



# BONUS POLICY

All trading bonuses offered by RTC Finance (hereafter, the “Company”), are subject to the provisions of this Bonus Policy (the “Policy”). This Policy is an addendum to the Company’s main Terms & Conditions which can be found at the Company’s website ([www.rtcfinance.com](http://www.rtcfinance.com)). Before accepting a bonus from the Company, the Client must read, understand and accept the provisions of this Policy.

## 1. Eligibility

- 1.1. Any bonus offer is valid only for the period stated in the bonus offer, unless stated otherwise.
- 1.2. The Company offers different bonus schemes and other trading benefits to some of its Clients from time-to-time.
- 1.3. The decision of whether to grant a bonus to a certain Client is at the Company’s sole and exclusive discretion.
- 1.4. The Client will be given the opportunity to accept or decline any bonus or promotional offer presented to the Client by the Company.
- 1.5. The Client will be deemed to have accepted a bonus when he/she explicitly indicates as such by returning a signed Bonus Agreement to the Company, or by digitally signing such an Agreement by clicking “I Accept”.
- 1.6. The Client will be eligible to receive a bonus only in the currency that his/her trading account is denominated in.

## 2. Withdrawals

- 2.1. The Company makes a distinction between Client funds that are available for trading (the “**Trading Balance**”) and Client funds that are available for withdrawals (the “**Withdrawal Balance**”).
- 2.2. The Client’s Trading Balance is calculated as the sum of the Client’s deposits, the Client’s bonuses, if any, and the Client’s net trading profits.

- 2.3. If the Client has not accepted a bonus the Client's Withdrawal Balance is calculated as the sum of the Client's deposits and the Client's net trading profits.
- 2.4. If the Client has accepted a bonus and achieved the "**Required Number of Lots**" (calculated in accordance with the formula set out below), the Client's Withdrawal Balance is calculated as the sum of the Client's deposits, the Client's bonuses and the Client's net trading profits.

$$\text{Required Number of Lots} = \text{Bonus Amount} * 0.2$$

- 2.5. In order for a position to be counted towards the Required Number of Lots, the position must be open for at least 5 minutes.
- 2.6. In order for a position to be counted towards the Required Number of Lots, the position must involve CFDs in forex, precious metals or commodity futures.
- 2.7. If the Client has been awarded a bonus equal to at least 50% of the Client's deposit amount, and has not achieved a trading volume equal to the **Required Number of Lots divided by 4**, any withdrawals that the Client makes will be subject to an additional withdrawal fee equal to 10% of the Client's Withdrawal Amount. When a withdrawal is made under such circumstances, the additional withdrawal fee, together with the standard withdrawal fee, as applicable, will be deducted from the Client's Withdrawal Balance at the time of processing the Client's withdrawal request. If under such circumstances the Client elects to withdraw the entirety of his/her Withdrawal Balance, the additional withdrawal fee, together with the standard withdrawal fee, as applicable, will be deducted from the Client's Withdrawal Amount.

- 2.8. Bonuses awarded by RTC must be used to place trades. If a client has not achieved a turnover equivalent to the **Required Number of Lots divided by 4** within 3 months of receiving the bonus, the Company has the right to cancel the bonus and remove it from the Client's account.
- 2.9. If the Client has accepted a bonus, has not achieved the Required Number of Lots and has made trading losses, the Client's Withdrawal Balance is calculated as the sum of the Client's deposits less the Client's total trading losses. In the event of the Client wishing to make a withdrawal under these circumstances, the Client's bonus will become null and void, and the Client's total losses will be deducted from the funds available for withdrawal.
- 2.10. If the Client has accepted a bonus, has not achieved the Required Number of Lots and has made trading profits, the Client's Withdrawal Balance is calculated as the sum of the Client's deposits. In the event of the Client wishing to make a withdrawal under these circumstances, the Client's bonus will become null and void, the Client's profits will be cancelled, and only the Client's deposited funds will be available for withdrawal.
- 2.11. Clients can only make withdrawals provided they have no positions open at the time of making a withdrawal request.
- 2.12. Examples of Trading Balance and Withdrawal Balance calculations are provided below:

2.12.1. Example 1

The Client deposited 5,000 USD, received a 2,000 USD bonus, traded 425 lots and made 10,000 USD in profit.

- The Client has met the Required Number of Lots of  $2,000 * 0.2 = 400$  lots.
- Trading Balance =  $5,000 + 2,000 + 10,000 = 17,000$  USD.
- Withdrawal Balance =  $5,000 + 2,000 + 10,000 = 17,000$  USD.
- If Client withdraws 5,000 USD, his/her Trading Balance following the withdrawal will be 11,950 USD and his/her Withdrawal Balance will be 11,950 USD (after deducting the 50 USD standard withdrawal fee).

### 2.12.2. Example 2

The Client deposited 5,000 USD, received a 1,000 USD bonus, traded 120 lots and made 500 USD in profit.

- The Client has not met the Required Number of Lots of  $1,000 * 0.2 = 200$ .
- Trading Balance =  $5,000 + 1,000 + 500 = 6,500$  USD.
- Withdrawal Balance = 5,000 USD, as the Client's bonus and profits will be declared null and void if the client wishes to make a withdrawal prior to reaching the Required Number of Lots.
- If the Client wishes to withdraw 5,000 USD, after making the withdrawal his/her Trading Balance will be 0 USD and his/ her Withdrawal Balance will be 0 USD. Because of the Client's bonus and the fact that the Client has not met the Required Number of Lots, the 500 USD in profit and the 1,000 USD bonus amount are declared null and void. The total amount refunded to the client will be 4,950 USD (after deducting the 50 USD standard withdrawal fee).

### 2.12.3. Example 3

The Client deposited 5,000 USD, received a 2,000 USD bonus, traded 300 lots and incurred a loss of 500 USD.

- The Client has not met the Required Number of Lots of  $2,000 * 0.2 = 400$ .
- Trading Balance =  $5,000 + 2,000 - 500 = 6,500$  USD.
- Withdrawal Balance =  $5,000 - 500 = 4,500$  USD. Because of the Client's bonus and the fact that the Client has not met the Required Number of Lots, the bonus is cancelled and 100% of his/her trading losses are deducted from the Client's deposit amount.

### 2.12.4. Example 4

The Client deposited 5,000 USD, received a 2,500 USD bonus, traded 100 lots and made 10,000 USD in profit.

- The Client has not met the Required Number of Lots of  $2,500 * 0.2 = 500$  lots.
- Trading Balance =  $5,000 + 2,500 + 10,000 = 17,500$  USD.
- Withdrawal Balance = 5,000 USD. Because the Client opted to withdraw before reaching the Required Number of Lots, the Bonus and Profits are cancelled, leaving only the deposit amount of 5,000 USD.

- If Client wants to withdraw 2,000 USD, he/she will incur a standard withdrawal fee of 50 USD plus an additional withdrawal fee of  $10\% * 2,000 \text{ USD} = 200 \text{ USD}$ . The additional withdrawal fee is attributable to the Client not reaching the threshold of Required Number of Lots divided by 4.
- After making the withdrawal, the Client's Trading Balance will be 2,750 USD and his/her Withdrawal Balance will be 2,750 USD (after deducting withdrawal fees from the Withdrawal Amount). The amount refunded to the Client will be 2,000 USD.

#### 2.12.5. Example 5

The Client deposited 1,000 USD, received a 1,000 USD bonus, traded 55 lots and incurred a 500 USD trading loss.

- The Client has not met the Required Number of Lots of  $1,000 * 0.2 = 200$  lots.
- Trading Balance =  $1,000 + 1,000 - 500 = 1,500 \text{ USD}$ .
- Withdrawal Balance = 500 USD. Because the Client opted to withdraw before reaching the Required Number of Lots, the Bonus is cancelled and the Losses are deducted from the Withdrawal Balance, leaving only 500 USD remaining.
- If the Client wants to withdraw 500 USD, he/she will incur a standard withdrawal fee of 50 USD but no additional withdrawal fee because the Client traded 55 lots (5 lots over and above the threshold of Required Number of Lots divided by 4).
- After making the withdrawal, the Client's Trading Balance will be 0 USD and his/her Withdrawal Balance will be 0 USD. The withdrawal fee of 50 USD will be deducted from the Withdrawal Amount, so the total amount refunded to the Client will be 450 USD.

### **3. Other**

- 3.1. When the Client's Withdrawal Balance has been depleted to 0 (i.e., when 100% of the Client's Withdrawal Balance has been depleted), all of the Client's positions will be stopped-out and the Client's bonuses will be cancelled.
- 3.2. In the event of a modification of the Policy, Clients will be notified in advance by the Company. Clients will have the right to accept the changes and to keep the bonus in his/her account or not to accept the changes. In the event of the Client not accepting the changes, the terms which were in effect at the time the Client accepted the bonus shall prevail.

- 3.3. The Company reserves the right to suspend, cancel or terminate a bonus or any aspect of a bonus, at any time and without any prior notice, where the Client has failed to have met his/her obligations or where the Company suspects that any kind of abuse, manipulation or fraud of any sort has taken place.
  
- 3.4. Under no circumstances shall the Company be liable for any consequences of any suspension, cancelation or termination of a bonus.