immediate charge-off (nullification) of the Trading Credit without any prior notice to the Client in case it has reasonable and sound grounds to do so.

3. Working the Bonus off and transferring credit into account balance

3.1. The Trading Credit is an equivalent of funds in the Trading Account, and can be used by the Client solely for the sake of conducting Margin Trades. However, the Company has developed a program to work the bonus off, during which the Trading Credit is deducted (charge off) from the Client's Trading Account and the Trading Account balance is credited with the appropriate amount as a compensation for the part of spread received by the Company when the Client conducts Margin Trades.

3.2. The bonus will automatically be transferred into balance if the Client has conducted Margin Trades with the total volume required to apply release at following rate of 3 USD per traded lot.

3.3. By the program rules, the bonus cannot be fulfilled partially, only completely, that is to transfer means from credit (bonus) to balance (cash).

3.4. If account contains more than one bonus, it is possible to turn them into balance in that order in which they were enlisted.

3.5. Term for turning of a bonus into balance- no more than 90 days from the moment of its charge. On the expiration of this term the bonus is written off provided that all transactions are closed. Write-off of a bonus occurs at 00-00 on server time.

3.6. At calculation of a total volume the following positions are not considered:

- A. The removed and cancelled pending orders;
- B. The transactions made on non-market quotations, as a result of technical or program failures;
- C. Orders which were opened and closed in a period is less than 2 minutes;
- D. Synthetic locks (Opposite directed trades of the same volume, opened simultaneously or at a period less than 120 seconds).
- E. Margin Trades calculated for previous release of the Trading Credit.
- F. Trades from the CFD list

AA (ALCOA INC), AAPL (Apple Inc.), AIG (AMERICAN INTERNATIONAL GROUP), AXP (AMERICAN EXPRESS COMPANY), BA (BOEING COMPANY (THE)), BAC (Bank of America), CAT (CATERPILLAR, INC.), CSCO (CISCO SYSTEMS, Inc), CVX (Chevron Corp.), DD (E.I. DU PONT DE NEMOURS AND CO), DIS (WALT DISNEY COMPANY (THE)), GE (GENERAL ELECTRIC COMPANY), GOOG (Google Inc.), GS (The Goldman Sachs Group, Inc.), HD (HOME DEPOT, INC. (THE)), HON (HONEYWELL INTERNATIONAL INC.), HPQ (Hewlett-Packard Co.), IBM (INTL BUSINESS MACH), INTC (INTEL CORPORATION), IP (International Paper Company), JNJ (JONSON AND JOHNS DC), JPM (J.P. MORGAN CHASE & CO.), KFT (Kraft Foods Inc.), KO (COCA-COLA COMPANY (THE)), MCD (MCDONALD'S CORPORATION), MMM (3M COMPANY), MO (ALTRIA GROUP INC.), MRK (MERCK & COMPANY, INC.), MSFT (MICROSOFT CORPORATION), PFE (PFIZER, INC.), PG (PROCTER & GAMBLE COMPANY (THE)), T (AT&T Inc.), TRV (Travelers Cos In), UTX (UNITED TECHNOLOGIES CORPORATION), VZ (VERIZON COMMUNICATIONS INC.), WMT (WAL-MART STORES, INC.), XOM (EXXON MOBIL CORPORATION).

D. The transaction with the difference between open and close prices less than MTP level. MTP - a minimum level which there should pass the price after transaction opening, i.e. it is a difference between the price of opening and the closing price. MTP is measured in points and is equal 2 spreads for each currency pair.

3.7. The Company reserves the right to change and/or even terminate the terms and conditions of its Trading Credit Release at its sole discretion at any time and without prior notice to the Client.

This above information comes into effect as of January 07, 2013 and shall remain in force until a more recent version is released. The prevailing version of this information is at all times available on the Company's official website at <http://www.forexoptimum.com>.