



Terms and Conditions

PFH Markets Limited

Registration Number: 2024-00544

Saint Lucia

info@pfhmarkets.com

2026

■ Terms and Conditions

PFH Markets Limited is registered in Saint Lucia as an International Business Company with registration number 2024-00544 by the Registrar under the International Business Companies Act, Cap 12.14: Section 6. PFH Markets carries on the services in the international forex and contract for differences (CFDs) market to retail and corporate clients in accordance with the laws of Saint Lucia.

1. Introduction

1.1. These Terms and Conditions (the "Agreement") will govern your legal and/or business relation with PFH Markets Limited (hereinafter referred to as "PFH Markets") and your use of the services provided by PFH Markets. PFH Markets is registered in Saint Lucia with registration number 2024-00544, under the International Business Companies Act, Cap 12.14: Section 6.

1.2. It is essential that you read and understand these terms, and we will ensure that you have a proper opportunity to do so by not allowing you to trade until you have confirmed to us that you have read these terms. If you have any questions, please let us know – support@pfhmarkets.com.

2. Definitions

2.1 "Client", "You" means any person, natural or legal entity, that accepted the Terms and Conditions.

2.2 "Account" means the trading account created by the Client with PFH Markets.

2.3 "Services" means the CFD trading and related financial services and any authorised financial services that PFH Markets can provide.

2.4 "Effective Date" means the date that you accept these Terms and Conditions.

3. Eligibility

3.1. To use the services, you must be at least 18 years old and have the legal capacity to enter into business and/or legally binding agreements.

3.2. PFH Markets does not provide services to citizens or residents of the United States and/or residents of prohibited countries published on our website. These countries are subject to change from time to time to reflect regulatory changes.

4. Account Registration and Maintenance

4.1. To create an account, you must complete the registration process and provide accurate, current, and complete information as requested.

4.2. You are responsible for maintaining the confidentiality of your login information and are fully responsible for all activities that occur under your account. You should not provide access to your account

and/or share your credentials with ANYONE. In case you decide to do so, PFH Markets does not have any responsibility in case of any loss and/or damage of any kind.

4.3. PFH Markets reserves the right to refuse to open an account or close an existing account at its discretion.

4.4. By accepting these Terms and Conditions, it means that you automatically agree to act as per PFH Markets's Policies and Procedures as they may be amended from time to time.

5. Regulation and Compliance with the Relevant Rules, Laws and Regulations

5.1. PFH Markets complies with all applicable laws and regulations, including Anti Money Laundering (AML), Counter Terrorism Financing (CTF) and Combating Proliferation Financing Laws.

5.2. PFH Markets is obliged to perform Know Your Customer procedures (KYC) on all Clients and may request additional information or documentation as PFH Markets finds proper, to comply with the relevant Regulatory and/or other requirements.

5.3. PFH Markets reserves the right to terminate any account if it is found to be in breach of any of the present Terms and Conditions and/or acting in any suspicious manner, market abuse, arbitrage and/or any other illegal manner.

6. Risk Disclosure

6.1. Trading on margins carries a high level of risk to your capital, and you may lose more than your initial deposit. We are advising you to read the full risk warning before opening an account with PFH Markets. Margined trades are trades based on the price movement of Contracts for Difference (CFDs) on an underlying financial product or asset.

6.2. They are settled based on the respective difference between the opening price and closing price of the trade. Foreign exchange (forex, FX) and Contracts for Difference (CFDs) on Currencies, Commodities, Indices, or Equities are all margin-traded products and thus inherently carry a high-risk level that is not suitable for all investors.

6.3. Prior to opening an account with PFH Markets, you should carefully consider your objectives, financial situation, relevant experience and understanding with regards to trading.

6.4. You should ensure that you will be able to manage and understand the risks involved, and sustain any losses.

6.5. You should only trade with capital that you can afford to lose.

6.6. PFH Markets recommends seeking advice from a separate/independent financial advisor. You should note that margin trading is based on leverage that allows you to execute large trades by only investing a small amount of money as a margin. If the price moves in your favour, you can significantly increase your profits. You should understand that even a very small movement in the non-desirable price may lead to substantial losses. Please note that in this case, you may be required to deposit additional margin

immediately to keep your positions open.

6.7. Note that you are liable for any losses that may occur in case of closed positions. Have in mind that not all trades can be opened or closed 24 hours a day. Your orders/positions are based on our prices and not those on any exchange.

6.8. Depending on the market, our prices will usually be based on an exchange price but can fluctuate away from the underlying fees due to various reasons.

6.9. There are risks associated with online trading systems, including but not limited to, software and hardware failure, and internet disconnection. PFH Markets does not control signal power, its reception or routing via the internet, the configuration of your equipment or reliability of its connection, and cannot be responsible for communication failures, distortions or delays when trading via the internet.

6.10. Note that the content of this website is subject to change at any time without notice and is provided for the sole purpose of assisting traders in making independent investment decisions. PFH Markets has taken reasonable measures to ensure the accuracy of the information on its website. However, we cannot guarantee its accuracy.

6.11. We will not accept liability for any loss or damage that may arise directly or indirectly from the content or your inability to access the website.

6.12. The content of the website is only informative. Any opinions, news, research, analysis, prices, or other information contained on our website is provided as general market commentary and does not constitute any investment advice.

6.13. Note that PFH Markets does not accept any liability for any loss or damage, including without limitation, any loss of profit, which may arise directly or indirectly from the use of or reliance on such information.

7. Trading

7.1. PFH Markets provides a platform(s) for trading CFDs using the MetaTrader 5 (MT5) platform and/or any other trading platform that PFH Markets may make available. The terms and conditions for trading are detailed in the MT5 user guide.

7.2. All transactions executed through the PFH Markets platform(s) are subject to the rules and regulations of the relevant exchanges and regulatory bodies.

7.3. PFH Markets reserves the right to cancel or reverse any transaction that it deems to have been executed under erroneous conditions.

7.4. When you click the submit button to enter an order through our Online Platform (or give us an order by any other means we may agree) we will be under no obligation to accept it or, if accepted, under no obligation to execute it. Unexecuted orders may be cancelled at our discretion. Once an order has been entered into our Online Platform it may not be altered or cancelled by you.

7.5. We will endeavour to advise you promptly if circumstances arise where we may be unable to accept or execute your orders, provided however that we are under no obligation to provide you with our reasons for

not acting on your orders and provided further that we shall not be liable to you in any way if we refuse to follow your orders.

7.6. Before executing any order, we may in our absolute discretion require a deposit of such amount as we may specify in respect of any actual, anticipated or contingent liability you may have to us in respect of anticipated or existing open positions which you have or will have with us (the "Margin Deposit").

7.7. We reserve the right to change the margin requirements at any time and any change may become effective immediately. We may inform you of this by email, via the electronic trading platform, from a recorded line and/or by posting notice of the change on our website. It is your responsibility to always know the current margin requirement applicable to your account and your open positions.

7.8. Due to limitations of an Online platform, where it is possible for a market to go negative, we reserve the right to close any open positions and/or settle the market at a predetermined level in the positive, or at the best attainable price, which could also be negative.

7.9. Electronic & Algorithmic Trading

a. The Company expressly prohibits the use of any form of Electronic Trading Services, algorithmic systems, automated tools, or similar mechanisms designed to execute, manipulate, or automate trades. The Company shall not be under any obligation to accept, execute, or cancel any transaction initiated or attempted through such prohibited means. Any orders attempted via electronic or automated methods may be rejected or voided at the Company's sole discretion.

b. The Client acknowledges and accepts that the Company does not permit algorithmic, high-frequency, or automated trading strategies under any circumstances. The Company considers such practices inconsistent with fair market conduct and potentially capable of generating disproportionate or unreasonable profits within an unusually short timeframe, which the Company regards as abusive and prohibited.

c. Any attempt by the Client to use electronic, algorithmic, or automated trading mechanisms shall be deemed a material breach of this Agreement. In such cases, the Company reserves the right, at its sole discretion, to:

- Suspend or terminate the Client's access to the trading platform;
- Cancel, reverse, or adjust any transactions executed in violation of this provision; and
- Withhold, adjust, or forfeit any gains or profits derived from such prohibited activities.

8. Forced Liquidation

8.1. You are required to maintain a sufficient level of Margin Deposit. We reserve our right to close out all open positions:

- If, at any time, the Margin Deposit held by us is approaching or is no longer sufficient to cover the negative mark to market value of any or all open positions that you have with us; or
- If, at any time, the pre-agreed credit limit assigned to you is no longer sufficient to cover the negative mark to market value of any or all open positions that you have with us.

8.2 We shall have the right, in our absolute discretion, to determine the mark to market value of a position or instrument from time to time. In addition to other remedies available to us, if you fail to pay an amount when due under this Agreement, we have the right to close (by either buying or selling) any or all of your open positions.

8.3 We are not obliged to contact you before we take the relevant action. If, however, we do so, the margin call may be made by email, via the electronic trading platform, telephone call, post or text message.

8.4 It should be noted that PFH Markets cannot guarantee that it will be able to act on behalf of the client in case of extreme market conditions, for example: force majeure (act of God), in order to avoid losses of any kind.

9. Quoting Error

9.1. We will use all reasonable endeavours to provide up-to-date quotes for all currencies, commodities, and other instruments traded on or through our Online Platform(s). However, we give no assurance that the prices quoted are accurate.

9.2. In accordance with the above clauses, should a quoting error occur due to a typographical error or other obvious mistake in a quote or indication (the "Quoting Error"), we are not liable for any damages, claims, losses, liabilities or costs arising from the Quoting Error.

9.3. In case a client benefits from a Quoting Error, then PFH Markets will not be obliged to pay any profits deriving from the Quoting Error.

10. Leverage

10.1. PFH Markets offers leverage on trading accounts as per the rules and regulations set forth by Saint Lucia.

10.2. The Client must ensure that they understand the implications of trading with leverage, including the increased potential for both profits and losses.

11. Termination - Cancellation Rights

11.1. You may request to terminate your business relation with PFH Markets, at any time, by giving us written notice, provided that you do not have any open position(s) and/or do not have any outstanding liabilities to us.

11.2. We may terminate the provision of our services to you upon notice in writing to you at any time. It should be noted that we may close your account instantly, as per PFH Markets's discretion and/or because of violation of any Policies and/or Procedures and/or Laws and/or Rules and/or Regulations.

11.3. Termination will not affect the completion of transactions initiated prior to us receiving your notice of termination. In addition, you will pay any fees and charges incurred up to the date of termination and any additional expenses necessarily incurred by us (or a third party) in terminating these Terms & Conditions and any losses necessarily realised in settling or concluding outstanding transactions and transferring your funds back to you.

12. Limitation of Liability

12.1. PFH Markets, its affiliates, directors, officers, employees, and agents, shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, loss of revenue, loss of data, loss of business opportunities, or other intangible losses, arising out of or in connection with:

- Your use of, or inability to use, the services provided by the Company;
- Any unauthorised access to or alteration of your transmissions or data;
- Statements or conduct of any third party on the services; or
- Other.

12.2. PFH Markets shall not be liable for any loss or damage arising from any financial transactions or trading activities. PFH Markets does not guarantee any profit or return on investment and shall not be liable for any financial loss suffered by you as a result of your trading decisions.

12.3. PFH Markets shall not be liable for any errors or inaccuracies in the information provided through the services.

12.4. PFH Markets shall not be liable for any loss or damage arising from the use of any third-party services, platforms, or websites accessed through links provided by PFH Markets.

13. Indemnity

13.1. You indemnify us on our written demand against all proceedings, actions, costs and expenses, claims, demands and/or other liabilities incurred by us, our agents, or any nominee or custodian, as a consequence of:

- the acceptance of instructions from you or any Authorised User over the telephone or by email or via the Online Platform;
- any breach by you or any Authorised User of any of the terms of this Agreement.

13.2. This indemnity shall not apply to the extent of any liability caused by a breach of this Agreement by us or the gross negligence, fraud or wilful default of us, our agents, a nominee or custodian.

13.3. You understand and agree that PFH Markets does not, by implication or otherwise, endorse the operating methods of your nominated investment manager or any third-party electronic trading services and solutions providers (including, but not limited to, social trading platforms) you may choose to use.

13.4. You hereby release us from any and all liability to your nominated investment manager, any third-party electronic trading services and solutions provider, or anyone claiming through you.

14. Governing Law and Jurisdiction

14.1. This Agreement is governed by and shall be construed in accordance with the laws of Saint Lucia and shall be subject to the non-exclusive jurisdiction of the courts of Saint Lucia.

15. Confidentiality and Data Protection

15.1. We will use reasonable endeavours to ensure that all confidential information relating to you and your account is kept confidential. However, you authorise us to disclose information (confidential or not):

- To our employees (or employees of our agents, nominees or custodians or other persons appointed by us in connection with your account) on a need-to-know basis;
- To any regulatory authority, to the extent that they are entitled to the information sought;
- Otherwise, as may be required by law, best investment business practice, industry regulations or codes of practice.

16. Privacy Policy

16.1 According to the privacy statement, once you open an account or use our website, you agree that we collect and use your personal information in accordance with the contents of this privacy agreement.

17. Amendments

17.1. PFH Markets reserves the right to amend these Terms and Conditions at any time and notify you accordingly by email, SMS, publishing amendments on the website, updating trading platforms, or any other way of notification. Any such amendments will be posted on the PFH Markets website and will become effective immediately upon posting.

17.2. The Client's continued use of the Services is considered acknowledgement of the amended Terms and Conditions.

18. Miscellaneous

18.1. If any provision of this Agreement is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

18.2. The failure of either party to enforce any provision of this Agreement shall not be construed as a waiver of that provision or any other provision.

18.3. This Agreement constitutes the entire understanding between the parties concerning the subject matter herein and supersedes all prior agreements.

18.4. In case of any queries or concerns regarding our services, you can contact us at support@pfhmarkets.com. If the outcome is not to your satisfaction and you wish to escalate the matter further, kindly review our Complaints Handling Policy.

18.5. Communications between you and PFH Markets should be via a recorded line or by email and/or, as appropriate, a third party authorised by you, at the address(es) and other contact details set out by you in the Account Opening Application Form, or any other address(es) and contact details you notify to us in writing.

18.6. You understand and consent to the communications both written and/or verbal (call recording) being kept in PFH Markets records for not less than ten years and/or as may be required as per any Regulatory and/or Governmental Authority.

18.7. Cookies: Cookies are small pieces of information sent by a web browser so it can later be read back from that browser. Cookies may be used on some pages of our Online Platform and website to provide users with a more customised browsing experience.

18.8. Consent to Receive Marketing Materials: By accepting these Terms and Conditions you are providing your consent to receive marketing communications, promotions, and other materials from PFH Markets through various channels, including email, SMS, phone calls, and other electronic means.

Types of Marketing Materials — You may receive information about:

- Promotions
- New products or services
- Updates on events, webinars
- Market news, educational content, or other marketing material