FSP License no. 23497

Regulated by the Financial Sector Conduct Authority

Terms and Conditions – My Wallet

V 2.0

Table of Contents

1. My Wallet

1.1. Test our App Coupon

The following Terms and Conditions refer to 'Test our APP Coupon', hereafter 'Coupon'.

a) The User can trade on Demo environment to test the Xlearner Prime App.

b) Each Coupon can only be allocated to one trade.

c) The profits from trades executed with Coupon cannot be withdrawn unless you deposit.

d) The value of the Coupon is maximum $100, which predefines the Stop Loss(S/L) and Take Profit (T/P). The maximum profit from Coupon trade can reach up to $3.

e) Coupon trades will be closed by the end of trading day and cannot be held overnight. (eg. If a client uses the coupon 3 minutes before market close time, the trade will close by the end of market.)

g) Coupon cannot be used to place pending orders.

h) Coupon trades are executed on demo environment.

1.2. Credits

a) Credits can be claimed only from trading activity and can be used to open and close positions in all Symbols.

b) Credits are valid for 15 days and the validity period can be found to "My Wallet", please see section 2 for further details.

1.3. Redeemable Credits

a) Redeemable Credits can be claimed through task activities. More information can be found in the Xtrend Speed and Xlearner Prime App activities, please see Section 2 for further details.

b) Redeemable Credits can be used for the following trading purposes:
   i. Event Credits can be redeemed and used for trading on the day of a Market News
   ii. Event. Specified Credits indicate the specific Financial Instrument of which the credit can be used to trade with.

c) Credits are valid from 1 to 3 days depending on the redeemable credit type. The exact validity period of the credit used can be found when using the credit for trading in the "My Wallet" Section of App.

d) Clients trading with Redeemable Credits have the below limits:
   i. The maximum amount of Credits used with validity of 1 trading day is $100 per trading day.
   ii. The maximum number of Credits used with validity of 3 trading days is $200 per trading day.

2. Credits Terms and Conditions

The following Terms and Conditions refer to "Credits" and "Redeemable Credits".

- Credit Conversion Rate: Credit $1 = $1.
- Credit cannot be converted to capital and withdrawn by the client.
- Credit can also be earned via the Task Center.
- Clients having not deposited can receive up to $100 Credit.
- Credits are kept separately from Users' Account balance or Equity Balance.
- If the User trades with Credit, and makes profits, all of the profits will be credited as capital to Users account balance.
- Losses will be waived by the Company and not taken from User Account balances, therefore, Xlearner fully covers the invested margin of the Credit (i.e. covers risk) for trading.
- Your maximum profit of Credit trade can reach up to 100% of Used Margin. x)   Credit trades cannot be held overnight.
- Credit is not redeemable with real cash and any residual value of the Credit cannot be reused once used.
- Credit may expire depending on the activity within the Xtrend Speed and Xlearner Prime App. xiii) Profits from Credit trade can only be claimed by Fully Verified Clients.
- User cannot transfer Credit to other Xtrend Speed and Xlearner Prime Clients or other Xtrend Speed and Xlearner Prime Users.
- Credits cannot be used to place pending orders.
- When executing credit trades, hedging is not allowed on the same symbol within the first 5 minutes from opening the trade.
- The Company, without any given notice, may void trades executed by credits in order to cover a claim that might have against the Client and/or to cover any other indebtedness the Client might have with the Company and/or to cover a claim presented to the Company.
- Xtrend Speed and XLearner Prime reserves the right to stop rewarding a client with loyalty membership credits in case of suspected fraudulent activities aimed at earning credits.
- The Company reserves the right to revoke any Credit and profits earned with the use of Credit that occurred due to:
  - any Event of Default as defined to our Client Agreement.
  - any error, failure, interruption, disconnection, delay, technical problems, system failures, malfunctions and other similar system problems and/or defects as defined in the Client Agreement.

i) Any credits and profits earned with the use of Credit, generated from misquotation or technical issues or the user commits any other improper abusive trading as defined in the Order Execution Policy will be voided.

ii) Any credits earned from profits arising from abusive trading as defined in the Client Agreement will be voided.

3. The Forum

3.1 The content posted in Xtrend Speed and Xlearner Prime Forum is for information sharing purposes only. Nothing on this site should be accepted as recommendation to purchase any financial instrument. The choice and risk is always on the client.

3.2 The Client is prohibited from revealing any personal information and contact information as well as posting advertisements or promotions. Failure to comply will result in the Client being banned and removed from the forum.

3.3 The content found on this forum is not provided by Rynat Capital (Pty) Ltd. Rynat Capital (Pty) Ltd makes no representation and assumes no liability as to the accuracy or the completeness of the content provided, not any loss of capital, opportunities or forecast arising from any information contained in the Xlearner Prime Forum.

4. Credit Points

For the Social Trading Feature of the App, Copy Traders will earn Credits after copied orders are executed as shown in the table below:

The number of copied orders executed	Commission refund rate
0-99	0% commissions
100-499	20% commissions
500-1499	30% commissions
1500+	40% commissions

4.1. For the Social Trading Feature of the App, Master Traders will earn 10 Credit Points for each copied executed order that is released by the Master Trader.

5. Invite Friends

5.1. Users can participate in the activity through Xtrend Speed and XLearner Prime sharing function.

5.2. The invitee, must download the Xtrend Speed or XLearner Prime App and complete the registration in order to create a Xtrend Speed or XLearner Prime account.

5.3. The inviter and the invitee can receive the reward at the same time, once the invitee completes the above steps. Invited friends that complete the above steps, can't accept more than one invitation.

5.4. Only one account can be created from the invited user from each device. Any account created with the same device will not receive a "reward".

5.5. Credits are claimed successfully only if the Invitee provides Phone Number or Email or Facebook Login as requested to the invitation link.

5.6. Each inviter will receive $5 Credit and each invitee will receive $5 Credit from each successful claim.

5.7. The "reward" is added to the user's App account as Credit and can be used for 15 days from the day that were successfully claimed.

5.8. The inviters may receive the below Credits:

    a. Inviters having not deposited and not fully verified can receive up to $100 Credit.

    b. Inviters having not deposited and fully verified can receive up to $200 Credit.

    c. Inviters having deposited and not fully verified can receive up to $1000 Credit.

    d. Inviters having deposited and fully verified can receive up to $500 Credit per day and $5000 Credit per month.

6. Facebook Sharing Function

6.1. Each user can get up to $100 Credits per day when sharing an open or closed position and receives "Help".

6.2. User will receive $2 Credit from each "Help".

6.3. "Help" is the button "Help me" that appears to the shared post.

6.4. Each user can share unlimited positions per day.

6.5. Trades executed with Credit, cannot be shared.

6.6. Each user can receive only one "Help" from each Facebook Friend.

6.7. Each Facebook friend can help up to 5 Users per day and maximum 20 per week to earn Credits.

7. Facebook "Coupon" Sharing Function

7.1. Applies only to trades executed with Credit.

7.2. Each user can share one open position per day and receives "Help".

7.3. "Help" is the button "Help me" that appears to the shared post.

7.4. Each Facebook Friend can "Help" within 6 hours from the sharing time.

7.5. Each user can receive up to $5 Credit per day.

7.6. Each user can receive only one "Help" from each Facebook Friend per week.

7.7. Each Facebook friend can help up to 5 Users per day and maximum 20 per week to earn Credits.

7.8. The amount of Credit with each "Help" is random.

7.9. The amount of Credit will be added to the user's wallet only if the total amount of Credit received from each "Help" is more than $5.

8. Section ''Me''

8.1. Customer Service – Client can contact our agents for FAQ and any queries regarding client's account.

8.2. Account – Personal information regarding Client's Account.

8.3. Know XLearner Prime in 1 Minute – Includes Basic Knowledge, Product Guide and Investment Knowledge.

8.4. Language – shall mean the language of the platform.

8.5. Latest Version – Shows the latest version installed.

8.6. About XLearner Prime– Information pertaining to the Regulation governing Xtrend Speed and XLearner Prime and access to Legal Documents is included in this section.

9. Section ''Trade''

9.1 Trade – Lists all available symbols allowing users to trade on them

9.2 Positions – Lists all active open positions

9.3 Order – Lists all active pending orders

10. Section "Market"

All available financial instruments grouped into their respective Security type. Users can favorite instruments for quick access.

11. Section ''Home''

11.1. Trading Sentiment – Users can read the daily market analysis on economic news and technical analysis points.

11.2. Test our App Coupon.

11.3. The following Terms and Conditions refer to 'Test our APP Coupon', hereafter 'Coupon'

11.4. The Client can trade on Demo environment to test the XLearner Prime App.

11.5. Each Coupon can only be allocated to one trade

11.6. The value of the Test our App Coupon is maximum $100, which predefines the Stop Loss(S/L) and Take Profit (T/P)

11.7. Trades that are placed using this coupon cannot be held overnight.

11.8. Education Center - Users can read about the basics of trading and forex and educate themselves in understanding the forex market.

11.9. Traders Ranking – This shows the performance of the traders based on trading activity and how much rewards they will be getting for this.