

HF Markets (SV) Ltd
Return on Free Margin (“ROFM”)
TERMS AND CONDITIONS

The Return on Free Margin ("ROFM") (hereinafter the "ROFM" or "Promotion"), is a promotion offered by HF Markets (SV) Ltd (hereinafter the "Company") to its Clients under the following Terms and Conditions.

1. Introduction

- 1.1. This Promotion is available to all Company's Clients who have satisfied the criteria as set out in this Promotion's Terms and Conditions.
- 1.2. The Promotion is available to Company's Clients that:
 - a. have opened an Account with the Company as per the Account Opening Agreement;
 - b. are eligible as per the Promotion's Terms and Conditions;
 - c. have completed the age of 18 or the applicable legal age of their country of residence or otherwise are not considered "minors" in their country of residence; and
 - d. have accepted the Promotion's Terms and Conditions.

2. Promotion Period

- 2.1. This Promotion is offered by the Company to all of its Clients subject to the criteria mentioned in clause 1.2 above.
- 2.2. This Promotion runs for an indefinite period until terminated at the sole and absolute discretion of the Company without any of its Clients' consent.

3. Terms and Conditions

- 3.1. The Promotion concerns only the Free Margin in any Micro, Premium, Zero, Platinum, Cent, Pro and HFCopy trading account opened by the Client. The Promotion is also applied in any Islamic (Swap-Free) trading account opened by the Client.
- 3.2. The Promotion does not apply to the Free Margin in any PAMM account opened by the Client.
- 3.3. For the avoidance of any doubt, bonus funds and funds which have not been transferred to the applicable trading accounts from the clients' wallets, do not qualify as Free Margin under the Terms and Conditions of this Promotion.

- 3.4. The Promotion does not apply to archived trading accounts as per the Account Opening Agreement.
- 3.5. Clients shall be eligible to receive a Return on their Free Margin from the moment they trade 5 lots or more on closed trades which had been opened for more than three (3) minutes on Contracts for Differences ("CFDs") on forex and metals only in any given month, and the criteria as mentioned in clause 3.6 of these Terms and Conditions are met.
- 3.6. Upon trading 5 lots or more on closed trades which had been opened for more than three (3) minutes on CFDs on forex and metals in any given month, the following criteria must be daily met for any Client to be eligible to receive a Return on his Free Margin:
- Cumulative Free Margin in all of the Client's trading accounts shall be more than 1,000 USD (one thousand US Dollars) or the equivalent amount in Euro or Nigerian Naira or Japanese Yen;
 - The Client shall have at least an open trade on CFDs on forex or metals. For the avoidance of any doubt, a closed trade on CFDs on forex or metals which was at any point open during any relevant day, shall be considered as satisfying this criterion.
- 3.7. The Client shall receive on a daily basis a Return on his Free Margin as per the below table:

Free Margin (USD) - Daily	Trading Volume (Lots) - Monthly	
	5-50	>50
	Rate of Return on Free Margin	
1,000.01 – 25,000.00	2%	2.5%
Over 25,000.00	2.5%	3%

- 3.8. Free Margin is calculated daily at midnight Server Time as follows: Free Margin = Equity – Margin (used) - Bonus
- 3.9. The Return on Free Margin is calculated daily as follows: Return on Free Margin = Free Margin*(Rate of Return on Free Margin (%)/100/365)

Example for any Day:

- Cumulative Trading Volume equals to 25 lots and trading activity as per clause 3.6 is met.
- Equity in the Trading Account(s) is 50,000 USD, used Margin is 5,000 USD (No bonuses).
- In accordance with the formula, the amount of Free Margin equals to: 50,000 USD (Equity) – 5,000 USD (used Margin) = 45,000 USD (Free Margin)

- *In accordance with the formula, the amount of Return on Free Margin equals to: 45,000 USD (Free Margin) * (2.5 (% Rate of Return on Free Margin)/100/365) = 3.08 USD Return on Free Margin for that day.*

3.10. It should be noted that a Return on Free Margin is not generated during weekends but only during weekdays.

4. Payment

- 4.1. The Return on Free Margin shall be paid to the Client's wallet monthly, during the first week of the subsequent month. For instance, Return on Free Margin generated for April shall be paid to the Client's wallet during the first week of May.
- 4.2. The Return on Free Margin is always being paid in the base currency of the Client's wallet.
- 4.3. The Return on Free Margin once paid to the Client's wallet, can be withdrawn or be used in trading at the absolute discretion of the Client under no restrictions.
- 4.4. Clients can see their previous and upcoming Return on Free Margin payments via their Client Area.

5. Termination of the Promotion

- 5.1. The Company may terminate this Promotion with immediate effect in an event of Default of the Client, as defined in the Account Opening Agreement between the Client and the Company, by notifying client in advance.
- 5.2. Either party has the right to terminate this Bonus immediately by giving written notice to the other. Termination will not affect any accrued rights.
- 5.3. If the Company suspects or has reason to believe that a Client has abused and/or manipulated the Terms and Conditions of this Bonus by hedging his positions internally (using other trading accounts held with Company) or externally (using other trading accounts held with other brokers) and/or has not acted in good faith, the Company reserves the right, at its absolute discretion and without obtaining the Client's consent, to remove the payment from the Client's Trading Account(s) or from his winning hedged Accounts with immediate effect.

5.4. If the Company suspects or has reason to believe that a Client has more than one account under this Program, the Company reserves the right, at its absolute discretion and without obtaining the Client's consent to remove the Payment from the Client's Trading Account(s) with immediate effect. The Company accepts no liability whatsoever for any loss resulting from the Stop Out of open positions after any Rewards removal in accordance with these Terms and Conditions.

6. Amendments

6.1. The Company may from time to time amend the terms of this Promotion and/or any other legal documentation found on the Company's Website and Client's Area. The Client is responsible for being updated of any changes and/or amendments in the terms and conditions of this Promotion.

7. Dispute

7.1. Any dispute arising with or in connection to any of the terms and conditions of this Promotion shall be dealt by the Company as per the Company's Complaints Handling Policy, which is available on the Company's website.

7.2. All complaints must be in writing and addressed to the Customer Support Department of the Company via email at support@hfm.com . More details on the procedure which the Client must follow, the deadlines for receiving a response from the Company as well as contact details for the Company's regulatory authority can be found on the Company's website in Section "Legal Documentation".

8. Acknowledgments

8.1. The Client acknowledges that where the Company has any indication or suspicion of any form of arbitrage, abuse, fraud, manipulation, cash-back arbitrage connected to a Trading Account or any other forms of deceitful or fraudulent activity, then the Company reserves the right at its sole discretion to:

- Close/ suspend all Trading Accounts the Client has with the Company either temporarily or permanently;
- Void all previously credited trading bonuses from the Client's Trading Accounts

with the Company;

- Void all transactions carried out, including any pending orders and/ or any profits or losses earned.

8.2. The Client further acknowledges and understands that where any of the circumstances mentioned in Clause 8.1 above, occur, the Company will not be liable for any consequences on the Bonus cancellation, including, but not limited to, order(s) closure by Stop Out.

8.3. The Client acknowledges that Forex and CFDs are leveraged products which involve a high level of risk. When trading in such products, it is possible for Clients to lose all their invested capital. These products may not be suitable for everyone, and Clients should ensure that they understand the risks involved. Clients should seek independent advice if necessary.

8.4. These Terms and Conditions are made in English language. Any other language translation is provided as a convenience only. In the case of any inconsistency or discrepancy between original English texts and their translation into any other language, as the case may be, original versions of English shall prevail.

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