

TRADING RULES



Trading Rules

Geldex invest's Trading Rules combined with the Geldex invest Risk Disclosure Statement, (where applicable) and all other documents, appendices and amendments forming part of the Customer Agreement, outline the procedures and policies regarding trading and setting up an account with Geldex invest. The Customer is required to read, understand and adhere to these rules. Geldex invest reserves the right to change any rules at its sole discretion and at any time and any such changes automatically become part of the terms and conditions of the Trading Rules with which all Customers must comply. Customers may or may not receive notice of such changes but such changes will be posted on Geldex invest's Website. By entering into the Customer Agreement, the Customer agrees to adhere to Geldex invest's Trading Rules as amended from time to time.

Trading Hours

The Geldex invest normal trading week for Foreign Exchange products (FX) and Precious Metals begins at 11:00 pm CET on Sunday and ends at 11:00 pm CET on Friday (or such other times as may be stated on the Website).The Geldex invest normal trading week for Contracts for Differences products depends on the relevant CFD product and the underlying exchange rate: Geldex invest will offer Services in relation to the CFD products during trading hours which are similar to the opening time of the underlying product exchange.

Dedicated Live Support

Geldex invest will be offering its client dedicated live support services to fulfil clients' needs. The Customer may contact the Client

Service Desk during Trading Hours in the following ways:

- Telephone: +357 25 211 707
- Chat: Over the Chat System available through the Website

Order Categories

The clients will get the possibility to trade with the following order categories: Market, Stop, Limit, Stop Loss, Take Profit.

1. Market Order

A market order means the placing of an order by the Customer with Geldex invest according to which Geldex invest is to open or close a position immediately at the market price currently available on the market.

2. Stop Order

A stop order, also referred to as a stop-loss order, is an order to buy or sell a contract once the price of the contract reaches a specified price, known as the stop price. When the stop price is reached, a stop order becomes a market order. A buy stop order is entered at a stop price above the current market price. Investors generally use a buy stop order to limit a loss or to protect a profit on a stock that they have sold short. A sell stop order is entered at a stop price below the current market price. Investors generally use a sell stop order to limit a loss or to protect a profit on a contract that they own. When the stop price is reached, and the stop order becomes a market order, this means the trade will definitely be executed, but not necessarily at or near the stop price, particularly when the order is placed into a fast-moving market, or if there is insufficient liquidity available relative to the size of the order.

3. Limit Order

A limit order is an order to open or close a position when the price of the position reaches a limit fixed by the client in order to wait, for example, for a price level that is more favorable to the respective individual transaction.



4. Take Profit Order

An order to close an open position with respect to an individual transaction when the price of the position reaches a level of profit specified by the client.

Hedging of Trades

Only on the MT4 trading station the Customer will be able to open long and short positions in the same product at the same time. This facility may be used for hedging of positions. In this case the Margin requirements may be reduced. Geldex invest reserves the right to change the hedge Margin Call Level at its sole discretion.

Minimum and Maximum Transactions size

The minimum trade size in CFDs on Forex products will be 0.01 Lot; this corresponds to 1,000 units of the base currency. The maximum trade size depends on the currency pairs and the account type and is 100 million in major currency pairs and in minor currency pairs.

The minimum trade size in Contract for Difference (CFDs) is 0.1 CFD. The maximum trade size is 200 CFDs, other CFDs minimum trade size is 0.01 lots and maximum trade size is 100 lots. The minimum trade size for precious metals is 0.01 lots. The maximum trade size is 100 lots

Margin Requirements

The Customer is obliged to monitor and control his positions on the trading station in reference to the required and adequate Margin. If Customer's positions reach the Margin Call level or there is insufficient collateral otherwise, the Customer will receive an alert on the trading station. In such situation the Customer has two different options:

1. To fund his Account before Account levels reach the liquidation level;
2. To close out sufficient open positions to a level which is supported by the available collateral.

The Customer will find the current levels for Margin and liquidation in the Price and Condition Table below (this may be subject to change). Geldex invest reserves the sole discretionary right to liquidate some or all of the open positions on the Customer's Account (or take other appropriate action under the Agreement) should the Margin in the Account not be sufficient to cover the potential risk of loss.

Required margin levels are indicated on Geldex invest Trading Platform.

Customer shall provide to and maintain Margin in such amounts and in such forms, and within such limits as Geldex invest may require. Geldex invest is authorised to debit the Customer's Account without notice to ensure that posted Margin equals or exceeds required Margin on open positions and/or to satisfy any payment obligation to Geldex invest, including fees and charges in respect of Customer's Account.

Liquidation and Liquidation Level

Geldex invest will liquidate Customer positions that are not adequately margined. Because of the leverage available with OTC margined spot Foreign Exchange, Precious Metals and CFDs trading and the potential for extreme volatility, should a Customer's Account value go below the Liquidation Level, Geldex invest reserves the right to automatically liquidate all or part of the Customer's Open Positions and the Customer will be responsible and liable for all resulting losses as a result of such liquidation. Geldex invest reserves the right to change the Liquidation Level at its sole discretion.

The liquidation levels for all products are reflected on Geldex invest "Price and Condition Table for execution services" and works as follows:

The Liquidation Level defines the level when the system will liquidate Customer's open positions automatically to limit the risk on the Customer account. It may not close out all positions immediately; it will close out the position with the biggest losses until there are enough assets available to finance the Margin for the rest of Customer's open positions.



Example:

Liquidation level: 30%

Margin: 2,000, EUR

Customers account balance: 5,000, EUR

Customer open positions value: - 4,400, EUR

Customers account cash 600, EUR

If the un-invested cash falls below 30% (600, EUR) of the actually paid margin the system will start liquidating customer's open positions

Rollovers

In the absence of an offsetting or closing liquidation trade executed prior to the close of business, FXG is authorized to rollover all or any portion of the Foreign Currency, CFDs and Precious Metals Open Positions in Customer's Account at Geldex invest's absolute and sole discretion and at Customer's risk, to the next settlement spot date. This rollover is a full automatic daily routine which works at 10:59.59 pm on all Geldex invest trading platforms. Rollovers will be executed at rates determined by GELDEX INVEST and at GELDEX INVEST's absolute and sole discretion. Rollover debits or credits will be reflected in the Customer's Account at a time after the normal close of the business day for GELDEX INVEST. GELDEX INVEST reserves the right to change at its absolute and sole discretion, any rollover debits or credits (Swap rates) at any time if GELDEX INVEST, at its absolute and sole discretion, deems that the amount debited or credited was in error. GELDEX INVEST will display the rollover debits or credits (Swap rates) for the respective Spot Foreign Exchange / CFD / Precious Metals on its Website and/or on its Trading Platform and automatically periodically update Customer reports to reflect the cash flow. GELDEX INVEST reserves the right to change the credits or debits at its sole discretion if the original amounts are in wrong due to an error or omission.

Deposit and Account Information

Deposits can be made by credit card, via a wire transfer or via a online payment facility which we offer. Funds are not available for trading until they are cleared funds and posted to the Customer's Account. All bank fees, also all third party bank fees which are beyond the control of Geldex invest, such as wire transfer fees into and out of the Account will be debited from the Customer's Account as they occur.

In instances where the Customer is closing an Account with instructions to wire the remaining balances, the wire transfer fee will be deducted from the final account balance forwarded to the Customer.

Deposits are accepted in all currencies with currency exchange rate when applicable for payments made in currencies other than EUR and USD. All incoming currencies will be converted, at the Customer's expense, unless otherwise stated on the Account Opening Form.



Customer account Types

Customer has the choice between three different account models with Geldex invest. In reference to the Account balance, Geldex invest offers different conditions to its customers. The different account types are as follows:

TYPE	NAME	MIN ACCOUNT BALANCE
1	ECN	100 USD/EUR
2	ECN PLUS	1,000 USD/EUR
3	ECN ELITE	100,000 USD/EUR

For further information about the conditions governing the respective account types, please refer to the Price and Conditions Table below.

Account approval

Once all Account Opening Requirements are fulfilled and Geldex invest accepts the Customer Agreement, the Customer will receive an account approval confirmation via e-mail. Also the Customer will receive access (the Authenticators) to the Internet Trading Platform and the confirmation that the account is activated and that he can start trading (subject to the Account being sufficiently funded).

Important Information about Transfers

Under no circumstances will Geldex invest accept a payment or deposit into an account by a person or entity other than the person or entity whose name appears on the account. Under no circumstances will Geldex invest make payment to a person or entity other than the person or entity whose name appears on the account unless Geldex invest's compliance department has specifically approved the payment. Under no circumstances will Geldex invest transfer funds from one account with Geldex invest to another account at Geldex invest with different account authorisation information unless Geldex invest's compliance department has specifically approved the transfer.

Geldex invest Payment Instructions

The Customer may fund his Account/s in several ways, as indicated on the Website. For bank transfers please use the following bank details:

BBAC Bank (EUR)

Bank Address: 135 MAKARIOS AVE EMELLE BLDG. 1ST FLOOR LIMASSOL CYPRUS

Bank Post Address: P.O.BOX 56201 3305 LIMASSOL CYPRUS

SWIFT: BBACCY2N

IBAN: CY28 1040 0357 0000 0004 3177 0004

Account Name: MESSRS.GROWELL CAPITAL(CLIENTS ACC)

BBAC Customer Number: 0357431770004

BBAC Account CCY : EUR



BBAC BANK (USD)

Bank Address: 135 MAKARIOS AVE EMELLE BLDG. 1ST FLOOR LIMASSOL CYPRUS

Bank Post Address: P.O.BOX 56201 3305 LIMASSOL CYPRUS

SWIFT: BBACCY2N

IBAN: CY55 1040 0357 0000 0004 3177 0003

Account Name: MESSRS.GROWELL CAPITAL (CLIENTS ACC)

BBAC Customer Number: 0357431770003

BBAC Account CCY : USD

RCB BANK (EUR)

Bank Address: 2 Amathuntos street, Cy-3105, Limassol

Bank Post Address: P.O.BOX 56868 3310 LIMASSOL CYPRUS

SWIFT: RCBLCY2I

IBAN: CY52 1260 0000 0000 0000 29990006

Account Name: Messrs.GROWELL CAPITAL(CLIENTS ACC)

BBAC Customer Number: 029990006

BBAC Account CCY: EUR

RCB BANK (USD)

Bank Address: 2 Amathuntos street, Cy-3105, Limassol

Bank Post Address: P.O.BOX 56868 3310 LIMASSOL CYPRUS

SWIFT: RCBLCY2I

IBAN: CY79 1260 0000 0000 0000 29990005

Account Name: Messrs.GROWELL CAPITAL (CLIENTS ACC)

BBAC Customer Number: 029990005

BBAC Account CCY: USD



Telephone Orders

Geldex invest will have qualified staff that can execute Customer's Orders over the telephone. Telephone execution is intended only for those circumstances when trading via the Geldex invest. Internet Trading Platform is not available due to technical problems or in situations when the Customer has no other connectivity option. All the relevant communication between the company's employees and its clients shall be recorded and kept. The Geldex invest Trade Execution desk can be reached by calling +357 25 211 707 the following steps should be followed to transact via the telephone:

1. The Geldex invest representative will ask for the Customer's User Name, Account Number and password and confirm that they match and confirm the identity of the Customer.
2. Once confirmed, the representative will ask for the Customer's Order. (e.g. "What is your Order?")
3. The Customer should provide the desired Order type, deal action, number of Lots, type of instrument (and where relevant currency pair / Precious Metals) and price (if not a Market Order). For example:
 - a. "Market Order to Buy 3 lots of EUR/USD" (NOTE: "at the market" is implied with Market Orders)
 - b. "Stop Loss Order to Sell 1 lot of EUR/USD at 1.10552"

If the Customer asks for a market price and the Geldex invest representative quotes a price, the Customer acknowledges that the price as quoted is purely indicative. The actual price the Customer deals at may or may not equal that price.

4. For the best and quickest results, Geldex invest requires that the Customer speak in English and to wait for Geldex invest Customer authorization before giving the order details.
5. Geldex invest will repeat the Order details or ask for the Customer to repeat the Order if there was a problem with the original communication. For example, Geldex invest representative may say, "We will buy 3 lots of EUR/USD at the Market". If the details are correct, the Customer must respond "Agreed."
6. After the order is executed, the Geldex invest representative will indicate that the deal was "Done" and relay the deal details back to the Customer including the deal price, the amount the currency pair and the deal ID.
7. The Geldex invest representative will ask for acceptance by the Customer. Again the Customer should respond "Agreed" to acknowledge the details.
8. The Geldex invest representative will enter the details into the Account for the Customer. It is the Customer's obligation to confirm that the deal was entered and properly reported in the Account upon the next subsequent log-in.
9. Geldex invest has the discretion to refuse to take orders other than Market Orders if conditions require.

Trade Disputes

In the event of a trade dispute, it is the responsibility of the Customer to contact an Geldex invest representative in a timely manner via email: info@Geldexinvest.com or support@Geldexinvest.com or by telephone at +357 25 211 707. The Customer should specify the deal ID or deal number, the specific dispute with the trade and any other information relating to the deal in question. Upon receiving the details of the dispute, an Geldex invest representative will analyze the deal and price logs and respond directly to the client. Because of the nature of the markets dealt in, Geldex invest cannot settle disputes that are not brought to the attention of Geldex invest in a timely manner. For example, should a Customer knowingly delay reporting a trade dispute in an attempt to benefit from a "free option" as a result of the problem, the Customer would be considered responsible for the transaction. In addition, disputes submitted after additional deals have been done in the Account, may subject the Customer to waiving his right to partial or full restitution.

System Manipulation

It is expressly prohibited to directly or indirectly use any device, software or other artifice to manipulate or attempt to manipulate the functioning of any electronic system, data feed, software, connection speed or other interface, device or software of any type or kind made available to you by Geldex invest in connection with trading on any trading platform made available by



Geldex invest. Such prohibition extends to, but is not limited to, efforts to buy at the bid, sell at the offer, or otherwise trade on off market prices by taking any action, directly or indirectly, that interferes with, jeopardizes, compromises, slows down, accelerates, impedes or interrupts the normal operation of any Geldex invest operational and/or dealing activity, system, platform or pricing function. Should Geldex invest determine, in its sole judgment, that a prohibited activity has taken place, Geldex invest reserves the right to close the account, report the activity and withhold gains created as a result of the prohibited activity.

National Product Intervention Measures

Each member state seems to have implemented its own National Product Intervention measures applicable to retail clients when they are trading on CFDs. The Company always ensure compliance with the National Product Intervention Measures of Directive DI87-09 in relation to the restrictions on marketing, selling and distributing CFDs to retail clients as these have been implemented by its home regulatory authority (i.e. CySEC).

The Company shall ensure that the following measures are being adopted at all times in relation to the marketing, distribution or sale of contracts for differences (CFDs) to retail clients, in accordance with Directive DI87-09.

The relevant measures, which are detailed further below shall apply to Geldex invest's retail Clients who are residents:

1. in the Republic of Cyprus
2. in a member state that has not established national product intervention measures in relation to CFDs, and
3. in third countries.

In the case where you are resident in a member state which has established its own national product intervention measures, please note that those interventions shall be applicable to you and not the ones which are mentioned further below.

The National Product Intervention measures imposed by the CySEC in relation to the marketing, distribution, and sale of CFDs are the following and apply to the Company's retail clients only:

a. Leverage limits

You may refer to the below table for a detailed look at the leverage limits which are imposed by Geldex invest to all our retail clients.

b. A margin close-out rule on a per account basis.

In the case where your trading account as well as the unrealised net profits of all your open trades falls to less than half of the total initial margin, then the Company shall protect your open trades by closing the relevant positions.

c. Negative balance protection on a per account basis.

The Company shall not take more money from your account than what you have already invested.

d. A restriction on the incentives offered to trade CFDs.

The Company shall not directly or indirectly provide its retail clients with a payment, monetary or exclude non-monetary benefit in relation to the marketing, distribution or sale of a CFD, other than the realized provided of any CFD provided earnings from the CFDs.

e. Risk Warning.

The Company shall provide its clients with the necessary risk warning as necessary and in accordance with the applicable legislation.



Price and Conditions Table for execution services on ECN and ECN Plus accounts

Instrument	Max. Leverage	Margin	Margin Call	Stop Out
FX Majors	1:30	3.33%	50%	50%
FX Minors	1:20	5.00%	50%	50%
Gold	1:20	5.00%	50%	50%
Silver	1:10	10.00%	50%	50%
Indices	1:20	5.00%	50%	50%
Commodities & Energies	1:10	10.00%	50%	50%

*Note: * ECN & ECN PLUS prices are based on the best available market prices Geldex invest receives from its counterparties.*

*Additional costs are possible if you are introduced by an Introducer who receives remuneration based on your trading activity
Warning and Liquidation levels are working on account basis and not on single position basis.*

Risk Warning

Trading leveraged products such as Forex and CFDs involves substantial risk of loss and may not be suitable for all investors, since leverage can work both to your advantage and disadvantage. As a result, trading such products is risky and you may lose all of your invested capital. Therefore, you should not risk more than you are prepared to lose. Before deciding to trade, you need to ensure that you understand the risks involved taking into account your investment objectives and level of experience. Seek independent advice, if necessary. Please read Geldex invest's full Risk Disclosure Statement.

