
INTRODUCING BROKER AGREEMENT

STB Introducer Agreement — Commission Structure & Obligations

Company	STB Provider LTD
Reg. No.	2023-00478 (Saint Lucia)
Version	v2026.1
Type	Partnership Agreement
Website	stbrokers.com

IMPORTANT NOTICE: This document is issued by STB Provider LTD and constitutes a legally binding agreement. Please read it carefully before proceeding. Leveraged trading involves significant risk. You may lose all invested capital.

STB INTRODUCER AGREEMENT

This Introducing Broker Agreement ("Agreement") is made between: STB Provider LTD, a company registered in Montenegro with registration number 2023-00478, having its principal office at 18 Jula, 15 Sprat 2, 81000, Podgorica, Montenegro, and registered address at Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros Islet, Saint Lucia ("STB" or the "Company"); and The undersigned applicant ("Introducing Broker" or "IB"). Together referred to as the "Parties".

1. Definitions

- Client: An individual or legal entity who opens a trading account with STB as a result of a direct referral by the IB.
- Eligible Trade: A trade placed by a referred Client that meets the minimum conditions required for rebate, including but not limited to holding time and trade size.
- Commission: The compensation payable to the IB by STB for successful referrals and eligible trading activity of referred Clients.
- IB Portal: The online platform provided by STB to manage IB performance, commissions, and reporting, IBs do not receive rebates from their trading accounts.
- Referral Link: A unique tracking URL issued by STB to monitor Client introductions by the IB.
- Active Referral: an active referral is defined as a trader with minimum 50 USD Net deposit and 0.1 lot trade within 28 days. Plans are reviewed every three months and will be upgraded, downgraded, or stable depending on the subcategories.
- IB Swap: Clients may request an IB change within 30 days of registration. After this period, any IB change requests will be subject to the company's discretion.

2. Appointment and Scope

2.1 STB hereby appoints the IB as a non-exclusive intermediary to introduce prospective Clients to STB services. 2.2 The IB shall act solely as an independent contractor. Nothing in this Agreement shall create a partnership, joint venture, employment, or agency relationship between the Parties. 2.3 The IB is prohibited from: • Accepting funds or deposits from Clients on behalf of STB; • Providing financial, investment, or trading advice; • Making binding representations on behalf of STB. 2.4 This Agreement does not grant the IB authority to represent itself as an employee or licensed agent of STB in any jurisdiction.

3. Obligations of the IB

The IB agrees to: 3.1 Promote STB services in a lawful, transparent, and professional manner, avoiding any deceptive or misleading conduct. 3.2 Use only official STB marketing materials or obtain prior written approval for any self-created promotions. 3.3 Clearly disclose to prospective Clients that the IB is not authorized to provide trading or investment advice. 3.4 Maintain accurate records of communications with referred Clients in accordance with applicable laws. 3.5 Comply with: • All relevant marketing regulations; • Anti-money laundering (AML) and counter-terrorist financing (CTF) rules; • Data protection and privacy laws. 3.6 Avoid soliciting Clients from countries where STB does not operate or is prohibited from offering its services. 3.7 Ensure that all referred Clients are genuine and not engaged in fraudulent, coordinated, or abusive trading activity. 4. Commission and Payment Terms

4.1 STB shall pay the IB commissions based on the volume of Eligible Trades executed by referred Clients. 4.2 Minimum Trade Duration Requirement: A referred Client's trade must be held for at least two (2) minutes to qualify as an Eligible Trade for rebate purposes. Trades closed earlier than this threshold will not count toward commission calculations. 4.3 Commissions: • Are calculated and paid in less than 2 hours, unless otherwise agreed; • Are subject to a minimum earnings threshold (e.g., \$100 USD); • May be delayed in case of suspected fraud or reconciliation issues. 4.4 No commission shall be paid for: • Self-referrals (the IB registering as a Client under their own link); • Fake, duplicate, or non-active accounts; • Clients referred from restricted jurisdictions. 4.5 STB may retroactively deduct paid commissions if it later determines that such payments were made based on fraudulent or ineligible activity. 4.6 All commissions are gross amounts. The IB is responsible for their own tax and regulatory reporting.

IB Table

IB Tree

3 tiers of IB tree is available for any affiliate in Silver, Gold, Diamond Certainly. This multi-level rebate structure you've described is a common model in partnership and affiliate programs, especially within financial brokerages. In this model, Introducing Brokers (IBs) earn not only from the clients they directly refer but also from the activities of the IBs within their network.

Let's break down this structure with more details and an example.

Structure and Tiers Explained

This model now consists of four levels, with commissions flowing up to the Master IB from each subsequent tier.

Master IB (Tier 1): This individual is at the top of the network. They receive 100% of the rebate generated from the trading activity of their own directly referred clients.

Tier 2 IB: This person is introduced by the Master IB. The Master IB receives a bonus equivalent to 15% of the total rebate earned by this Tier 2 IB from their direct clients.

Tier 3 IB: This person is introduced by a Tier 2 IB. The Master IB at the top of the network receives a bonus equivalent to 5% of the total rebate earned by this Tier 3 IB.

Tier 4 IB: This person is introduced by a Tier 3 IB. The Master IB receives a bonus equivalent to 5% of the total rebate earned by this Tier 4 IB.

Numerical Example for Better Understanding

Let's expand on our previous example. The network is as follows:

Alex is the Master IB (Tier 1).

Alex introduces Brenda (Tier 2).

Brenda introduces Charles (Tier 3).

Charles introduces David (Tier 4).

Now, let's assume that during a specific period, each of these individuals (Alex, Brenda, Charles, and David) generates \$1,000 in rebates from their own directly referred clients.

The income distribution for the Master IB, Alex, would be calculated as follows:

Earnings from his own clients:

\$1,000 (100% of his direct rebates)

Earnings from his network:

From Brenda (Tier 2): $\$1,000 \times 15\% = \150

From Charles (Tier 3): $\$1,000 \times 5\% = \50

From David (Tier 4): $\$1,000 \times 5\% = \50

Total earnings for Alex (Master IB):

$\$1,000$ (Direct) + $\$150$ (from Tier 2) + $\$50$ (from Tier 3) + $\$50$ (from Tier 4) = $\$1,250$

Meanwhile, each sub-IB (Brenda, Charles, and David) would earn the full $\$1,000$ from their own direct clients.

Key Points and Advantages

Deeper Passive Income: The addition of a fourth tier allows the Master IB to benefit from a larger and deeper network, increasing the potential for passive income.

Enhanced Network Growth: This model strongly incentivizes IBs at every level to not only find clients but also to recruit other motivated IBs, as the rewards flow all the way to the top.

Scalable Earnings: The income potential for the Master IB becomes highly scalable, as their earnings are tied to the cumulative success of a multi-layered network.

In summary, this four-tier system is a powerful model for rewarding network builders. It creates a robust structure where the Master IB's success is directly linked to their ability to build and support a deep and productive team of sub-brokers.

5. Obligations of STB Provider LTD

STB agrees to:

- 5.1 Provide the IB with access to an online IB Portal, promotional tools, and real-time performance tracking.
- 5.2 Offer timely and accurate reports regarding:
 - Client onboarding status;
 - Trade activity summaries;
 - Commission calculations.
- 5.3 Monitor the activity of referred Clients and notify the IB in case of irregularities or disputes.
- 5.4 Reserve the right to amend the commission structure with prior notice, provided such amendments do not affect commissions already earned.

6. Reputation, Compliance, and Misconduct

6.1 The IB agrees not to engage in any conduct, online or offline, that could harm the commercial interests or reputation of STB. 6.2 Examples of prohibited conduct include but are not limited to:

- **Making defamatory or misleading public statements about STB;**
- **Sharing false performance claims or misrepresenting returns;**
- **Engaging in spam, click-fraud, or unauthorized paid advertising using STB brand keywords;**
- **Promoting to minors, politically exposed persons (PEPs), or restricted territories.**

6.3 STB reserves the right, at its sole discretion, to:

- **Withhold or permanently cancel unpaid commissions;**
- **Suspend or terminate the IB account without notice;**

Take legal action to recover damages resulting from IB misconduct. 6.4 If STB's license, reputation, or business operations are jeopardized due to the IB's actions, the Company has the right to:

- *Ban the IB from future participation in STB programs;*
- *Demand the return of previously paid commissions;*
- *Cooperate with regulators or legal authorities.*

7. Term and Termination

7.1 This Agreement is effective upon acceptance by the IB and continues until terminated by either Party. 7.2 Either Party may terminate this Agreement at any time by giving written notice. 7.3 Immediate termination may occur if:

- *The IB breaches any material clause;*
- *Fraud or abuse is detected;*
- *The IB is found to be harming STB's reputation or legal standing.*

7.4 Upon termination:

- *All rights to use STB materials and branding shall cease immediately;*
- *STB may retain or cancel unpaid commissions, depending on the reason for termination;*
- *The IB shall not represent itself as affiliated with STB in any form.*

8. General Provisions

8.1 Governing Law: This Agreement is governed by the laws of Saint Lucia. Any disputes will be submitted to the exclusive jurisdiction of its courts. 8.2 Entire Agreement: This Agreement supersedes all prior understandings or agreements. 8.3 Modifications: STB may modify this Agreement with reasonable notice via email or the IB Portal. 8.4 Severability: If any provision is found unenforceable, the remaining terms shall remain valid and enforceable. 8.5 Notices: All communications should be directed to: STB Provider LTD Email: info@stbbrokers.com Phone: +38 2203 33928 / +44 20 4520 3980