

Axia Trade Terms & Conditions – Ramadan 50% Insurance Offer

INTRODUCTION

Axia Trade is a brand operated by Smarttool Trading SC Limited, a Seychelles investment firm, authorized and regulated by the Financial Services Authority of Seychelles with license number SD034 (hereinafter "We", "Our", "Us", or the "Company").

Subject to the "Eligibility" section below, **Axia Trade Terms & Conditions – Ramadan 50% Insurance Offer** (the "Terms, Offer") apply to any party (hereinafter "the Client", "You" or "Trader") that registers with the Company and meets the criteria as described below.

These Terms will be effective from the **first day of Ramadan until the last day of Ramadan** (the "Effective Period, Offer Period").

We may, in our sole discretion, amend or terminate these Terms at any time without given notice to such effect or by giving no less than 5 Business Days' notice. Such notice may be provided to you by email or other means, but in any case, it shall be deemed provided upon updating the Company's website to such effect.

By entering Transactions in any instruments offered by the Company, you specifically agree to be bound by these Terms.

DEFINITIONS

Any conditions used in these Terms which are not defined here shall have the meaning attributed to the term in the Client Agreement.

The following terms shall have the meanings attributed to them below:

- **"Insurance Credit"** means the promotional 'one-off' trading credit given to the Client according to the conditions of these Terms.
- **"Client Agreement"** means that certain Client Agreement between you and the Company by which you are bound.

- **"Trading Account"** refers to the live account held by the Client with the Company.
- **"Eligible Deposits"** refer to deposits made within the Offer Period that qualify for the 50% insurance.

ELIGIBILITY

You shall be eligible to participate in the **Ramadan 50% Insurance Offer** under these Terms only if you meet the criteria set forth below:

1. **Deposit during the holy month of Ramadan** – Only deposits made during the Ramadan period will be considered for the insurance offer.
2. The **50% insurance** applies only to trading losses incurred during Ramadan.
3. The maximum refund amount is **\$10,000 in trading credit** per Client.
4. The **insurance refund will be credited in the form of trading credit**, which can be used for trading but **cannot be withdrawn**.
5. The Client must have completed full **KYC verification procedures** before being eligible for the refund.
6. Withdrawals made during the Offer Period **may impact eligibility** for the insurance refund, at the Company's discretion.

INSURANCE REFUND TERMS

- The 50% refund applies only to **net trading losses** incurred during Ramadan.
- The refund will be **credited to the Client's Trading Account as trading credit** within 10 business days after the end of Ramadan.
- The maximum refund amount is **\$10,000 in trading credit** per Client.
- The trading credit **cannot be withdrawn** but can be used for trading purposes.
- If the Client makes a withdrawal before receiving the insurance credit, **the refund eligibility may be canceled** at the Company's discretion.

GENERAL TERMS

- The Company reserves the right to modify, suspend, or terminate this Offer at any time without prior notice.

- The Company has the right to refuse or cancel the Offer for any Client suspected of fraudulent activity, abuse, or violation of these Terms.
- The Company shall not be liable for any **direct, indirect, incidental, special, or consequential damages** arising from participation in this Offer.
- If any disputes arise regarding the interpretation of these Terms, the Company's decision shall be **final and binding**.
- These Terms and any and all matters related hereto shall be governed by and construed in accordance with the laws of Seychelles and shall be subject to the **exclusive jurisdiction of the courts of Seychelles**.

RISK WARNING

Contracts for difference ('CFDs') are complex financial products with a speculative character, involving significant risks of loss of capital. Trading CFDs, which is a marginal product, may result in the loss of your entire balance. Remember that leverage in CFDs can work both to your advantage and disadvantage. CFDs traders do not own, or have any rights to, the underlying assets.

Trading CFDs is not appropriate for all investors. **Past performance does not constitute a reliable indicator of future results**. Before deciding to trade, you should carefully consider your **investment objectives, level of experience, and risk tolerance**. You should not deposit more than you are prepared to lose. Please ensure you fully understand the risks associated with the product and seek **independent advice** if necessary.