
PAMM ACCOUNT AGREEMENT

Percent Allocation Management Module — Terms and Conditions

Company	STB Provider LTD
Reg. No.	2023-00478 (Saint Lucia)
Version	v2024.1
Type	Investment 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.

PAMM Account Terms and Conditions

This PAMM Account Agreement (the "Agreement") is entered into by and between STB Provider LTD, a company registered at Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros Islet, Saint Lucia, with license number 2023-00478, and the PAMM Account Manager (the "Manager") and PAMM Investor (the "Investor"), collectively referred to as the "Clients" or "Parties".

The purpose of this Agreement is to outline the terms and conditions applicable to the PAMM (Percentage Allocation Management Module) service provided by STB Provider LTD. By registering as a manager or Investor, Clients acknowledge they have read, understood, and agreed to all provisions in this Agreement as well as any related policies.

1. Definitions and Interpretation

In this Agreement, unless the context otherwise requires, the following definitions apply: • "Company" means STB Provider LTD, registered at Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros Islet, Saint Lucia, license number 2023-00478. • "Manager" means a Client who has registered as a PAMM Account Manager and manages their own funds and Investors' allocated funds under a PAMM Account. • "Investor" means a Client who has registered as a PAMM Account Investor and allocated funds to one or more PAMM Accounts managed by a Manager. • "PAMM Account" means a trading account operated by a Manager in which multiple Investors' funds and the Manager's own funds are pooled proportionally for trading. • "Manager's Offer" means the set of commercial terms published by a Manager for Investors, including fees, minimum deposit, trading period, and other conditions. • "Management Fee" means a fixed fee charged periodically regardless of performance. • "Performance Fee" means a fee calculated as a percentage of net profits, based on the "high watermark" principle. • "Trading Period" means the agreed duration for which investments remain in the PAMM Account before withdrawal without penalties. • "Penalty Fee" means a withdrawal fee applied when an Investor withdraws before the Trading Period ends. • "Rollover" means the scheduled calculation and allocation of profits, losses, deposits, withdrawals, and fees. • "Rescue Level" means a pre-defined level of equity preserved for Investors in case of loss (if applicable).

2. General Provisions

The PAMM service provided by the Company allows Investors to allocate funds to Managers who trade on their behalf under fixed conditions. 2.1. The PAMM Account is not a portfolio management service; all trading is conducted by the Manager at their discretion and risk. 2.2. Investors voluntarily select Managers based on publicly available data without recommendation or solicitation from the Company. 2.3. The Company is the technical provider of the PAMM system, handling all calculations, fund allocations, deposits, withdrawals, and reporting. 2.4. The Manager cannot withdraw or transfer Investor funds directly; all transactions are executed by the Company in accordance with the Investor's requests. 2.5. The Company reserves the right to suspend or terminate a PAMM Account, block deposits, or restrict withdrawals if fraudulent activity, inactivity, or violations of the Agreement occur.

3. PAMM Account Structure

3.1. Each PAMM Account contains the Manager's funds ("Manager Capital") and one or more Investors' funds allocated under the Manager's Offer. 3.2. The PAMM system automatically calculates the proportional share ("Participation") of each Investor and adjusts it with every

Rollover. 3.3. The Manager may operate multiple PAMM Accounts subject to Company limits. 3.4. The Company maintains transaction and performance records accessible to both Managers and Investors via the secure client area.

4. Manager Account Registration

4.1. To register as a manager, a client must: • Open and verify a live trading account with the Company. • Provide all details required for the Manager's Offer (Trading Name, Minimum Deposit, Management Fee, Performance Fee, Trading Period, etc.). • Deposit at least the Minimum Deposit as Manager Capital. 4.2. The Company may require proof of trading experience for high-equity accounts and reserves the right to reject any application without explanation. 4.3. Failure to maintain Manager Capital at or above the Minimum Deposit may result in suspension of the PAMM Account.

5. Manager's Offer

5.1. The Manager's Offer must specify all applicable terms, including: • Trading Name. • Minimum Deposit. • Management Fee. • Performance Fee (percentage of net profits). • Penalty Fee for early withdrawals. • Trading Period. • Rescue Level (if applicable). • Description of trading strategy. 5.2. The Manager's Offer is a public invitation for Investors to allocate funds; acceptance is at the Investor's discretion. 5.3. The Manager cannot change the Offer terms for existing Investors without their consent.

6. PAMM Account Parameters

Key operational parameters include: • Minimum Deposit – the lowest amount to join a PAMM Account. • Top-Up Amount – the minimum amount for additional investments. • Management Fee – fixed periodic fee. • Performance Fee – calculated using the high watermark method. • Penalty Fee – applied to early withdrawals. • Rescue Level – preserved equity percentage (if applicable). • Public/Private status of the PAMM Account. • Rollover Type – method for handling withdrawals when open positions exist.

7. Investor Account Registration

7.1. An Investor is registered upon accepting a Manager's Offer and submitting a deposit request. 7.2. Investors confirm they have read and understood this Agreement and the Manager's Offer. 7.3. Investors can maintain only one active Investor Account unless otherwise approved by the Company.

8. Investor Account Participation

8.1. Each Investor's profit or loss is proportional to their Participation Share. 8.2. Participation Share = Investor Equity ÷ Total Investor Equities. 8.3. Investor Equity = Deposits – Withdrawals + Closed Trade P/L + Open Trade P/L. 8.4. Accounts with equity below the operational threshold may be removed from trading.

9. Rollover Procedures

9.1. Rollovers occur at scheduled times, typically hourly or daily, depending on account setup. 9.2. Each Rollover includes: • Virtual closing of trades for profit/loss calculation. • Allocation of P/L to Investors. • Processing of deposits, withdrawals, and fees. • Reopening of trades at the same prices. **9.3. Withdrawals requested after the daily cut-off are processed at the next Rollover.**

10. Deposits

10.1. Investors may deposit funds via the client area at any time. 10.2. Deposits are applied at the next Rollover if open trades exist; otherwise, they may be applied immediately. 10.3. Deposits below the Minimum Deposit are rejected.

11. Withdrawals

11.1. Withdrawals can be partial or full. 11.2. Early withdrawals within the Trading Period may incur a Penalty Fee. 11.3. Withdrawals are processed at the next Rollover if open trades exist. 11.4. The final withdrawal amount depends on the equity at processing time.

12. Trading Period

The Trading Period is set in the Manager's Offer. Withdrawals before the period ends may incur Penalty Fees. The period may be expressed in days, weeks, or months.

13. Fees and Calculations

13.1. Investor Equity = Deposits – Withdrawals + P/L – Fees. 13.2. Performance Fee = (Net Profit for Period) × Performance Fee %. 13.3. Management Fee is charged regardless of performance. 13.4. Penalty Fee is charged for early withdrawals.

14. Manager Obligations

Managers must: • Act in good faith and in the best interest of Investors. • Maintain trading discipline and avoid excessive trading for commission ("churning"). • Cooperate with the Company in case of disputes. • Not misrepresent affiliation with the Company. • Maintain Minimum Deposit requirements.

15. Investor Obligations

Investors must: • Understand and accept all trading risks. • Monitor their accounts regularly. • Provide accurate personal and financial information. • Not hold the Company liable for Manager trading decisions.

16. Risk Disclosure

Trading in leveraged financial instruments carries a high risk of loss. Investors may lose all invested capital. Past performance is not indicative of future results.

17. Technical Regulations

The PAMM system operates through automated software integrated with the Company's trading platform. In case of technical failures, some processes may be delayed or suspended.

18. Miscellaneous

- This Agreement is governed by the laws of Saint Lucia. • The Company may amend these Terms at any time with notice. • Continued participation in the PAMM service constitutes acceptance of updated Terms.
- All other company agreements and terms and conditions are applicable for anyone registered and using STB PROVIDER LTD services. Please refer to Legal section of website.
- CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. 75% of retail investors lose money when trading CFDs. You should consider whether you understand how CFDs, FX, or any of our other products work and whether you can afford to take the high risk of losing your money. Trading in the products and services of STB may, even if made in accordance with a Recommendation, result in losses as well as profits.