

Deposit Credit Bonus – Terms and Conditions

1. INTRODUCTION

1.1 These Deposit Credit Bonus Terms and Conditions govern the granting, use and removal of the Deposit Credit Bonus offered by VCG Markets Ltd, hereafter referred to as "VCG Markets", "we" or "the Company".

1.2 By applying for or receiving a Deposit Credit Bonus, the client acknowledges that they have read, understood and agreed to be bound by these Terms and Conditions together with the Client Agreement and any other applicable legal documents of VCG Markets.

1.3 Trading in leveraged products involves a high level of risk. Losses can exceed deposits. Clients should ensure that they fully understand the risks involved and seek independent advice if necessary.

2. ELIGIBILITY AND GENERAL RULES

2.1 The Deposit Credit Bonus ("Credit Bonus") may be offered at the discretion of VCG Markets to new or existing clients who hold a live trading account with the Company.

2.2 Eligibility criteria, including but not limited to country of residence, account type, affiliate or partner relationship and other segmentation, are determined by VCG Markets and may be changed at any time without prior notice.

2.3 The Credit Bonus may be made available to clients acquired through organic, paid or partner channels. VCG Markets reserves the right to exclude specific client groups, accounts or affiliate identifiers from receiving the Credit Bonus where suspicious or abusive activity is suspected, or for commercial or regulatory reasons.

2.4 A client shall not be eligible to participate in more than one active credit bonus promotion at the same time. Any existing credit bonus must be removed before a new credit bonus is applied.

2.5 VCG Markets reserves the right to refuse, withhold, cancel or amend the Credit Bonus at its sole discretion, including for individual clients, groups of clients or specific regions, without obligation to provide justification.

3. BONUS AMOUNT AND CAP

3.1 The Credit Bonus is calculated as a percentage of the client's qualifying deposit. For the Deposit Credit Bonus described in these Terms, the percentage is one hundred per cent (100%) of the qualifying deposit.

3.2 The maximum Credit Bonus that a client can receive under this Deposit Credit Bonus is one thousand United States dollars (USD 1,000), or the equivalent amount in another currency as determined by VCG Markets.

3.3 If a client's deposit would result in a bonus amount higher than USD 1,000, the Credit Bonus is limited to USD 1,000, and no credit is granted on any amount above the cap.

3.4 VCG Markets may change the bonus percentage or the cap for future clients or future promotions at its sole discretion. Any such change will not affect bonuses already credited under the current Terms.

4. NATURE AND USE OF THE CREDIT BONUS

4.1 The Credit Bonus is granted as trading credit only. It is not part of the client's withdrawable cash balance and cannot be withdrawn, transferred or converted into cash.

4.2 The Credit Bonus increases the client's available trading power and margin but does not represent real funds belonging to the client.

4.3 Profits and losses from trading while the Credit Bonus is active are reflected in the client's account in the normal way. The client remains fully responsible for all trading decisions and outcomes.

4.4 The Credit Bonus may be used to open and maintain positions on the trading platform, subject to available margin and any other applicable trading conditions.

4.5 Any attempt to misuse the Credit Bonus, including but not limited to attempts to withdraw, transfer or circumvent the non-withdrawable nature of the credit, may result in cancellation of the Credit Bonus and associated profits.

5. APPLICATION OF THE CREDIT BONUS

5.1 The Credit Bonus is applied when all of the following conditions are met, unless otherwise specified in the promotional materials:

- a) The client has been deemed eligible by VCG Markets.
- b) The client has opted into the promotion through the relevant interface, for example by clicking a banner or reward notification.
- c) The client has made a qualifying deposit into their trading account.

5.2 Following a qualifying deposit, VCG Markets credits the corresponding Credit Bonus to the client's account in accordance with clause 3, subject to the applicable cap.

5.3 The Credit Bonus is linked to the deposit that generated it. VCG Markets may maintain internal records linking each bonus to the underlying deposit for the purposes of calculating bonus removal on withdrawal and for compliance and risk management.

5.4 The timing of the crediting of the bonus may depend on technical and operational factors. The Company does not accept liability for any delays or failures in bonus crediting arising from technical issues beyond its reasonable control.

6. BONUS REMOVAL BASED ON OWN FUNDS PERCENTAGE (OFP)

6.1 VCG Markets operates an Own Funds Percentage ("OFP") protection mechanism in order to manage risk and ensure that the client's own capital is not entirely replaced by bonus funds.

6.2 The OFP represents the percentage of the client's own funds within the total equity of the account.

6.3 As the client trades and experiences profits or losses, the equity of the account and the proportion of the client's own funds within that equity may change. When the client's own funds fall to the defined Own Funds Percentage ("OFP") threshold, for example thirty-five per cent (35%) of total equity, the system automatically removes the Credit Bonus from the account.

Illustrative Example

The following example demonstrates how the Own Funds Percentage may change as trading losses occur and when the Credit Bonus removal threshold may be triggered. This example is provided for illustrative purposes only.

Assumptions: Client deposit USD 1,000 | Credit Bonus USD 1,000 | Starting equity USD 2,000 | OFP threshold 35%

Client Loss	Own Funds	Equity	Own Funds %	Description
\$0	\$1,000	\$2,000	50.00%	Starting account position
\$222	\$778	\$1,778	43.80%	Own funds proportion decreases following losses
\$333	\$667	\$1,667	40.00%	Own funds approaching the OFP threshold
\$462	\$538	\$1,538	35.00%	OFP threshold reached – Credit Bonus automatically removed

Upon reaching the OFP threshold, the Credit Bonus is automatically removed from the account. The account will thereafter continue to operate under the standard margin and stop-out rules of the trading platform.

Actual calculations and system behaviour may vary depending on trading activity, account balance, open positions and other applicable trading conditions.

6.4 The OFP-based removal of the Credit Bonus takes place before the account reaches the stop-out level on the trading platform. Stop-out is a separate mechanism that may close open positions when the margin level drops to a predefined level.

6.5 After the Credit Bonus is removed in accordance with this clause, the account continues to be monitored under the normal margin and stop-out rules of the trading platform. VCG Markets accepts no liability for any losses or stop-out events that occur following the removal of the Credit Bonus pursuant to the OFP mechanism.

6.6 VCG Markets may adjust the OFP threshold from time to time for risk management reasons. The current OFP threshold may be disclosed in the relevant bonus documentation and may be changed without prior notice.

7. BONUS REMOVAL ON WITHDRAWAL (PRO RATA)

7.1 If a client with an active Credit Bonus submits a withdrawal request, the Credit Bonus will be reduced on a pro rata basis in proportion to the withdrawal amount.

7.2 Pro rata removal means that for each unit of funds withdrawn from the account, an equivalent amount of the Credit Bonus is removed, up to the total remaining bonus amount. For example, if a client has a remaining Credit Bonus of USD 1,000 and requests a withdrawal of USD 200, the Credit Bonus is reduced by USD 200.

7.3 If the client has open positions at the time of the withdrawal request, removal of part of the Credit Bonus may reduce equity and margin level. This may increase the risk that open positions are closed due to stop-out.

7.4 It is the client's responsibility to manage their positions and understand that initiating a withdrawal while a Credit Bonus is active can lead to bonus reduction and potential liquidation of open positions. VCG Markets accepts no liability for any losses or stop-out events arising from withdrawals that trigger bonus removal in accordance with this clause.

7.5 VCG Markets may, at its sole discretion, restrict or block withdrawals in circumstances where processing the withdrawal would violate regulatory requirements, internal policies or these Terms.

8. TRADING RESTRICTIONS AND PROHIBITED PRACTICES

8.1 The Credit Bonus is provided to support normal trading activity and is not intended to be abused or used for risk-free profit-making.

8.2 The following activities are considered abusive or prohibited in the context of the Credit Bonus, without limitation:

- a) Internal or external hedging between multiple accounts that has the purpose or effect of securing risk-free profit from the Credit Bonus.
- b) Opening and closing large or offsetting positions solely to generate volume without genuine market exposure.
- c) Collusion between two or more clients or accounts to exploit the Credit Bonus.
- d) Any other pattern of activity that VCG Markets, in its sole discretion, deems to be abusive, fraudulent or contrary to the spirit of the promotion.

8.3 In the event that VCG Markets suspects abusive or prohibited behaviour, the Company may, at its sole discretion:

- a) Remove the Credit Bonus in part or in full.
- b) Cancel profits associated with abusive use of the Credit Bonus.
- c) Close or suspend the client's account.
- d) Refuse to grant any future bonuses to the client.

8.4 VCG Markets reserves the right to review and monitor all trading activity, including but not limited to volume, frequency, instruments traded, correlations between accounts and behaviour around withdrawals, for the purpose of detecting abuse.

9. MULTIPLE BONUSES AND OTHER PROMOTIONS

9.1 A client is not permitted to have more than one active credit-based bonus at the same time. Where multiple credit-based promotions are offered by VCG Markets, the Company may determine, at its sole discretion, which promotion applies to a given client and in which order.

9.2 If a new Credit Bonus is to be applied, any existing Credit Bonus on the account will be removed before the new Credit Bonus is granted.

9.3 These Terms apply specifically to the Deposit Credit Bonus described herein. Other promotions, such as the New Trader Reward or different types of bonuses, are subject to separate terms and conditions and may follow different rules, including different behaviour on withdrawal.

10. LIABILITY AND DISCLAIMERS

10.1 The client acknowledges that trading leveraged products carries a high level of risk, and that the Credit Bonus does not reduce or eliminate this risk.

10.2 VCG Markets shall not be liable for any direct or indirect loss, cost, claim, damage or expense, including loss of profits or opportunity, arising from or in connection with:

- a) The granting, use, adjustment or removal of the Credit Bonus in accordance with these Terms.
- b) Any stop-out or liquidation of positions following the removal or reduction of the Credit Bonus.
- c) Any technical failure, delay or malfunction in the crediting or removal of the Credit Bonus, provided that the Company has acted with reasonable care.

10.3 Nothing in these Terms shall be construed as creating an obligation for VCG Markets to offer a Credit Bonus to any client at any time.

10.4 In case of any dispute related to the Credit Bonus, the decision of VCG Markets shall be final and binding.

11. AMENDMENTS AND GOVERNING LAW

11.1 VCG Markets may amend, replace or terminate these Deposit Credit Bonus Terms and Conditions at any time. Amendments shall take effect upon publication on the Company's website or upon notification to the client, whichever occurs first.

11.2 Continued use of the account or participation in the Credit Bonus after such amendments shall constitute acceptance of the updated Terms.

11.3 These Terms and Conditions shall be governed by and construed in accordance with the laws applicable to VCG Markets as set out in the Client Agreement. Any dispute arising out of or in connection with these Terms shall be subject to the jurisdiction specified in the Client Agreement.