

## **The Supplementary Agreement to the Public Offer Agreement on the terms of segregated accounts use.**

1. This Supplementary Agreement is made by and between InstaFintech Group (referred to as the Company), and the owner of a trading account, which is being converted to the segregated account (referred to as the Customer). The present Supplementary Agreement is the official offer publicly available in the Internet. The Customer is required to read it carefully before sending the filled in [S-1 Form](#) requesting the Segregated Account service. The filled in S-1 Form received by the Company's Customer Support Service shall confirm agreement of the Customer to the terms and conditions of the present Supplementary Agreement.
2. The Segregated Account service is provided to the Customer upon the receipt and consideration of the S-1 Form. If the S-1 Form is filled in correctly, and the Customer fulfills all the requirements for the Segregated Account service, the Customer Support Service of the Company shall activate the Segregated Account service on the Customer's trading account.
3. To confirm the fulfillment of the requirements necessary for enabling the Segregated Account service, the Client shall send a scanned copy of the bank statement to [segregated-accounts@instaforex.com](mailto:segregated-accounts@instaforex.com) proving that he/she holds an amount over \$50,000 in a bank account or its equivalent in any other currency. The said copy shall be sent after or at the moment of sending the completed S-1 form.
4. The Customer shall deposit 30% of the initial deposit within two weeks after Company's Customer Support Service gives the preliminary positive decision on activation of the Segregated Account service on the Customer's trading account. As soon as the Company receives the initial deposit from the Customer, it makes two transfers to the Customer's trading account:
  1. Transfer of amount equaling 30 % of the initial deposit;
  2. Transfer of amount equaling 70 % the initial deposit provided on terms of the interest-free credit.
5. The Company shall credit 70% of the initial deposit on the same day when crediting 30% of the initial deposit.
6. The Segregated Account service is meant for protection of the Customer's funds against the situations beyond human control.
  1. The Customer is responsible for availability of the necessary amount on the trading account for open trades. The Customer shall transfer the additional amount of money to the trading account in advance in case the current loss exceeds the amount deposited by the Customer.
  2. In case the Customer fails to fund the trading account or delays the transfer, the Company reserves the right to close all the positions at the current market price and cancel the Segregated Account service on the Customer's account.
  3. The Company may agree to continue maintaining the Customer's account if the deficit of the real funds does not exceed 20% of the whole amount.
7. The Segregated Account service is cancelled when the credit amount equaling 70% of the initial deposit is withdrawn from the Customer's trading account.
8. The restrictions imposed on the trading accounts with the Segregated Account service activated:
  1. The highest leverage is 1:200.
  2. The credit amount equaling 70 % of the initial deposit cannot be withdrawn.
  3. The interest rate is not applicable.
  4. The bank guarantee can be applied only to the money transferred by the Customer to the Company.
  5. The minimum trade volume is set individually for every trading account with the Segregated Account service activated and is over 1.0 lot (the pip value is equal to USD 1 for the major currency pairs).
  6. The Bonus programs are not applicable to segregated accounts.
  7. Withdrawal of funds with the profit from the segregated account requested by the Customer shall be interpreted as termination of the present Supplementary Agreement.
  8. Trading accounts with the Segregated Account service cannot be provided with the following services: the PAMM system, ForexCopy system, VPS hosting, and the InstaWallet system.
9. The parties shall solve all the disputes and disagreements on the terms and conditions stipulated in the present Supplementary Agreement and the Public Offer Agreement accepted by the Customer when opening a live trading account.
10. Language
  1. The language of the present Agreement is English.
  2. For the Customer convenience, the Company can provide the Agreement version in a language different from English. The translated version of the Agreement is of a merely informative character.
  3. In case of variant readings of a translated version and the present Agreement in English, the Agreement in English is considered as a prior reference standard.