Optima Asset

OPTIMA ASSET WALLET

1. ABOUT THE 'OPTIMA ASSET WALLET'

1.1. In effect, the 'OPTIMA ASSET Wallet' ('the Wallet') is a tool designed for the management of Client Money.

Clients may choose to create a maximum of five (5)Wallets denominated in one specific currency out of the range of currencies on offer by OPTIMA ASSET. The Client may, at his/her discretion, determine the amount of Client Money that needs to be transferred between his/ her Account(s). It should be noted that any 'in' or 'out' payments 'to' or 'from' your trading account(s) should be done through the Wallet only.

1.2. Any Client Money should remain, at all times, unaffected from any negative and/or positive movement(s) of the Client's trading account(s), with the exception of any trading profits or other funds obtained contrary to the provisions of the Client Agreement, contrary to good faith or as otherwise determined by the Firm.

1.3. Any defined terms contained herein shall have the meaning given to them in the Client Agreement.

2. TRANSFERS

2.1. The Client understands and accepts that any transfers from a Wallet to a trading account and vice versa are determined on whether the Client has any Open Positions:

- If a Client has no Open Positions, then transfers from the Wallet to a Trading Account and vice versa are permitted during any time.
- If a Client has Open Positions, then transfers are permitted according to Table I.
- 2.1.3 For the purpose of ensuring investors security, the account manager is required to verify and safeguard all investor wallets as part of our standard security protocols. This measure is implemented to protect investor assets and maintain the integrity of our platform.

Table I	**During** Trading Hours*	**Outside** Trading Hours**
WITHDRAWAL from the Wallet and DEPOSIT to a trading account	✓	✗
WITHDRAWAL from a trading account and DEPOSIT to the Wallet	✓	✗

** Monday 00:00:01 Server Time to Friday 20:00:00 Server Time. **

Note that, the above is subject to any specific trading times and closing times applicable for each instrument and can be found on our Website.

2.2. Any currency conversion shall be made real-time based on the rate displayed in the pop-up screen at the time the Client gives the relevant instruction. It is important to note that there may be a fluctuation (either positive or negative for the Client) to the currency conversion rate displayed in the pop-up screen and the rate used by the Firm to execute the instruction; this is due to latency that arises during the time of pressing the button in order for the instruction to go through and the time of actual execution of the instruction,Optima Asset obligated to cover the changing price au to the same action day.

2.3. All transfers are completed real-time.

2.4. Any deposit(s) or withdrawal(s) from the Wallet to the Client's bank or wallet will be processed according to the working day.

2.5. The Client remains fully responsible for the monitoring of the Client Money available in the Wallet and trading account(s) and for any 'in' and/ or 'out' payments that need to be made accordingly

in order to commence trading in CFDs or sustain any existing Open Position(s); such monitoring can be done by the Client through OPTIMA ASSET Direct.

3. IMPORTANT NOTES

3.1. It is obligatory for any legal or natural person that became a Client on or after 10/05/2020 to have a Wallet; this is done during the Client's registration. The creation of a Wallet is optional for any legal or natural person that became a Client before 10/05/2020.

3.2. It is understood and accepted by the Client that once a Wallet is created it cannot be de- activated as this forms an inherent part of the Trading Account; this can only be achieved if the Client chooses to close his/ her Trading Account.