



## CUSTOMER ACCOUNT APPLICATION

### INDIVIDUAL FOREX ACCOUNT

Thank you for choosing WealthTrade FX, Ltd. To make it easy and convenient to open your account, we've provided the necessary account opening forms in this PDF application packet. The instructions to complete your account approval process are:

#### **Step 1: Account Application**

Complete the necessary new account forms provided herein. Carefully read the agreements, disclosures, rules, statements, acknowledgments, and regulations. Review the completed account application in its entirety.

#### **Step 2: Verification Information**

Please note that it is necessary to verify all information provided on your account application. In order to verify your identity and the accuracy of information provided, please supply the following:

- Government Issued Photo Identification (ID)
- Proof of Residence document (This must be dated in the last 6 months and must state your name and residential address. We accept utility bills (electricity/gas/phone) or bank/credit card statements.

#### **Step 3: Application Submission**

Send your completed, signed application (in its entirety) along with all required verification information (Photo ID, Residence Proof, Etc.).

Please use the following methods to submit your application and documents:

1. Online Document Submission: <https://www.wealthtradefx.com/documents.php>
2. Email Document Submission: [compliance@wealthtradefx.com](mailto:compliance@wealthtradefx.com)
3. Fax Document Submission: (877) 578-2770. If submitting via fax, you must include an ID Fax Cover Sheet when sending the above information to expedite processing.
4. Mail Document Submission: WealthTrade FX Ltd., Trident Chambers, PO Box 146, Road Town, Tortola, British Virgin Islands

Once processed, WealthTrade FX will notify you via e-mail with your application status, funding instructions, and login information when your account is ready to be traded. Should you have any questions in the meantime please do not hesitate to contact the friendly and professional WealthTrade FX staff via e-mail at [apps@wealthtradefx.com](mailto:apps@wealthtradefx.com)

**To get started, please fill in your details in the below application form.**

If you have any trouble completing this form or require any assistance, please email us at [Support@WealthTradeFX.com](mailto:Support@WealthTradeFX.com). We look forward to welcoming you as a WealthTrade FX trader.

\*Mandatory fields

**Personal Details**

First Name: \*

Last Name: \*

Email: \*

Email Confirm: \*

Gender: \*  Male  Female

Marital Status: \*  Married  Single

Number of Dependents: \*

Date of Birth: \*

Citizenship: \*

Country of Residence: \*

**Contact Information**

Address 1: \*

Address 2:

City: \*

State/Province: \*

Zip/Postal code: \*

Country: \*

Phone Number: \*

## Personal Identification Information

SSN or Government Issue ID: \*

Drivers License, Passport, Voter Registration Number: \*

## Account Security

Security Question: \*

Answer: \*

## Account Details

Choose Preferred Platform: \*

Choose Account Type: \*

Choose Currency Type: \*

Password: \*

Confirm Password: \*

## Registration Options

Language: \*

Intended Investment: \*

Leverage: \*

## Financial Information

How many years of experience do you have trading forex, commodities and/ or CFD's?

Trading Experience: \*

In the past 12 months, how many times have you traded forex, commodities or CFD's?

Trading Frequency: \*

What is your estimated annual gross income? Estimated Gross Income: \*

What is your main source of income? Income Source: \*

What is your estimated net worth? Net Worth: \*

What is your liquid asset worth? Liquid Assets: \*

Have you ever declared bankruptcy within the past 10 years?

Bankruptcy Declaration: \*

### **Experience & Qualifications**

\*Do you have any experience or qualifications that will help you in understanding our services?

Occupational experience: I have a good understanding of leveraged derivatives through working in the financial sector.

Qualifications: I have a good understanding of leveraged derivatives because of a relevant professional qualification and/or education.

I have used the Demo platform to gain experience of trading WealthTrade FX products

### **Relevance**

\* I consider WealthTrade FX's offered product(s) (as relevant) as being suitable products

Yes  No

\* Are you, or any person having interest in this account, a general partner, officer, director, owner of more than ten percent of the equity interest, associate person or employee of retail forex counterparty?

Yes  No

\* Are you, or any person having interest in this account, a relative of or do you share the same home with - a general partner, officer, director, owner of more than ten percent of the equity interest, associate person or employee of retail forex counterparty?

Yes  No

\* Are you or any person having interest in this account; 1) a member of any commodity exchange; 2) an Affiliated Person (AP) with any other CFTC, FSA or NFA registered firm; or 3) an employee of a regulatory agency?

Yes  No

## **Trader Agreement**

In consideration of WealthTrade FX, LTD agreeing to carry one or more accounts of the undersigned ("Trader" or "Client") and providing services to Trader in connection with the purchase and sale of cash currencies (including financial instruments) and any similar instruments (collectively referred to as "OTCFX"), which may be purchased or sold by or through WealthTrade FX, LTD for Trader's accounts(s), Trader agrees as follows:

1. **AUTHORIZATION TO TRADE.** WealthTrade FX, LTD is authorized to purchase and sell OTCFX for Trader's account(s) with a counter party bank or sophisticated institutions or participants in accordance with Trader's oral or written or computer instructions. Unless instructed by Trader to the contrary in writing, WealthTrade FX, LTD is authorized to execute all orders with such banking institutions, counter party, bank, or sophisticated institutional participants as WealthTrade FX, LTD deems appropriate. WealthTrade FX, LTD shall be entitled to rely upon any oral or written communication or instructions received from Trader, including Trader's officers, partners, principals or employees, so long as WealthTrade FX, LTD does not have actual knowledge of the lack of authority of any such person ("Authorized Persons"). Trader agrees that such Authorized Persons are authorized on its behalf to furnish WealthTrade FX, LTD all data, information, instructions and authorizations required by WealthTrade FX, LTD to perform its services under this Client Agreement.

Trader authorizes WealthTrade FX, LTD to rely and act upon any instruction, authorization, data or information, which appear to be given by an Authorized Person to WealthTrade FX, LTD by any means, including instructions transmitted by electronic means or otherwise, and the production of a facsimile of a document purporting to bear the authorization of Trader. Trader therefore agrees that: (i) WealthTrade FX, LTD is authorized to act upon instructions without enquiring as to the validity of the instructions and to consider the instructions of like force and effect as written orders made by the Authorized Persons; (ii) Nothing in this section and no verification or attempted verification of any instruction or signatures at any time made by WealthTrade FX, LTD will obligate WealthTrade FX, LTD to verify the validity of the instructions or the signatures in any particular case; and (iii) Trader will bear the risk of all unauthorized instructions, by any of its representatives, employees, or agents, and where WealthTrade FX, LTD has acted in good faith and without negligence, Trader will indemnify WealthTrade FX, LTD against and save WealthTrade FX, LTD harmless from all losses, costs, fees, damages, expenses, claims, suits, demands and liabilities whatsoever that WealthTrade FX, LTD may suffer or incur or that may be brought against WealthTrade FX, LTD, in any way relating to or arising out of WealthTrade FX, LTD acting upon, delaying in acting upon or refusing to act upon any instruction or information provided to WealthTrade FX, LTD by Trader, including improper, unauthorized or fraudulent instructions given by any of Trader's employees, agents or representatives, even if such instructions were not in fact made with Trader's authority.

2. **GOVERNMENTAL, COUNTERPARTY INSTITUTION AND INTERBANKING SYSTEM RULES.** All transactions under this Client Agreement shall be subject to the constitution, by-laws, rules, regulations, customs, usage, rulings and interpretations of the counterparty institution or other interbank market (and its clearing organization, if any) where executed and to all applicable Federal and State laws and regulations. If any statute shall hereafter be enacted or any rule or regulation shall hereafter be adopted which shall be binding upon WealthTrade FX, LTD and shall affect in any manner or be inconsistent with any of the provisions hereof, the affected provisions of this Client Agreement shall be deemed modified or superseded, as the case may be by the applicable provisions of such statute, rule or regulation, and all other provisions of this Client Agreement and provisions so modified

shall in all respects continue in full force and effect. Trader acknowledges that all transactions under this Client Agreement are subject to the aforementioned regulatory requirements and Trader shall not thereby be given any independent legal or contractual rights with respect to such requirements.

3. MARGINS AND DEPOSIT REQUIREMENTS. Trader shall provide to and maintain with WealthTrade FX, LTD margin in such amounts and in such forms as WealthTrade FX, LTD, in its sole discretion, may require. Trader is aware and acknowledges that the requirements for margin vary, and may be changed from time to time, at WealthTrade FX, LTD's sole discretion, based upon account size, volume traded, and market conditions. Such margin requirements may be greater or less than margins required by a counterparty bank. WealthTrade FX, LTD may change margin requirements at any time. Trader agrees to deposit by immediate wire transfer such additional margin when and as required by WealthTrade FX, LTD and will promptly meet all margin calls in such mode of transmission as WealthTrade FX, LTD in its sole discretion designates. WealthTrade FX, LTD may at any time proceed to liquidate Trader's account in accordance with paragraph 7 below and any failure by WealthTrade FX, LTD to enforce its rights hereunder shall not be deemed a waiver by WealthTrade FX, LTD to enforce its rights thereafter. No previous margin requirement by WealthTrade FX, LTD shall preclude WealthTrade FX, LTD from increasing that requirement without prior notice. WealthTrade FX, LTD retains the right to limit the amount and/or total number of open positions that Trader may acquire or maintain at WealthTrade FX, LTD. WealthTrade FX, LTD will attempt to execute all orders, which it may, in its sole discretion, choose to accept in accordance with the oral, written, or computer instructions of Trader's. WealthTrade FX, LTD reserves the right to refuse to accept any order or guarantee a market in which to offset. WealthTrade FX, LTD shall not be responsible for any loss or damage caused, directly or indirectly, by any events, actions or omissions beyond the control of WealthTrade FX, LTD including, without limitation, loss or damage resulting, directly or indirectly, from any delays or inaccuracies in the transmission of orders and/or information due to a breakdown in or failure of any transmission or communication facilities.

4. PRIVACY POLICY. WealthTrade FX, LTD respects each individual's right to privacy. We value our relationship with you, and we take pride in maintaining loyalty and respect with each individual client by providing you with security. The provisions of this notice apply to former Clients as well as our current Clients.

a. Personal Information. When you apply for or maintain a live account with WealthTrade FX, LTD, we collect personal information about you for business purposes, such as evaluating your financial needs, processing your requests and transactions, informing you about products and services that may be of interest to you, and providing customer service. Such information may include: Application Information - Information you provide to us on applications and other forms, such as your name, address, birth date, social security number, occupation, assets, and income. Transaction Information - Information about your transactions with us and with our affiliates as well as information about our communications with you (Examples include your account balances, trading activity, your inquiries and our responses). Verification Information - Information necessary to verify your identity such as a passport or driver's license (Examples also include background information about you we receive from public records or from other entities not affiliated with WealthTrade FX, LTD). The USA Patriot Act requires us to collect information and take actions necessary to verify your identity.

b. About Cookies. Cookies are small files containing information that a Web site uses to track its visitors. WealthTrade FX, LTD may set and access WealthTrade FX, LTD cookies on your computer, enabling us to learn which advertisements and promotions bring users to our website. WealthTrade FX, LTD or any of its divisions may use cookies in connection with WealthTrade FX, LTD's products and

services and to track your activities on our websites. Such information that we collect and share would be anonymous and not personally identifiable.

c. Security Technology. WealthTrade FX, LTD uses Secure Socket Layer (SSL) encryption technology in order to protect certain information that you submit. This type of technology protects you from having your information intercepted by anyone other than WealthTrade FX, LTD while it is being transmitted to us. We work hard to ensure that our websites are secure and that they meet industry standards. We also use other safeguards such as firewalls, authentication systems (e.g., passwords and personal identification numbers) and access control mechanisms to control unauthorized access to systems and data.

d. Sharing Information with our Affiliates. We may share personal information described above with our affiliates for business purposes, such as, but not limited to, servicing Client accounts and informing Clients about new products and services, or to aid in the trading activity of the company, its affiliates, or employees, and as permitted by applicable law. Our affiliates may include companies controlled or owned by us as well as companies that have an ownership interest in our company. The information we share with affiliates may include any of the information described above, such as your name, address, trading and account information. Our affiliates maintain the privacy of your information to the same extent WealthTrade FX, LTD does in accordance with this Policy.

e. Sharing Information with Third Parties. WealthTrade FX, LTD does not disclose your personal information to third parties, except as described in this Policy. Third party disclosures may include sharing such information with non-affiliated companies that perform support services for your account or facilitate your transactions with WealthTrade FX, LTD, including those that provide professional, legal, or accounting advice to WealthTrade FX, LTD. Non-affiliated companies that assist WealthTrade FX, LTD in providing services to you are required to maintain the confidentiality of such information to the extent they receive it and to use your personal information only in the course of providing such services and only for the purposes that WealthTrade FX, LTD dictates. Additionally, in order to comply with the Commodity Futures Trading Commission (“CFTC”) regulations, WealthTrade FX, LTD is obligated to regularly transmit copies of all account statements of any Client who is a related person of a Retail Forex Counterparty, as defined in Section 5.18 of the to the CFTC Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries, to the related Retail Forex Counterparty. A related person when used in reference to a Retail Forex Counterparty means any general partner, officer, director, owner of more than ten percent of the equity interest, associated person or employee of the Retail Forex Counterparty, and any relative or spouse of any of the foregoing persons, or any relative of such spouse, who shares the same home as any of the foregoing persons. Furthermore, we may also disclose your personal information to third parties to fulfill your instructions or pursuant to your express consent. We want you to know that WealthTrade FX, LTD will not sell your personal information.

f. Regulatory Disclosure. Under limited circumstances, WealthTrade FX, LTD may disclose your personal information to third parties as permitted by, or to comply with, applicable laws and regulations. For example, we may disclose personal information to cooperate with regulatory authorities and law enforcement agencies to comply with subpoenas or other official requests, and as necessary to protect our rights or property. Except as described in this privacy policy, we will not use your personal information for any other purpose unless we describe how such information will be used at the time you disclose it to us or we obtain your permission.

g. Opt Out. You are not required to supply any of the personal information that we may request.

However, failure to do so may result in our being unable to open or maintain your account or to provide services to you. While we make every effort to ensure that all information we hold about you is accurate, complete and up to date, you can help us considerably in this regard by promptly notifying us if there are any changes to your personal information. If you do not wish to have your personal information disclosed to our affiliates or other third parties as described in this Policy, please contact us via e-mail at: [compliance@wealthtradefx.com](mailto:compliance@wealthtradefx.com) or send your request to: WealthTrade FX, LTD LLC Attention: Privacy Officer, Trident Chambers, PO Box 146, Road Town, Tortola, British Virgin Islands. Please be advised that if we receive such instruction we will not be able to service your account and must close any open and funded accounts that you have.

5. SETTLEMENT DATE AND ROLLOVERS. All Spot currency positions will be posted to Trader's account in U.S. Dollars or other mutually agreed upon currency on the trade date and settled within 48 hours. The resulting position will automatically rollover for an additional 48 hour period unless (i) Trader gives satisfactory instructions for further delivery of the foreign currency subject to WealthTrade FX, LTD's usual and customary charges and re-delivery fees; or (ii) a Trader enters an order which is accepted by WealthTrade FX, LTD in its sole discretion to offset the Spot currency position. Trader, by noon of the business day before the settlement date of the Spot currency position, shall provide WealthTrade FX, LTD with acceptable re-delivery or offset instructions. In the absence of timely and adequate instructions from Trader, WealthTrade FX, LTD is authorized, at WealthTrade FX, LTD's absolute discretion, to rollover the Currency positions in the OTCFX account(s) for Trader's Account(s) and at Trader's risk. A position may be credited or debited interest charges until the position is closed.

6. COLLATERAL AND LENDING AGREEMENT. All funds, currencies, and other property of Trader which WealthTrade FX, LTD or its affiliates may at any time be carrying for Trader (either individually, jointly with another, or as a guarantor of the account of any other person,) or which may at any time be in its possession or control or carried on its books for any purpose, including safekeeping, are to be held by WealthTrade FX, LTD as security and subject to a general lien and right of set-off for liabilities of Trader to WealthTrade FX, LTD whether or not WealthTrade FX, LTD has made advances in connection with such funds, currencies or other property, and irrespective of the number of accounts Trader may have with WealthTrade FX, LTD. WealthTrade FX, LTD may in its discretion, at any time and from time to time, without notice to Trader, apply and/or transfer any or all funds, currencies or other property of Trader between any of Trader's accounts. Trader hereby also grants to WealthTrade FX, LTD the right to pledge, re-pledge, hypothecate, invest or loan, either separately or with the property of other Traders, to itself as broker or to others, any securities or other property of Trader held by WealthTrade FX, LTD as margin or security. WealthTrade FX, LTD shall at no time be required to deliver to Trader the identical property delivered to or purchased by WealthTrade FX, LTD for any account of Trader. The purpose of the Lending Agreement is to allow WealthTrade FX, LTD to use the currencies, property, depository receipts as collateral.

7. LIQUIDATION OF ACCOUNTS. In the event of (a) the death or judicial declaration of incompetence of Trader; (b) the filing of a petition in bankruptcy, or a petition for the appointment of a receiver, or the institution of any insolvency or similar proceeding by or against Trader; (c) the filing of an attachment against any of Trader's accounts carried by WealthTrade FX, LTD, (d) insufficient margin, or WealthTrade FX, LTD's determination that any collateral deposited to protect one or more accounts of Trader is inadequate, regardless of current market quotations, to secure the account; (e) Trader's failure to provide WealthTrade FX, LTD any information requested pursuant to this Client Agreement; or (f) any other circumstances or developments that WealthTrade FX, LTD deems appropriate for its protection, and in WealthTrade FX, LTD's sole discretion, it may take one or more,



or any portion of, the following actions: (1) satisfy any obligation Trader may have to WealthTrade FX, LTD, either directly or by way of guaranty of suretyship, out of any of Trader's funds or property in its custody or control; (2) sell any or purchase any or all Spot currency positions held or carried for Trader; and (3) cancel any or all outstanding orders, or any other commitments made on behalf of Trader. Any of the above actions may be taken without demand for margin or additional margin, without prior notice of sale or purchase or other notice to Trader, Trader's personal representatives, heirs, executors, administrators, trustees, legatees or assigns and regardless of whether the ownership interest shall be solely Trader's or held jointly with others. In liquidation of Trader's long or short positions, WealthTrade FX, LTD may, in its sole discretion, offset in the same settlement or it may initiate new long or short positions in order to establish a spread or straddle which in WealthTrade FX, LTD's sole judgment may be advisable to protect or reduce existing positions in Trader's account. Any sales or purchases hereunder may be made according to WealthTrade FX, LTD's judgment and at its discretion with any interbank or other exchange market where such business is then usually transacted or at a public auction or private sale, and WealthTrade FX, LTD may purchase the whole or any part thereof free from any right of redemption. Trader will not be responsible for debit balances directly resulting from trading activity.

8. SETTLEMENT DATE OFFSET INSTRUCTIONS. WealthTrade FX, LTD in its sole and absolute direction may accept or reject orders to offset current Spot currency positions of Trader. WealthTrade FX, LTD reserves the right to refuse to accept any order or guarantee a market in which to offset. Offset arrangements on Spot currency positions arriving at settlement date must be negotiated and accepted by WealthTrade FX, LTD at least one (1) business day prior to the settlement date or rollover.

9. CHARGES. Trader shall pay such brokerage, commission and special service and all other charges (including, without limitation, markups and markdowns, statement charges, idle account charges, order cancellation charges, account transfer charges or other charges), fees (including, without limitation, fees imposed by any interbank agency, bank, contract markets or other regulatory or self-regulatory organizations) arising out of WealthTrade FX, LTD providing services hereunder. If Trader uses WealthTrade FX, LTD's "Active Trader" platform, Trader consents to pay a commission charge at a rate of fifty (\$50) USD per million base currency traded, per side. WealthTrade FX, LTD may change its commission, charges, and/or fees without notice. Trader agrees to be liable to WealthTrade FX, LTD for interest on amounts due from Trader to WealthTrade FX, LTD at an interest rate equal to three (3) percentage points above the then prevailing prime rate at WealthTrade FX, LTD principal bank or the maximum interest rate allowed by law, whichever is lower. All such charges shall be paid by Trader as they are incurred, or as WealthTrade FX, LTD in its sole and absolute discretion, may determine, and Trader hereby authorizes WealthTrade FX, LTD to withdraw the amount of any such charges from Trader's accounts(s). Trader agrees to pay a transfer fee, to be designated by WealthTrade FX, LTD in the event Trader instructs WealthTrade FX, LTD to transfer open positions, moneys, and/or property of Trader's account to another institution. If there are no transactions on your account for at least one (1) year, and your account balance is \$50 or less, you will be subject to a dormant account administrative fee (the "Fee"). The Fee will be equal to the lesser of \$50 or the remaining balance in your account. Upon assessment of the Fee, your account will automatically be closed.

10. STATEMENTS AND CONFIRMATION. Reports of the confirmation of orders and statements of accounts for Trader shall be deemed correct and shall be conclusive and binding upon Trader if not objected to immediately upon receipt and confirmed in writing within (1) day after transmittal to Trader by posting on the Internet, or otherwise. Margin calls shall be conclusive and binding unless objected to immediately in writing. In lieu of sending trade confirmation via postal mail, WealthTrade FX, LTD will provide Trader Internet access to view his account at any time with an online login. Written

objections on Trader's part shall be directed to WealthTrade FX, LTD at its home office located at the most recent address as indicated on the WealthTrade FX, LTD website, and shall be deemed received only if actually delivered or mailed by registered mail, return receipt requested. Failure to object shall be deemed ratification of all actions taken by WealthTrade FX, LTD or WealthTrade FX, LTD's agents prior to Trader's receipt of said reports. Trader's failure to receive a trade confirmation shall not relieve Trader of the obligation to object as set out herein. Once an order or trade has been placed, and confirmation has been delivered, it is the sole responsibility of Trader to keep track of the account's orders and positions.

11. COMMUNICATIONS. Reports, statements, notices and any other communications may be transmitted to Trader via the email address on Trader's application, WealthTrade FX, LTD Trading Station Platform, or to such other email address as Trader may from time to time designate in writing to WealthTrade FX, LTD. All communications so sent, whether by mail, email, telegraph messenger or otherwise, shall be deemed transmitted by WealthTrade FX, LTD when electronically submitted or deposited in the United States mail, or when received by a transmitting agent, and deemed delivered to Trader personally, whether actually received by Trader or not.

12. WealthTrade FX, LTD RESPONSIBILITIES. WealthTrade FX, LTD will not be responsible for delays in the transmission of orders due to a breakdown or failure of transmission or communication facilities, electrical power outage or for any other cause beyond WealthTrade FX, LTD's control or anticipation. WealthTrade FX, LTD shall only be liable for its actions directly attributable to negligence, willful default or fraud on the part of WealthTrade FX, LTD. WealthTrade FX, LTD shall not be liable for losses arising from the default of any agent or any other party used by WealthTrade FX, LTD under this Client Agreement.

13. CURRENCY FLUCTUATION RISK. If Trader directs WealthTrade FX, LTD to enter into any currency transaction: (a) any profit or loss arising as a result of a fluctuation in the exchange rate affecting such currency will be entirely for Trader's account and risk; (b) all initial and subsequent deposits for margin purposes shall be made in U.S. dollars, in such amounts as WealthTrade FX, LTD may in its sole discretion require; and (c) WealthTrade FX, LTD is authorized to convert funds in Trader's account for margin into and from such foreign currency at a rate of exchange determined by WealthTrade FX, LTD in its sole discretion on the basis of the then prevailing money market rates.

14. RISK ACKNOWLEDGMENT. Trader acknowledges that investments in leveraged and non-leveraged transactions are speculative, involves a high degree of risk, and is appropriate only for persons who can assume risk of loss in excess of their margin deposit. Trader understands that because of the low margin normally required in OTCFX trading, price changes in OTCFX may result in significant losses that may substantially exceed Trader's investment and margin deposit. Trader warrants that Trader is willing and able, financially and otherwise, to assume the risk of OTCFX trading, and in consideration of WealthTrade FX, LTD's carrying his/her account(s), Trader agrees not to hold WealthTrade FX, LTD responsible for losses incurred through following its trading recommendations or suggestions or those of its employees, agents or representatives. Trader recognizes that guarantees of profit or freedom from loss are impossible of performance in OTCFX trading. Trader acknowledges that Trader has received no such guarantees from WealthTrade FX, LTD or from any of its representatives or any referring broker or other entity with whom Trader is conducting his/her WealthTrade FX, LTD account and has not entered into this Client Agreement in consideration of or in reliance upon any such guarantees or similar representations.

15. TRADING RECOMMENDATIONS. (a) Trader acknowledges that (i) any market

recommendations and information communicated to Trader by WealthTrade FX, LTD or by any person within the company, does not constitute an offer to sell or the solicitation of an offer to buy any OTCFX position, (ii) such recommendation and information, although based upon information obtained from sources believed by WealthTrade FX, LTD to be reliable, may be based solely on an opinion and that such information may be incomplete and may be unverified, and (iii) WealthTrade FX, LTD makes no representation, warranty or guarantee as to, and shall not be responsible for, the accuracy or completeness of any information or trading recommendation furnished to Trader. Trader acknowledges that WealthTrade FX, LTD and/or its officers, directors, affiliates, associates, stockholders or representatives may have a position in or may intend to buy or sell currencies, which are the subject of market recommendations furnished to Trader, and that the market position of WealthTrade FX, LTD or any such officer, director, affiliate, associate, stockholder or representative may not be consistent with the recommendations furnished to Trader by WealthTrade FX, LTD. Trader acknowledges that WealthTrade FX, LTD makes no representations concerning the tax implications or treatment of trading Forex; and, (b) Trader further acknowledges that should Trader grant trading authority or control over Trader's account to a third party ("Trading Agent"), whether on a discretionary or non-discretionary basis, WealthTrade FX, LTD shall in no way be responsible for reviewing Trader's choice of such Trading Agent nor making any recommendations with respect thereto. Trader understands that WealthTrade FX, LTD makes no warranties nor representations concerning the Trading Agent, that WealthTrade FX, LTD shall not be responsible for any loss to Trader occasioned by the actions of the Trading Agent and that WealthTrade FX, LTD does not, by implication or otherwise, endorse or approve of the operating methods of the Trading Agent. If Trader gives Trading Agent authority to exercise any of its rights over Trader's account(s), Trader understands that Trader does so at Trader's own risk.

16. TRADER REPRESENTATIONS AND WARRANTIES. Trader represents and warrants that: (a) Trader is of sound mind, legal age and legal competence; and, (b) No person other than Trader has or will have an interest in Trader's account(s); and, (c) Trader hereby warrants that regardless of any subsequent determination to the contrary, Trader is suitable to trade OTCFX; and (d) Trader is not now an employee of any exchange, any corporation in which any exchange owns a majority of the capital stock, any member of any exchange and/or firm registered on any exchange, or any bank, trust, or insurance company that trades the same instruments as those offered by WealthTrade FX, LTD, and in the event that Trader becomes so employed, Trader will promptly notify WealthTrade FX, LTD at its home office in writing of such employment; and, (e) All the information provided in the information portion of this Client Agreement is true, correct and complete as of the date hereof and Trader will notify WealthTrade FX, LTD promptly of any changes in such information; and (f) Trader will not enter into any Trade for the purposes of arbitrage, scalping or to exploit any temporal and/or minor inaccuracy in any exchange rate.

17. DISCLOSURE OF FINANCIAL INFORMATION. The Trader represents and warrants that the financial information disclosed to WealthTrade FX, LTD in this document is an accurate representation of the Trader's current financial condition. The Trader represents and warrants that in determining the Trader's Net Worth, Assets and Liabilities were carefully calculated then Liabilities were subtracted from Assets to determine the value that the Trader has included in the financial information as Net Worth. The Trader represents and warrants that in determining the value of Assets, the Trader included cash and/or cash equivalents, U.S. Government and Marketable securities, real estate owned (excluding primary residence), the cash value of life insurance and other valuable Assets. The Trader represents and warrants that in determining the value of Liabilities, the Trader included notes payable to banks (secured and unsecured), notes payable to relatives, real estate mortgages payable (excluding primary residence) and other debts. The Trader represents and warrants that in determining the Trader's Liquid

Assets the Trader included only those Assets that can be quickly (within one day's time) converted to Cash. The Trader represents and warrants that the Trader has very carefully considered the portion of the Trader's assets which the Trader considers to be Risk Capital. The Trader recognizes that Risk Capital is the amount of money the Trader is willing to put at risk and if lost would not, in any way, change the Trader's lifestyle. The Trader agrees to immediately inform WealthTrade FX, LTD if the Trader's financial condition changes in such a way to reduce the Trader's Net Worth, Liquid Assets and/or Risk Capital.

18. NO GUARANTEES. Trader acknowledges that Trader has no separate agreement with Trader's broker or any WealthTrade FX, LTD employee or agent regarding the trading in Trader's WealthTrade FX, LTD account, including any agreement to guarantee profits or limit losses in Trader's account. Trader understands that Trader is under an obligation to notify WealthTrade FX, LTD's Compliance Officer immediately in writing as to any agreement of this type. Further, Trader understands that any representations made by anyone concerning Trader's account that differ from any statements Trader receives from WealthTrade FX, LTD must be brought to the attention of WealthTrade FX, LTD's Compliance Officer immediately in writing. Trader understands that Trader must authorize every transaction prior to its execution unless Trader has delegated discretion to another party by signing WealthTrade FX, LTD's limited power of attorney (LPOA), and any disputed transactions must be brought to the attention of WealthTrade FX, LTD's Compliance Officer pursuant to the notice requirements of this Client Agreement. Trader agrees to indemnify and hold WealthTrade FX, LTD harmless from all damages or liability resulting from Trader's failure to immediately notify WealthTrade FX, LTD's Compliance Officer of any of the occurrences referred to herein. All notices required under this section shall be sent to WealthTrade FX, LTD at its home office.

19. CREDIT. Trader authorizes WealthTrade FX, LTD or agents acting on behalf of WealthTrade FX, LTD to investigate Trader's credit standing and in connection therewith to contact such banks, financial institutions and credit agencies as WealthTrade FX, LTD shall deem appropriate to verify information regarding Trader. Trader further authorizes WealthTrade FX, LTD to investigate Trader's current and past investment activity, and in connection therewith, to contact such futures commission merchants, exchanges, broker/dealers, banks, and compliance data centers as WealthTrade FX, LTD shall deem appropriate. Upon reasonable request made in writing by Trader to WealthTrade FX, LTD, Trader shall be allowed to review any records maintained by WealthTrade FX, LTD relating to Trader's credit standing. Trader shall also be allowed, at Trader's sole cost and expense, to copy such records.

20. JOINT ACCOUNTS. (a) If this account is held by more than one (1) person, all of the joint holders are jointly and severally liable to WealthTrade FX, LTD for any and all obligations arising out of transactions in the account and agree to be bound by all terms and conditions of this Client Agreement signed by each party. WealthTrade FX, LTD is authorized to accept instructions and to send confirmations to any one of the joint owners, and the Client hereby further appoints any and all of said joint owners as Client's agent for receipt of confirmations and hereby waives any right to receive confirmations otherwise. Any one or more of the joint owners shall have full authority for the account and risk in the name of the joint account.

(b) If this account is a joint account, in the event of the death of any of the Client's, the survivor(s) shall immediately give WealthTrade FX, LTD written notice thereof, and WealthTrade FX, LTD, before or after receiving such notice, may take such action, institute such proceedings, require such papers, retain such portion of the account, and restrict transactions in the account as WealthTrade FX, LTD may deem advisable to protect WealthTrade FX, LTD against any tax, liability, penalty, or loss under any present or future laws or otherwise. The estate(s) of any of the Clients who shall have died shall be liable, and

the survivor(s) shall continue to be liable, to WealthTrade FX, LTD for any debit balance or loss in the account in any way resulting from the completion of transactions initiated prior to the receipt by WealthTrade FX, LTD of the written notice of the death of the decedent, or incurred in the liquidation of the account, or the adjustment of the interests of the respective parties.

(c) If this account is held by tenants in common, then, in the event that the account is closed or upon receipt of a certified document evidencing death or legal incapacity of any tenant, the account shall be divided in equal shares unless WealthTrade FX, LTD is otherwise notified, in writing, signed by all joint owners of the amounts to be distributed to the individual joint owners.

(d) If this account is held by the parties as joint tenants with rights of survivorship, then, upon receipt of a certified document evidencing death or legal incapacity of one of the parties, the remaining party or parties shall continue this account in their name as sole or joint owners with all the terms and conditions of said account continuing in full force and effect.

21. NO WAIVER. No provision of this Client Agreement may be waived unless the waiver is in writing and signed by both Trader and an authorized officer of WealthTrade FX, LTD. No waiver of this Client Agreement may be implied from any course of dealing between the parties or from any failure by WealthTrade FX, LTD or its agents to assert its rights under this Client Agreement on any occasion or series of occasions.

22. GOVERNING LAW AND JURISDICTION. This Client Agreement, and the rights and obligations of the parties hereto, shall be governed by, construed and enforced in all respects by the laws of the State of New York, where WealthTradeFX, LTD's principal order execution facilities are located, and without regard to laws that would otherwise apply under applicable choice of law principles.

23. BINDING EFFECT. This Client Agreement shall be continuous and shall cover, individually and collectively, all accounts of Trader at any time opened or reopened with WealthTrade FX, LTD irrespective of any change or changes at any time in the personnel of WealthTrade FX, LTD or its successors, assigns, or affiliates. This Client Agreement including all authorizations, shall inure to the benefit of WealthTrade FX, LTD and its successors and assigns, whether by merger, consolidation or otherwise, and shall be binding upon Trader and/or the estate, executor, trustees, administrators, legal representatives, successors and assigns of Trader. Trader hereby ratifies all transactions with WealthTrade FX, LTD affected prior to the date of this Client Agreement, and agrees that the rights and obligations of Trader in respect thereto shall be governed by the terms of this Client Agreement.

24. TERMINATION. This Client Agreement shall continue in effect until termination, and may be terminated by Trader at any time when Trader has no open Spot currency position(s) and no liabilities held by or owed to WealthTrade FX, LTD upon the actual receipt by WealthTrade FX, LTD at its home office of written notice of termination, or at any time whatsoever by WealthTrade FX, LTD upon the transmittal of written notice of termination to Trader; provided, that such termination shall not affect any transactions previously entered into and shall not relieve either party of any obligations set out in this Client Agreement nor shall it relieve Trader of any obligations arising out of any deficit balance.

25. ACCOUNT TRANSFER AND ASSIGNMENT. Trader authorizes WealthTrade FX, LTD to transfer and assign Trader's account and this Client Agreement to another futures commission merchant or an affiliate thereof or any other legal entity. Trader may not transfer or assign this Client Agreement without WealthTrade FX, LTD's prior written consent, any purported assignment by Trader is null, void, and ineffective, and WealthTrade FX, LTD need not recognize the purported assignment by

Trader.

26. INDEMNIFICATION. Trader agrees to indemnify and hold WealthTrade FX, LTD, its affiliates, employees, agents, successors and assigns harmless from and against any and all liabilities, losses, damages, costs and expenses, including attorney's fees, incurred by WealthTrade FX, LTD arising out of Trader's failure to fully and timely perform Trader's agreements herein or should any of the representations and warranties fail to be true and correct. Trader also agrees to pay promptly to WealthTrade FX, LTD all damages, costs and expenses, including attorney's fees, incurred by WealthTrade FX, LTD in the enforcement of any of the provisions of this Client Agreement and any other agreements between WealthTrade FX, LTD and Trader. Furthermore, WealthTrade FX, LTD shall NOT be held liable and is released from all claims and losses incurred in such regard if (and to the extent that) the claim or loss was caused or contributed to by (a) Trader's Conduct: The actions or omission to act on the part of Trader or Authorized Persons (b) Forged Signature: Forged or unauthorized signatures on any document in connection with the Trader's account or this Client Agreement; (c) Malfunctions: System malfunction, equipment failure (whether Trader's or WealthTradeFX, LTD's equipment), system interruption or system unavailability; (d) Delay: Delays, failure or errors in implementing any instruction; and (e) Information: Inaccurate or incomplete instructions received by WealthTradeFX, LTD from Trader. Additionally, Trader agrees to indemnify and hold WealthTradeFX, LTD, its affiliates, employees, agents, successors and assigns harmless from and against all liabilities, losses, damages, costs and expenses, including attorneys fees resulting from use of programmable trading systems, whether built by Trader himself or by any third party and executed on or using the WealthTrade FX, LTD Trading Station or any other trading platform offered by WealthTrade FX, LTD.

27. CROSS TRADE CONSENT. The undersigned hereby acknowledges and agrees that a situation may arise whereby an officer, director, affiliate, associate, employee, bank, bank employee or dealer associated with WealthTrade FX, LTD, or WealthTrade FX, LTD itself, may be the opposing principal or broker for a trade entered for the undersigned's account. The undersigned hereby consents to any such transaction, subject to the limitations and conditions, if any, contained in the Rules or Regulations of any bank, institution, exchange or board of trade upon which such buy or sell orders are executed, and subject to the limitations and conditions, if any, contained in any applicable Regulations of the Commodity Futures Trading Commission, National Futures Association, United States Federal Reserve or other regulatory agency.

28. TERMS AND HEADINGS. The term "WealthTrade FX, LTD" shall be deemed to include WealthTrade FX, LTD, its divisions, its successors and assigns; the term "home office" is WealthTrade FX, LTD, LLC, Financial Square, 32 Old Slip, 10th Floor, New York, NY 10005 USA; the term "Trader" shall mean the party (or parties) executing the Client Agreement; and the term "Client Agreement" shall include all other agreements and authorizations executed by Trader in connection with the maintenance of Trader's account with WealthTrade FX, LTD regardless of when executed. The paragraph headings in this Client Agreement are inserted for convenience of reference only and are not deemed to limit the applicability or affect the meaning of any of its provisions.

29. ACCEPTANCE. This Client Agreement shall not be deemed to be accepted by WealthTrade FX, LTD nor become a binding contract between Trader and WealthTrade FX, LTD until approved by WealthTrade FX, LTD home office.

30. CONSENT TO JURISDICTION AND VENUE. Trader, in order to induce WealthTrade FX, LTD to accept this Client Agreement, and for other good and valuable consideration, the receipt and sufficiency

of which is hereby acknowledged, hereby agrees to the following: (a) Any judicial, administrative action or proceeding, including but, not limited to, arbitration (as provided for in the section “Arbitration Agreement” below) arising directly or indirectly hereunder or in connection with the transactions contemplated hereby, whether brought by Trader or WealthTrade FX, LTD, shall be held, at the sole discretion of WealthTrade FX, LTD within New York County, State of New York exclusively. Trader consents and submits to, and waives any and all objections Trader may have to such venue, and further agrees to waive and forego any right Trader may have to transfer or change the venue of any action or proceeding encompassed hereby; and, (b) Trader consents and submits to the jurisdiction of any local, state or federal court located within New York County, State of New York in any action or proceeding arising directly or indirectly hereunder or in connection with the transaction hereby, whether brought by Trader or WealthTrade FX, LTD.

31. RECORDINGS. Trader agrees and acknowledges that all conversations regarding Trader's account(s) between Trader and WealthTrade FX, LTD personnel may be electronically recorded with or without the use of an automatic tone-warning device. Trader further agrees to the use of such recordings and transcripts thereof as evidence by either party in connection with any dispute or proceeding that may arise involving Trader or WealthTrade FX, LTD. Trader understands that WealthTrade FX, LTD destroys such recordings at regular intervals in accordance with WealthTrade FX, LTD's established business procedures and Trader hereby consents to such destruction.

32. MODIFICATIONS TO THE CLIENT AGREEMENT. WealthTrade FX, LTD reserves the right to change the terms and conditions of this Client Agreement from time to time, and at any time, with or without notice to Trader, by posting such changes on the [www.WealthTrade FX, LTD.com](http://www.WealthTradeFX.com) website. Trader is responsible for regularly reviewing these terms and conditions for any modifications and agrees to be bound by same. Trader may not amend this Client Agreement unless such amendment is in writing and signed by both Trader and an authorized officer of WealthTrade FX, LTD. No oral agreements or instructions to the contrary shall be recognized or enforceable. This instrument and the attachments hereto embody the entire agreement of the parties, superseding any and all prior written and oral agreements and there are no other terms, conditions or obligations other than those contained herein.

33. ERISA PENSION PLAN PROVISION. Where Client is a plan covered by ERISA (as defined below), Client acknowledges and understands that WealthTrade FX, LTD is only providing services hereunder and is not a plan fiduciary as defined in section 3(21) of the Employee Retirement Security Act of 1974 (“ERISA”), and any rules or regulations promulgated there under. WealthTrade FX, LTD has no discretionary authority or control with respect to Client’s purchase or sale of foreign currency and that the furnishing of market recommendations and information by WealthTrade FX, LTD is solely for Client’s convenience and does not constitute the exercise of such authority or control; and there is no agreement, arrangement, or understanding between Client and WealthTrade FX, LTD that WealthTrade FX, LTD’s recommendations will serve as the primary basis for investment decisions with respect to the assets of Client or that WealthTrade FX, LTD will render individualized investment advice to Client based on the particular needs of Client. Client further represents that it has full power and authority pursuant to governing agreements and otherwise to enter into this agreement and to engage in transactions in foreign currency of the kind contemplated herein.

34. SOFTWARE. Trader, in order to induce WealthTrade FX, LTD to accept this Client Agreement, acknowledges and agrees that WealthTrade FX, LTD makes no warranty whatsoever that any software (the “Software”) downloaded onto Trader’s computer equipment will be compatible with, or operate without interruption on, Trader’s computer equipment, nor does WealthTrade FX, LTD warrant that the

Software is or will be uninterrupted, error free or available at all times. You further understand and agree that your download and/or use of the Software will expose you to risks associated with the download and/or use of software that may not be compatible with your computer equipment. You hereby agree to accept such risks, including, but not limited to, failure of or damage to, hardware, software, communication lines or systems, and/or other computer equipment. WealthTrade FX, LTD expressly disclaims any liability with respect to the foregoing, and you agree to fully indemnify, defend and hold harmless WealthTrade FX, LTD from any and all damages, liabilities, losses, costs and expenses that may arise therefrom.

## FX Agreement

- All client accounts are a sub-account of one major WealthTrade FX, LTD account.
- All client accounts will have trades executed via WealthTrade FX, LTD accounts and trading lines.
- All client accounts will have margin requirements established by the WealthTrade FX, LTD dealing desk.
- The automated WealthTrade FX, LTD trading system will distribute profits and losses accordingly to all client accounts.
- WealthTrade FX, LTD may establish rules and provisions for client accounts, including but not limited to minimum account size, investment time period, commissions and incentive fees, or any other financial arrangements.
- It is the client's responsibility to find out all necessary information about WealthTrade FX, LTD and ensure that all arrangements are discussed and clearly understood prior to any trading activity.
- It is the client's responsibility to find out all necessary information about a Trading Agent prior to any trading activity, if the account is to be traded by someone other than himself.
- All clients should be aware that guaranteeing any return is illegal. In addition, WealthTrade FX, LTD is not responsible for any claims or assurances made by WealthTrade FX, LTD, its employees and/or associates.
- Certified or Cashier's Checks made payable to *WealthTrade FX, LTD*.
- Mailing Address: Please see Website for address information.
- Wire Transfers: Please see Website for wire instructions.
- Please reference your name on all checks, wire transfers, and correspondence.*

## Customer Agreements

By clicking 'Yes' I hereby acknowledge that I have received and understood the Risk Disclosure Statement and all of the following disclosures, statements, and terms.

- [Risk Disclosure Statement](#)\*  Yes  No
- [Notice to Traders and Referral Disclosure](#)\*  Yes  No
- [Trader Agreement and FX Agreement](#)\*  Yes  No
- [Lending Agreement](#)\*  Yes  No
- [High Risk Investment Notice](#)\*  Yes  No
- [Social Security or Tax ID Certification & Backup Withholding Statement](#)\*  Yes  No
- [Consent to Jurisdiction and Venue](#)\*  Yes  No
- [Authorization to Transfer Funds and Consent to Electronic Signature](#)\*  Yes  No
- [Consent to Electronic Transmission of Confirmations and Account Statements](#)\*  Yes  No
- [Arbitration Agreement](#)\*  Yes  No
- [No Dealing Desk Disclosure](#)\*  Yes  No



I understand that by clicking "**I Agree**" following this notice, I am providing written instructions to WealthTrade FX, Ltd under the Fair Credit Reporting Act authorizing WealthTrade FX, Ltd to obtain information from my personal credit profile or other information from Experian. I authorize WealthTrade FX, Ltd to obtain such information solely to confirm my identity and to avoid fraudulent transactions in my name.

**I Agree**

I hereby represent that the information provided by me contained herein is true and correct. I further represent that I will notify WealthTrade FX, Ltd of any material changes in writing. WealthTrade FX, Ltd reserves the right, but has no duty, to verify the accuracy of information provided, and to contact such bankers, brokers, and others as it deems necessary.

By submitting below, I acknowledge that this is a legally binding contractual agreement. I have read it carefully, and by submitting this agreement application, I agree to be bound by every term and condition, including the items listed above. No modification of this agreement is valid unless accepted by WealthTrade FX, Ltd in writing. I confirm that I have downloaded a full set of account documents from your website and I have not made any alterations or deletions to this agreement or any such documents from the original forms posted on the website. In the event that there are any alterations or deletions to this agreement or any such documents such alteration and deletions shall not be binding on you and said original forms shall govern Trader account relationship with WealthTrade FX, Ltd.

I have read, understood and accept the: [Privacy Policy](#)

**Electronic Signature**

Type Your Full Name:

Type Today's Date:



Trident Chambers, PO Box 146, Road Town, Tortola, British Virgin Islands