

Award and Trading Benefits

MCA Intelifunds Ltd.

2017

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Award and Trading Benefits Policy

MCA INTELIFUNDS LTD, (hereinafter the company) trading as “FXORO”, is an investment firm regulated by the Cyprus Securities and Exchange Commission under license No. 126/10 and operates according to the Cyprus Investment Services and Activities and Regulated Markets Law of 2007 as amended for time to time, and the EU Directives especially Market in Financial Instruments Directive (MiFID).

FXORO maintains effective and transparent procedures for award and trading benefits policy (“the Policy”) which is constructed in accordance with related guidelines and provisions following the Company’s authorization by the Cyprus Securities and Exchange Commission (“CySEC”).

Available types of award schemes

a/a	Name of the award scheme	General Description of the award scheme	Expire date (if applicable)
1.	Trading Award	<p>The Company provides to clients trading award which allows clients to enhance their margin position, hence to minimize their risk exposure.</p> <p>The award is for trading purposes and is segregated from the clients real funds on platform (i.e. he can only find the award amount on award section and not in his balance).</p> <p>Accumulated profits made from the provision of such trading awards are part of the client’s balance and are not subject to any conditions.</p> <p>The provision of the trading award is subject to fair use policy and consequently we have the right to cancel it, when we have reasonable belief that there has been co-operation, collusion or organization of trades from the same source, or if we have reasonable belief that the award is being misused in any way.</p> <p>Clients maintain the right to opt out from receiving a trading award.</p>	N/A
2.	Complementary trading award	<p>In addition the Company may offer complementary trading award offers for clients depositing with certain funding methods, such as Moneybookers, wire transfer, and others.</p>	N/A

		<p>The purpose of this award is to cover up any expenses incurred by the client in cases of banks and other payment processors providers' charges.</p> <p>The award is for trading purposes and is segregated from the clients real funds on platform (i.e. he can only find the award amount on award section and not in his balance).</p> <p>Accumulated profits made from the provision of such trading awards are part of the client's balance and are not subject to any conditions.</p> <p>The provision of the complementary award given to clients can be consumed as margin and is not subject to any cancelation unless when we have reasonable belief that the award is being misused in any way.</p>	
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Trading Benefits (Cashback rewards and Gifts)

a/a	Name of the Trading Benefit Scheme	General Description of the award scheme	Expire date (if applicable)
1.	Redemption cash program (trading benefit)	<p>The Company's redemption cash program credits client account with cash (fully withdrawable and not in the form of Bonus) on a weekly basis according to the volume achieved in that week.</p> <p>The pending redemption cash amount is limited to the total pending redemption amount allocated to the client. Each week, amount is calculated according to the client's weekly volume which is deducted from the total redemption cash amount and credited to the client's account according to the ratio between the client's actual weekly redemption volume (in LOTS) and the required volume, as indicated in the "My account" section.</p> <p>It is clarified that the client is only entitled to the realized cash and the total pending redemption cash</p>	Three months from the date of activation.

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		<p>is realized only after client completes the full redemption volume.</p> <p>The volume is calculated on an ‘in and out’ basis, which means that the opening of 1 LOT and the closing of the same, count as 1 LOT towards the client’s volume requirement.</p>	
2.	<p>Refer a friend redemption cash rewards</p>	<p>Urge your friends to open account to trade with FXORO and get cash rewards (<u>fully withdrawable and not in the form of Bonus</u>). The redemption cash (“reward”) will be determined ONLY by the initial deposit of the referred Client. The reward will be added only after the referred client’s account is approved.</p> <p>The reward will be available for request for one month from the initial deposit and needs to be claimed by the referrer by sending an email to cs@fxoro.com with subject: REFER A FRIEND REDEMPTION CASH with both his name and his friend’s full name, account number, email address, and a valid, working telephone number.</p> <p>The reward will be added ONLY after the initial deposit and required volume has been realized by the referred new client in his account and been approved by the compliance department. The purpose of the required volume is to avoid any misuse of the Company trading benefits.</p>	N/A

<p>Trial Account</p>	<p>Trial Margin Account</p>	<p>Interested clients and prospective clients can be provided with a Trial Account which includes an initial predetermined margin funded by the Company that can be used as a trial for certain Services provided by the Company, as per Company's Trading Conditions.</p> <p>Any amount of margin funded by the Company in the Trial Account is provided for the sole purpose of Trading and cannot be withdrawn by the Interested Person.</p> <p>Trading shall be made according to the Company's Terms and Conditions section 17. 3.</p> <p>Trial Accounts can also be available to Interested Persons who are not yet Customers of the Company and they shall be provided once per household and/or IP Address.</p>	<p>7 Calendar days</p>
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Terms and conditions of use and eligibility of Trading Award Schemes, Trading Benefits and Trial Account.

Clients' funds and profits are free at all times for withdrawal regardless the type of account or the time period of the award scheme that they participate in.

The company urges its clients to take part in the campaigns and offers of the Company, but to refrain from abusing and/or manipulating them. Abusing any of the trading award scheme/trading benefits could lead to cancellation of the award/benefit and closure of the client's account. The decision whether a client is abusing and/or manipulating the company's trading platform and/or the terms and conditions of the present policy is at the Company's discretion.

If there is any suspicion or indication of forex arbitrage trading, fraud, award/benefit abuse or any other form of offer manipulation, the company, at its absolute discretion reserves the right to remove all previously credited awards from all trading accounts connected to the client, disqualify the client from all future campaigns and/or close or suspend all current orders and any profits gained.

The company reserves the right to temporarily/permanently close all trading accounts affected. The company shall not be liable for any ramification endured due to award cancellation. The Company's decision

– should this be the case – shall be final. The company reserves the right to revoke or change the offers at any time and this will be displayed in the Company’s website.

The company has the right to withdraw and/or withhold at any time, without prior notice and additional explanation of reasons any award/trading benefit and/or profit gained if: a) a breach of the present Terms and Conditions occurs; and/or b) the company has reasonable grounds to believe that there has been a misuse of the offer.

If mistakenly credited, the award (and any other Award, as this term defined down here) will be removed without prior notice and any trading using it shall be considered void.

Persons associated with the company’s, specific websites and/or social network sites whereby the company may occasionally run certain promotions, contests and/or surveys, in the context of which access to the promotion is offered, are not allowed to participate in any promotion or campaign of the Company.

Handling Fees

The Company reserves its right to impose 20% handling fee in extremely severe cases of breach of the Company’s Terms of Use such as fraud and/or manipulations and/or unjustified charge-backs done by clients and all in accordance with the Company’s sole discretion.

Trading Award Schemes

The trading award is applicable for up to 1 (one) trading account per Client, irrespective of the number of trading accounts a Client may open with the Company.

Trading award schemes are provided to clients only for trading purposes as supporting margin and is not available for withdrawal at any time whatsoever.

Trading award scheme which was granted due to a certain deposit shall be cancelled upon the withdrawal of the whole or part of the deposit or once the client’s equity becomes smaller than the provided trading award due to the Client’s withdrawals. All trading award schemes shall be cancelled if the account is not active for 3 consecutive months.

For new accounts, the trading award will be given only after the account has been approved. Account without equity will not be eligible for a trading award.

Trading Award Schemes and Trading Benefits

Trading awards and trading benefits shall be credited to the client’s account denominated currency and subject to compliance with the terms of the offer made to the client.

All trading award schemes and trading benefits are easily identified and distinguished from real funds in the client’s trading terminal. Every trading benefit in order to be released requires a trading turnover volume

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executed by the client. If the client wished to opt out from any trading benefit scheme without completing the redemption condition the trading benefit shall not be rewarded to the client.

Warnings

When clients trade with trading award they need to be cautious. It is truly appealing, but there is a downside. You may close higher trades and make more money initially (or in the long run), but you can also lose a lot more money.

The company will not be liable for any losses whatsoever that a Client may incur and/or suffer, including but not limited to losses due to trading with the trading award.

All Terms and Conditions of Trading Award and Trading Benefits Policy, shall be read and be applicable in conjunction with the specific terms and conditions of the company's campaigns and/or offers as provided by company from time to time.

All volume requirements must be completed within 60 days from the time the Trading Benefit is allocated to the client, or, when applicable, as specified in the offer sent to the client.

In case the client withdraws only the profit, FXORO leaves the trading award on the account. We take back the trading award only, when the client withdraws the whole initial amount or less than the initial deposit. Examples on Trading Award Schemes and Trading Benefits for illustration purposes alone:

Pending redemption cash

- Assuming that the client deposited €200 and received 50% Pending redemption cash (€100).
- For the calculation of necessary generated trades the Company uses the below method.

Amount deposited (i.e100) / 4 = Generated Trades (25).

Refer a friend rewards

Refer a Friend Reward		
Referral's Initial Deposit	Your Reward	Required lots (Closed trades)
\$300 to < \$1000	\$ 100	10
\$1001 to < \$2500	\$ 200	20
\$2501 to < \$10,000	\$ 350	35
\$10,000 and up	\$ 500	50

Trading Award

Assuming that the client deposited €200 and received 50% trading award of €100



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The client will be able to trade with €300 (200+100). This award is not withdrawable but can be used as margin only.

Example for profit:

In case of €200 profit, the client's balance will be €400 (€200 deposit + €200 profit) + €100 credit. The client is able to withdraw €400. Equity will be €500

Example for loss:

In case of €200 loss, the client balance will be € 0 (€200 deposit - €200 loss) + €100 credit. The client is able to withdraw € 0. Equity will be- €100.

Please do not hesitate to contact customer support should you have any queries.

Customer Support: cs@fxoro.com

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