

## SWYFT MARKETS 500% BONUS ACCOUNT

### Account Terms and Conditions

#### 1. Provider

**1.1.** These terms and conditions apply to the **SWYFT MARKETS 500% Bonus Account**.

**1.2.** The account is made available to clients by Swyft Markets South Africa (Pty) Ltd, on behalf of Stellar Markets Proprietary Limited as principal.

**1.3.** Swyft Markets South Africa (Pty) Ltd, trading as Swyft Markets, a company duly registered and incorporated under the laws of the Republic of South Africa with registration number 2023/673950/07 and registered address at Unit C1, Building 3, First Floor, Northgate Park, Paarden Eiland, Cape Town, Western Cape, South Africa, 8001, is licensed and regulated by the Financial Sector Conduct Authority, with FSP number 54702.

**1.4.** Swyft Markets South Africa (Pty) Ltd acts as intermediary between clients and Stellar Markets Proprietary Limited, a company duly incorporated under the laws of Botswana, with company number BW9542597. Stellar Markets Proprietary Limited acts as principal and counterparty to all contracts for difference purchased by clients.

**1.5.** This is a standard account type available to all eligible traders who satisfy the account-opening, FICA, KYC, risk, compliance and platform requirements of Swyft Markets and the principal.

**1.6.** This account type is not a promotional competition, limited-time campaign, reward draw, prize, giveaway or once-off special offer.

**1.7.** These terms must be read together with the client agreement, risk disclosure, FICA/KYC requirements, trading terms, wallet terms, withdrawal terms, platform rules, product specifications, privacy policy and any other applicable account documentation.

#### 2. Important Risk Notice

**2.1.** Trading in contracts for difference, forex, derivatives, synthetic indices, commodities, indices, crypto assets and other leveraged financial products involves significant risk and may result in losses.

**2.2.** Leverage can work against a client as well as for a client.

**2.3.** The 500% Bonus Account does not eliminate trading risk, market risk, liquidity risk, execution risk, stop-out risk, margin risk or the risk of losing funds deposited by the client.

**2.4.** The bonus made available under this account type is not financial advice, investment advice, trading advice, a personal recommendation, a guarantee of profit, or a representation that trading is suitable for the client.

**2.5.** Clients should not trade with funds they cannot afford to lose.

**2.6.** The client remains solely responsible for all trading decisions made on the account.

### 3. Nature of the Account

**3.1.** The 500% Bonus Account is a live trading account type under which the principal allocates a non-withdrawable bonus to the account on each qualifying deposit.

**3.2.** The bonus is calculated at **500% of each qualifying deposit**, subject to the maximum bonus limit applicable to the account currency.

**3.3.** The bonus may be used to support open positions, margin and account equity.

**3.4.** The bonus is not cash, not client money, not a deposit made by the client, not withdrawable, not transferable, and not owed to the client as a debt.

**3.5.** The bonus is conditional and may be removed, reduced or cancelled in accordance with these terms.

**3.6.** The purpose of the bonus is to provide additional margin support while the client's own funds remain available on the account. The bonus is not intended to allow a client to continue trading after the client has lost their own funds.

### 4. Definitions

For purposes of these terms:

**4.1. "Account"** means the **SWYFT MARKETS 500% Bonus Account**.

**4.2. "Account Currency"** means the currency in which the trading account is denominated, being either South African Rand or United States Dollar.

**4.3. "Balance"** means the cash balance reflected on the trading platform, excluding bonus, floating profit, floating loss and open exposure.

**4.4. "Bonus"** means the non-withdrawable bonus allocated by the principal to the account in accordance with these terms.

**4.5. "Client"** means a person who has successfully opened and verified an account with Swyft Markets and has been approved to use the 500% Bonus Account.

**4.6. "Equity"** means the account balance plus or minus floating profit or loss and plus any applicable bonus, as reflected on the trading platform.

**4.7. "Own Funds"** means funds deposited by the client, adjusted for withdrawals and realised profits or losses, but excluding any bonus.

**4.8. "Qualifying Deposit"** means a deposit that meets the minimum deposit requirement and is successfully received, cleared and accepted by Swyft Markets and/or the principal.

**4.9. "Stop Out"** means the forced closure of one or more open positions by the trading platform when the account reaches the applicable stop-out or margin threshold.

**4.10. "Negative Balance Protection"** means the process by which the principal may adjust an eligible client's negative account balance to zero, subject to these terms and the principal's standard account rules.

**4.11. “Withdrawal”** includes any withdrawal, internal transfer, transfer-out, wallet withdrawal or reduction of funds from the relevant trading account.

## **5. Availability and Eligibility**

**5.1.** The 500% Bonus Account is available to all traders who meet the principal’s standard eligibility requirements.

**5.2.** To use the account, a client must:

**5.2.1.** be **18 years or older**;

**5.2.2.** be legally permitted to open and operate a Swyft Markets account;

**5.2.3.** successfully complete all FICA, KYC, onboarding, verification, sanctions-screening, anti-money laundering and compliance checks required by Swyft Markets and the principal;

**5.2.4.** be approved by the principal for the account type;

**5.2.5.** make a qualifying deposit; and

**5.2.6.** comply with these terms and all other applicable account, platform and trading terms.

**5.3.** Swyft Markets or the principal may refuse, restrict, suspend or close a 500% Bonus Account if the client does not meet the principal’s onboarding, verification, compliance, risk, trading or jurisdictional requirements.

## **6. Minimum Deposit**

**6.1.** The minimum qualifying deposit is:

**6.1.1.** **R500** for South African Rand-denominated accounts; or

**6.1.2.** **USD 30** for United States Dollar-denominated accounts.

**6.2.** Deposits below the applicable minimum deposit amount will not qualify for a bonus.

**6.3.** The minimum deposit applies to each individual deposit.

## **7. Bonus Allocation**

**7.1.** The principal will allocate a bonus equal to **500% of every qualifying deposit**, subject to the maximum bonus limits in these terms.

**7.2.** The maximum total bonus available on the account at any given time is:

**7.2.1.** **R50,000** for South African Rand-denominated accounts; or

**7.2.2.** **USD 3,000** for United States Dollar-denominated accounts.

**7.3.** The bonus is calculated separately on each qualifying deposit, but the total bonus on the account may never exceed the maximum total bonus limit applicable to the account currency.

**7.4.** Where a new qualifying deposit would cause the total bonus on the account to exceed the applicable maximum total bonus limit, the principal will only allocate the portion of the bonus required to bring the total bonus up to the maximum permitted amount.

**7.5.** Once the maximum total bonus limit has been reached, further deposits will not attract additional bonus unless the existing bonus has been reduced or removed and there is available bonus capacity on the account.

**7.6.** The principal may delay bonus allocation while a deposit is being verified, settled, cleared, reviewed or screened for fraud, AML, chargeback, source-of-funds or compliance purposes.

## 8. Examples of Bonus Allocation

### ZAR Account

Deposit	Bonus Calculation	Bonus Allocated	Explanation
R10	R50	R0	Below minimum deposit
R500	R2500	R2500	Minimum deposit met
R1,000	R5,000	R5,000	500% bonus applies
R10,000	R50,000	R50,000	Maximum total bonus reached
R20,000	R100,000	R50,000	Bonus capped at R50,000

### USD Account

Deposit	Bonus Calculation	Bonus Allocated	Explanation
USD 5	USD 25	USD 0	Below minimum deposit
USD 30	USD 150	USD 150	Minimum deposit met
USD 100	USD 500	USD 500	500% bonus applies
USD 600	USD 3,000	USD 3,000	Maximum total bonus reached
USD 1,000	USD 5,000	USD 3,000	Bonus capped at USD 3,000

**8.3.** These examples are illustrative only and do not override the actual trading platform calculation, account records or final verification by Swyft Markets or the principal.

## **9. Use of Bonus**

- 9.1.** The bonus may be used to support open positions, margin and account equity.
- 9.2.** The bonus may assist the account in maintaining open positions where the account would otherwise have insufficient equity or margin.
- 9.3.** The bonus does not prevent stop-outs, margin calls, liquidation, forced closure, trading losses or negative balance events.
- 9.4.** The bonus may not be withdrawn.
- 9.5.** The bonus may not be transferred to another account, wallet, profile, platform, person or entity.
- 9.6.** The bonus may not be converted into cash, sold, ceded, assigned, pledged or used outside the account.
- 9.7.** The bonus remains conditional at all times and may be removed in accordance with these terms.

## **10. Margin and Trading Conditions**

- 10.1.** All trading on the account is subject to the principal's standard product specifications, margin requirements, leverage settings, spreads, commissions, swaps, trading hours, execution rules and platform terms.
- 10.2.** The client is responsible for monitoring the account balance, equity, margin level, open positions, exposure, floating profit and loss, and available bonus.
- 10.3.** The principal may amend margin requirements, leverage, trading conditions, available instruments or platform specifications in accordance with its standard account terms.
- 10.4.** The availability of the bonus does not create any obligation on Swyft Markets or the principal to keep positions open or prevent a stop-out.

## **11. Bonus Removal Events**

- 11.1.** The bonus will be removed if a bonus-removal event occurs.
- 11.2.** A bonus-removal event occurs where:
  - 11.2.1.** a stop-out occurs on the account;
  - 11.2.2.** the client loses their own funds;
  - 11.2.3.** the client's own funds are depleted, exhausted, or no longer available to support open positions without reliance on the bonus;
  - 11.2.4.** the account balance falls below zero;
  - 11.2.5.** the client closes a position and the closing of that position causes the account balance to fall below zero;

- 11.2.6.** the account balance falls below zero for any reason connected to realised trading losses;
- 11.2.7.** realised trading losses reduce the account to a position where remaining exposure is supported primarily or entirely by the bonus;
- 11.2.8.** the principal reasonably determines that the bonus is being used abusively, manipulatively or contrary to the purpose of the account; or
- 11.2.9.** the client breaches these terms or any other applicable account, platform or trading terms.
- 11.3.** If a bonus-removal event occurs, the principal may remove all remaining bonus from the account.
- 11.4.** Once the bonus is removed, open positions may no longer be supported by sufficient equity or margin and may be closed automatically by the platform.
- 11.5.** Swyft Markets and the principal are not liable for any loss, stop-out, margin call, liquidation or forced closure arising from bonus removal in accordance with these terms.
- 11.6.** The purpose of the bonus is to support open positions while the account remains active and compliant. It is not intended to create risk-free trading, guaranteed loss protection or guaranteed profitability.

## **12. Negative Balance Protection**

- 12.1.** Negative balance protection may be applied where a bonus-removal event results in the account balance falling below zero and the client is eligible for negative balance protection under these terms and the principal's standard account rules.
- 12.2.** Negative balance protection is intended to prevent an eligible client from owing the principal a negative trading balance, subject to the exclusions in these terms.
- 12.3.** Negative balance protection does not apply automatically in cases involving fraud, abuse, manipulation, prohibited conduct, chargeback activity, false information, unlawful conduct, third-party account use or breach of these terms.
- 12.4.** The principal may investigate the account before applying negative balance protection.
- 12.5.** During any investigation, the principal may suspend the account, restrict withdrawals, withhold funds, remove the bonus, close positions, freeze activity, request additional documents or take other reasonable protective measures.

## **13. Withdrawals and Bonus Treatment**

- 13.1.** The bonus is not withdrawable.
- 13.2.** A withdrawal from the account may cause the bonus to be reduced or removed.
- 13.3.** A withdrawal of the client's own funds may result in the bonus being reduced or removed where the withdrawal reduces the client's own funds below the level required to support the bonus.

**13.4.** The principal may remove all or part of the bonus if a withdrawal results in the account no longer meeting the account's required funding, margin, equity or risk conditions.

**13.5.** A withdrawal may affect equity, margin level, open positions and the ability of the account to sustain trades.

**13.6.** Swyft Markets and the principal are not liable for any loss, stop-out, margin call or forced closure arising from a withdrawal or related bonus removal.

**13.7.** Swyft Markets or the principal may refuse, delay or restrict a withdrawal if the account is under review, if FICA/KYC information is outstanding, if fraud or abuse is suspected, if the withdrawal would breach applicable law, or if the withdrawal is prohibited under the standard account terms.

#### **14. Internal Transfers**

**14.1.** An internal transfer from the 500% Bonus Account to another account, wallet, platform or profile will be treated as a withdrawal.

**14.2.** An internal transfer may result in the bonus being reduced or removed.

**14.3.** The bonus itself may not be internally transferred.

#### **15. Prohibited Trading Strategies**

**15.1.** Prohibited trading strategies are as contained in the client agreement.

**15.2.** Without limiting the client agreement, the 500% Bonus Account may not be used for abusive trading, manipulation, circumvention of bonus mechanics, coordinated account activity, artificial exposure, or any strategy designed to create a guaranteed-profit or risk-free outcome.

#### **16. Profits**

**16.1.** Profits generated on the account may be withdrawn subject to these terms, the principal's standard withdrawal rules, FICA/KYC requirements, AML checks, fraud checks, account status and trading conditions.

**16.2.** The bonus itself remains non-withdrawable.

**16.3.** A withdrawal of profits may still result in a reduction or removal of the bonus in accordance with clause 13.

**16.4.** The principal may delay or refuse withdrawal of profits if it reasonably suspects fraud, abuse, manipulation, prohibited trading, irregular activity, chargeback risk, third-party account use, breach of these terms or regulatory risk.

## **17. Deposits, Reversals and Chargebacks**

**17.1.** Bonus will only be allocated on deposits successfully received, cleared and accepted by Swyft Markets or the principal.

**17.2.** Deposits made by third parties may be rejected.

**17.3.** If a qualifying deposit is reversed, charged back, disputed, cancelled, refunded or found to be fraudulent, Swyft Markets or the principal may:

**17.3.1.** remove the related bonus;

**17.3.2.** reverse or adjust any benefit linked to the bonus;

**17.3.3.** restrict or suspend the account;

**17.3.4.** refuse withdrawals; and

**17.3.5.** recover any loss, chargeback fee, administrative fee or related amount from the client.

## **18. Prohibited Conduct**

**18.1.** The 500% Bonus Account may not be used for abuse, manipulation, coordinated trading, artificial trading activity or circumvention of these terms.

**18.2.** Prohibited conduct includes, but is not limited to:

**18.2.1.** opening multiple accounts to obtain additional bonus;

**18.2.2.** using another person's identity, documents, bank account, payment method or contact details;

**18.2.3.** creating nominee, duplicate, related-party or coordinated accounts;

**18.2.4.** depositing and withdrawing for the purpose of manipulating bonus allocation;

**18.2.5.** using chargebacks, reversed payments or disputed deposits to obtain bonus;

**18.2.6.** hedging across multiple accounts to create artificial or risk-free exposure;

**18.2.7.** coordinated trading between related accounts;

**18.2.8.** arbitrage abuse, latency abuse, pricing abuse, execution abuse, platform abuse or system abuse;

**18.2.9.** trading based on errors, stale prices, misquotes, system delays, platform malfunction or technical issues;

**18.2.10.** using expert advisors, bots, scripts or automated systems in a manner that abuses or circumvents these terms;

**18.2.11.** manipulating margin, equity, bonus or withdrawal rules;

**18.2.12.** attempting to create a guaranteed-profit or risk-free outcome using the bonus;

**18.2.13.** breaching any Swyft Markets or principal account, platform, wallet or trading terms; and

**18.2.14.** acting unlawfully, dishonestly, abusively or in bad faith.

**18.3.** If the principal reasonably suspects prohibited conduct, it may:

**18.3.1.** remove or reverse the bonus;

**18.3.2.** cancel profits generated through abusive conduct;

**18.3.3.** restrict trading;

**18.3.4.** suspend or close the account;

**18.3.5.** refuse or delay withdrawals;

**18.3.6.** reverse transactions where permitted by law and contract;

**18.3.7.** report conduct to regulators, banks, payment providers, law-enforcement agencies or other competent authorities; and

**18.3.8.** take any other action permitted under the client agreement or applicable law.

## **19. Account Inactivity, Suspension and Closure**

**19.1.** The principal may remove unused bonus where the account is inactive for a period determined by the principal.

**19.2.** The principal may remove bonus if the account is closed, suspended, restricted, archived or converted to another account type.

**19.3.** The principal may remove bonus if the client requests a change of account type, platform, account currency or profile structure.

**19.4.** Bonus does not vest permanently and remains conditional at all times.

## **20. Account Conversion**

**20.1.** A client cannot convert the 500% Bonus Account to any other account type.

**20.2.** If the principal permits any conversion as an exception, all remaining bonus may be removed before conversion.

**20.3.** The principal may refuse conversion where trades are open, where the account is under review, or where conversion would create operational, compliance, trading, market, financial or regulatory risk.

## **21. No Advice**

**21.1.** Swyft Markets does not provide personal financial advice through the availability of the 500% Bonus Account.

**21.2.** Any general account, platform, product or market information provided by Swyft Markets is not a personal recommendation.

**21.3.** The client remains responsible for deciding whether the account type, products, leverage, margin and trading activity are suitable for the client's circumstances.

**21.4.** Clients may obtain independent financial, legal and tax advice before trading.

## **22. FICA, AML and Compliance**

**22.1.** Use of the account is subject to successful FICA, KYC, AML, sanctions-screening, fraud-prevention and compliance checks.

**22.2.** Swyft Markets may request information or documents at any time, including proof of identity, proof of address, proof of banking details, source-of-funds information, source-of-wealth information, tax information and trading-related information.

**22.3.** Failure to provide requested information may result in:

**22.3.1.** refusal to open or maintain the account;

**22.3.2.** non-allocation of bonus;

**22.3.3.** removal of bonus;

**22.3.4.** suspension or restriction of trading;

**22.3.5.** refusal or delay of withdrawals; or

**22.3.6.** account closure.

## **23. Tax**

**23.1.** The client is responsible for obtaining independent tax advice regarding any tax consequences arising from deposits, withdrawals, trading activity, profits, losses, bonus or account benefits.

**23.2.** Swyft Markets does not provide tax advice.

**23.3.** Swyft Markets or the principal may make any tax-related disclosure, deduction, withholding or report if required by law.

## **24. Data Protection**

**24.1.** Swyft Markets will process clients' personal information for purposes of account opening, onboarding, verification, FICA/KYC checks, AML checks, sanctions screening, account administration, trading support, bonus allocation, risk management, fraud prevention, compliance, reporting, complaints handling, record-keeping and related legal obligations.

**24.2.** Personal information will be processed in accordance with Swyft Markets' privacy policy and applicable data protection laws, including POPIA.

**24.3.** By applying for or using the account, the client acknowledges that personal information may be processed for the purposes set out in these terms.

## **25. Limitation of Liability**

**25.1.** To the maximum extent permitted by law, Swyft Markets and the principal will not be liable for any loss, damage, claim, cost or expense suffered by a client arising from:

**25.1.1.** use of the 500% Bonus Account;

**25.1.2.** allocation, non-allocation, delay, removal or reversal of bonus;

**25.1.3.** trading losses;

**25.1.4.** margin calls, stop-outs or forced closure of positions;

**25.1.5.** withdrawal-related bonus reductions or removals;

**25.1.6.** negative balance events;

**25.1.7.** platform downtime, latency, technical failure, pricing error, data-feed error, execution delay, internet failure or system malfunction;

**25.1.8.** market volatility, liquidity constraints, slippage, spreads, commissions, swaps or trading conditions;

**25.1.9.** unauthorised access to the client's account;

**25.1.10.** breach of these terms by the client; or

**25.1.11.** circumstances outside Swyft Markets' or the principal's reasonable control.

**25.2.** Nothing in these terms limits or excludes liability that cannot legally be limited or excluded.

## **26. Amendment, Suspension and Withdrawal of Account Type**

**26.1.** The principal may amend, suspend, withdraw or discontinue the 500% Bonus Account or these terms if:

**26.1.1.** required by law, regulation, regulator instruction or internal compliance review;

**26.1.2.** the account type is affected by fraud, abuse, manipulation or technical issues;

**26.1.3.** continuation of the account type creates legal, regulatory, operational, market, liquidity, credit, financial or reputational risk;

**26.1.4.** trading conditions, platform functionality or product availability change;

**26.1.5.** a product supplier, counterparty, liquidity provider, payment provider or platform provider changes its terms; or

**26.1.6.** circumstances arise outside the principal's reasonable control.

**26.2.** The principal may apply amended terms to existing accounts where reasonably required for compliance, risk management, platform operation, fraud prevention or fair treatment of clients.

**26.3.** Where practicable, Swyft Markets will give notice of material changes.

## **27. Complaints and Queries**

**27.1.** Any complaint or query relating to the account, bonus, withdrawals, trading conditions or these terms must be submitted to Swyft Markets through its official support or complaints channels.

**27.2.** The client must provide sufficient information for Swyft Markets to investigate the complaint or query, including account number, transaction details, trade details, date, time, platform screenshots where available, and a clear description of the issue.

**27.3.** Swyft Markets may request additional information to investigate any complaint or query.

## **28. General**

**28.1.** These terms constitute the specific terms applicable to the 500% Bonus Account.

**28.2.** If there is a conflict between these terms and Swyft Markets' standard account or trading terms, these terms will apply to the bonus mechanics, while the standard account and trading terms will continue to apply to trading, platform use, execution, margin, withdrawals, FICA/KYC, privacy and general account operation.

**28.3.** If any provision of these terms is found to be invalid, unlawful or unenforceable, that provision will be severed to the extent necessary, and the remaining provisions will continue to apply.

**28.4.** Failure by Swyft Markets or the principal to enforce any provision of these terms does not constitute a waiver of that provision.