

GOLDEN TRADER

CLIENT SERVICE AGREEMENT

Effective date	25 September 2026
Version	1.0
Jurisdiction	Saint Lucia

Important. Contracts for Difference (CFDs) are complex leveraged products and carry a high risk of rapid loss. You may lose all funds in your trading account and, because negative balance protection is not guaranteed, you may owe additional amounts. Read this Agreement and the Risk Disclosure before opening or using an account.

Golden Trader Ltd
Company No. 2025-00610
Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay,
Gros-Islet, Saint Lucia
<https://golden-trader.com>

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This Agreement should be read together with the Risk Disclosure, Order Execution Policy, Privacy Policy, AML/KYC Policy, Restricted Jurisdictions Policy, product specifications, fee schedules and any promotion-specific terms published or supplied by the Company. If promotion terms conflict with this Agreement only in relation to that promotion, the promotion terms apply to that limited extent.

1. About this Agreement

1.1 This Client Service Agreement (the Agreement) is between Golden Trader Ltd (the Company, Golden Trader, we, us or our) and the individual or legal entity accepted by us as a client (the Client, you or your).

1.2 The Agreement governs your account, access to our online facilities and trading platform, and all transactions entered into through or with the Company. It takes effect when we accept your application, when you electronically accept it, or when you first use the services, whichever occurs first.

1.3 This Agreement is non-negotiable unless a written variation is expressly approved and signed by an authorised representative of the Company. A discussion, sales message, account-manager statement or

informal communication does not amend this Agreement.

1.4 If you are a legal entity, references to you include the entity and its authorised users. The person accepting this Agreement represents that they have authority to bind the entity.

2. Company status and capacity

2.1 Golden Trader Ltd is incorporated and registered in Saint Lucia as an international business company under Company No. 2025-00610, with its registered office at Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia.

2.2 Incorporation and registration as a company do not constitute a financial-services licence. Golden Trader Ltd is not licensed or supervised by the Financial Services Regulatory Authority of Saint Lucia for forex or CFD business. The services are not represented as being approved, guaranteed or endorsed by that Authority.

2.3 Unless expressly stated otherwise for a transaction, the Company acts as principal and is your contractual counterparty. We are not your agent, broker acting on your behalf, trustee, fiduciary, adviser, joint-venture partner or tax adviser.

2.4 No statutory investor-compensation or deposit-insurance scheme is represented as applying to your account. You should obtain independent legal advice concerning the protections available in your jurisdiction.

3. Eligibility and account opening

3.1 You must be at least 18 years old, have legal capacity to contract, and not be prohibited from receiving the services under the laws applicable to you. We may decline an application without providing a reason where permitted by law.

3.2 You must provide complete, accurate and current information and documents requested for identity, address, source of funds or wealth, ownership, control, sanctions, tax or other due-diligence checks. We may require updated or additional documents at any time.

3.3 For a corporate account, we may require incorporation and constitutional documents, proof of registered and operating address, ownership and control details, identification and address evidence for directors, authorised persons and ultimate beneficial owners, a board resolution, source-of-funds information and any other reasonable due-diligence documents.

3.4 You may not open or use an account if you are located in, resident in, or otherwise connected to a jurisdiction listed in our Restricted Jurisdictions Policy, or where our services would be unlawful. We may apply geographic, product or onboarding restrictions at any time.

3.5 We may rely on third-party verification providers and databases. Successful technical verification does not oblige us to accept or keep an account open.

4. Services and relationship

4.1 We provide execution-only services in over-the-counter leveraged derivatives, including CFDs referencing foreign exchange, precious metals, indices, commodities, equities or digital assets, as made available from time to time.

4.2 A CFD is a cash-settled contract. You do not acquire ownership, voting rights, custody rights or a right to physical delivery of an underlying asset. References to buying or selling describe the direction of the CFD position only.

4.3 We do not provide personal recommendations, portfolio management, legal, tax or investment advice. Market commentary, research, signals, educational material and communications from employees or representatives are general information only and do not take account of your objectives or circumstances.

4.4 You make each trading decision independently and at your own risk. You are responsible for assessing suitability, obtaining professional advice where needed, and complying with all laws and tax obligations

applicable to you.

4.5 Account types, available instruments, leverage, contract sizes, spreads, commissions, swaps, trading hours and other specifications may differ and may be changed in accordance with this Agreement.

5. Trading platform and instructions

5.1 Trading may be made available through MetaTrader 5 (MT5), a client portal, application programming interface or another facility approved by us. Availability of a facility does not guarantee uninterrupted access.

5.2 We may treat an instruction transmitted using your credentials or an authorised connection as genuine and binding. You are responsible for reviewing an order before submission and for the operation of any expert adviser, algorithm, API, copy-trading tool or third-party software connected to your account.

5.3 We may reject, cancel or limit an instruction before execution where the market is closed, liquidity is unavailable, the requested size exceeds limits, margin is insufficient, a price is no longer available, a system or connectivity problem exists, or we reasonably consider the instruction unlawful or abusive.

5.4 An order is not a transaction until it has been executed and recorded by our systems. A request shown as received, pending or processing is not confirmation of execution.

5.5 Telephone, messaging or email instructions are accepted only where we expressly permit them and complete our security checks. We may record communications and use those records as evidence.

6. Orders, execution and pricing

6.1 Our prices may be derived from external market or liquidity sources and adjusted for spreads, mark-ups, financing, liquidity and risk-management considerations. Because CFDs are OTC contracts, our quoted price may differ from exchange prices or prices displayed elsewhere.

6.2 Market orders are executed at the best price reasonably available within our systems when processed, not necessarily the price displayed when submitted. Slippage may be positive or negative. During volatility, low liquidity, market gaps or news events, an order, stop loss or take profit may be executed at a materially different price.

6.3 Pending orders are triggered when our tradable price reaches the specified level and are then subject to available liquidity and execution conditions. A stop order does not guarantee the requested execution price.

6.4 Trading hours and holiday schedules may vary by instrument. We may suspend, delay, close-only, reduce or discontinue trading in an instrument where reasonably required by market conditions, a liquidity provider, law, technology, risk controls or an event beyond our reasonable control.

6.5 A transaction executed at a price that is clearly and materially incorrect due to a feed, system, calculation or transmission error is a Manifest Error. Acting reasonably and in good faith, we may correct the price, cancel the transaction or leave it unchanged, taking account of the market price, timing and surrounding circumstances. We will keep a record of the review and notify you where practicable.

7. Margin, leverage and automatic close-out

7.1 Leveraged trading requires margin. Margin requirements and maximum leverage vary by instrument, account type, position size, market conditions and client profile. We may reduce leverage or increase margin requirements for new or existing positions, including before weekends, holidays or high-risk events.

7.2 Balance, equity, used margin, free margin and margin level are calculated by the trading system. Values may change rapidly. You must continuously monitor your account and maintain sufficient free margin; we are not obliged to make a personal margin call or allow time for additional funding.

7.3 The standard automatic stop-out level is 20% unless a different level is expressly shown for the relevant account or product. If margin level reaches or falls below the applicable stop-out level, the platform may automatically close one or more positions without notice. The order and price of liquidation

are determined by the platform and available market conditions; restoration above 20% is not guaranteed.

7.4 Liquidation may occur after the account has already entered a deficit, particularly during gaps, exceptional volatility, illiquidity or delayed execution. Negative balance protection is not guaranteed. You remain liable for any debit balance unless we confirm a waiver or adjustment in writing.

7.5 We may close or reduce positions without notice where needed to address insufficient margin, invalid or reversed funding, legal restrictions, account security, market disruption or a breach of this Agreement.

8. Charges, swaps and conversions

8.1 You must pay spreads, commissions, financing or swap charges, conversion costs, administrative charges and other fees applicable to your account and transactions. Current rates or calculation methods are shown in the platform, product specifications, fee schedule or written commercial terms.

8.2 Charges may vary by instrument, account type, trading volume, holding period and market conditions. Overnight financing may include multi-day charges to account for weekends or holidays. You are responsible for checking charges before trading.

8.3 Swap-free status is subject to approval, eligibility, product limits and fair-use controls. It is not an unconditional waiver of all holding costs. We may apply an administration charge, restrict eligible instruments or holding periods, or revoke swap-free status where permitted by the applicable terms and after notice where practicable.

8.4 Where a payment, balance, profit, loss or charge requires currency conversion, we may use a commercially reasonable conversion rate selected by us, which may include a mark-up.

8.5 A promotion, credit or bonus is governed by separate terms. Unless those terms expressly state otherwise, promotional credit is not cash, is not withdrawable and may be removed or adjusted when funds are withdrawn, eligibility ceases, or abuse is reasonably identified.

9. Client money and payments

9.1 Client funds received by the Company are maintained separately from the Company's operating funds. Segregation is an operational safeguard and does not mean that the funds are covered by a statutory deposit-insurance or investor-compensation scheme, nor does it eliminate bank, payment-provider, counterparty, insolvency or operational risk.

9.2 We may use banks, payment service providers, digital-asset service providers or other third parties to receive, hold, convert or transmit funds. Their processing times, fees, limits and compliance requirements may apply in addition to ours.

9.3 Deposits and withdrawals normally must be made to or from an account, card, wallet or payment method in your own name. We may reject or return third-party payments and may require proof of ownership, source of funds or transaction purpose.

9.4 A portal balance or payment status is provisional until funds are finally received and cleared. We may reverse a credit resulting from a chargeback, blockchain reorganisation, payment-provider reversal, fraud, duplicate posting or error.

9.5 Withdrawal requests are subject to identity and security checks, available free margin, open obligations, payment-method restrictions and AML/CFT review. We may return funds by the original payment route before using another route. We do not guarantee processing by a particular date where checks or third parties are involved.

9.6 We may set off a due and payable amount that you owe us against a cash balance held in another account in the same legal name, after currency conversion where needed. We will not treat unrelated physical assets or balances held by another legal entity as available for set-off unless a separate written agreement expressly permits it.

10. Statements, records and errors

10.1 Account statements, trade confirmations and platform records may be provided electronically. You must review them promptly and notify us of an alleged error without unreasonable delay and, where possible, within 48 hours of becoming aware of it.

10.2 Our server records are the primary record of orders, transactions, balances and communications, except where you provide clear evidence of an error. Platform screenshots or records generated by a client device may not reflect the final server record.

10.3 We may correct clerical, calculation, posting or payment errors and make corresponding account adjustments. An accidental credit does not create a right to retain or withdraw the amount.

11. Prohibited conduct

11.1 You must not use the services for fraud, money laundering, sanctions evasion, market manipulation, unauthorised third-party trading, payment abuse, identity misuse or any unlawful purpose.

11.2 You must not knowingly exploit a stale or incorrect price, latency discrepancy, system fault, duplicate execution, promotional flaw or connectivity problem; interfere with the platform; overload systems; or use automation in a manner designed primarily to exploit technical errors rather than market risk.

11.3 We will not classify profitable trading, scalping, hedging or automation as abusive merely because it is profitable. A finding of abuse must be based on reasonable evidence of manipulation, deception, collusion, technical exploitation or breach of disclosed rules.

11.4 Where we reasonably suspect prohibited conduct, we may investigate, request information, restrict activity, suspend withdrawals, cancel affected benefits, correct affected transactions or terminate the account. Any adjustment must be proportionate to the conduct and supported by our records.

12. Conflicts of interest

12.1 Because we act as principal and counterparty, our interests may conflict with yours, including where your trading loss may result in a gain to us or where we hedge exposure with third parties. We may receive revenue from spreads, commissions, financing, mark-ups and risk management.

12.2 We may hedge all, part or none of our exposure, aggregate transactions, select liquidity sources and manage risk at our discretion. These arrangements do not alter your contract with us.

12.3 Introducing brokers, affiliates, account managers or other intermediaries may receive commissions linked to referrals, deposits, volume or other activity. Their compensation can create a conflict. They are not authorised to guarantee profits, approve withdrawals, change account terms or bind the Company unless we confirm this in writing.

13. Communications and electronic acceptance

13.1 We may communicate through the client portal, website, platform, email, telephone or messaging channel using the details you provided. A notice is treated as received when posted to your secure account, sent to your registered email, or otherwise made available through an agreed electronic channel.

13.2 Electronic acceptance, one-time passwords, digital records and electronic communications may be used as evidence of consent and have the same effect as a handwritten signature to the extent permitted by law.

13.3 You must keep your contact details current and check communications regularly. We are not responsible for loss caused by your failure to receive or review a notice sent to the registered details.

13.4 English is the controlling language of this Agreement. A translation is provided for convenience only; if there is any inconsistency, the English version prevails.

14. Security and account access

14.1 You must keep passwords, one-time codes, investor passwords, API keys, devices and authentication methods secure and confidential. You must notify us immediately if you suspect unauthorised access.

14.2 You are responsible for activity conducted using your credentials until we receive and act on a security notice, except to the extent caused by our fraud, wilful misconduct or gross negligence.

14.3 You must not permit another person to operate your account unless we have approved that person as an authorised user or under a valid power of attorney. Approval does not make us responsible for that person's decisions.

14.4 We may require additional authentication, temporarily block access or reset credentials where we reasonably suspect compromise, fraud or a security threat.

15. Representations and ongoing obligations

15.1 Each time you use the services, you represent that the information you supplied remains accurate; you act for your own account unless a disclosed and approved arrangement applies; your funds are from lawful sources; and your use of the services is lawful in your jurisdiction.

15.2 You must promptly disclose changes to residence, nationality, tax status, ownership, control, authorised persons, source of funds, financial circumstances or any other information material to our due diligence or services.

15.3 For a legal entity, you represent that it is validly existing, has approved the account and transactions, and that each authorised person has continuing authority. You must notify us immediately when an authority is changed or revoked.

16. Risk acknowledgements

16.1 You understand that CFDs are speculative and leveraged. Small price movements can cause substantial gains or losses, and losses can occur faster than deposits can be made or positions can be closed.

16.2 Risks include leverage, volatility, gaps, slippage, illiquidity, counterparty exposure, foreign exchange conversion, financing costs, technology failure, cyber incidents, third-party failure, regulatory change and force majeure.

16.3 Stop-loss orders, stop-out systems and risk tools reduce but do not eliminate risk. They may fail to execute at the requested price or before the account enters deficit.

16.4 Digital-asset CFDs may experience extreme volatility, fragmented pricing, trading interruptions and rapid regulatory change. You do not own or have a claim to any referenced digital asset.

16.5 You confirm that you have read the separate Risk Disclosure, understand the nature of the products and can bear the potential loss.

17. Suspension and termination

17.1 You may request account closure after all positions are closed and obligations are settled. We may require written confirmation and completion of pending compliance or payment checks.

17.2 We may suspend, restrict or terminate an account immediately where you breach this Agreement, fail due diligence, provide misleading information, create legal or reputational risk, become insolvent, die or lose capacity, threaten staff, misuse the platform, or where continuation is not commercially or legally feasible.

17.3 On termination we may cancel pending orders, close positions at available prices, deduct amounts due and return the remaining balance through an approved payment method. Clauses concerning liabilities, records, confidentiality, governing law and accrued rights survive termination.

17.4 An account with no activity may be classified as dormant. Any dormant-account fee will apply only if disclosed in the current fee schedule or notified to you before it is charged.

18. Liability and indemnity

18.1 Nothing in this Agreement excludes liability that cannot lawfully be excluded. Subject to that limitation, we are not liable for indirect, incidental, special, punitive or consequential loss, loss of opportunity, anticipated profit, business, data or reputation.

18.2 We are not liable for loss caused by market movement, slippage, a client's trading decision, failure of a client device or connection, third-party software, a payment provider, bank, liquidity source, exchange, telecommunications provider or other event outside our reasonable control, unless the loss results directly from our fraud, wilful misconduct or gross negligence.

18.3 You indemnify the Company and its officers, employees and agents against reasonable losses, claims and expenses arising from your unlawful conduct, material breach, misrepresentation, unauthorised use you permitted, or tax obligations, except to the extent caused by our fraud, wilful misconduct or gross negligence.

18.4 Any limitation or exclusion applies to the maximum extent permitted by applicable law and is interpreted narrowly where required for fairness.

19. Events beyond reasonable control

19.1 An event beyond reasonable control includes market closure or disruption, extreme volatility, liquidity failure, war, civil unrest, terrorism, epidemic, natural disaster, power or network outage, cyberattack, failure of a critical vendor, governmental action, sanctions, legal change or banking disruption.

19.2 During such an event we may suspend quotes or trading, change margin, restrict order types, close positions, cancel instructions, delay payments or take other reasonable measures to protect clients, the Company and market integrity. We will seek to act proportionately and provide notice where practicable.

20. Complaints

20.1 A formal complaint should be sent to complains@golden-trader.com with your full name, account number, relevant dates, transaction numbers, a clear description of the issue and the outcome requested.

20.2 We will acknowledge and investigate a complaint within a reasonable time, may request further information, and will provide a written outcome when our review is complete. Complex cases or cases involving third parties may take longer.

20.3 Submitting a complaint does not suspend margin, payment or other obligations. We encourage you to complain promptly so that records remain available.

20.4 Because the Company is not licensed or supervised by the Financial Services Regulatory Authority of Saint Lucia for forex or CFD business, that Authority may not be able to investigate or resolve a complaint concerning these services. This does not affect any right you may have to bring proceedings in a competent court.

21. Privacy and confidentiality

21.1 We process personal and corporate information for account administration, identity verification, fraud prevention, legal compliance, payments, trading, risk management, service improvement and communications, as further described in our Privacy Policy.

21.2 We may disclose information to affiliates, verification providers, banks, payment providers, platform and technology suppliers, professional advisers, courts, authorities or counterparties where reasonably necessary or legally required. Providers may be located in other countries.

21.3 We may retain records after account closure for legal, regulatory, evidential, security and legitimate business purposes.

22. Amendments, assignment and notices

22.1 We may amend this Agreement for legal, regulatory, operational, product, technology or risk reasons. Material amendments will be notified through the website, portal or registered contact details and will take

effect on the stated date. Continued use after that date constitutes acceptance; you may close the account before the change takes effect.

22.2 A change required urgently by law, security or market conditions may take effect immediately. It will not retrospectively alter a completed transaction except to correct an error or as required by law.

22.3 You may not assign or transfer rights or obligations without our written consent. We may assign or transfer this Agreement as part of a lawful reorganisation, business transfer or outsourcing arrangement, subject to reasonable notice and preservation of accrued rights.

23. Governing law and jurisdiction

23.1 This Agreement and any non-contractual obligation arising from it are governed by the laws of Saint Lucia.

23.2 After completion of the Company's complaints process, the courts of Saint Lucia have exclusive jurisdiction to determine a dispute, except that the Company may seek urgent protective or enforcement relief in another competent jurisdiction.

23.3 Nothing in this clause prevents a client from relying on a mandatory consumer protection that cannot lawfully be excluded in the client's country of residence.

24. General provisions

24.1 This Agreement, together with the documents incorporated by reference and any approved account-specific written terms, constitutes the entire agreement concerning the services and replaces prior statements or understandings on the same subject.

24.2 If a provision is invalid or unenforceable, it will be limited or severed to the minimum extent necessary, and the remaining provisions continue in effect.

24.3 A delay or failure to exercise a right is not a waiver. A waiver is effective only if given in writing by an authorised representative and applies only to the specific circumstances stated.

24.4 Headings are for convenience and do not affect interpretation. The words including and includes are not limiting. A reference to writing includes an approved electronic communication.

24.5 By clicking accept, submitting an account application or using the services, you confirm that you have read, understood and agreed to this Agreement and the documents incorporated by reference.

Schedule 1 — Key definitions

Term	Meaning
Account	A client profile or trading account maintained by the Company.
Authorised User	A person approved by the Client and accepted by the Company to access or operate an Account.
CFD	A cash-settled contract for difference whose value references an underlying market or asset without conferring ownership of it.
Client Money	Funds received from or held for a Client in connection with the services.
Equity	The Account balance adjusted by unrealised profit or loss and other applicable credits or charges.
Free Margin	Equity not currently committed as used margin, as calculated by the trading system.
Margin Level	The percentage ratio of Equity to used margin, as calculated by the trading system.
Manifest Error	A clear and material pricing, calculation, feed, transmission or system error that a reasonable person with market knowledge would recognise as erroneous.
Services	The account, portal, platform, execution, payment and related services made available by the Company.
Stop-Out Level	The margin level at or below which the trading system may automatically close positions; the standard level is 20% unless expressly specified otherwise.

Documents forming the client terms

The following documents form part of the contractual framework when published or supplied by the Company: the Risk Disclosure; Order Execution Policy; Privacy Policy; AML/KYC Policy; Restricted Jurisdictions Policy; product specifications and fee schedules; and any account-specific or promotion-specific terms accepted by the Client. A specific document prevails only for the subject it expressly governs; otherwise this Agreement prevails.

Contact
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