

VCG Markets Ltd

Deposit Credit Bonus — Terms and Conditions

Version 2 (Welcome and Redeposit Credit Bonus)

1. Introduction

- 1.1 These Deposit Credit Bonus Terms and Conditions (the “**Terms**”) govern the granting, use and removal of the deposit-based credit bonuses offered by VCG Markets Ltd (“VCG Markets”, “we” or “the Company”), namely the Welcome Credit Bonus and the Redeposit Credit Bonus.
- 1.2 By opting into, applying for or receiving a Credit Bonus, the client acknowledges that they have read, understood and agreed to be bound by these Terms, together with the Client Agreement and any other applicable legal documents of VCG Markets.
- 1.3 These Terms replace any previous Deposit Credit Bonus terms and conditions published by VCG Markets. Bonuses already credited under previous terms remain governed by the terms in force when they were credited.
- 1.4 Trading in leveraged products involves a high level of risk, and losses can exceed deposits. A Credit Bonus does not reduce this risk. Clients should ensure they fully understand the risks involved and seek independent advice if necessary.

2. Definitions

- 2.1 In these Terms, the following words have the following meanings:
 - (a) “**Credit**” or “**Credit Bonus**” means non-withdrawable trading credit granted by VCG Markets on a qualifying deposit, as described in these Terms.
 - (b) “**Welcome Credit Bonus**” means the tiered Credit Bonus granted on a client’s first deposit (Section 4).
 - (c) “**Redeposit Credit Bonus**” means the Credit Bonus granted on deposits made after the first deposit (Section 4).
 - (d) “**Qualifying deposit**” means a deposit that meets the applicable minimum-deposit and eligibility conditions for a Credit Bonus.
 - (e) “**Own funds**” means the client’s own money on the trading account — that is, account equity excluding any Credit.
 - (f) “**Active Credit**” means the total Credit currently held on the client’s account that has not yet been removed.
 - (g) “**Equity**” means the value of the trading account including open positions; depending on the context it may include or exclude Credit, as stated.
 - (h) “**Stop-out**” means the automatic closure of open positions and removal of Credit when the account reaches the threshold described in Section 9.

3. Eligibility and general rules

- 3.1 A 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.

- 3.2 Eligibility criteria — including but not limited to country of residence, account type, trading platform, acquisition channel, partner or affiliate relationship, and other segmentation — are determined by VCG Markets and may be changed at any time without prior notice.
- 3.3 A Credit Bonus may be made available to clients acquired through organic, paid or partner (introducing broker) channels. VCG Markets reserves the right to include or exclude specific client groups, accounts, countries, MT5 groups or partner/affiliate identifiers from any Credit Bonus at its sole discretion.
- 3.4 A client may not participate in the Credit Bonus and certain other reward or rebate programmes offered by VCG Markets at the same time. Where a client is enrolled in such a programme, the client is not eligible for the Credit Bonus, and vice versa.
- 3.5 The Welcome Credit Bonus applies only once per client, on the first deposit. All later deposits are governed by the Redeposit Credit Bonus.
- 3.6 A client may hold Credit arising from more than one qualifying deposit at the same time, subject to the eligibility rule in Section 7 and to the overall maximum in Section 5.
- 3.7 Participation in a Credit Bonus requires the client to actively opt in on each deposit, as described in Section 6.
- 3.8 VCG Markets reserves the right to refuse, withhold, cancel or amend a Credit Bonus at its sole discretion, including for individual clients, groups of clients or specific regions, without obligation to provide justification, subject to applicable law.

4. Bonus types and amounts

- 4.1 VCG Markets offers two deposit-based credit bonuses: the Welcome Credit Bonus on the first deposit, and the Redeposit Credit Bonus on subsequent deposits. Each is granted as trading credit and is credited at the moment the deposit lands on the trading account.
- 4.2 The Welcome Credit Bonus is tiered: the percentage of credit depends on the size of the first deposit, according to the following table. The applicable rate is the rate for the band into which the deposit amount falls.

Deposit band	Bonus rate	Example
USD 50 – 499	100%	USD 200 deposit → USD 200 credit
USD 500 – 1,999	70%	USD 1,000 deposit → USD 700 credit
USD 2,000 – 4,999	50%	USD 3,000 deposit → USD 1,500 credit
USD 5,000 – 9,999	30%	USD 8,000 deposit → USD 2,400 credit
USD 10,000 and above	20%	USD 50,000 deposit → USD 10,000 credit

The examples above are illustrative only. The rates and bands above are subject to change at the discretion of VCG Markets. All amounts are in US dollars or the equivalent in another currency as determined by VCG Markets. All Credit is subject to the maximum in Section 5.

- 4.3 Only one Welcome Credit Bonus is granted per client (clause 3.5).
- 4.4 From time to time, VCG Markets may offer an enhanced welcome bonus rate during specific promotional periods. Any such enhanced offer is shown to eligible clients at the time of deposit and is subject to these Terms and to any additional terms published for that promotion.
- 4.5 The Redeposit Credit Bonus is a flat 30% of each qualifying deposit made after the first deposit. This rate is published in the relevant offer at the time of the deposit and is subject to change at the discretion of VCG Markets.

4.6 The Redeposit Credit Bonus is continuously available; each qualifying redeposit is assessed for eligibility at the time it is made (Section 7) and is subject to the maximum in Section 5.

5. Maximum credit and minimum deposit

5.1 The maximum Welcome Credit Bonus a client may receive is USD 15,000 (or the equivalent in another currency as determined by VCG Markets).

5.2 Each Credit Bonus is subject to a minimum qualifying deposit. The minimum qualifying deposit applicable to each client can be seen in the deposit section.

5.3 Where amounts are expressed in US dollars, deposits and credits in other currencies are converted at a rate determined by VCG Markets.

5.4 VCG Markets may change the bonus percentages, bands, the cap or the minimum deposit for future clients or future promotions at its sole discretion. Any such change does not affect Credit already credited under these Terms.

6. How the Credit Bonus is applied — opt-in and opt-out

6.1 A 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 (Sections 3 and 7);
- (b) the client has made a qualifying deposit; and
- (c) the client has actively opted into the Credit Bonus for that deposit.

6.2 Explicit opt-in is required for every deposit. For the Welcome Credit Bonus this is the first deposit; for the Redeposit Credit Bonus this is each subsequent deposit. The Credit Bonus is applied only where the client actively accepts the offer.

6.3 During the deposit, the client may instead choose the “**Deposit without a bonus**” option and proceed with the deposit without receiving any Credit Bonus. This option is clearly presented alongside the bonus offer.

6.4 Opting out is decided per deposit. A client who chooses to deposit without a bonus on one deposit remains eligible to receive a Credit Bonus offer on a later deposit.

6.5 When the client opts in, they confirm that they accept these Terms in respect of that Credit Bonus.

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

7. Eligibility where active Credit already exists

7.1 Where a client already holds active Credit at the time of a new qualifying deposit, eligibility for a further Credit Bonus on that deposit is assessed by reference to the relationship between the client’s own funds and their existing active Credit.

7.2 Eligibility for a further Credit Bonus in these cases is determined by VCG Markets at its discretion and may be changed from time to time.

7.3 Eligibility under this Section is in addition to, and does not override, the overall maximum in Section 5. A client at the cap receives no further Credit regardless of this Section.

8. Nature and use of the Credit Bonus

- 8.1 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.
- 8.2 The Credit Bonus increases the client's available trading power and margin but does not represent real funds belonging to the client.
- 8.3 The Credit Bonus is non-losable: it cannot, by itself, cause the client's balance to become negative.
- 8.4 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.
- 8.5 The Credit Bonus may be used to open and maintain positions on the trading platform, subject to available margin and other applicable trading conditions.
- 8.6 Any attempt to misuse the Credit Bonus, including any attempt to withdraw, transfer or circumvent the non-withdrawable nature of the Credit, may result in cancellation of the Credit Bonus and any associated profits.

9. Removal of the Credit Bonus

- 9.1 The Credit Bonus is non-losable but is removed when one of the events described below occurs. Credit is linked to the deposit that generated it; where a client holds Credit from more than one deposit, removal is applied to the Credit relating to the funds affected.

Removal on withdrawal

- 9.2 When a client withdraws funds that came from a deposit which generated Credit, the related Credit is removed in proportion to the amount of that deposit which is withdrawn. Withdrawing all of the deposited funds removes all of the related Credit; withdrawing part removes the same proportion of the related Credit.
- 9.3 Withdrawals of trading profits do not remove Credit, and withdrawals of deposits that did not carry a Credit Bonus do not remove Credit. Only a reduction of the deposit that generated the Credit causes that Credit to be removed.
- 9.4 Example:

Account position	Before withdrawal	After withdrawal
Deposited funds (own)	USD 1,000	USD 800
Related Credit	USD 300	USD 240
<p>The client withdraws USD 200 — 20% of the USD 1,000 deposited funds — so 20% of the related Credit (USD 60) is removed. A withdrawal of trading profit, rather than deposited funds, would remove no Credit.</p>		

- 9.5 An internal transfer out of the account is treated as a withdrawal for the purpose of removing Credit.
- 9.6 If the client has open positions at the time of the withdrawal, removing part of the Credit reduces equity and the margin level, which may increase the risk that open positions are closed at stop-out. It is the client's responsibility to manage their positions. VCG Markets accepts no liability for any losses or stop-out events arising from withdrawals that trigger Credit removal under this Section.

Removal on stop-out (margin-based)

- 9.7 VCG Markets operates a margin-based protection mechanism that calculates the account's margin level excluding Credit — that is, on the basis of the client's own funds. Credit is excluded so that Credit is removed by reference to the client's own funds rather than the combined value of own funds and Credit.
- 9.8 When the margin level calculated on this basis falls to the stop-out threshold set by VCG Markets, all remaining Credit on the account is removed.
- 9.9 After Credit is removed under this Section, the account continues to operate under the normal margin and stop-out rules of the trading platform. Credit that has been removed is not reinstated if the margin level subsequently recovers; only a new qualifying deposit can generate new Credit, subject to the maximum in Section 5. VCG Markets accepts no liability for any losses or stop-out events that occur following removal of the Credit.
- 9.10 VCG Markets may adjust the stop-out threshold and the frequency of the margin check from time to time for risk-management reasons, and may do so without prior notice.

10. Trading restrictions and prohibited practices

- 10.1 The Credit Bonus is provided to support normal trading activity and is not intended to be abused or used for risk-free profit-making.
- 10.2 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) opening or using multiple accounts — including by registering under different details or the same telephone number — in order to claim more than one Credit Bonus; and
 - (e) 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.
- 10.3 Where VCG Markets suspects abusive or prohibited behaviour, the Company may, at its sole discretion: remove the Credit Bonus in part or in full; cancel profits associated with abusive use of the Credit Bonus; block or manually review the client's withdrawals (Section 11); close or suspend the client's account; and refuse to grant any future bonuses to the client.
- 10.4 VCG Markets reserves the right to review and monitor all trading and account activity — including volume, frequency, instruments traded, correlations between accounts, deposit and withdrawal patterns, and behaviour around withdrawals — for the purpose of detecting abuse.

11. Account and withdrawal controls

- 11.1 VCG Markets may, at its sole discretion, block a client's withdrawals, or move a client's withdrawals to manual review and processing, where it suspects abusive or prohibited activity, or where processing a withdrawal would conflict with regulatory requirements, internal policies or these Terms.

- 11.2 Where a withdrawal is blocked or moved to manual review, the client may be required to provide further information before the withdrawal is processed.
- 11.3 These controls are applied and removed by authorised personnel and are recorded for audit purposes.
- 11.4 Nothing in this Section limits any other right of VCG Markets under these Terms or the Client Agreement.

12. Multiple bonuses and other promotions

- 12.1 A client may receive the Welcome Credit Bonus on their first deposit and the Redeposit Credit Bonus on later deposits, and may hold Credit from more than one deposit at the same time, subject to the eligibility rule in Section 7 and the overall maximum in Section 5.
- 12.2 Where more than one credit-based promotion could apply to a client at the same time, VCG Markets may determine, at its sole discretion, which promotion applies and in which order.
- 12.3 These Terms apply specifically to the deposit-based credit bonuses described herein. Other promotions are subject to their own separate terms and conditions and may follow different rules, including different behaviour on withdrawal.

13. Liability and disclaimers

- 13.1 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.
- 13.2 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; or
 - (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.
- 13.3 Nothing in these Terms creates an obligation for VCG Markets to offer a Credit Bonus to any client at any time.
- 13.4 In case of any dispute related to the Credit Bonus, the decision of VCG Markets shall be final and binding, subject to applicable law and the Client Agreement.

14. Amendments and governing law

- 14.1 VCG Markets may amend, replace or terminate these Terms at any time. Amendments take effect upon publication on the Company's website or upon notification to the client, whichever occurs first.
- 14.2 Continued use of the account or participation in a Credit Bonus after such amendments constitutes acceptance of the updated Terms.
- 14.3 These Terms are 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 is subject to the jurisdiction specified in the Client Agreement.