

Appendix to the Client Agreement

This Appendix to the [Client Agreement](#) (hereinafter, the “Appendix”) govern the “**Reliance Savings Accounts**” (the “Program”) offered by FS International Limited (hereinafter, “FS International,” “the Company,” “we,” “us,” or “our”), providing clients with the opportunity to earn interest on their uninvested cash balance in client trading platform accounts designated as “Interest Accounts”. By participating in this Program, you (hereinafter, “you” or “client”) agree to be bound by this Appendix to the Client Agreement, as well as FS International’s [Terms and Conditions](#) and [Privacy Policy](#) available on our website (hereinafter, the “Terms”).

1. Overview

- 1.1. Interest Accounts are MT4 and MT5 trading platform accounts that are eligible to receive credit interest on uninvested cash balance by participating in this Program.
- 1.2. Interest in this Program is calculated on a daily basis and credited to designated accounts, no later than the 5th business day of the following month.
- 1.3. Interest starts accruing from the day the client has deposited funds till the day funds have been withdrawn from the interest accounts or transferred internally to non-interest bearing accounts.
- 1.4. The interest rates are non-compounded annual interest rates available on our website.
- 1.5. The **Interest Aristocrat Rewards Program** offers two unique Interest Accounts designed to address different investor profiles. The “*InterestPlus Savings Account*” and the “*InterestMax Investment Account*”.
- 1.6. The “*InterestPlus Savings Account*” is addressed to clients that wish to earn interest on their uninvested cash balance without any withdrawal restrictions on the amounts deposited and interest received. Interest is calculated on a daily basis and credited to a designated account reserved only for the generated interest, the “*Interest VaultPlus Account*”, no later than the 5th business day of the following month. The *InterestPlus Savings Account* is available only for receiving daily interest and *not for trading*. Should a client wish to trade, an internal transfer can be made to the client’s trading account. Funding of the account can be made either directly or through internal transfers from the client’s trading account or from the Interest VaultPlus Account once the interest has been credited to this account. The minimum amount to be deposited is EUR200 or other currency equivalent that is available in our Metaquotes trading platform. The *InterestPlus Savings Account* is available to new and existing clients with both fiat and crypto currencies as available funding options.



- 1.7. The “*InterestMax Investment Account*” is suitable for clients with a more long-term investment horizon of 3, 6, 9 or 12 months that wish to earn higher interest income passively. Interest is calculated on a daily basis and credited to a designated account reserved only for the generated interest, the “*Interest VaultMax Account*”, no later than the 5th business day of the following month. The *InterestMax Investment Account* is available only for receiving daily interest and *not for trading*. Should a client wish to trade, an internal transfer can be made to the client’s trading account upon completion of the selected investment period. Funding of the account can be made either directly or through internal transfers from the client’s trading account or from the Interest VaultMax Account once the interest has been credited to this account and the investment period has been completed. There is no limit on the maximum amount to be deposited but the minimum deposited amount is EUR1,000 or other currency equivalent. Withdrawal of the deposited amount before completing the identified investment period is available without penalties to the initial deposit. However, any interest accrued is foregone including the interest credited in the Interest VaultMax Account. The interest rate provided to the client depends on the currency deposited, the investment horizon and the size of the deposited amount. The *InterestMax Investment Account* is available to new and existing clients with both fiat and crypto currencies as available funding options.
- 1.8. The Program shall be personal to the Client, and neither the benefit nor the obligations under the Program may be assigned, transferred, or delegated by the Client to any third party without the Company’s prior written consent.

2. Participation in the Program

- 2.1. To participate in the Program, the Client must be registered and approved as FS International Client.
- 2.2. The Client must meet the Company’s eligibility criteria and conditions as indicated in the [Client Agreement](#) on our website and as per Appendix.
- 2.3. The Terms and Appendix are subject to change at any time at the Company’s sole and absolute discretion.
- 2.4. In order to participate in the Program, the client must open an Interest Account and transfer funds to that account.
- 2.5. By opening an Interest Account and transferring funds to that account, the Client has agreed to the terms and conditions of this Appendix and his participation in the Program has been accepted.



- 2.6. Client's participation in the Program will be terminated if the client attempts to abuse the [terms and conditions](#) and [Appendix](#) leading to a forfeit of any credit interest accrued by the client's interest accounts. Clause 9 of this Appendix specifies circumstances and events of abusive behaviour compromising the sustainability and viability of the Program.

3. Program Specifications

- 3.1. **Interest Accounts:** Designated MT4 and MT5 accounts for receiving credit interest, restricting any trading activity, designed to meet different investor profiles. The Program offers two different Interest Accounts: the “*InterestPlus Savings Account*” and the “*InterestMax Investment Account*”.
- 3.2. **InterestMax Investment Account:** An Interest Account which provides the client higher interest rate compared to the InterestPlus Savings Account. The interest rate varies according to the currency selected, the investment horizon and the size of the deposited amount. The client can receive the interest only if the deposited funds are not withdrawn for the relevant term period. In case of withdrawal before expiration of the term period the client will lose any credit interest generated but without imposing any penalties to the initial deposit.
- 3.3. **InterestPlus Savings Account:** An Interest Account without any withdrawal restrictions on the amounts deposited and interest received but with lower interest rate compared to the InterestMax Investment Account.
- 3.4. **Interest VaultPlus Account:** The designated account that receives the credit interest for the InterestPlus Savings Account.
- 3.5. **Interest VaultMax Account:** The designated account that receives the credit interest for the InterestMax Investment Account.
- 3.6. **Placement Date:** The date the client deposited funds in the Interest Accounts.
- 3.7. **Term Period:** the predetermined time period for which the client's funds must remain deposited in order to earn a prespecified interest. Applicable for the InterestMax Investment Account allowing the client to select the time period funds will be deposited. Available options include periods of 3, 6, 9 and 12 months.
- 3.8. **Expiration Date:** The expiration of the selected Term Period.
- 3.9. **Early Termination Date:** The date the client decided to proceed with a withdrawal before the expiration date of the selected term period. Applies only for the InterestMax Investment Account.
- 3.10. **Currency:** The currency of the Interest Account. The credit interest will be paid in the same currency as the Interest Accounts.



- 3.11. **Balance:** The deposited amount held in an interest account.
- 3.12. **Withdrawals:** No withdrawal restrictions on the amounts deposited and interest received for the InterestPlus Savings Account. Clients may withdraw funds from this account, partially or in full, at any time. In regards to, the InterestMax Investment Account, no withdrawal should be made during the selected term period, in order for the client to receive the predetermined interest rate return. Otherwise, the withdrawal will be executed without any credit interest accumulated during the term period.
- 3.13. **Interest rates:** Interest rates differ according to the interest account, currency selected, the investment horizon and the size of the deposited amount.
- 3.14. **Interest Amount:** The Interest Amount relates to the credit interest accumulated for the interest accounts.

4. Interest Calculation and Payment

- 4.1. Interest is calculated and accrued on a daily basis. Interest is credited to designated accounts, no later than the 5th business day of the following month. The designated accounts include the “Interest VaultPlus Account” for the InterestPlus Savings Account and the Interest VaultMax Account for the InterestMax Investment Account.
- 4.2. The interest rates are non-compounded annual interest rates available on our website.
- 4.3. The Interest Amount shall be calculated in accordance with the daily Balance held in the Interest Accounts.
- 4.4. Interest calculation formula: $\text{Balance} \times \text{interest rate} / 360$
- 4.5. Interest starts accruing from the day the client has deposited funds till the day funds have been withdrawn from the interest accounts or transferred internally to non-interest accounts.
- 4.6. All interest rates provided to the clients are fixed.
- 4.7. The interest rates offered by the InterestMax Investment Account are higher than the InterestPlus Savings Account given the same deposited amount and currency due to the prespecified term periods.
- 4.8. All payable amounts will be calculated by the Company based on records maintained by its internal systems and shall be presented in your monthly statements.
- 4.9. The Company may, at its sole and exclusive discretion, withhold, delay or deny payment of the Interest Amount for any Prohibited Activities as mentioned in clause 9 of this Appendix.



- 4.10. The interest rates provided by the InterestMax Investment Account are specified from the moment the client decides to deposit funds to this account. Based on the selected currency of deposited funds, the term period and the size of the deposited amount, a fixed interest rate is applicable to the funds deposited for the entire period
- 4.11. Deposited amounts in the InterestPlus Savings Account receive interest depending on the Tier Cutoff. For example, an InterestPlus Savings Account with a balance of EUR110,000 is eligible to 3.45%. If a withdrawal is executed of EUR15,000 then the interest will be calculated on the remaining balance at the interest rate of 3% due to the reduction of the balance below the Tier Cutoff of EUR100,000.
- 4.12. All interest rates reflect Annual Percentage Rates (APR) i.e. the annualized interest rate return that an Interest Account would receive over the course of one year.

5. **Cost**

The Program is provided as a free service, and no commission is charged.

6. **Renewal and Cancellation**

- 6.1. Clients that have opted to use the InterestMax Investment Account will have their existing term period automatically renewed, unless canceled, opted out or terminated the account.
- 6.2. You may opt out from the Program by informing us in writing, or by withdrawing your funds from the Interest Accounts.

7. **Inactivity:**

You acknowledge, agree, and understand that if you do not deposit any amount for at least two years, you will no longer be entitled to receive the Interest Amount. However, the amount you have deposited will be available for withdrawal.

8. **Taxation**

- 8.1. You are responsible for any applicable taxes related to the interest earned.
- 8.2. FS International may withhold and deduct taxes as required by local rules and regulations or applicable law.

9. **Prohibited Activities**

- 9.1. Clients attempting to abuse the Program will be forced to forfeit their accrued credit interest from their interest accounts.
- 9.2. FS International reserves the right to deny, withhold, or withdraw the Interest Amount if fraudulent, unlawful, abusive behaviour of the Terms and Appendix or improper activity is suspected by the Company to be exhibited by the client.



- 9.3. In accordance to the provisions of this section, it is clarified that if the Company determines that you are acting to the detriment of the Company either by committing fraud or manipulation in any way, whether independently or in collaboration with any third party, the Company reserves the right, in addition to any other remedies available under the terms, or applicable law, without requiring your consent and without prior notice to you, to void and/or amend the interest amount and immediately block your access to the Program, without providing any payment.
- 9.4. The Company may seek damages from such participant to the fullest extent permitted by law. Further, it may refrain from granting interest and/or deduct any such amounts that were given to such participant and/or ban it from participating in any of FS International's future promotions.
- 9.5. You hereby irrevocably waive any claim or demand against the Company, its respective directors, officers, shareholders, employees, or against the Site(s) in respect of such actions taken by the Company.

10. Modification and Termination

- 10.1. FS International may, at its sole discretion, amend the Program, the Terms and Appendix, or terminate the Program at any time.
- 10.2. The Client agrees to regularly review the Terms and Appendix as posted on the Company's website. In the event of any amendments, the Client shall be bound by the revised Terms and Appendix.

11. Governing Law

These Terms are governed by and construed in accordance with the laws of the Republic of Vanuatu, without regard to its conflict of law principles.

12. Disputes

If you have any disagreement regarding the interest amount, you must promptly, and no later than ten (10) days from the date of receiving the credit interest, provide written notice of the dispute to FS International Limited. Upon receipt of such notice by FS International Limited, both parties will engage in good faith discussions to settle the dispute. If no notice of dispute is received within ten (10) days of the initial notification of the interest amount, you will be deemed to have accepted and agreed to the amount.

13. Acceptance of Terms

- 13.1. By participating in the Program, you acknowledge that you have read, understood, and agreed to this Appendix which should be read with the Terms.





13.2. FS International may update this Appendix and Terms from time to time, and continued participation in the Program constitutes acceptance of any modifications.

14. Contact Information

For questions or concerns regarding the Program, please contact FS International Limited at support@fxglobe.com.

