

# "7.6% INTEREST RATE" PROMOTION TERMS & CONDITIONS

#### PLEASE READ CAREFULLY

THESE TERMS AND CONDITIONS APPLY TO THE BITCOIN (CRYPTOCURRENCY) (VIRTUAL CURRENCY) BASED TRADING PLATFORM ('TRADING PLATFORM') ON THE WEBSITE (<u>uMarketPro.com</u>) ('WEBSITE') AND THE TRADING SERVICES ('SERVICES') OFFERED THROUGH THE TRADING PLATFORM ON THE WEBSITE. IF YOU DO NOT AGREE TO ANY OF THE PROVISIONS OF THE TERMS AND CONDITIONS, YOU MUST STOP USING THE TRADING PLATFORM, WEBSITE, AND SERVICES IMMEDIATELY.

Trading in leveraged cryptocurrencies and use of the Trading Platform (which allows high leverage investments) carries a high level of risk. Make sure you fully understand the risks involved before downloading the software and accessing the Trading Platform and take investment, financial, tax or other advice if necessary. Leveraged crypto trading may not be suitable for every customer. A detailed explanation of the risks associated with trading on the Trading Platform is set out in these terms of use and our <u>Risk Disclosure Notice</u>. You should ensure you fully understand such risks before entering into the Client Agreement and using the Trading Platform.

Please Note: Leveraged cryptocurrency trading products are complex instruments and come with a risk of losing money rapidly due to unmonitored leverage. 63% of retail investor accounts lose money when trading with this provider. You should consider whether you understand how cryptocurrencies or any of our other products work and whether you can afford to take the risk of losing your funds.

## 1. TERMS AND CONDITIONS

- 1.1. uMarketPro (uMarketPro.com) is a Bitcoin (CryptoCurrency) (Virtual Currency) based trading platform operated by uMarketPro a Company incorporated in South Africa. uMarketPro shall be referred to as "gb. uMarketPro.com", "uMarketPro", "Company", "us", "our", or "we". The users of the Site shall be referred to as "you," "your" or "yourself". These 7.6% Interest Rate Promotion Terms and Conditions (these "Terms") are a binding agreement between the Company and you, the person who uses the services described herein and/or the Website (the "Client", "you"). You should read the entire <u>General Terms and Conditions</u> carefully before you use the Site or any of the Services. If you do not agree to any term of these 7.6% Interest Rate Promotion Terms and Conditions or of the <u>General Terms and Conditions</u>, you are forbidden to use the Site and the Services.
- 1.2. The 7.6% Interest Rate Promotion is provided by uMarketPro incorporated in South Africa and subject to the 7.6% Interest Rate Promotion Terms and Conditions.
- 1.3. The following 7.6% Interest Rate Promotion Terms and Conditions are an addition to the existing client agreement and govern additional clauses applicable to the 7.6% Interest Rate Promotion. The above-mentioned 7.6% Interest Rate Promotion Terms and Conditions are subject to the <u>General Terms and Conditions</u> and any definitions, abbreviations, and expressions shall have the meaning given to them in the <u>General Terms and Conditions</u>.
- 1.4. It is a mandatory requirement to have a fully verified and approved trading account with uMarketPro in order to apply for the 7.6% Interest Rate Promotion.
- 1.5. 1.5. The interest rate amount is accumulated in USD, based on the amount of the client's Equity in their trading account with uMarketPro.
- 1.6. The interest rate provided in the 7.6% Interest Rate Promotion is a monthly interest rate of 7.6%, which will be allocated to the client's trading account every month. The allocation will occur on the first Monday of every month.



1.7. The monthly interest rate is calculated according to the formula below:

Equity x Monthly Interest Rate

- 1.8. The accumulation of interest rate will start on the first Monday after the client's application and consent to the 7.6% Interest Rate Promotion.
- 1.9. The 7.6% interest rate is calculated based on the client's Equity in their trading account. On the first Monday of each month, according to the available Equity in the client's trading account as of the preceding Friday 05:00 pm ET, the interest rate amount will be added to the client's trading account.
- 1.10. In the case where the client has been enrolled to the 7.6% Interest Rate Promotion during any day of the week, the accumulation of interest will start from the next Monday.
- 1.11. uMarketPro reserves the right, as per its sole discretion, to introduce and/or amend, and/or cancel any additional charges, fees, and/or commissions related to the 7.6% Interest Rate Promotion, by publishing the respective introduction and/or amendment, and/or cancelation on the website from time to time.
- 1.12. In the event of any indication of fraud, manipulation, cash-back arbitrage, and/or any other forms of deceitful or fraudulent and/or abusive trading activity by the client ("Fraudulent Activity"), uMarketPro will have the right to:
- Revoke the client's participation in the 7.6% Interest Rate Promotion, for which the company shall have no liability or responsibility whatsoever;
- Not fulfil the interest obligation, for which the company shall have no liability or responsibility whatsoever;
- Correct and/or recover any or all of the accumulated interest rate amount in the client's trading account, for which the company shall have no liability or responsibility whatsoever;
- Terminate the client's access to services provided by the Company and terminate the commercial agreement with said client, for which the company shall have no liability or responsibility whatsoever;
- Block the client's account, for which the company shall have no liability or responsibility whatsoever.

## 2. INACTIVITY

- 2.1. In the event where a client has been inactive during the preceding month, they will be charged an inactivity fee on the 1st day of the next month.
- 2.2. An inactive client is a client who has not placed any open trades for the duration of the calendar month, regardless of the direction of the trades (buy or sell). For example, if the client has been inactive during the whole month of August, they will be charged an inactivity fee on September 1st.
- 2.3. The inactivity fee is equal to 1.5% of the client's Equity as of the last Friday 05:00 pm ET of the inactivity month.
- 2.4. Equity is equal to the client's trading account Balance plus/minus unrealized profits/losses.

Client Name:	Signature:	Date:

#### **About MIXIRITE (PTY) LTD**

Mixirite stands at the forefront of online trading, dedicated to delivering an unparalleled trading experience as a Straight Through Processing (STP) broker. It's essential for our clients to know that all trades on Mixirite are executed through third-party liquidity providers, with whom the responsibility for the execution of client orders lies. As an STP broker, Mixirite does not have control over the swaps and fees determined by market conditions and liquidity providers.

#### Mixirite's Role

Importantly, as a licensed intermediary, Mixirite facilitates trades between clients and third-party liquidity providers. Consequently, MIXIRITE (PTY) LTD operates only as a trading platform and does not make a market, issue or sell financial instruments nor is it a money manager or fund manager.

#### **Global Authorization and Regulation**

MIXIRITE (PTY) LTD is authorized and regulated in various jurisdictions, adhering to the highest standards of compliance and transparency. Notably, we do not offer our products or services to residents of certain jurisdictions including, but not limited to, the USA and Canada.

Mixirite South Africa: Operated by MIXIRITE (PTY) LTD ("Mixirite"), a corporation duly registered under the laws of South Africa Registration Number: 2021/883859/07, having its address at 3 FLAMINGO CRESCENT, BEACON BAY, EAST LONDON, EASTERN CAPE, 5200, regulated by the South African Financial Sector Conduct Authority (FSCA no. 52110).

#### **Trademark and Legal Notices**

The MIXIRITE (PTY) LTD name, logo, and related trademarks are properties of the MIXIRITE (PTY) LTD Holding Group, protected under trademark law. Unauthorized use is prohibited.

#### **Risk Warning**

Trading online carries a high level of risk and may not be suitable for all investors. Before deciding to trade, consider your investment objectives, experience level, and risk appetite. Note that you could sustain a loss of some or all of your initial investment

#### **Accuracy and Liability Disclaimer**

MIXIRITE (PTY) LTD Ltd Limited takes care to ensure the accuracy of website information but cannot guarantee it is error-free. We disclaim liability for losses or damages arising from the use of this site.

#### **Privacy and Data Protection**

For privacy concerns, contact privacy@umarketpro.com. Read our Privacy Policy for details on data handling. MIXIRITE (PTY) LTD is compliant with the Protection of Personal Information Act and registered with the South African Information Regulator.

# **Leveraged Trading Note**

Leveraged trading is complex and comes with a high risk of losing money rapidly due to leverage. Most retail investor accounts lose money when trading. Understand the risks involved and consider seeking independent advice.

The investment amount refers to the net amount of funds (excluding withdrawals) deposited by the client for trading CFDs and making independent investment decisions.

For more detailed information, please review our Risk Disclosure Statement and Terms and Conditions.

