

NobleFXM

Trading Credit Bonus Terms & Conditions

Effective Date: [TO BE CONFIRMED]

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Noblefxm Ltd
Saint Lucia International Business Company (IBC)
Registration No. 2026-00159
Fortgate Offshore Investment and Legal Services Ltd. Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet,
Saint Lucia

TRADING CREDIT BONUS TERMS & CONDITIONS

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1. INTRODUCTION

These Trading Credit Bonus Terms and Conditions ("Credit Terms") govern promotional trading credits offered by Noblefxm Ltd ("the Company"). By accepting or using any trading credit, the Client agrees to be bound by these Credit Terms in addition to the Company's Agreement to Open an Account, Leverage and Margin Policy, Withdrawal Policy, Anti-Fraud Policy, and all other applicable policies and terms.

The Company's launch trading credit programme is a tiered, non-withdrawable credit bonus designed to increase available margin for eligible trading accounts. It is not a deposit bonus, cash balance, loan, interest-bearing product, or withdrawable client asset.

[COUNSEL TO REVIEW: Confirm that the trading credit structure does not constitute a prohibited inducement, regulated financial promotion, or misleading bonus arrangement in the Company's target jurisdictions.]

2. ELIGIBILITY

- Trading credits are available only to Clients who hold an active, fully verified (KYC-approved) trading account with the Company.
- Trading credits are available on the Company's Trading Credit Account unless the Company expressly makes a promotion available on another account type.
- Only one (1) active trading credit may be applied per Client at any time unless the Company expressly states otherwise in a specific promotion.
- The Company may exclude certain jurisdictions, account types, payment methods, clients, strategies, instruments, or introduced-client relationships from trading-credit eligibility.
- Clients must be at least eighteen (18) years of age and must not be residents, citizens, nationals, entities, beneficial owners, controllers, or other relevant connected persons from restricted jurisdictions as set out in the Company's Anti-Money Laundering Policy and jurisdiction restrictions.

3. CREDIT STRUCTURE

3.1 The launch programme offers eligible Clients the opportunity to receive up to twenty percent (20%) of eligible net deposits as non-withdrawable trading credit, subject to a maximum total trading credit of USD 500 per Client unless a different written promotion is published by the Company.

3.2 The launch programme is split into two components: (a) an instant credit tranche that may be applied after an eligible deposit is accepted; and (b) an earned credit tranche that may be applied only after eligible trading-volume requirements are satisfied. Earned credit is additional non-withdrawable trading credit only. It is not cash, withdrawable balance, rebate, commission refund, or a conversion of trading volume into cash.

3.3 Eligible net deposits means qualifying deposits received and accepted by the Company during the applicable promotion period, less withdrawals, reversals, chargebacks, internal transfers out, cancelled deposits, returned deposits, or any amounts the Company determines are not eligible for promotional credit. Unless the Company states otherwise in a written promotion, the applicable tier is calculated on cumulative eligible net deposits for the Client during the launch programme.

3.4 The launch credit tiers are:

- Less than USD 500 of eligible net deposits: no launch trading credit unless the Company publishes a separate written promotion
- USD 500 to USD 999.99 of eligible net deposits: five percent (5%) instant credit plus up to five percent (5%) earned credit, for a maximum total credit of ten percent (10%)
- USD 1,000 to USD 2,499.99 of eligible net deposits: seven and one-half percent (7.5%) instant credit plus up to seven and one-half percent (7.5%) earned credit, for a maximum total credit of fifteen percent (15%)
- USD 2,500 or more of eligible net deposits: ten percent (10%) instant credit, capped at USD 250, plus up to ten percent (10%) earned credit, capped at USD 250, for a maximum total credit of twenty percent (20%) and an

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overall maximum trading credit of USD 500

3.5 Earned credit may be unlocked only through eligible closed trading volume completed within the applicable promotion period. Unless the Company states otherwise in a written promotion, fifty percent (50%) of the available earned credit tranche may be unlocked after eligible closed trading volume reaches forty (40) times the Client's eligible net deposit base, and one hundred percent (100%) of the available earned credit tranche may be unlocked after eligible closed trading volume reaches eighty (80) times the Client's eligible net deposit base.

3.6 Eligible closed trading volume means genuine, closed, non-hedged, non-abusive trading activity on instruments and account types approved by the Company for the promotion. The Company may exclude trades from the earned-credit calculation where trades are cancelled, reversed, opened solely to manufacture volume, linked to prohibited strategies, linked to price-feed errors or system abuse, connected to chargebacks or payment reversals, or otherwise inconsistent with genuine market-risk trading.

3.7 Examples:

- A Client makes USD 1,000 of eligible net deposits. The Client may receive USD 75 instant trading credit and may unlock up to USD 75 additional earned trading credit. USD 37.50 of the earned credit may be unlocked after USD 40,000 of eligible closed trading volume, and the full USD 75 earned credit may be unlocked after USD 80,000 of eligible closed trading volume.
- A Client makes USD 2,500 of eligible net deposits. The Client may receive USD 250 instant trading credit and may unlock up to USD 250 additional earned trading credit. USD 125 of the earned credit may be unlocked after USD 100,000 of eligible closed trading volume, and the full USD 250 earned credit may be unlocked after USD 200,000 of eligible closed trading volume.
- A Client makes USD 5,000 of eligible net deposits. The Client remains subject to the USD 500 overall cap and may receive no more than USD 250 instant trading credit plus USD 250 earned trading credit under the launch programme.

3.8 Trading credits may be credited automatically, by Client opt-in through the Client Area, or after manual review, depending on the implementation in effect. A Client who does not wish to receive a trading credit should contact support@noblefxm.com before making an eligible deposit or decline the credit if an opt-out control is available.

3.9 The Company may decline, reduce, delay, recalculate, withhold, or remove any instant or earned trading credit at its sole discretion where eligibility, risk, compliance, payment, operational, or abuse concerns apply.

4. USE OF TRADING CREDIT

4.1 Trading credits may be used for trading-margin support only. They may increase equity or free margin as displayed by the trading platform, but they are not withdrawable cash and cannot be converted into withdrawable funds by meeting a trading-volume target. Meeting an earned-credit threshold only unlocks additional non-withdrawable trading credit, subject to these Credit Terms.

4.2 Realised profits generated while a trading credit is active may be withdrawn subject to the Company's Withdrawal Policy, margin requirements, open-position exposure, KYC and AML checks, payment-method rules, and abuse review.

4.3 The trading platform may display trading credits separately from cash balance. Clients are responsible for understanding the platform's equity, margin, credit, and stop-out calculations before trading.

4.4 Removal, reduction, or expiry of a trading credit may reduce account equity or free margin and may result in margin call, stop-out, forced liquidation, or loss of open positions. The Company is not liable for trading losses resulting from credit removal where removal is permitted under these Credit Terms.

5. CREDIT EXPIRY AND REMOVAL

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5.1 Unless a written promotion states otherwise, the Client's launch trading-credit period expires sixty (60) calendar days after the first trading credit is applied to the Client's account. Instant credit, earned credit, and any unearned eligibility for additional credit expire at the end of that period.

5.2 The Company may calculate earned credit periodically or after manual review. Earned credit not unlocked before expiry is forfeited and cannot be restored unless the Company expressly agrees in writing.

5.3 A trading credit may be removed in whole or in part if:

- The Client requests a withdrawal or internal transfer
- The Client's own deposited funds are fully lost or account equity falls to or below the trading credit amount
- The account is archived, closed, suspended, frozen, or under investigation
- The underlying deposit is reversed, returned, disputed, charged back, or found to be ineligible
- The Client breaches these Credit Terms or any other Company policy
- The Company discontinues or modifies the promotion, subject to applicable law and any published transition terms

5.4 Expired, forfeited, withheld, or removed trading credits cannot be restored unless the Company expressly agrees in writing.

6. INTERACTION WITH WITHDRAWALS

6.1 Trading credits are not included in the Client's withdrawable balance. The Client's withdrawable balance is account equity less non-withdrawable trading credit, required margin, fees, pending charges, and any other restricted amounts.

6.2 A withdrawal or internal transfer may trigger proportional removal of credited trading credit and proportional reduction or cancellation of any unearned credit eligibility. Example: A Client deposits USD 1,000, receives USD 75 instant trading credit, unlocks USD 37.50 earned trading credit, and withdraws USD 500. Because the Client withdrew 50% of the eligible deposit base, the Company may remove 50% of the credited trading credit and may reduce the remaining earned-credit eligibility by 50%.

6.3 If a withdrawal, internal transfer, reversal, or chargeback would leave the account with insufficient equity to support the remaining trading credit or open positions, the Company may remove credited trading credit, cancel unearned credit eligibility, reject or delay the withdrawal, require position reduction, or take other protective action under the Withdrawal Policy and Leverage and Margin Policy.

7. ABUSE, FRAUD, AND DISQUALIFICATION

The Company reserves the right to cancel, modify, or revoke a trading credit at any time if:

- The Client has breached these Credit Terms or any other agreement with the Company
- The Company suspects trading-credit abuse, including but not limited to opening multiple accounts to receive multiple credits, using coordinated hedging or arbitrage to create risk-free credit extraction, exploiting pricing errors or system glitches, colluding with other clients, using short-duration or offsetting trades to manufacture earned-credit volume, or generating artificial trading activity without genuine market risk
- The Client's account is suspended, frozen, or terminated for any reason
- The Client is found to be a resident of a restricted or ineligible jurisdiction
- The promotion is discontinued or modified by the Company

Where a trading credit is cancelled due to abuse, fraud, chargeback, payment reversal, or prohibited activity, the Company may remove the trading credit, void transactions connected to the abuse, restrict future promotion eligibility, suspend or close accounts, and void profits derived from or connected to the abuse to the extent permitted by applicable law.

[COUNSEL TO REVIEW: Confirm that credit cancellation, transaction voiding, and profit voiding language is enforceable in key client jurisdictions and adequately disclosed before opt-in.]

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8. ONE CREDIT PER CLIENT

The launch trading credit is limited to one (1) active trading credit per Client or associated relationship unless the Company expressly states otherwise. The Company reserves the right to determine, at its sole discretion, whether multiple accounts or credit claims are associated with the same individual, payment source, beneficial owner, or coordinated activity.

Clients found to be operating multiple accounts for the purpose of receiving multiple trading credits may have all trading credits and associated abusive profits removed, and their accounts may be suspended or terminated.

9. COMPANY'S RIGHTS

9.1 The Company reserves the right to modify, suspend, or terminate any trading-credit promotion at any time, with or without prior notice, subject to applicable law.

9.2 The Company reserves the right to amend these Credit Terms at any time. Updated terms will be published on the Company's website.

9.3 In the event of any dispute regarding the interpretation or application of these Credit Terms, the Company's decision shall be final to the extent permitted by applicable law.

9.4 These Credit Terms are supplementary to the Company's Agreement to Open an Account. In the event of any conflict between these Credit Terms and the Agreement to Open an Account, these Credit Terms shall prevail with respect to trading-credit matters.

10. RISK WARNING

Trading credits increase available margin and may encourage larger position sizes or more frequent trading. Trading with higher leverage and larger positions increases both potential profits and potential losses. Clients should ensure they understand the risks of leveraged trading as described in the Company's Disclosure of Trading Risks and Leverage and Margin Policy.

A trading credit does not reduce the Client's risk of loss. Losses from trading may consume deposited funds, realised profits, and any platform credit support. Clients should not treat trading credits as a substitute for adequate risk management.

11. CONTACT

For questions about trading-credit promotions, please contact the Company at support@noblefxm.com or compliance@noblefxm.com.