



Individual account Application Form

Please select one platform

- MultiBank FX MT4 Matrix
 MultiBank FX TURBO META

Page	Have You Completed	Client To Complete
2	Client Name	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Residential Address	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Full name and residential address	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Occupation	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Employer Details	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Net Worth	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Investment experience	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Annual income	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Investment objective	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Your Bank details where funds are to sent	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Authorized Signatories (Government Photo ID & Bank Deposit Slip required for each signatory)	
19	Signed and Dated	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Documents Required
Have You Included**

Documents Required Have You Included	Client To Complete
Certified copy of a Government issued photo ID i.e. passport	<input type="checkbox"/> Yes <input type="checkbox"/> No
Copy of a Bank Deposit Slip or Statement that records your name, Account number and address.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Copy of Birth Certificate if under 18 years of age	<input type="checkbox"/> Yes <input type="checkbox"/> No



Client Information –Individual Account
Client Information

Name: Date of Birth:

ID/Passport No.:

Residential Address:

Mailing Address:

Telephone: Mobile:

Fax: Email Address:
Occupation (If self employed states name of Company)

Employer :

Employers Address:

Country of Residence:

Are you over 18 years of age 18: [] Yes [] No

Approximate Net Worth :

[] 25,000 to 50,000 [] 50,001 to 100,000 [] Greater than 100,001

Investment Objective: [] Speculative [] Hedging

Trading Experience: [] 1-3 Years [] 3-5 Years [] Over 5 Years

Annual Income:

Bank Account Details:

Bank Name:

Bank Address:

Account Number:

Account Holder's Name:

Swift Code:



Authorised Signatories

The following persons have been authorized to transact on this account.

Authorized Persons (1)

First Names:Surname :

Position/Relationship:

Date of Birth:

Residential Address:

Contact telephone Numbers:

Identification:

Signature (1):

Authorized Persons (2)

First Names:Surname :

Position/Relationship:

Date of Birth:

Residential Address:

Contact telephone Numbers:

Identification:

Signature (2):

Authorized Persons (3)

First Names:Surname :

Position/Relationship:

Date of Birth:

Residential Address:

Contact telephone Numbers:

Identification:

Signature (3):

Authorized Persons (4)

First Names:Surname :

Position/Relationship:

Date of Birth:

Residential Address:

Contact telephone Numbers:

Identification:

Signature (4):



DISCLOSURE STATEMENT

CLIENT AGREEMENT

CONTRACT INFORMATION GUIDE & CLIENT ACKNOWLEDGEMENT

MultiBank FX

Before deciding whether to trade with MultiBank FX, hereinafter referred to as the "The Company", in the products we offer, you should consider the information included within this document and whether dealing in any margin trading products offered by us is a suitable investment for you. We recommend you obtain independent financial and taxation advice concerning the Disclosure Documents, the Client Information Guide, Client Agreement and Client Acknowledgement before you apply to open an account with us.

The Company provides execution and clearing services for contracts traded on all principal global exchanges as well as over the counter derivative products, which include non-derivative foreign exchange products. The Company operates across a broad range of trading markets including currencies, energy, metals, agricultural and other commodities through key market making relationships in major financial centers including New York, Chicago, London, Hong Kong, Singapore and Dubai.

Trading derivative contracts may not be suitable for all investors. You may lose a substantial amount of money in a very short period of time. The amount you may lose is potentially unlimited and can exceed the amount you originally deposit with The Company. This is because derivative trading is highly leveraged, with a relatively small amount of money used to establish a position in assets having a much greater value. If you are uncomfortable with this level of risk, you should not trade derivative contracts.

DISCLOSURE STATEMENT

1. Risk Disclosure

The risk of loss in trading in Foreign Exchange and Futures Contracts can be substantial. You should therefore carefully consider whether that kind of trading is appropriate for you in the light of your financial circumstances. In deciding whether or not you will become involved in that kind of trading, you should be aware of the following matters:

- (a) You could sustain a total loss of the initial margin funds that you deposit with the Company to establish or maintain a position in Foreign Exchange and/or Futures Contract;
- (b) if the market price moves against your position, you may be required, at short notice, to deposit with the Company additional margin funds in order to maintain your position. Those additional funds may be substantial. If you fail to provide those additional funds within the required time, your position may be liquidated at a loss and in that event you will be liable for any shortfall in your account resulting from that failure;
- (c) under certain conditions, it could become difficult or impossible for you to liquidate a position (this can, for example, happen when there is a significant change in prices over a short period);
- (d) the placing of contingent orders (such as a "stop - loss" order) may not always limit your losses to the amounts that you may want. Conditions may make it impossible to execute such orders;
- (e) a "spread" position is not necessarily less risky than simply "long" or "short" position;
- (f) the high degree of leverage that is obtainable in trading Foreign Exchange and/or Futures Contracts, because of small margin requirements, can work against you as well as for you. The use of leverage can lead to large losses as well as large gains; and
- (g) if you propose to trade in options, the maximum loss in buying an option is the amount of the premium, but the risks in selling an option are the same as in other Foreign Exchange and/or Futures Contracts.
- (h) Market risk and financial risk are generally the two types of risk associated with owning equity securities(e.g. stocks, shares in a company) Market risk is associated with the movement of the stock market in general. Financial risk is the risk associated with the financial condition and profitability of the Company in question. Companies with smaller capitalizations may experience higher growth rates and higher failure rates than companies with larger capitalization.
- (i) The two types of risks all fixed income securities are subject to are credit risk and interest rate risk. Credit risk relates to the ability of the issuer to meet the interest and principal payments on a security as they become due. Generally, higher yielding lower grade bonds have a higher credit risk than lower yielding investment grade bonds. Interest rate risk is characterized by



fluctuations in the price of fixed income securities resulting from changes in the prevailing interest rates. These risks mean that investments in lower grade securities are at greater risk of not achieving the income or value gains expected from such securities and that the investments net value is at greater risk of decline.

This statement does not disclose all of the risks and other significant aspects involved in trading Foreign Exchange and Futures Contracts. You should therefore study trading in Foreign Exchange and Futures Contracts carefully before becoming involved in it.

3. Investment advice

The Company does not give personal investment advice. We recommend you obtain independent financial and tax advice concerning the Client Agreement, Disclosure Statement, Contract Information Guide and Client Acknowledgement Forms before you open an account with us.

Important Note:

Please sign the Client Acknowledgement at the end of this document.



Client Agreement

This agreement is made on the date indicated in the Client Acknowledgement of this agreement between the following parties: MultiBank FX, duly Registered as a BVI Company under registration number 1377324 in BVI, The party identified in the client acknowledgement of this agreement and of the address also shown in the Client Acknowledgement of this agreement ("the Client").

Preamble

(a) The Client wishes the Company to deal in Foreign Exchange and Futures Contracts in accordance with the terms of this agreement.

Agreement

(a) The Client and the Company agree that the Client Agreement, Disclosure Statement, Contract Information Guide and Client Acknowledgement are the one agreement for the purposes of this agreement.

(b) The Client acknowledges that the Client Agreement, Disclosure Statement, Contract Information Guide and Client Acknowledgement are the one agreement by executing the Client Acknowledgement in this agreement.

It is agreed

Definitions and interpretations

Unless otherwise stated in this Agreement, the definitions are as follows:

Authorised Signatory means a person who has been authorized in writing by the client to transact on the clients account.

Client means the person(s) who have executed this document and have been granted a facility with the Company.

Contract for Difference (or "CFD") means an agreement which allows you to make a profit or loss from fluctuations in the price of a CFD. The price of a CFD is based on the price of an underlying asset or index ("Underlying Asset or Index") e.g. a share or commodity on an exchange.

Discretionary Account means an account where the client has authorized another person(s) to trade that account on the client's behalf.

End of Day means the end of business day of the U.S trading session, which is 5:00 PM Eastern Time. U.S markets are open for trading From Sunday 5:00 PM till Friday 5:00 PM Eastern Time.

Futures & Options Exchange means an authorized Exchange for the purpose of trading Futures & Options.

Long Position means where a person holds an excess of purchase over sales of the relevant commodity, currency or other investment instrument.

Off - Exchange means a market for trading Futures Contracts that are not executed through a Futures & Options Exchange.

On - Exchange means a market for trading Futures Contracts that are executed through a recognized Futures & Options Exchange.

Regulatory Authority means any authority, body or person having responsibility for or in connection with the regulation or supervision of Dealing in Futures Contracts or for the enforcement of any other law or regulation applicable to Dealing in Futures Contracts.

Short Position means where a person holds excess of sales over purchase of a relevant commodity, currency or investment instrument.

Spot means the price that is quoted for immediate (spot) settlement (payment and delivery). Spot settlement is normally one or two business days from trade date.

Underlying Asset or Index The underlying asset, property or index with reference to which the value of a CFD is determined

1. Application of Rules

The Client and the Company agree that the terms of their relationship in respect of Foreign Exchange and Futures Contracts and any dealings between them concerning these Contracts are subject to, and are bound by:

(a) this Client Agreement.

2. Client to Provide Information

The Client must take all reasonable steps to deliver information or documentation to the Company, or cause information or documentation to be delivered to the Company concerning Foreign Exchange and Futures Contracts which are requested by a person having a right to request such information or documentation. The Company is authorized to produce the information or documentation to the person making the request.

3. Risk and Financial Objectives

3.1 The Client acknowledges that they have read and understood:

(a) The attached Client Acknowledgement and Disclosure Statement; and



(b) The document given to them which explains the nature of Foreign Exchange and Futures Contracts; and

(c) Details of the contract specifications of Foreign Exchange and Futures Contracts in which the Company will deal on behalf of the Client.

3.2 The Client acknowledges that trading in Foreign Exchange and Futures incurs a risk of loss as well as a potential for profit, and may create an obligation to give or take delivery, or make cash adjustment, in accordance with the terms of a Contract.

3.3 The Client acknowledges that it has given careful consideration to its objectives, financial situation and needs and has formed the opinion that dealing in Foreign Exchange and Futures Contracts is suitable for the Client's purposes.

3.4 The Company Allocation Policy provides that orders will be executed in the sequence in which they are received; except that client orders will be filled before house trades are filled.

4. Nature of the Company's obligations and rights of the Client

4.1 The Company may deal in Foreign Exchange and Futures Contracts as principal on its own account and the Company's directors, partners or employees may deal in Foreign Exchange and Futures Contracts on their own account.

4.2 Upon placing a Order with an Executing Dealer (which may or may not be the Company), the Client acknowledges that the Executing Dealer incurs obligations as principal, even though the Foreign Exchange and Futures Contract may have been entered into on the Client's instructions.

4.3 The Company is not required to act in accordance with the Client's instructions, where to do so would constitute a breach of:

(a) This Client Agreement.

5. The Company taking opposite position

The Client acknowledges that the Company may, in certain circumstances, take the opposite position in a Foreign Exchange and Futures Contract, either acting for another client or on its own account.

6. Rollover

At End of Day all customer open spot positions are closed out or rolled over to the next day.

7. Liability for margin calls

7.1 Liability to pay an initial margin accrues at the time the Foreign Exchange and/or Futures Contract is executed regardless of when a call is made.

7.2 Liability to pay a variation margin accrues at the time the margin comes into existence, regardless of when a call is made.

8. Default

8.1 If:

(a) the Client fails to pay, or provide security for, amounts payable to the Company or fails to perform any obligation arising pursuant to the settlement of a Foreign Exchange and/or Futures Contract;

(b) a guarantee or other security provided by the Client to the Company is withdrawn or becomes ineffective; or

(c) any other event occurs which the Company and the Client have agreed in their Client Agreement entitles the Company to take action under this clause 8; or

(d) the Client fails to pay, or provide security for amounts payable to the Company, then the Company reserves the right to close one or more Contracts and/or liquidate, sell or otherwise deal with Approved Securities, Collateral or other cover of the Client, in part or in whole, at the Company's sole discretion. The Company assumes no responsibility and liability towards the Client in this regard; and

8.2 The Company may, in addition to any other rights which it may have against the Client, without giving prior notice to the Client, take any action, or refrain from taking action, which it considers reasonable in the circumstance in connection with Foreign Exchange and Futures Contracts entered into for the Client (including, without limitation, open positions arising from Foreign Exchange and Futures Contracts) and, without limitation, the Company may enter into one or more transactions to effect the close out of one or more open positions.



8.3 The Client must account to the Company as if those actions in 8.1 and 8.2 above were taken on the instruction of the Client and, without limitation, is liable for any deficiency and is entitled to any surplus which may result.

9. Commissions and fees

9.1 The Client must pay to the Company commissions, fees, taxes and charges in connection with dealing in Foreign Exchange and Futures Contracts for the Client at the rates determined by the Company from time to time and notified to the Client in writing from time to time.

10. Tape recording of conversations

The Client acknowledges that the Company may record telephone conversations between the Client and the Company. If there is a dispute or anticipated dispute between the Client and the Company, the Client has the right to listen to any recording of those conversations.

11. Electronic Trading

The Client acknowledges that if the Company provides the Client with access to an electronic order routing system, then the Client agrees and acknowledges that:

- (a) the Client has the necessary skills, facilities and procedures to operate such a system; and
- (b) the Client understands the risks and obligations attaching to the use of such a system, including the risks in trading through an electronic order routing system which is serviced by means of computer and telecommunication systems; and
- (c) the Client is bound by instructions it transmits to the Company Dealer through the system; and
- (d) such systems may not be secure and cannot be operated in all circumstances without error and errors may result in delay in telecommunications services to the Client or interrupted or terminated services to the Client; and
- (e) intellectual property rights are attached to the system and to any system that provides Market Information; and
- (f) any Market Information is confidential information and the Client will not publicly display, redistribute or re - transmit the Market Information in any way without having executed an appropriate agreement with the Company; and
- (g) Market information provided through the system may not be accurate or current and that the Client relies on Market Information at its own risk; and
- (h) the Client will maintain the confidentiality of passwords used to access the system and ensure all security procedures are implemented and followed as determined by the Company; and
- (i) the Client's ability to trade through the system will be subject to limitations imposed by the Company; and
- (j) the Company may restrict and terminate access to the system at any time without notice to the Client
- (k) the Company may require the Client to comply with other terms as required by any directive issued to the Company by the Regulators, Clearing House or by the Company itself.

Further, the Client agrees that it will not hold the Company liable in anyway whatsoever in terms of system or component failure, telecommunications, power failure or anything else.

12. Exchange Rate Risk

The client agrees that in the case of the client's defaults under the terms of this Agreement, the Company may elect to convert any amount owed by the Client (including any interest) into US Dollars currency either at the date of the Client's default or on the date on which the Client pays the amount owed to the Company in full.

13. Right to refuse to deal

The Client acknowledges that the Company may at any time refuse to enter into a Foreign Exchange and Futures Contract for the Client, or may limit the Foreign Exchange and/or Futures Contracts it enters into for the Client. The Company will notify the Client of any refusal or limitation as soon as practicable.

14. Termination of Client Agreement

Either the Client or the Company may terminate this Client Agreement by giving notice in writing to the other. Termination will be effective upon receipt of the notice by the other party.

15. Effect of termination



Termination does not affect the existing rights and obligations of the Client or the Company at termination. Upon termination of this Client Agreement, the Company will close out all Foreign Exchange and Futures Contracts and close out, abandon or exercise any Foreign Exchange Options Contracts not yet exercised, entered into by the Company for the Client, unless, in accordance with a direction from the Client, those contracts are transferred to another Futures Dealer.

17. Nature of Company's obligations and rights of Client

Notwithstanding that the Company may act in accordance with the instructions of, or for the benefit of, the Client, the Client acknowledges that any Foreign Exchange and Futures Contract arising from any order submitted by the Company, is entered into by the Company as principal. As such, the Company will incur a personal obligation when dealing in Foreign Exchange and Futures Contracts as a result of instructions received from a Client.

18. The Company may call for funds or security.

The Company may call for payment of money or the provision of other security which the Company considers, in its absolute discretion, appropriate in connection with the obligations incurred by the Company in respect of Foreign Exchange and Futures Contracts entered into for the account of the Client. The time by which the Client must pay any amount called or provide security is of the essence and, if no other time is stipulated in the Client Agreement, the Client must pay the amounts, or provide the relevant security, within 24 hours of the call for payment.

19. Interest on Client Funds

Unless otherwise agreed in writing, the Client acknowledges that the Company is entitled to any interest on money and property of the Client deposited with the Company and segregated and invested by the Company.

20. Discretionary Accounts

The Client acknowledges that neither the Company nor its staff trade on a discretionary basis. If a staff member of the Company approaches the client to trade on a discretionary basis the client is to reject such an offer and immediately notify the Company of this approach.

21. Entire Agreement

The Client agrees that the Client Agreement, Contract Information Guide, Disclosure Statement and Client Acknowledgement constitutes the entire agreement between the Company and the Client and supersedes any prior agreement relating to the subject matter of this agreement or any prior declaration or statement both parties may have made. This agreement will become effective on the date that it is received and accepted by both parties.

22. Client's Suitability to Trade

The Client has given consideration to its own objectives, financial situation and needs, and has formed the opinion that dealing in Contracts is suitable for the Client's purposes.

23. Governing Law

The provisions of this Agreement shall be governed by BVI Law.

Important Note:

Please sign the Client Acknowledgement at the end of this document.



Contract Information Guide

How Do Contracts Work

Currencies: Spot and futures contract in Australian Dollar, British Pound, Canadian Dollar, Euro, Hong Kong dollar, Japanese Yen, Korean Won, New Zealand Dollar, Swiss Franc, and United States Dollar etc.

Margined Foreign Exchange Contracts which are leveraged contracts for an agreed quantity of foreign exchange at an agreed exchange rate. The agreed quantity of foreign exchange underlying this contract is not deliverable. This contract is valued and renewed daily at current market closing rates and the resulting profit or loss at the renewed contract price (the roll price) is debited or credited to the clients account. The contract is continually renewed at the roll rate on a daily basis until the client closes the contract by taking an opposite position in the market for the same quantity of foreign exchange in the same currency. Margined Foreign Exchange Contracts are also known as "Rolling Spot Contracts" and may or may not be "Futures Contracts" as internationally defined

CONTRACT FOR DIFFERENCES Important Information

Trading in Contracts involve a high degree of risk. The Company requires Clients to read the Client Agreement, Investments Advisors Disclosure, Risk Disclosure Statement and the Client Acknowledgement carefully. Clients are urged to ask questions, seek advice and fully satisfy themselves before committing themselves to any financial transaction with or through the Company.

A contract for difference or "CFD" is an agreement which allows you to make a profit or loss from fluctuations in the price of a CFD. The price of a CFD is based on the price of an underlying asset or index ("Underlying Asset or Index") e.g. a share or commodity on an exchange. However, you do not own that Underlying Asset or Index by owning a CFD. By entering into a CFD, you are either entitled to be paid an amount of money, or required to pay an amount of money, depending on movements in the price of the CFD. The amount of any profit or loss made on a CFD will be the net of:

The difference between the price of the CFD when the CFD is opened and the price of the CFD when the CFD is closed;

Any adjustments made in respect of the CFD;

commissions, rollover adjustments and financing

Charges and benefits relating to the CFD.

The balance on your Account will also be affected by other amounts you must pay to the Company in respect of your Account such as exchange fees and interest on debit balances.

Futures

A "futures contract" as the term is used within the financial community, is a standardised agreement, made on a recognized exchange, to buy or sell a specified quantity of a described commodity at an agreed date in the future. The purpose of such agreements is to provide those who deal in the traded commodities (which include financial commodities such as Bank Bills and Treasury Bonds) with a facility for managing the risks associated with the changing prices for those commodities (including fluctuations in interest rates and share market indices). In addition to those who deal in the markets for the purposes of risk management there are also those who trade in the hope of profiting from changing prices in the traded commodities (i.e. speculators) and those who trade in the hope of profiting without risk from market discrepancies (i.e. arbitragers).

Futures Contract Specifications

The terms and conditions of a futures contract are set out in the rules and regulations of the exchange on which the contract was made.

Futures exchanges exist in a number of countries and regions , including the United States of America, Europe, Asia, and Australia. The material in this document is intended to refer to any futures contract traded on any exchange, but there may be differences in the procedure and regulation of markets from one country to another and from one exchange to another.

Futures contracts are generally made for periods of up to three years in the future, although the vast majority is made for periods of six months or less. Part of the standardization of contracts is that the time of the delivery or settlement is one of a series of standardized maturity times.



Deliverable contracts involve an obligation to deliver or take delivery at maturity. It is not advisable to enter into such contracts in the last weeks before maturity unless actual delivery is contemplated.

Forward Contracts

A forward contract is a commitment to a transaction in the future. It may be a primary instrument, but not necessarily a "security" as defined for the purposes of the Futures and Options Dealer.

Options

The right, but not the obligation to purchase or sell an asset at a specified price. The option to purchase an asset is a call; the option to sell an asset is a put. All options are issued or written for a limited time. Depending on the type of option, the option holder may either exercise the option at anytime during the life of the option or only at the end of its life, at the expiry of the option. All options are derivative instruments.

Spot Cash

Contracts: These are agreements between the buyer and seller for immediate shipment or conveyance of title of a specific quantity and quality of commodity at a specific location and at an agreed price. Should there be no delivery component, it could be quoted as a contract for differences or quite simply a spot cash contract can be reversed (squared) before delivery i.e. before 5 working days before the delivery or expiry date.

Investment Products & Services

The service I/we require is Execution / Clearing and Custody in respect of all products and investments indicated on the terms set out in this form and the Client Agreement.

My/our trading activity will cover the following areas (Strike out contracts not applicable)

- Foreign Exchange
- Futures
- Securities
- Options
- Warrants
- Contracts for Difference
- Fixed Income Securities / Bonds

Important Note:

Please sign the Client Acknowledgement at the end of this document.



CLIENT ACKNOWLEDGEMENT

Client's Name:

(The Client) Address:

The Client acknowledges that

1. The Client has appointed the Company as the Client's agent for the purpose of dealing in Foreign Exchange and Futures Contracts in accordance with the terms of this Client Acknowledgement, Disclosure Statement and the terms of the Client Agreement.
2. The Client agrees that the Client Agreement, Risk Disclosure Statement, Contract Information Guide and Client Acknowledgement are the one agreement for the purposes of this agreement.
3. The Client acknowledges that they are the beneficial owner of all monies lodged with the Company and should funds wished to be lodged for the benefit of the Client's account that are not wholly owned by the Client, the Client will request approval from the Company in writing prior to lodging such monies.
4. The Client confirms that it does not have any pending litigation, disputed accounts or other unresolved matters whatsoever. If the Client does have any pending litigation, disputed accounts or other unresolved matters whatsoever then the Client must advise the Company in writing of such matters and the Company must consider such matters prior to approving the opening of the account.
5. The Client acknowledges that all information provided in this agreement including all information pertaining to the Client in the Client Information section of this agreement is true and accurate. Further, the Client will immediately notify the Company in writing if any representations materially change or cease to be true and accurate.
6. The client authorizes the Company to credit its funds and or property to client bank accounts and client funds accounts held by the Company with a Financial Institution worldwide.



**/I*We confirm that */I*we have heard/read and understand this Client Agreement, Disclosure Statement, Contract Information Guide and Client Acknowledgement and that the trading terms and services used in it have been explained to *me/*us by the giver of this statement. By signing this agreement the Client agrees to be legally bound by its terms and conditions.*

Clients Signature:

Print Name:

Dated: