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INTEREST PROGRAM TERMS & CONDITIONS

This Interest Program (referred to as the “Program”) is established and managed by Selatifin (PTY) LTD (“Selatifin”)(“Company” or “Selatifin”), a licensed financial service provider under FSP License Number 45967.

Program Eligibility and Participation

1. Eligibility Requirements: To participate in the Program, clients must hold an approved and fully verified trading account with UMarketPro. Participation is contingent upon accepting these Terms and Conditions.
2. Interest Accumulation: Interest is calculated in ZAR based on the funds deposited into the client’s trading account.
3. Segregated Accounts: All client funds allocated for interest accumulation are maintained in segregated accounts with specified banks or financial institutions as determined by UMarketPro.

Interest Calculation and Allocation

1. Annual Interest Rate Clients enrolled in the Program are entitled to an annual interest rate of 7.6% (“Interest”). The Interest is credited to the client’s trading account automatically each Monday.
2. Commencement of Interest
 - Interest begins accumulating on the first Monday after the client’s successful enrollment and consent to the Program.
 - The first Interest allocation will occur on the Monday following enrollment.
3. Balance Consideration
 - Only the client’s account balance as of the previous Friday’s market close (24:00 S.A. time) is used to calculate the Interest.
 - Weekly profits or losses are excluded from the Interest calculation.

Example:

If a client enrolls on a Tuesday, Interest accumulation will commence the following Monday, using the balance recorded at the previous Friday’s close of trading.



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Fraudulent Activities

1. Prohibited Conduct

- Clients are prohibited from engaging in activities such as:
- Manipulation of market prices or trading policies.
- Exploiting system errors for personal gain.
- Arbitrage or other abusive trading practices.

2. Consequences If fraudulent or abusive behavior is detected, UMarketPro reserves the right to:

- Cancel accrued Interest or related trades.
- Suspend or terminate the client's account.
- Permanently exclude the client from future promotional offers.

Dispute Resolution

1. Fair Handling: Any disputes arising from the Program will be reviewed and resolved by UMarketPro's management team in a fair and impartial manner.

2. Final Decision: Decisions made by UMarketPro regarding disputes are final and binding.

Amendments and Termination

1. Right to Amend UMarketPro reserves the right to modify, suspend, or terminate the Program or its Terms at any time without prior notice.

2. Client Responsibility Clients are responsible for regularly reviewing these Terms on the Company's Website to stay informed of any changes.

General Acknowledgments

1. Risk Disclosure Clients acknowledge that trading CFDs involves significant risk, and participation in the Program does not mitigate these risks.

2. Program Dependency The removal or expiration of the Interest may impact the client's trading account, including margin and open positions. UMarketPro is not liable for any consequences arising from such actions.

3. Compliance with General Terms Participation in the Program is subject to UMarketPro's [General Terms and Conditions](#).

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Acknowledgment and Acceptance

I, _____, the undersigned, acknowledge that I have read and agree to the Terms and Conditions of the Interest Program offered by Selatifin (PTY) LTD, (FSCA no. 45967).

Full Name: _____

ID Number: _____

Signature: _____

Date: _____

About Selatifin (PTY) LTD

Selatifin 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 Selatifin are executed through third-party liquidity providers, with whom the responsibility for the execution of client orders lies. As an STP broker, Selatifin does not have control over the swaps and fees determined by market conditions and liquidity providers.

Selatifin's Role

Importantly, as a licensed intermediary, Selatifin facilitates trades between clients and third-party liquidity providers. Consequently, Selatifin (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

Selatifin (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.

Selatifin South Africa: Operated by Selatifin (PTY) LTD ("Selatifin"), a corporation duly registered under the laws of South Africa Registration Number: 2014/148281/07, having its address at 29 First Avenue East, Parktown North, Johannesburg, Gauteng, 2193, regulated by the South African Financial Sector Conduct Authority (FSCA no. 45967).

Trademark and Legal Notices

The Selatifin (PTY) LTD name, logo, and related trademarks are properties of the Selatifin (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

by Selatifin (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. Selatifin (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.