

# Terms and Conditions / Client Agreement

*Master agreement governing the relationship between the client and Infinity Union Markets Ltd.*

Version 1.1 · Effective 12 June 2026

## 1. Issuing Entity

This document is issued by Infinity Union Markets Ltd. (Company Registration No. LL18105), holder of Money Broker License No. MB/25/0135 issued by the Labuan Financial Services Authority ("Labuan FSA") under the Labuan Financial Services and Securities Act 2010 (LFSSA), Part VI – Money Broking.

Registered office: Unit Level 12F(1), Main Office Tower, Jalan Merdeka, Financial Park Labuan, 87000 Federal Territory of Labuan, Malaysia

Operating office: Office Suite 1359, Level 13(C), Block 4, Financial Park Complex Labuan, Jalan Merdeka, 87000 Labuan, Federal Territory of Labuan, Malaysia

Contact: info@iuxmarkets.com

## 2. Eligibility

You must be at least 18 years old and have the legal capacity to enter into a binding agreement. By opening an account you represent and warrant that you are not a resident of any Restricted Jurisdiction listed below.

## 3. Restricted Jurisdictions

Services under this Agreement are not offered, and shall not be deemed to be offered, to persons located in or resident of any of the following jurisdictions:

- Malaysia (retail residents who are not authorised dealers under the Exchange Control Act 1953)
- United States of America
- Democratic People's Republic of Korea (North Korea)
- Islamic Republic of Iran
- Republic of the Union of Myanmar
- Russian Federation
- Republic of Cuba
- Syrian Arab Republic
- Crimea, Donetsk People's Republic, Luhansk People's Republic regions
- Any other jurisdiction subject to OFAC, EU, UN or UK sanctions where the provision of services is prohibited

## 4. Description of Services

Infinity Union Markets Ltd. provides money broking services on a Straight-Through Processing basis. We act as an intermediary, routing client orders to external liquidity providers. We do not act as principal or market maker. Available instruments are limited to foreign exchange and other foreign-currency-denominated products within the scope of the Money Broker licence.

## 5. Currency Restriction

In accordance with Labuan FSA requirements, we transact business in foreign currency only and do not deal in Malaysian Ringgit except for the purpose of defraying administrative and statutory expenses.

## 6. Fees, Spreads and Costs

Trading costs are reflected in the spread quoted on the platform. No separate commission is charged on the standard Pro Account. Swap (rollover) charges may apply to positions held overnight. Inactivity fees, payment-processor fees and other administrative charges may apply as published on our website from time to time.

## 7. Deposits and Withdrawals

Deposits are accepted only from accounts held in the name of the verified client. Third-party funding is not accepted. Withdrawals are processed back to the original funding source within three (3) Labuan business days of receipt of a complete and verified withdrawal request, subject to applicable AML/CFT checks.

## 8. Client Assets

Client monies are held in segregated bank accounts, separate from our own corporate funds, as more fully described in our Client Asset Protection Policy.

## 9. Order Execution

All orders are executed in accordance with our Best Execution Policy on a Straight-Through Processing basis. We do not warrant that any order will be filled at the requested level. Slippage may occur, particularly during fast-moving markets or around major news releases.

## 10. Termination

Either party may terminate this Agreement on thirty (30) days' written notice. We may terminate immediately on written notice in the event of breach, suspected fraud or abuse, regulatory direction, or where continuing the relationship would expose us to legal or compliance risk. On termination, open positions will be closed at prevailing market rates and credit balances returned to the verified funding source.

## 11. Liability

To the maximum extent permitted by law, we shall not be liable for any indirect, incidental, special or consequential loss including loss of profits, arising out of or in connection with the services. Nothing in this Agreement excludes liability for fraud, wilful misconduct or any liability that may not be excluded by Malaysian law.

## 12. Governing Law and Dispute Resolution

This Agreement is governed by, and shall be construed in accordance with, the laws of Malaysia. Any dispute arising out of or in connection with this Agreement shall first be referred to internal complaint handling as described in our Complaint Handling Policy. Unresolved disputes shall be referred to the exclusive jurisdiction of the Malaysian courts sitting in Labuan.