

Trading Credit Terms & Conditions

TMGM (hereinafter referred to as 'the Company', 'we', 'us', or 'our') may reward trading credit to its clients under the Trading Credit Program ('the Program') subject to the terms and conditions contained herein.

A. Introduction

1. The **Promotion Period** specifically for this Program shall run from 1 October 2023 00:00:00 until 31 December 2023 23:59:59 (MT4 Time).
2. By participating in the Program, the Participant acknowledges that he or she has read and agreed to be bound by these terms and conditions and TMGM Trading Terms and Conditions.
3. TMGM reserves the right to unilaterally modify, change or terminate this Program or any of the terms and conditions included herein, or any policies it applies in the exercise of its discretion under this Program at any time, without the Participant's consent.
4. If TMGM reasonably believes you have, or attempted to, whether acting alone or acting in concert, manipulate our promotion program(s), attempted some form of market abuse or market misconduct or taken unfair advantage of us, we may in our sole discretion reject your application to participate or terminate your participation from any of our promotion program(s) and/or remove Credit granted (if any) without prior notice.

B. Conditions of Eligibility

1. The eligible Participants of this Program are the clients who:
 - a. have one MT4 trading account ('Participating Account') with TMGM; and
 - b. comply with all compliance and account opening requirements of TMGM; and
 - c. are the residents of Thailand, Malaysia, Vietnam, Singapore, Philippines, or Indonesia.
2. To be entitled to the Credit, the Participant must make a **Net Deposit** (= total deposit – total withdrawal) of no less than **USD\$500** (or equivalent in other currency) into your Participating Account during the Promotion Period. The remaining balance in the Participating Account at the commencement of the Promotional Period will not be counted as Net Deposit under this promotion program.

3. The Credit under this promotion program will ONLY be granted if, at the time when we are reviewing your application, the amount of remaining balance in the Participating Account is more than the amount of existing Credit.
4. The Net Deposit used in the application of this promotion program is not able to be used in the application for any other trading credit promotion program.
5. The Participating Account may register with us under more than one (1) promotion program(s), even if the Credit Ratio may be different, on the condition that the promotion programs come with no more than three (3) Credit Ratios.

C. Credit Information

1. The Credit of this Program depends on the amount of Net Deposit made by the Participant during the promotion period in accordance with the rules specified below:

Minimum Net Deposit Requirement (USD)	Proportional Bonus Credit (USD) ('the Credit')
\$500 and above	30% ('the Credit Ratio') of the Net Deposit

2. The aggregated amount of Credit under a trading account should not exceed the amount of \$10,000 USD (or an equivalent amount in another currency), irrespective of the Participant's entitlement under the rules of this promotion program.

Example:

If the Credit under the Participating Account is currently \$9,500 USD and the Participant seeks to participate in this promotion program under which he or she would be entitled to a \$1,000 Proportional Bonus Credit. The above entitlement will be captured by the Maximum Credit Amount and only a \$500 Proportional Bonus Credit will be granted in this case.

3. The amount of Proportional Bonus Credit will be calculated manually after you have submitted the application for the Credit AND agreed to the terms and conditions contained herein. It may take up to seven (7) business days for the Credit to be deposited into the Participating Account.
4. The Credit shall form part of the trading account Equity and can only be used as Margin to open and maintain positions. The Credit is not a part of the trading account balance and is displayed in the "Credit" field in the platform.

Example

Your Net Deposit is USD\$5,000 during the promotion period, then you receive a USD\$2,500 Proportional Bonus Credit. If you realize a loss of USD\$3,000 on a trade, your cash Balance will be USD\$2,000, and your Free Margin will be USD\$4,500.

5. The utilizing margin will first be deducted from funds deposited by the Participant into the trading account prior to the Credit being reduced.
6. Since the Credit is deposited to the trading account as a margin credit, it cannot be used to cover trading losses or any other trading costs. When the equity of the trading account falls below the Credit amount, even though the margin level is still higher than the stop-out level, the stop-out will be triggered, and the trading account status will be changed to "Read Only".
7. If the Participating Account reaches a negative balance after being stopped out, TMGM has the right to set off the Credit granted against the negative balance.
8. The Credit, whether partially or in its entirety, shall not be redeemed, or be internally transferred with any funds, remaining balance, and/or deposits between the Participant's trading accounts, under any circumstances.

D. Credit Removal

Following the receipt of the Credit, if the Participant requests to conduct a withdrawal or an Internal Transfer of the funds from the Participating Account to another trading account, TMGM may in its sole discretion remove the Credit granted as in accordance with the rules specified below:

1. The Proportional Bonus Credit may be deducted in proportionate, and the calculation is based on the lowest Credit Ratio under the trading credit promotion programs that the Participating Account is attending to. If the Credit under that program has all been deducted, the calculation will be based on the next lowest Ratio available.

Example:			
If you have made the deposits into the Participating Account to participate in the below three (3) promotion programs with three (3) Proportional Bonus Credit Ratios.			
Promotion programs	Proportional Bonus Credit Ratio	Deposits made during the promotional periods	Proportional Bonus Credit
Program 1	10%	\$1,000	\$100
Program 2	15%	\$2,000	\$300
Program 3	30%	\$1,000	\$300

All numbers adopted herein are for illustrative purpose only.

Scenario 1: If the amount of funds being internally transferred or withdrawn is in excess of the realized trading profits.

Example:

Net Deposit in total: \$4,000; Proportional Bonus Credit received in total: \$700
Internal Transfer and/or Withdrawal: \$600; Trading Profits: \$500
Lowest Proportional Bonus Credit Ratio: 10%
Proportional Bonus Credit deducted: $\$100 \times 10\% = \10

Scenario 2: If there is a trading profit, and all Proportional Bonus Credit received under promotion program 1 has been deducted, the calculation will be based on the next lowest Ratio available.

Example:

Net Deposit in total: \$4,000; Proportional Bonus Credit received in total: \$700
Internal Transfer and/or Withdrawal: \$2,100
Trading profits: \$100; Funds in excess: \$2,000
Lowest Proportional Bonus Credit Ratio: 10%; the next lowest Ratio available: 15%
Proportional Bonus Credit deducted: $\$2,000 \times 10\% = \$200 > \$100$ (All Proportional Bonus Credit received under the promotion program 1 will therefore be deducted).
Applying the next lowest Ratio available: $(\$2,000 - \$1,000)$ (deposit made to participate promotion program 1) $\times 15\% = \$150$
Proportional Bonus Credit deducted in total: $\$100 + \$150 = \$250$

Scenario 3: If the amount of funds being internally transferred or withdrawn is less than or equal to the realized trading profits, the Proportional Bonus Credit will remain unchanged.

Example:

Net Deposit in total: \$4,000; Proportional Bonus Credit received in total: \$700
Internal Transfer and/or Withdrawal: \$400; Trading Profits: \$500
Lowest Proportional Bonus Credit Ratio: 10%
Proportional Bonus Credit deducted: N/A (remains unchanged)

Scenario 4: If there is a realized trading loss in the Participating Account and the Participant conducted Internal Transfer or Withdrawal, the Proportional Bonus Credit will be removed in proportionate.

Example:

Net Deposit in total: \$4,000; Proportional Bonus Credit received in total: \$700
Internal Transfer and/or Withdrawal: \$500; Trading Loss: - \$100
Lowest Proportional Bonus Credit Ratio: 10%
Proportional Bonus Credit deducted: $\$500 \times 10\% = \50

Scenario 5: If the remaining balance of the Participating Account is less than \$100 after Internal Transfer or Withdrawal, we will use the lowest Credit Ratio to re-calculate the Proportional Bonus Credit that the Participant entitled and deduct any Proportional Bonus Credit that is in excess of it.

Example:

Net Deposit in total: \$4,000; Proportional Bonus Credit received in total: \$700

Internal Transfer and/or Withdrawal: \$2,950; Trading Loss: - \$1,000

Remaining balance after Internal Transfer and/or Withdrawal: \$50

Lowest Proportional Bonus Credit Ratio: 10%

Proportional Bonus Credit deducted: $\$700 - (\$50 \times 10\%) = \$695$

2. The Credit will be removed at the two (2) years' time commencing from the date when the Participant Account has received the Credit. Upon the expiry of the two (2) years period (the 'Expiry Date'), you will not be able to use the Credit as Margin. TMGM reserves the right to review the case and/or remove the Credit regularly and on the Expiry Date.
3. If the Equity under the Participant's Portal Account falls below \$30 USD (or the equivalent amount in other currency) and has not been active (i.e., has no transaction and trading record) for at least thirty (30) consecutive days, TMGM may remove all Credit under that Participating Account.

E. Risk Warning

1. Forex and CFDs are leveraged products that involve a high level of risk. When trading in such products, the Participant understands that it is possible to lose all of his or her capital. Participation in this Program should not be a motivating factor when considering participation in the Forex and CFD markets.

Terms and Conditions are dated on 03 October 2023.