

CLIENT REFERRAL AGREEMENT

(INTRODUCTION AND PROMOTION SERVICES)

VT Markets (Pty) Ltd – Dubai Branch

Capital Markets Authority (CMA) of United Arab Emirates

Licence no. 20200000299

Registered Address: Office no. 3002, Boulevard Plaza 1

Sheikh Mohammed bin Rashid Boulevard - Downtown Dubai - Dubai

Phone Number: 045753011

Email: info.mena@vtmarkets.com

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(“VT Markets (Dubai Branch)”)

Version: February 2026

RISK WARNING:

*By entering into this Agreement, the Client acknowledges and agrees that VT Markets (Dubai Branch), acting in its capacity as a licensed entity under Category 5 of the United Arab Emirates Capital Markets Authority (UAE CMA) regulations, facilitates the introduction of clients to third-party financial institutions, service providers, or counterparties (collectively, “**Third Parties**”).*

The Client understands and accepts that any investment or financial activity undertaken with such Third Parties carries inherent risks, including but not limited to the risk of partial or total loss of capital. VT Markets (Dubai Branch) does not provide investment advice, portfolio management, or execution services, and makes no representations or warranties, express or implied, regarding the suitability, performance, or financial soundness of any Third Party.

VT Markets (Dubai Branch) expressly disclaims any responsibility or liability for any losses, damages, or claims arising out of or in connection with the Client’s relationship with any Third Party, including losses resulting from market volatility, regulatory changes, or actions or omissions of the Third Parties.

It is the sole responsibility of the Client to evaluate their own financial situation, objectives, and risk appetite before engaging with any Third Party. The Client is strongly encouraged to seek independent legal, financial, or tax advice prior to entering into any financial arrangement.

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1. THIS AGREEMENT

1.1. INTRODUCTION AND PROMOTION SERVICES

- 1.1.1. This agreement (“**Agreement**”) constitutes the client agreement between (i) **VT MARKETS (PTY) LTD – DUBAI BRANCH**, registered under the Capital Markets Authority of United Arab Emirates (“**UAE**”) with Licence No. 20200000299 and its registered address at Office no. 3002, Boulevard Plaza 1, Sheikh Mohammed bin Rashid Boulevard - Downtown Dubai - Dubai (referred to as “**VT Markets (Dubai Branch)**”, “**Us**” or “**We**”) and (ii) you, as the client, whose particulars are set out under **Appendix A** hereto (referred to as the “**Client**” or “**You**” or “**Your**”).
- 1.1.2. If the Client is comprised of two or more legal persons, then a reference to a right or obligation of the Client under this Agreement confers that right or imposes that obligation jointly and severally on those persons.
- 1.1.3. We are registered with the UAE Capital Markets Authority (“**CMA**”) and subject to supervision by the UAE CMA, and are licensed to carry out the introduction of Financial Services (“**Introduction**”) and promotion of Financial Products (“**Promotion**”) in such manner prescribed under SCA Decision 13 of 2021, Section 3, Chapter Five, Articles (6) and (7), respectively.
- 1.1.4. You wish for Us to provide Promotion and/or Introduction related services in respect of the Financial Products and/or Financial Services identified in **Appendix B** to this Agreement (the “**Services**”).
- 1.1.5. This Agreement shall become effective on the date identified under **Appendix A** hereto (the “**Effective Date**”), provided that such effectiveness is conditional upon (i) the successful completion and clearance of all know-your-customer and client due diligence requirements, and (ii) formal acceptance of the Client by VT Markets (Dubai Branch). This Agreement constitutes the entire agreement between the Parties, superseding all prior oral or written agreements, understandings, representations, or communications relating to its subject matter.
- (a) The Parties further agree that any terms, conditions, notices, or agreements published on the official websites of VT Markets (Dubai Branch), as updated from time to time, are hereby incorporated by reference and shall form an integral part of this Agreement. In the event of any inconsistency or conflict between this Agreement and the website terms, the then-current website terms shall prevail.
- (b) For the avoidance of doubt, the terms of this Agreement together with the website terms (as updated from time to time) shall supersede and prevail over any prior or contemporaneous oral or informal communications or representations between the Parties. Each Party

acknowledges that in entering into this Agreement it has not relied on, and shall have no right or remedy in respect of, any statement, representation, assurance, or warranty (whether made negligently or otherwise) that is not expressly set out in this Agreement or incorporated via the website terms. Nothing in this Agreement shall limit or exclude any liability for fraud or fraudulent misrepresentation as prohibited under applicable laws.

- (c) Without limiting the foregoing, the Parties expressly agree that the client disclaimers set out in the Registration Form submitted by You (and reproduced in full under **Appendix C**), is incorporated into and forms an integral part of this Agreement.

1.1.6. If this Agreement is provided to You in a language other than English, it is provided for information purposes only. The governing language of this Agreement is English. In the event of any inconsistency between the English language version of this Agreement and a foreign language version, the English version will prevail to the extent of any inconsistency.

1.1.7. By signing this Agreement, or by taking any action consistent with Your agreement to these terms and conditions, You confirm that You;

- (a) have received, read and understood this Agreement; and
- (b) agree that We will provide the Services to You on the terms and conditions of this Agreement.

1.1.8. You should read this Agreement carefully and any other documents given to You that apply to You.

1.2. DEFINITIONS AND INTERPRETATION

Whenever used in this Agreement, unless inconsistent with the subject matter or context, the following words shall have the following meanings:

- (a) **Financial Product** means securities, foreign securities, commodities contracts or structured products.
- (b) **Financial Service** means a financial service provided by a licensed body to its clients based on the relevant license or approval obtained to practice the financial activity.
- (c) **Insolvency Event** means any steps taken for:

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- (i) the winding-up, dissolution or administration of the Client;
 - (ii) the Client to enter any arrangement, compromise or composition with or assignment for the benefit of its creditors or any class of them except for the purposes of a solvent reconstruction or amalgamation; or
 - (iii) a receiver, receiver and manager, or other controllers, administrator or similar officer to be appointed with respect to, or takes control of, the Client or any of the Client's assets and undertakings.
- (d) **Laws** means any local or foreign laws, regulation, judgment, court order or sanctions regimes which VT Markets (Dubai Branch) is subject to.
- (e) **Notice** means a notice required or permitted to be given under this Agreement or for the **purposes of this Agreement**.
- (f) **Experienced Investor** means an investor who, at the time of registration, expressly declares themselves to be an experienced investor. This self-declaration shall be considered sufficient for the purposes of this Agreement, provided that it is obtained and recorded in accordance with applicable laws and regulations, including but not limited to the requirements set out under Section 3, Chapter Two of the Securities and Commodities Authority (SCA) Decision No. 13 of 2021.
- (g) **Terms** mean these terms and conditions, together with all schedules, attachments or other documents attached.
- (h) **VT Markets (Dubai Branch), We, Our, the Branch or Us** means VT Markets (Dubai Branch), its subsidiaries, holding companies, successors and/or assigns, as well as its officers, directors, employees and agents.
- (i) **Website** means the VT Markets (Dubai Branch) website.

2. OBLIGATIONS OF VT MARKETS (DUBAI BRANCH)

2.1 We agree to deliver the Services strictly in line with the relevant provisions of SCA Decision No. 13 of 2021, limited to the scope of Promotion and Introduction activities for which the UAE CMA has authorised Us. For clarity, You acknowledge and accept that:

- 2.1.1. We provide no warranty or assurance as to the performance of any Financial Product or Financial Service, whether offered directly by Us or by a third-party financial institution introduced or promoted by Us in the course of delivering the Services; and

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- 2.1.2. We reserve the right, at Our sole discretion, to decline to provide the Services where doing so would in Our view breach any applicable legal or regulatory obligation, conflict with Our internal business conduct policies applicable from time to time, or for any other reason We consider appropriate.
- 2.2 Our role in providing the Services is strictly confined to activities of Introduction and Promotion as authorised under SCA Decision No. 13 of 2021.
- 2.3 We will comply with all disclosure obligations in relation to any conflicts of interest that might reasonably be expected to compromise Our ability to deliver the Services to You impartially and objectively.
- 2.4 We represent and warrant to You that We:
 - 2.4.1. are duly incorporated and of good standing in the jurisdiction in which We are incorporated;
 - 2.4.2. are duly authorized by the applicable regulatory authority, being the UAE CMA to carry out and provide the Services as described in this Agreement; and
 - 2.4.3. operate and conduct the Services, and shall use best efforts to continue doing so in accordance with all applicable Laws and regulations.
- 2.5 You acknowledge that We, in providing the Services, are under no obligation to:
 - 2.5.1. evaluate or confirm the suitability of any investment or position for You;
 - 2.5.2. monitor or provide advice on the progress of any of Your positions;
 - 2.5.3. prevent You from undertaking transactions beyond Your financial capacity or protect You from potential losses; or
 - 2.5.4. guarantee the performance of any Financial Product or Financial Service introduced or promoted to You.

3. CLIENT OBLIGATIONS, REPRESENTATIONS AND WARRANTIES

- 3.1. You hereby provide the following warranties:
 - 3.1.1. Where You are an individual, or more than one individual, each of You confirms that You are of full legal age and capacity.

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- 3.1.2. Where You act as trustee, You confirm that Your appointment as trustee is valid, that You assume liability both personally and in Your trustee capacity, that the trust deed is valid and compliant with applicable Laws, and that You are entitled to indemnification from the trust assets with respect to this Agreement.
 - 3.1.3. In all cases, this Agreement and any contracts entered into under it shall constitute valid, binding, and enforceable obligations on You as the Client.
 - 3.2. You further represent and warrant to VT Markets (Dubai Branch) that:
 - 3.2.1. The execution, delivery, and performance of this Agreement by You does not contravene any Laws applicable to You.
 - 3.2.2. All information You provide to VT Markets (Dubai Branch) is accurate, complete, and not misleading. You will supply Us with all information reasonably required to perform the Services and promptly inform Us of any changes to such information.
 - 3.2.3. All financial decisions remain solely Your responsibility. You are not obligated to follow or act upon any Promotion offered by Us as part of the Services.
 - 3.2.4. If the Client consists of multiple legal persons, the first person listed in Appendix A shall serve as the primary contact for the purposes of receiving Notices from VT Markets (Dubai Branch).
 - 3.2.5. You confirm that You have no direct or indirect relationship with VT Markets (Dubai Branch), its directors, or any entity within its financial group. You further confirm that You have no relationship with capital market institutions, listed companies, or their board members. Should any such relationship exist, you agree to promptly disclose this information to VT Markets (Dubai Branch) in writing.
 - 3.3. The Client expressly:
 - 3.3.1. consents to VT Markets (Dubai Branch) delivering the Services, which includes introducing and/or promoting third-party financial institutions and their Financial Products;
 - 3.3.2. consents to being contacted by VT Markets (Dubai Branch) and, where applicable, by such third-party financial institutions via email at the address provided by the Client; and

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3.3.3. agrees to maintain accurate and up-to-date contact details at all times.

4. FEES

4.1. You shall not be required to pay any fees to Us for the performance of the Services. For clarity, You acknowledge and agree that We do not, and will not, accept or retain any cash payments, whether directly or indirectly, in consideration of the Services provided under this Agreement.

4.2. You further acknowledge and agree that, where applicable, We may from time to time receive remuneration from the provider of a Financial Product and/or Financial Service, in accordance with that provider's published fee schedule(s), for any such product or service that We introduce and/or promote to You in connection with the Services.

5. INTELLECTUAL PROPERTY

5.1. Neither Party shall at any time bind or commit the other Party, nor make use of the other Party's intellectual property for any purpose, unless expressly permitted by this Agreement. Except where specifically provided herein, neither Party shall:

5.1.1. use the name, trade marks, or other intellectual property of the other Party without obtaining that Party's prior written consent; or

5.1.2. present itself as being connected with, affiliated to, or authorised to act on behalf of the other Party.

5.2. All intellectual property rights belonging to Us shall at all times remain Our exclusive Intellectual Property Rights. You acknowledge and agree that We retain full ownership of all such Intellectual Property Rights in any and all documents, methodologies, processes, software, systems, tools, know-how, technical information, practices, and any other materials utilised in connection with the Services, including without limitation all Promotional Materials.

6. AMENDMENT, ASSIGNMENT AND TERMINATION

6.1. AMENDMENT

6.1.1. The terms of this Agreement and any transactions under it may be amended by VT Markets (Dubai Branch) at any time in its sole and absolute discretion.

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VT Markets (Dubai Branch) will provide Notice to the Client of any such amendment. The Client agrees to be bound by the terms of such an amendment ten (10) days after VT Markets (Dubai Branch) has issued a notification to the Client. Where the Client disagrees with any such amendments, the Client may elect to terminate this Agreement in accordance with Clause 6.3 below.

6.1.2. Any other amendments must be agreed to in writing between VT Markets (Dubai Branch) and the Client.

6.2. **ASSIGNMENT**

Any rights or obligations that the Client may have pursuant to this Agreement shall not be assigned, transferred, sold, or otherwise conveyed, except with the prior written consent of VT Markets (Dubai Branch). VT Markets (Dubai Branch) may, however, transfer any rights or obligations it may have pursuant to this Agreement to another party without the consent of the Client including, without limitation, in connection with a sale or transfer of all or part of VT Markets (Dubai Branch) 'business to another person or entity.

6.3. **TERMINATION**

6.3.1. Either the Client or VT Markets (Dubai Branch) may terminate this Agreement at any time with immediate effect by providing written Notice to the other Party. Such termination shall not affect any transactions entered into before termination, nor shall it discharge either Party from obligations that arose under this Agreement prior to termination. In addition, the Client shall remain responsible for any obligations resulting from Orders placed before termination.

6.3.2. VT Markets (Dubai Branch) may, at its sole discretion, terminate this Agreement immediately by issuing Notice to the Client if it becomes aware of, or has reasonable grounds to suspect, any of the following:

- (a) the Client has submitted false or misleading information to VT Markets (Dubai Branch);
- (b) the Client has engaged in, is engaging in, or has assisted in money laundering or terrorist financing activities;
- (c) the Client is under investigation by any regulatory body or law enforcement agency;

- (d) abnormal trading conditions are present;
- (e) the Client may be in possession of inside information; or
- (f) an Insolvency Event has occurred with respect to the Client.

In such circumstances, VT Markets (Dubai Branch) shall be released from any obligations imposed by this Agreement or arising from the transactions contemplated under it.

- 6.3.3. Within two (2) days following termination of this Agreement, the Client must, in accordance with the written instructions of VT Markets (Dubai Branch), return or destroy all materials provided by VT Markets (Dubai Branch). The obligations of both Parties relating to payment, delivery, and destruction of materials shall survive termination of this Agreement.

7. LIABILITY AND INDEMNITY

- 7.1. The Client shall indemnify and hold harmless VT Markets (Dubai Branch) against any and all claims, liabilities, damages, costs, and expenses of any kind, including but not limited to reasonable legal fees and litigation-related expenses, that arise out of or are connected with: (a) the Client's negligence or wilful misconduct; (b) any breach of applicable Laws or regulations by the Client; or (c) any breach by the Client of its obligations under this Agreement.
- 7.2. The Client further undertakes to promptly reimburse VT Markets (Dubai Branch) for any damages, expenses, and costs — including reasonable legal fees — that VT Markets (Dubai Branch) incurs in enforcing any provision of this Agreement.
- 7.3. VT Markets (Dubai Branch) shall not, under any circumstances, be liable for any direct, indirect, or consequential loss suffered by the Client, including but not limited to loss of profits, where such loss results from the actions or omissions of a third party.
- 7.4. Nothing contained in this Agreement is intended to limit or exclude any liability that VT Markets (Dubai Branch) may owe to the Client under statutory rights that cannot lawfully be excluded.
- 7.5. The indemnity and obligations of the Client set out in this Clause 7 shall continue in force notwithstanding the termination of this Agreement.

8. INFORMATION AND CONFIDENTIALITY

- 8.1. You agree to provide Us with all information reasonably required for the proper delivery of the Services.
- 8.2. The Parties acknowledge that any documents, reports, presentations, materials, or other information provided by VT Markets (Dubai Branch) to the Client during the provision of the Services, and expressly designated as part of the Services (collectively, the “Promotional Materials”), shall be deemed incorporated into and form part of this Agreement. By accepting such Promotional Materials, the Client agrees that the content, terms, and any representations contained within them are binding on both Parties as though expressly written into this Agreement. In the event of a conflict between the provisions of this Agreement and any statements in the Promotional Materials, the provisions of this Agreement shall take precedence.
- 8.3. VT Markets (Dubai Branch) reserves the right to collect such information from the Client as necessary to meet its obligations under applicable Anti-Money Laundering and Counter-Terrorism Financing Laws. VT Markets (Dubai Branch) may disclose Client information relating to transactions as required under such Laws, without any obligation to notify the Client. VT Markets (Dubai Branch) may also conduct all AML/CTF checks it considers necessary or appropriate, including screening against restricted, blocked, or sanctioned lists.
- 8.4. Any personal data collected by VT Markets (Dubai Branch) will be treated as confidential and handled in compliance with the applicable Data Protection Laws.
- 8.5. The Client acknowledges and accepts the risk that confidential information may be intercepted, accessed, or monitored by third parties. The Client expressly releases and indemnifies VT Markets (Dubai Branch) from liability for any claims arising out of such interception or unauthorised access to communications between the Client and VT Markets (Dubai Branch).
- 8.6. The Client agrees that VT Markets (Dubai Branch) may disclose the Client’s personal and financial information to its staff, officers, affiliates, introducing brokers, third-party financial institutions, agents, internet service providers, government authorities, or self-regulatory organisations, where such disclosure is necessary for the purpose of providing, administering, or maintaining VT Markets (Dubai Branch) services, or to comply with applicable Laws. By entering into this Agreement, the Client consents to the transfer and processing of such information both within and outside the UAE.
- 8.7. The Client understands that, in appropriate circumstances, all communications and information concerning the Client held by VT Markets (Dubai Branch) may be disclosed to and reviewed by regulators and law enforcement agencies. The Client further agrees

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to comply with all applicable AML/CTF obligations, including providing satisfactory proof of identity.

9. ELECTRONIC VERIFICATION TERMS AND CONDITIONS

9.1. VT Markets (Dubai Branch) may be required by the anti-money laundering and counter-terrorism financing regulations to verify a Client's identity before it can provide the Client with its services. Electronic verification allows VT Markets (Dubai Branch) to verify a Client's identity by using electronic tools and external data sources.

9.2. In order to verify a Client's identity electronically, VT Markets (Dubai Branch) may request for the Client's details (such as Your name, address, date of birth) and details of their identification documents.

9.3. The Client agrees that:

9.3.1. VT Markets (Dubai Branch) may use and disclose personal information for the purposes of electronic verification as described above.

9.3.2. It is an offence under anti-money laundering and counter-terrorism financing laws for a Client to provide false and misleading information about their identity.

10. COMPLAINTS

Please refer to the Complaints Procedure Policy reproduced as **Appendix D** and displayed to You during the registration process, which sets out in detail how VT Markets (Dubai Branch) addresses and manages complaints. You acknowledge and agree that Our internal and external dispute resolution mechanisms do not restrict or prevent Us from initiating proceedings in any other competent jurisdiction to enforce the outcome of any complaint determination.

11. EXECUTION BY ELECTRONIC OR WET-INK SIGNATURE

This Agreement may be executed and delivered in counterparts and by different Parties using different means of execution. Each Party may sign either by applying a digital/electronic signature (including via recognised electronic signing platforms) or by affixing a traditional handwritten (wet-ink) signature. Both methods shall be deemed equally valid, binding, and enforceable, and together shall constitute one and the same instrument. For the avoidance of doubt, execution by electronic signature shall be

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effective in accordance with the laws of the United Arab Emirates, including Federal Law No. 46 of 2021 on Electronic Transactions and Trust Services.

12. NOTICES AND COMMUNICATIONS

12.1. VT Markets (Dubai Branch) may, where You have authorised it, address and deliver any communications under this Agreement either directly to You.

12.2. Unless expressly stated otherwise in this Agreement, all notices, certificates, consents, approvals, waivers, and other forms of communication made by VT Markets (Dubai Branch) in relation to this Agreement:

12.2.1. may be delivered by email or by any other method that We may designate from time to time; and

12.2.2. will be regarded as having been received at the time of transmission, unless the sender receives an automated notification of unsuccessful delivery.

12.3. All communications shall take effect from the moment of receipt, unless a later effective date or time is expressly stated within them.

13. GOVERNING LAW AND DISPUTE RESOLUTION

13.1. This Agreement shall be governed by and construed in accordance with the laws of the United Arab Emirates, without regard to its conflicts of law principles.

13.2. If the Parties fail to resolve any dispute arising or in relation to this Agreement within a reasonable period from the date on which the dispute is first raised by either or both the Parties, the Parties agree that the dispute shall be referred to an external consultant or advisor who specializes in the resolution of the dispute. Any decision made by the external consultant or advisor shall be final and binding on the Parties.

14. SEVERANCE

14.1. A provision of the Agreement that is void, illegal, or unenforceable is ineffective only to the extent of the provision's illegality or unenforceability, but the remaining provisions are not affected.

14.2. Any present or future legislation which operates to vary the Client's obligations in connection with this Agreement with the result that VT Markets (Dubai Branch)'s rights,

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powers or remedies are adversely affected (including by way of delay or postponement) is excluded except to the extent that its exclusion is prohibited or rendered ineffective by law.

15. RELATIONSHIP OF PARTIES

The Parties expressly acknowledge that nothing in this Agreement shall be interpreted as establishing a partnership, joint venture, agency, fiduciary duty, or any similar form of relationship between them. Each Party acts as an independent contractor and has no authority to bind or represent the other Party unless expressly authorised in writing by both Parties. Each Party shall remain solely responsible for its own business activities, costs, and obligations, and neither Party shall bear responsibility for the acts or omissions of the other, except where expressly provided for in this Agreement.

16. FORCE MAJEURE

16.1. VT Markets (Dubai Branch) shall not be liable for any failure or defective performance of its obligations under this Agreement where such failure is caused by, or directly results from, a Force Majeure Event that makes performance impossible or impracticable.

16.2. A “Force Majeure Event” includes, but is not limited to: actions or restrictions imposed by governmental authorities; war, armed conflict, military activity, rebellion, terrorism, national emergencies, riots, civil disturbances, sabotage, requisition, or any form of political or international crisis; natural disasters or “Acts of God” such as earthquakes, hurricanes, typhoons, floods, fires, epidemics, or similar events; labour disputes (other than disputes involving the company’s own staff); suspension or closure of financial markets; communication failures with market makers; malfunction or breakdown of computer or mechanical systems; interruptions or failures in internet connectivity or trading platforms; or any other extraordinary circumstance beyond the company’s reasonable control that materially impacts market conditions or asset prices. This definition also covers unlawful acts directed at the company or events outside its control that prevent it from reasonably mitigating or avoiding the consequences.

16.3. Where VT Markets (Dubai Branch), acting reasonably, determines that a Force Majeure Event has occurred, it may, at its discretion and without prior notice, take or refrain from taking any steps it deems reasonably necessary or appropriate in response, without prejudice to any of its other rights under this Agreement.

17. FURTHER ACTS

17.1. This Agreement may consist of several copies each signed by one or more parties to this Agreement. If so, the signed copies are treated as making up the one document.

17.2. The Client agrees to do anything VT Markets (Dubai Branch) reasonably requests (such as obtaining consents, signing and producing documents and arranging documents to be completed and signed):

17.2.1. to bind the Client and any other person intended to be bound under this Agreement;

17.2.2. to show whether the Client is complying with this Agreement.

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EXECUTION

IN WITNESS WHEREOF, this Client Referral Agreement is issued by VT Markets (Pty) Ltd – Dubai Branch and is deemed accepted and executed by the Client in accordance with the electronic acceptance provisions of this Agreement.

THE CLIENT

(details to be completed by the Company based on information provided by the Client at the time of online submission)

Client Name: _____

Date and Time of Electronic Acceptance (UTC): _____

Method of Execution: Digital Acceptance via Online Registration Form

System / Reference ID (if applicable): _____

THE PARTIES AGREE THAT THE ELECTRONIC RECORDS AND SYSTEM-GENERATED CONFIRMATIONS MAINTAINED BY VT MARKETS (PTY) LTD – DUBAI BRANCH SHALL CONSTITUTE CONCLUSIVE EVIDENCE OF THE CLIENT’S EXECUTION AND ACCEPTANCE OF THIS AGREEMENT.

APPENDIX A

Effective Date and Client Information

(to be completed by the Branch based solely on information provided by the Client at the time of submission of the online registration form and deemed confirmed by the Client upon electronic acceptance)

Effective Date	
Client Name	
Client Classification	Experienced Investor
Residential Address	
E-mail Address	
Passport and Identity No.	
Method of Execution	Electronic Execution

Electronic Execution and Effectiveness

This Client Referral Agreement, including this Appendix A, is deemed legally executed by the Client at the date and time of submission of the online registration form, as evidenced by the Online Form Submission Timestamp recorded above. The Client acknowledges that such electronic acceptance constitutes a valid and binding digital signature, equivalent to a handwritten signature.

Notwithstanding the foregoing, this Agreement shall only take effect as of the Effective Date, being the date and time at which the Client's KYC and due diligence procedures are successfully completed and approved by VT Markets (Pty) Ltd – Dubai Branch and the Client is formally onboarded as a referral client.

APPENDIX B

Services

Part A: Financial Products

Access to Contracts for Differences (CFDs) on a regulated trading platform, covering (but not limited to) the following financial instruments:

1. **Foreign Exchange (Forex)**

Major, minor, and exotic currency pairs delivered via Contracts for Difference (CFDs) with leverage and real-time execution.

2. **Precious Metals**

(a) **Gold** with different currency pairs (XAUUSD, XAUEUR, XAUAUD, XAUJPY)

(b) **Silver** with different currency pairs (XAGUSD, XAGAUD).

3. **Oil & Commodities**

(a) **Oil: WTI, Brent**

(b) **Commodities: Cotton, Sugar, Cocoa, Wheat**

4. **Contracts for Difference (CFDs) – Equities and Indices**

(a) **Shares (Equities):** CFDs on global listed shares (UK Equities, US Equities, UAE Equities);

(b) **Indices:** CFDs on major stock indices (DJ30, Ger40, Nas100, SP500, UK100, FRA40, Nikkei 225 & etc);

(c) **Futures:** CFDs Future (DJ30ft, Ger40ft, Nas100ft, SP500ft & etc)

5. **CFDs – Cryptocurrencies**

CFDs on digital assets such as Bitcoin, Ethereum, Solana, Dogecoin and other major tokens.

6. **CFDs - Exchange-Traded Funds (ETFs)**

CFDs based on broad and thematic ETFs.

Part B: Financial Services

The following services in support of the above financial products:

7. **Order Execution Services**

Trade execution is provided through supported trading platforms connected to financial markets.

8. Order Handling

Client orders are submitted and processed via the supported trading platforms.

9. Trading Platform Access

Clients can trade through MetaTrader 4 (MT4), MetaTrader 5 (MT5), WebTrader, and mobile applications, which support real-time pricing, order execution, and account management tools.

10. Account Management

Account opening, verification, funding and withdrawal processing, and leverage configuration are supported through the client portal.

11. Risk Management Tools

Standard trading risk control features such as stop-loss, margin alerts, and automatic stop-out mechanisms are available. VPS hosting is also offered.

12. Swap-Free Account Option

Swap-free accounts are available upon request, subject to eligibility and approval.

13. Client Fund Protection

Maintenance of segregated client bank accounts with authorized institutions. Strict internal controls to ensure separation from company funds.

APPENDIX C – Client Disclaimers

Q17. Onboarding Acknowledgement & Acceptance

- I acknowledge that I am being introduced by VT Markets (Pty) Ltd – Dubai Branch (“VT Markets Dubai”), licensed by the UAE Capital Markets Authority under Category 5 (Introduction), to apply for a live trading account with VT Markets Limited, a full-service investment dealer (excluding underwriting) authorised and regulated by the Financial Services Commission of Mauritius.
- I acknowledge that no referral, regulated activity, or client relationship shall be deemed to exist unless and until my client verification and due diligence procedures are successfully completed and approved by VT Markets Dubai. VT Markets Dubai acts solely as an introducer and does not provide brokerage services, execute trades, or act as my broker or counterparty.
- Upon successful completion of KYC and due diligence by VT Markets Dubai, my information shall be referred to VT Markets Limited for further compliance review. VT Markets Limited shall conduct its own independent assessments in accordance with FSC requirements, and final account approval is at its sole discretion and is not guaranteed. Formal onboarding and access to trading platforms will only be granted upon receipt of written confirmation from VT Markets Limited.
- I authorise the sharing of my personal data between VT Markets Dubai and VT Markets Limited for onboarding, verification, account opening, and the provision of related financial services.
- My trading account shall be governed by the laws of the Republic of Mauritius and the terms of VT Markets Limited, including the Client Agreement, Risk Disclosure, Privacy Policy, and other applicable legal documents, all of which I confirm I have read, understood, and accepted.

APPENDIX D – Complaints Handling Policy

VT Markets (Pty) Ltd – Dubai Branch

License No. 20200000299

Category 5 Licensee – Introduction and Promotion

1. Introduction

- 1.1 VT Markets (Pty) Ltd – Dubai Branch (“**VT Markets (Dubai Branch)**”) is authorised by the Capital Markets Authority (CMA) of the United Arab Emirates as a Category 5 license holder, permitted to conduct regulated activities of Introduction and Promotion in the UAE under License No. 20200000299.

The registered business address is Office no. 3002, Boulevard Plaza 1, Sheikh Mohammed bin Rashid Boulevard - Downtown Dubai – Dubai.

2. Definitions

- 2.1. Unless otherwise stated, the terms used in this Policy shall carry specific meanings and may be interpreted in the singular or plural as appropriate.
- 2.2. Client: Refers to the person or entity defined as a “Client” in the Client Referral Agreement.

3. Purpose and Coverage

- 3.1. This Procedure outlines the steps followed by VT Markets (Dubai Branch) when receiving, handling, and resolving complaints raised by Clients.

4. Complaints Procedure

4.1. Filing a Complaint

- (a) All complaints must be submitted in writing.
- (b) Clients may initially contact the Customer Support Department at info@vtmarkets.ae.
- (c) If the Client is not satisfied with the outcome provided by Customer Support, the matter can be escalated to the Compliance Department, either directly or through assistance from Customer Support.
- (d) Complaints may also be addressed directly to compliance.mena@vtmarkets.com.

4.2. Minimum Details Required

Every complaint should, at minimum, include:

- (a) Full Name
- (b) E-mail Address

- (c) Passport and Identity No.

4.3. Handling and Review

- (a) Complaints will be examined thoroughly by Customer Support and/or the Compliance Department, with reference to the company's records, to ensure an objective resolution.
- (b) A written acknowledgement shall be provided to the Client within seven business days of receiving the complaint.
- (c) VT Markets (Dubai Branch) will aim to resolve complaints within thirty business days.
- (d) If necessary, Clients may be requested to provide further supporting information or documentation.

4.4. Extensions

Should the investigation require more than thirty business days, the Compliance Department will inform the Client before the deadline, explain the reasons for the delay, and seek an extension (which may not exceed an additional thirty business days).

4.5. Confidentiality

All complaints will be managed in strict confidence.

4.6. Closure of Complaint

- (a) Clients will be notified of the resolution once the investigation is concluded.
- (b) If the Client does not indicate dissatisfaction within ten business days of receiving VT Markets (Dubai Branch)'s substantive response, the complaint shall be considered closed.

5. Queries

- 5.1. For any questions concerning this Procedure, Clients should reach out to the Customer Support Department at info@vtmarkets.ae.