

WEBSITE TERMS AND CONDITIONS

VG MARKETS LIMITED

Terms governing access to and use of the Company website

September 2026

VGM-LEG-WTC-001 | Version 1.0

PO Box 1212, Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Company No. 16087

Licence No. L16087/VGM — Anjouan Offshore Finance Authority

CONTRACTS FOR DIFFERENCE AND ROLLING SPOT FOREIGN EXCHANGE ARE COMPLEX LEVERAGED INSTRUMENTS THAT CARRY A HIGH RISK OF RAPID LOSS. YOU CAN LOSE ALL OF THE FUNDS YOU DEPOSIT. THESE PRODUCTS ARE NOT SUITABLE FOR EVERY INVESTOR. YOU SHOULD CONSIDER WHETHER YOU UNDERSTAND HOW THEY WORK AND WHETHER YOU CAN AFFORD THE HIGH RISK OF LOSING YOUR MONEY.

VG MARKETS LIMITED | COMPANY NO. 16087 | LICENCE NO. L16087/VGM | ANJOUAN OFFSHORE FINANCE AUTHORITY

Document title	Website Terms and Conditions
Document reference	VGM-LEG-WTC-001
Version	1.0
Issuing entity	VG Markets Limited (Company No. 16087)
Licence	International Brokerage and Clearing House Licence No. L16087/VGM, issued by the Anjouan Offshore Finance Authority under Government Notice No. 005 of 2005
Owner	Head of Compliance
Approved by	Board of Directors
Effective date	1 September 2026
Next scheduled review	31 August 2027
Classification	Public — published on the Company website

1. INTRODUCTION

1.1 These Website Terms and Conditions (the “**Terms**”) govern your access to and use of the website located at www.vgmarkets.com and any associated sub-domains, mobile applications or web-based portals (collectively, the “**Website**”). The Website is owned by VantaGrowth Limited and operated by one or more VG Markets Entities, depending on the jurisdiction of the user and the services being provided.

1.2 By accessing or using the Website you agree to be bound by these Terms. If you do not agree to these Terms, you must discontinue use of the Website immediately.

1.3 These Terms apply in addition to, and not in substitution for, the Client Agreement, the Risk Disclosure Statement, the Privacy Policy, the Conflicts of Interest Policy, the Complaint Handling Policy and any other legal or regulatory document published on the Website. Where these Terms conflict with the Client Agreement in relation to the provision of trading services, **the Client Agreement prevails**.

1.4 These Terms govern use of the Website only. They do not themselves create, and must not be relied upon as creating, any right to receive trading services from the Company. Trading services are provided solely on the terms of the Client Agreement, following account opening and acceptance.

2. WHO OPERATES THIS WEBSITE

2.1 The domain name vgmarkets.com is owned by VantaGrowth Limited, a company incorporated in Hong Kong.

2.2 The Website is operated by one or more entities under common ownership with VantaGrowth Limited (each a “**VG Markets Entity**” and together the “**VG Markets Entities**”), depending on the jurisdiction of the user, the products or services concerned, and the regulatory permissions applicable to the relevant entity.

2.3 References on this Website to “VG Markets”, “we”, “us” or “our” may refer to one or more VG Markets Entities, including:

- VG Markets Limited (Company No. 16087), licensed by the Anjouan Offshore Finance Authority under International Brokerage and Clearing House Licence No. L16087/VGM;
- VG Markets Pty Ltd (Australia), where applicable;
- VG Markets (Pty) Ltd (South Africa), FSP No. 54461, where applicable; and
- any other affiliated entity identified in the applicable account opening documentation or client agreement.

2.4 The specific legal entity providing services to a client will be identified during the account opening process and in the applicable Client Agreement.

2.5 Access to this Website does not create a client relationship with any VG Markets Entity.

3. JURISDICTIONAL RESTRICTIONS

3.1 The Website is intended only for persons located in jurisdictions in which access to and use of the Website, and the products and services described on it, are lawful.

3.2 The Website is not directed at, and its content is not intended for distribution to or use by, any person in any jurisdiction where such distribution or use would be contrary to local law or regulation, or would subject the Company to any registration, licensing or authorisation requirement in that jurisdiction.

3.3 The Company does not offer its services to residents of jurisdictions in which the offering of leveraged over-the-counter derivatives to retail clients is prohibited or restricted, or which are subject to applicable financial sanctions or are otherwise excluded under the Company's Client Acceptance and Onboarding Procedure. The list of jurisdictions from which the Company does not accept clients is maintained by the Company and applied at account opening. Access to the Website does not imply that the Company will accept you as a client.

3.4 It is your responsibility to ensure that your access to and use of the Website complies with all laws applicable to you. Nothing on the Website constitutes an offer or solicitation by the Company in any jurisdiction in which such an offer or solicitation would be unlawful.

3.5 The products, services, leverage levels, client protections and regulatory treatment available to you may vary depending on the VG Markets Entity with which you establish a relationship and your country of residence.

4. INTELLECTUAL PROPERTY

4.1 All content on the Website, including without limitation text, graphics, logos, icons, images, audio and video material, data compilations, software and design elements, is the property of the Company or of its licensors and is protected by applicable intellectual property laws.

4.2 You may view, download and print content from the Website for your own personal, non-commercial use. You may not copy, reproduce, distribute, republish, modify, transmit, reuse, repost, frame, scrape, data-mine or otherwise exploit Website content for any commercial purpose without our prior written consent.

4.3 All trademarks, service marks, trade names and logos displayed on the Website are proprietary to the Company or to its licensors. Nothing on the Website confers any licence or right to use any such mark without our prior written permission.

5. NO ADVICE

5.1 The content of the Website is provided for general information purposes only. It does not constitute, and must not be relied upon as:

- financial or investment advice;
- a personal recommendation of any kind;
- tax advice;
- legal advice; or
- an assessment of the suitability or appropriateness of any product or transaction for you.

5.2 Nothing on the Website constitutes a solicitation or an offer to buy or sell any financial instrument.

5.3 The Company provides its services on an execution-only basis. Any market commentary, analysis, news, educational material, webinars, economic calendars, signals and technical tools made available through the Website is provided solely for general informational and educational purposes and does not constitute personal financial product advice, investment advice, a recommendation or a solicitation to enter into any transaction.

5.4 You should obtain independent professional advice before making any financial decision.

6. RISK WARNING

6.1 Trading in leveraged products such as rolling spot foreign exchange and contracts for difference carries a high level of risk and is not suitable for every investor. Prices can move rapidly against you, and you can lose all of the funds you deposit.

6.2 You should carefully consider your financial situation, investment experience and tolerance for risk before trading, and should not trade with money you cannot afford to lose.

6.3 Past performance is not a reliable indicator of future results. Any illustration of past performance, hypothetical results or simulated returns shown on the Website is provided for information only.

6.4 The full risk disclosure applicable to the Company's products is set out in the Risk Disclosure Statement published on the Website, which you should read in full before opening an account.

6.5 Regulatory protections available to clients depend on the VG Markets Entity providing the service. Clients should carefully review the applicable Client Agreement, Risk Disclosure Statement and regulatory disclosures before opening an account.

7. ACCURACY OF INFORMATION

7.1 While the Company makes reasonable efforts to ensure that information published on the Website is accurate, we do not warrant or guarantee that any such information is complete, accurate, current or free from error.

7.2 Prices, spreads, swap rates, product specifications, promotional terms and other information may be changed without notice. Indicative prices shown on public pages of the Website are for illustration only and are not dealable prices.

7.3 Where the Website contains material sourced from third parties, that material is provided on an "as is" basis and the Company accepts no responsibility for its accuracy or completeness.

8. LIMITATION OF LIABILITY

8.1 To the fullest extent permitted by applicable law, the Company shall not be liable for any loss or damage of any kind, including without limitation direct loss, indirect loss, consequential loss, loss of profit, loss of opportunity, loss of goodwill or loss of data, arising out of or in connection with:

- your use of, or inability to use, the Website;
- any reliance placed on Website content;
- any error, omission, interruption, delay, defect, virus or malicious code affecting the Website;
- any unauthorised access to or alteration of your transmissions or data; or
- internet failures, telecommunications failures, system outages, cyber incidents, force majeure events, market disruptions or circumstances beyond the Company's reasonable control.

8.2 Nothing in these Terms excludes or limits the Company's liability for fraud, fraudulent misrepresentation, wilful misconduct or gross negligence, or any other liability which cannot lawfully be excluded or limited.

8.3 The Company's liability to clients in respect of trading services is governed by the Client Agreement and is not affected by this Section 8.

9. THIRD-PARTY LINKS

9.1 The Website may contain links to websites operated by third parties. Those links are provided for convenience only.

9.2 The Company does not control, endorse, monitor or assume responsibility for the content, security, availability or privacy practices of any third-party website.

9.3 Accessing a third-party website from the Website is entirely at your own risk, and the terms and privacy policy of that third party will apply to your use of it.

10. COOKIES

10.1 The Website uses cookies and similar technologies to enable core functionality, remember your preferences, measure Website performance and compile aggregate usage statistics.

10.2 Cookies may collect technical information such as browser type, device information, operating system, IP address, referring page and usage behaviour.

10.3 You may block or delete cookies through your browser settings. If you do so, certain features of the Website may become unavailable or may not function as intended.

10.4 The use of cookies is described further in the Company's Privacy Policy, which is published on the Website.

11. PERSONAL INFORMATION

11.1 Personal information collected through the Website is processed in accordance with the Company's Privacy Policy, which forms part of these Terms and is published on the Website.

11.2 The Company may process personal information for purposes including account administration, client due diligence and identity verification, regulatory and legal compliance, anti-money laundering and counter-terrorist financing checks, fraud prevention, service delivery, and marketing where you have consented to receive it.

11.3 The Privacy Policy sets out the rights available to you in relation to your personal information, including how to request access to it, request its correction, object to its processing, withdraw consent where processing is based on consent, and how to contact the Company about a data protection matter.

11.4 The Company retains client records for seven (7) years following the end of the client relationship, or such longer period as may be required by applicable law or by the Authority.

11.5 Personal information may be transferred between VG Markets Entities and to third-party service providers, professional advisers and technology providers located in different jurisdictions where reasonably necessary for account administration, regulatory compliance, fraud prevention, customer support, technology hosting or business operations.

12. WEBSITE SECURITY

12.1 The Company implements reasonable technical and organisational measures to protect the Website, but does not warrant that the Website will be free from viruses or malicious code, secure from unauthorised access or cyber-attack, or available on an uninterrupted or error-free basis.

12.2 You are responsible for maintaining the confidentiality of your login credentials and for all activity conducted under your account. You must notify the Company immediately if you suspect that your credentials have been compromised.

12.3 The Company will never ask you to disclose your password. Communications purporting to come from the Company and requesting your password, or requesting payment to any account other than an account notified through official Company channels, should be treated as fraudulent and reported to compliance@vgmarkets.com.

13. ELECTRONIC COMMUNICATIONS

13.1 By using the Website, you consent to receive communications electronically and acknowledge that electronic communications may satisfy any legal requirement that communications be in writing.

14. PROHIBITED USE

14.1 You agree not to:

- use the Website for any unlawful, fraudulent or abusive purpose;
- attempt to gain unauthorised access to the Website, to any server or database, or to any account other than your own;
- interfere with, disrupt or place an unreasonable load on the Website or its underlying infrastructure;
- upload, transmit or distribute any virus, worm, malicious code or other harmful material;
- use any robot, spider, scraper or automated means to access, monitor or copy Website content without our prior written consent; or
- impersonate any person, or misrepresent your affiliation with any person or entity, including the Company.

14.2 The Company reserves the right to restrict, suspend or terminate your access to the Website, without prior notice, where it reasonably considers that you have breached these Terms.

15. AMENDMENTS

15.1 The Company may amend these Terms at any time. The amended version will be published on the Website and takes effect upon publication.

15.2 Your continued use of the Website following publication of an amended version constitutes your acceptance of the amended Terms. You should review this page periodically.

15.3 The version of these Terms in force at any time is the version published on the Website, identified by the document reference and version number shown on its cover page.

16. GOVERNING LAW AND JURISDICTION

16.1 These Terms, and any non-contractual obligation arising out of or in connection with them, are governed by and construed in accordance with the laws of the Autonomous Island of Anjouan, Union of Comoros.

16.2 Any dispute arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of the Union of Comoros.

16.3 Clauses 16.1 and 16.2 govern use of the Website only. Disputes concerning trading services are governed by the dispute resolution and governing law provisions of the Client Agreement, which prevail over this Section 16 in respect of those disputes.

17. SEVERABILITY AND WAIVER

17.1 If any provision of these Terms is found by a court of competent jurisdiction to be unlawful, invalid or unenforceable, that provision shall be severed and the remaining provisions shall continue in full force and effect.

17.2 No failure or delay by the Company in exercising any right under these Terms operates as a waiver of that right, and no single or partial exercise of a right precludes any further exercise of it.

18. ENTIRE AGREEMENT

18.1 These Terms constitute the entire agreement between you and the Company in relation to your use of the Website and supersede any prior agreement, understanding or representation relating to that subject matter.

18.2 Clause 18.1 does not affect the Client Agreement or any other document referred to in clause 1.3, each of which continues to apply according to its terms.

19. LANGUAGE

19.1 These Terms are drafted in the English language. Any translation is provided for convenience only. In the event of any inconsistency between the English version and a translated version, the English version shall prevail.

20. COMPLAINTS AND CONTACT

If you have a complaint about the Website or about any service provided by the Company, please refer to the Complaint Handling Policy (VGM-LEG-CHP-001) published on the Website. For all other enquiries, please contact us using the details below.

Client Support	support@vgmarkets.com
Compliance	compliance@vgmarkets.com
Registered office	VG Markets Limited, PO Box 1212, Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros
Website	www.vgmarkets.com

Approved by the Board of Directors of VG Markets Limited. Effective 1 September 2026. These Terms supersede no previous version.