



Interest Rate Program Terms & Conditions Agreement

1- Introduction

- These terms and conditions govern the discretionary interest rate offering on unused funds held in the accounts of clients with **Credit Financier Invest (International)** who choose to participate.
- This program is designed to incentivize clients by offering an interest rate on eligible idle balances maintained with Credit Financier Invest (International) Ltd.

2- Definitions

- **Clients:** Both existing and new clients of Credit Financier Invest (International) Ltd who meet the eligibility criteria for the program.
- **Interest Rate Program:** A program offering interest on unused funds held in clients' accounts.
- **Application Process:** Clients may apply through the CRM/Client Portal. Eligibility will be assessed, and confirmation provided upon enrollment.
- **Company:** Refers to Credit Financier Invest (International) Ltd.
- **Eligibility Approval:** Enrollment is at the sole discretion of the Company, subject to verification and conditions.

3- Eligibility & Conditions to Receive Interest

To be eligible for interest on unused funds, clients must meet the following criteria and conditions:

- Accounts with net Equity > USD 1,000 are eligible to be enrolled in the Interest Rate Program
- Accounts funded via Bank wire or Credit/Debit Cards are eligible to be enrolled in the Interest Rate Program.
- The Interest Rate Program is available under Credit Financier Invest (International) Ltd on MT5 and Trader Evolution platforms.
- Clients must trade 4 lots for every USD 1,000 of available equity to be allowed to enroll in the program (Available Equity upon the date of registration).
- If trading on CFDs on equities, clients must generate a volume on CFDs on stocks equivalent to 2.5% of the deposited amount (USD 1,000).
- If trading on physical stocks, clients should generate 2.5% of the deposited amount (USD 1,000) as commissions, equivalent to USD 25.

- Following one month of inactivity, the account will be downgraded to the lowest category of interest rates offered.
- The balances across multiple Credit Financier (International) Ltd accounts will not be consolidated for interest calculation.
- Interest accrues on each of your accounts independently, following the calculations methodology described.
- This program applies to all categories (classifications) of the clients, retail / ordinary, professional or counterparty, as per VFSC rulebook and glossary definitions or any update/change occurs therein.
- This program applies to both natural persons (individuals) and legal persons (corporates/entities).

4- Eligibility & Conditions to Receive Interest

Interest rates are calculated as follows:

- Free Margin: Account balances not currently being used in trading accounts.
- Unused funds refer to the portion of a trader's capital that is not currently tied up in open trades or positions.
- Unused Funds = Total Account Balance – Used Margin ± Unrealized Profit
- The annual percentage yield (interest rate) is calculated daily on the free margin available in the clients' account and paid weekly.
- Interest is calculated and accrued daily based on end-of-day settled free margin available in the clients' account and paid weekly.
- The interest rate is primarily based on LIBOR plus our markups, adjusted as needed and required at the sole discretion of the Company.

5- Changes / Amendments or Termination to Terms

- The Company reserves the right to modify these Terms & Conditions, including but not limited to interest rates and calculation methods, at our discretion and without prior notification or approval of the clients.
- The interest rates offered under this program are subject to change based on prevailing market conditions and the internal policy and without prior notification to the clients.
- The Company reserves the right to amend or terminate the Interest Rate Program at our discretion, as deemed necessary and appropriate
- The Company reserves the right to immediately and without prior notice or approval of the client amend or terminate the Interest Rate Program responding to any regulatory, statutory, or legal requirements or instructions.
- The Company reserves the right to terminate the client's participation in the Interest Rate Program if the client violates any provisions of these Terms & Conditions.

6- Indemnity

Clients agree to indemnify, defend, and hold Credit Financier Invest (International) Ltd, its affiliates, directors, officers, employees, and agents harmless from and against any and all claims, damages, losses, liabilities, costs, and expenses (including reasonable attorney's fees) arising out of or in connection with:

- Any breach by the client of these Terms & Conditions.
- Any actions or omissions by the client in relation to their participation in the Interest Rate Program.
- Providing any false, untrue, misleading, or misrepresenting information.
- Any failure by the client to comply with applicable laws, regulations, and rules.
- Any claims brought by third parties against Credit Financier Invest (International) Ltd arising out of the client's participation in the Interest Rate Program.

7- Limitation of Liability

Credit Financier Invest (International) Ltd shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of the use of or reliance on the Interest Rate Program. This includes, but is not limited to, any loss of capital or interest payments due to fluctuations in market conditions or system failures.

8- Miscellaneous

- The Company reserves the right to disqualify any client from this offering for any reason. Furthermore, Credit Financier Invest (International) Ltd reserves the right to cancel, suspend, and/or freeze any account(s) and/or wallet(s) for any valid reason. The client understands that Credit Financier Invest (International) Ltd reserves the right to terminate the business relationship at any time if such incidents of violations and breaches arise.
- Clients agree to fully cooperate with Credit Financier Invest (International) Ltd in any regulatory investigations or audits initiated by any relevant authority. Clients are required to provide any documentation or information upon request to ensure compliance with any implementing regulations, laws, and other legal requirements currently in force and any amendments or updates.
- Clients are advised to regularly check the website for any updates to the interest rate or Terms & Conditions. Failure to review updates does not absolve clients of their responsibilities under these Terms & Conditions.
- By participating in this program, clients acknowledge that they have read, understood, and agreed to be bound by the Terms & Conditions, and any other relevant agreements and disclosures provided by CFI.
- By participating in this program, clients agree to comply with all applicable laws and regulations. Credit Financier Invest (International) Ltd reserves the right to suspend, disqualify, or terminate any client's participation in the Interest Rate Program if the client is found to be in violation of any applicable laws or regulations, or if their participation poses a regulatory risk to the Company or constitutes a violation or breach.

- CFI shall not be liable for any loss or damage arising directly or indirectly from the use of or reliance on this Interest Rate Program. Clients acknowledge that the interest rates and terms are subject to change and accept the risks associated with such changes.
- Interest payments are subject to the fulfillment of all program criteria and conditions as determined by Credit Financier Invest (International) Ltd.
- If any provision of these Terms & Conditions is found to be invalid, illegal, or unenforceable, the remaining provisions will remain in full force and effect.
- These Terms & Conditions, including any disputes or claims arising out of or in connection with the Interest Rate Program, shall be governed by and construed in accordance with the laws of the Republic of Vanuatu. Any disputes arising from or related to this agreement shall be resolved in the courts of Vanuatu.

9- Acknowledgements

- The client acknowledges that he / she / is the beneficial owner of the account opened with Credit Financier Invest (International) Ltd and that the account is not held on behalf of any third party. If there is a power of attorney issued, the client also acknowledges that he / she / it is the ultimate beneficiary of the account and will remain legally responsible for any actions taken under the power of attorney.
- The client acknowledges and commits to full legal responsibility for all actions and transactions that take place in accordance with their trades or the trades of their representative.
- The client acknowledges that Credit Financier Invest (International) Ltd is legally discharged and not responsible for any loss or risk incurred by the client.
- The client acknowledges that he / she / it has read and understood the terms and clauses of this program (agreement) and agrees to abide by them, and that he / she / it is accountable to the competent authorities for the funds deposited in the account with the Company and that the sources of funds are legal, licit and in line with applicable laws and regulations.
- The client must provide Credit Financier Invest (International) Ltd with any additional data, information or documents that may be requested to determine the sources of funds.
- Clients must comply with all Know Your Customer (KYC), Source of Funds Verification, and Anti-Money Laundering (AML) legal requirements, including but not limited to applicable Vanuatu laws, VFSC regulations, and the Company's internal policies and procedures. Clients must fully cooperate with the Company to adequately and timely satisfy the relevant regulatory and legal requirements.
- The client must notify the Company in writing of any modifications to the data contained in the KYC form attached to this agreement and update their data accordingly.
- The client agrees to promptly inform Credit Financier Invest (International) Ltd of any changes in their personal, legal, or financial status that may affect their eligibility for the Interest Rate Program or their compliance with any regulations. The Company reserves the right to suspend or terminate a client's participation if such changes are not disclosed.
- By checking the box and clicking 'I Agree' or by electronically signing this agreement, the client acknowledges that they have read, understood, and agree to be bound by these Terms & Conditions. The client further acknowledges that they have the legal capacity to enter into this agreement and that their electronic signature or action of checking the box constitutes a valid and binding agreement, equivalent to a hand signature.

October, 2025