



Non-Trading Operations Policy

This Policy has been designed within the framework of an international cooperative effort to reduce financial abuse, identify and prevent law infringement as well as to establish the procedure for funds deposit and withdrawal on Client's accounts with Eternity Finance.

1. General

1.1 The purpose of this Policy is to describe measures intended to reduce financial abuse, identify and prevent law infringement as well as to clarify the procedures for non-trading operations on Client accounts with Eternity Finance.

1.2 This document is an integral part of the Client Agreement.

1.3 In case certain articles of this Policy come in contradiction with articles of Client Agreement and its policies, this Policy shall prevail. However, this circumstance does not lead to nullifying other articles of the aforementioned documents.

1.4 Client guarantees the legitimacy of origin, ownership and rights to the funds transferred to Eternity Finance.

1.5 Client recognizes Eternity Finance right to investigate the nature of questionable non- trading operations covered in article 2 of this Policy and halt such operations until their origins are clarified.

1.6 Eternity Finance is entitled to request the Client to provide identification, fiscal and other documents proving legitimacy of origin and ownership of funds in question.

1.7 Client is informed that, in case questionable non-trading operations are identified Eternity Finance is entitled to:

- Refuse to complete questionable operations;
- Limit withdrawal of funds from client's brokerage accounts, should Eternity Finance deem it necessary;
- Return the funds previously transferred to the brokerage account back to Client's accounts of origin;
- Discontinue business relationship with Client.

1.8 This Policy identifies that questionable non-trading operations are deemed absolutely unacceptable and can lead up to discontinuation of business relationships with Client. However, this situation cannot constitute grounds for holding Eternity Finance accountable for breaching any contracts.



2. Questionable operations

2.1 Eternity Finance can deem any non-trading operation questionable in case of:

- abusing fund transferring without operations on trade accounts (less than 3 lots per every wired thousand USD or equivalent);
- confusing or unusual type of operation that does not carry any evident economical sense or does not seem to have an obvious legal objective;
- circumstances coming to light that provide grounds to believe that the operations are carried out in order to legalize (launder) funds received in a criminal fashion or through financing terrorism;
- client failing to provide information for self-identification or providing false information while client is out of reach at the provided contact details;
- client providing falsified or expired documentation.

These operations shall be identified based on regular analysis of non-trading operations and its subjective assessment by Eternity Finance.

2.2 The list of indicators pointing to questionable operations and their criteria listed in Article is not complete or mandatory. Eternity Finance can deem an operation questionable based on the analysis of the economic situation, surrounding circumstances as well as interaction with Client or their representatives.

2.3 In case a questionable non-trading operation is identified, Eternity Finance is entitled make a decision regarding Client and their non-trading operations.

2.4 Each non-trade operation of depositing or withdrawing funds from a brokerage account is confirmed by a record in the Client's Trader's Room. In case Client notices a mistake in a no trading operation on depositing or withdrawing funds, they must file a claim according to Article 8 of this Policy.

2.5 In case Client notices a mistake to their own credit, they must notify Eternity Finance as soon as possible.

2.6 Client must immediately notify Eternity Finance of any changes to their contact information.

3. Funding a brokerage account

3.1 Client has the right to transfer to Eternity Finance funds for depositing to trading accounts using any method provided for by Eternity Finance.

3.2 Client has the right to pay for any services rendered by Eternity Finance by debiting funds off their trading accounts in favor of Eternity Finance.

3.3 In the event that Client has transferred funds in favor of Eternity Finance through a non-automated payment system, Client is obliged to:



- indicate in the 'Remittance details' field the number of the trading account for depositing funds;
- notify Eternity Finance of the payment made via Trader's Room or e-mail.

3.4 Wire transfers made by Client to Eternity Finance accounts and/or agents authorized by it shall meet the requirements and comply with the limitations set by applicable laws and other legal acts effective in the countries within whose jurisdictions such wire transfers fall.

3.5 Client understands and accepts that Client pays all costs arising from the chosen type of transfer.

3.6 Funds shall be deposited to Client's brokerage account in the same currency the brokerage account is open in, regardless of the currency of transfer. In case the currency of the transfer is different from the currency of the brokerage account, the amount shall be converted into the currency of the brokerage account according to the internal exchange rate of Eternity Finance on the date of depositing the funds to the Eternity Finance bank account.

3.7 Eternity Finance reserves the right to limit maximum and minimum amounts of funds depending on type of deposit and transfer currency. Eternity Finance may change the limitations on depositing and/or withdrawing funds at any time.

3.8 Eternity Finance shall not charge any additional commissions off the amount transferred to the brokerage account except commissions and costs listed in this Policy.

3.9 In case Client is not able to deposit funds through their Trader's Room, they need to contact Eternity Finance to have the matter reviewed on an individual basis.

3.10 Funds take five (5) days from their arrival to Eternity Finance bank accounts to get deposited to the Client's brokerage account.

3.11 In case the funds are not deposited to the brokerage account within seven (7) days of the funds arriving to Eternity Finance bank accounts Client is entitled to request Eternity Finance to investigate that transaction. Client agrees that the bank investigation may incur additional costs that Client will compensate either by transferring the required amount to Eternity Finance bank account or by having the amount deducted from the brokerage account (the amount may be withdrawn by Eternity Finance without notice).

3.12 For the investigation to take place, the Client has to send a request in accordance with Article 8, as well as provide Eternity Finance with:

- In case of a bank transfer: a copy of SWIFT document confirming the transfer in foreign currency;
- In case of electronic funds transfer: a screenshot of the transfer or a notification of payment in the system confirming the fact of a transfer to the brokerage account;
- In case of bank card transfer: a copy of an identification document and a copy of a bank card.

3.13 Eternity Finance is not responsible for the time it takes to deposit the funds and for the circumstances surrounding the technical malfunction during the transfer if it was caused by electronic payment system or agents of Eternity Finance rather than Eternity Finance.



4. Methods of funding a brokerage account

4.1 Client can fund their brokerage account by a bank transfer at any time as long as Eternity Finance accepts this type of funding at the time of transfer.

4.2 Client can only use this type of funds transfer upon their account being opened.

4.3 Client can make a foreign currency transfer to the Eternity Finance bank account listed in Client's Trader's Room only from Client's personal bank account.

4.4 Prior to making a currency bank transfer Client creates a payment invoice in their Trader's Room. Having created a payment order for a currency transfer, the Client shall correctly indicate Eternity Finance account details, purpose of payment and observe the invoice due date.

4.5 Eternity Finance is entitled to decline to credit transferred funds if the transfer came from a third party or the purpose of payment is not the same as stated in the invoice. In the aforementioned case, Eternity Finance returns the funds to sender's account. Client shall compensate all costs pertaining to the return of funds.

4.6 Client's brokerage account can be funded using electronic money as long as Eternity Finance accepts this type of funding at the time of transfer. Client can only transfer electronic money to the accounts of Eternity Finance or authorized agents of Eternity Finance from their personal electronic account.

4.7 Client can fund their brokerage account using a bank card as long as this type of funding is available in their Trader's Room. Client can only make a transfer from a card registered in their name or in the name of a co-owner. Third party transfers shall not be accepted. Eternity Finance reserves the right to decline to credit a brokerage account if the transfer came from a third party. In that case, Eternity Finance shall return the funds to sender's account. Client shall compensate all costs pertaining to the return of funds.

4.8 Client understands and agrees that Eternity Finance is not responsible for the period of time it takes to return the funds and for the circumstances entailing the technical malfunction caused through no fault of Eternity Finance but through the fault of its authorized agent or an international payment system.

4.9 Depending on the method of funding and the payment system, Client may be requested to produce additional information or undergo whatever procedures Eternity Finance may deem necessary in order to effect payment in a proper manner.

5. Withdrawing funds from a brokerage account

5.1 Client has the right, at any time, to dispose, in part or in full, of their funds available on their brokerage accounts re-calling the funds by filling out and confirming the form in the Funds Withdrawal section or to send the funds to the other trading account opened with the Broker company by filling out the form in Internal Transfer section.



5.2 Withdrawal of funds and external transfers are handled per the following terms:

- Eternity Finance processes a received Order for withdrawal from a brokerage account strictly within the free margin available on the brokerage account at the time of executing the Order. If the amount being withdrawn (including payment commission and other costs listed in this Policy and Client Agreement) exceeds the amount of free margin on the Client's brokerage account, Eternity Finance is entitled to decline this Order.
- Client's instructions to withdraw funds from the brokerage account must comply with requirements and consider the limitations imposed by this Policy and other documents Client has agreed to observe including norms and regulations of the countries within whose jurisdiction this transfer falls.

5.3 Where there are open positions and/or pending orders, Client has the right to withdraw funds.

5.4 An authorized agent of Eternity Finance may execute the Order through transferring the funds to Client's external account. Eternity Finance is not responsible for the delays in funds processing caused by payment systems or company's authorized agents.

5.5 Eternity Finance only withdraws funds from Client's accounts to Client's personal payment details owned exclusively by Client. It is mandatory that the personal payment details are confirmed by the Company based on the document copies provided by Client.

5.6 In the event that Client has not provided sufficient proof of their owning payment details, Eternity Finance has the right to decline to withdraw funds until Client has provided reliable proof of owning payment details.

5.7 Withdrawal of funds is only possible to the same payment details as those used for depositing most of the funds.

5.8 Currency in which Eternity Finance effects payments to Client's accounts depends on the deposit currency and withdrawal method.

5.9 Eternity Finance reserves the right to limit maximum and minimum amounts of funds depending on type of withdrawal.

5.10 The amount of commission and other costs per each withdrawal type are available in the Trader's Room and are subject to change per decision by Eternity Finance.

5.11 Withdrawal of funds from Client's trading account is effected upon receipt by Eternity Finance of a Funds Withdrawal Request.

5.12 The Request is considered as accepted by Eternity Finance if it has been submitted through Client's Trader's Room and has been registered in the client request system.

5.13 Eternity Finance shall not execute requests submitted using any method other than the one specified in para 5.12.

5.14 Funds shall be withdrawn from Client's trading account within 5 (five) business days of Eternity Finance receiving a duly executed Funds Withdrawal Request; said period may be extended depending on the sum being withdrawn and the method used.



5.15 If the transferred funds have not reached Client within ten (10) business days, Client is entitled to request Eternity Finance to investigate the transaction. Client understands and agrees that a bank investigation and documents inquiry may incur commission fees that Client will compensate. The means of compensation shall be determined individually and may be covered either by transferring the required amount to Eternity Finance bank account or by debiting the amount from the brokerage account (the amount may be withdrawn by Eternity Finance without notice).

5.16 If Client has made a mistake in the withdrawal Order leading to a failure to credit funds to Client's external account, the costs of resolving the situation shall be covered by Client.

5.17 It is assumed that Client will withdraw funds from the brokerage account using the same method as they did to fund the brokerage account. If Client intends to use a method different from the one they used to fund the brokerage account, Eternity Finance reserves the right to either decline a request for such transaction or extend the timeframe for funds withdrawal.

5.18 Eternity Finance reserves the right to extend the timeframe for withdrawing funds from a brokerage account whenever additional time is required (for instance, withdrawal of a large amount, need to fund Eternity Finance account with the Agent or if the transaction qualifies as questionable - until a final clarification is obtained in a disputable situation concerning trade and non-trade operation or where reaching Client for a clarification of the situation concerning trade and non-trade operations is not possible).

5.19 Client understands and agrees that Eternity Finance is not responsible for Client's mistakes during filling in the withdrawal Order, the period of time it takes to deposit the funds and for the circumstances surrounding the technical malfunction during the transfer not caused by Eternity Finance.

6. Using the Trader's Room

6.1 Client agrees with all requirements of this Article concerning the usage of the Trader's Room.

6.2 While registering at Eternity Finance website Client shall provide correct and truthful information for identification in accordance with client's registration form requirements on the Eternity Finance website.

6.3 Upon successful registration on Eternity Finance website Client gets access to the Trader's Room to make advanced payments for Eternity Finance services.

6.4 Client must immediately notify Eternity Finance of any changes to their contact information.

6.5 In order to identify a client Eternity Finance has the right at any time to request the client to provide a document confirming their identity: confirmation of the registered address and/or current place of residence; diploma and proof of income source.

6.6 Eternity Finance reserves the right to suspend non-trading operations on Client's brokerage account if it is discovered that Client's identification information is incorrect or false or if Client failed to provide requested documents.



6.7 Entrance to Trader's Room is password-protected. Client assumes responsibility for keeping it safe from unauthorized access by third parties. Eternity Finance is not responsible for any losses that may be incurred due to theft, loss or disclosure of password to the third parties.

7. Investigation and dispute settlement in non-trading operations

7.1 Where there is a disputed situation concerning non-trading operations, Client is entitled to file a claim with Eternity Finance or send a request for a transfer investigation. Claims and requests shall be accepted within ten (10) business days of said situation arising.

7.2 Client needs to send a written claim to the financial department at finance@eternity-finance.com. A claim shall contain the brokerage account information and details of the claim. A claim shall not contain obscene language, insults and emotional description of the situation. Failure to comply may result in a dismissal of the claim.

7.3 The moment of dispute shall be considered the timestamp displayed in the Trader's Room.

7.4 Eternity Finance reserves the right to request additional documents to investigate the claim.

7.5 Eternity Finance is entitled to dismiss the claim in case of failure to comply with Article 7 of this Policy.