

Payment System Terms and Conditions

(GROWPAY)

These Terms and Conditions establish a legally binding agreement between You (“Your”, “Client”, “Users”) and the Unicorn Technologies Limited (“Company”, “We”, “Us”, “Our”), governing the use of payment options available for deposits into the client accounts. By making a payment, you agree that you have read, understood and accepted these Terms in full, as well as the other legal documents published and accessible in our website and mobile application. If you do not agree, understand or accept a part or whole of these Terms, we recommend you refrain from using or accessing our platform and available payment options. These Terms govern your use of our payment system, including deposit and withdrawal processes, as well as the associated fees and requirements. Please read them carefully.

I. General Terms and Conditions

- 1.1. The client is responsible for confirming the accuracy and completeness of the payment details or information provided for the deposit.
- 1.2. The Company reserves the right to change or modify these Terms and Conditions at any time. Any changes implemented will be communicated to the clients, and the updated Terms and Conditions will apply to all future deposits.
- 1.3. All payments made to the platform are non-refundable, except where explicitly stated in the specific terms of the deposit options.

II. Payment Option for Deposits Originating from India

Deposit to Margin Account

- a. This payment option allows clients to deposit funds directly into their Margin Account.
- b. There are no fees associated with deposits made to the Margin Account. To qualify for the free deposit fee, the client must trade a minimum of 200x the deposited amount in margin trades. There is no time limit within which the 200x trading requirement must be met.
- c. If the client does not intend to meet the trading requirement, or does not plan to trade, and decides to withdraw the deposited amount, a 13% withdrawal fee will apply.
- d. In case of withdrawal, the client must submit an email to support@bitmarkets.com to request the withdrawal. The withdrawal request must be sent from the client's registered email address with the Company.

- e. The platform reserves the right to determine the conditions under which the withdrawal fee may be adjusted, including whether the trading conditions have been met.

III. Payment Processing and Fees

- 3.1. All deposits must be made in the currency and through the payment methods specified by the Company.
- 3.2. The Company reserves the discretion to adjust the applicable fees, and you will be notified of any changes.
- 3.3. The client shall be solely responsible for ensuring that his or her actions, including but not limited to deposits, withdrawals, and trades, comply fully with these Terms.
- 3.2. The client shall be solely responsible for any additional fees or charges imposed by the payment processor during the deposit process.
- 3.3. The Company shall not be held responsible for any losses, delays, failures or issues that arising from payment processing due to factors such as, but not limited to, internet connectivity, issues with payment providers, or banking institutions. Further, the Company shall not be held responsible for any consequences resulting from non-compliance with the stipulated Terms herein, or for circumstances beyond the control of the Company.

IV. Withdrawal of Funds

- 4.1. Withdrawals may only be processed by the client to the account from which the deposit was originally made.
- 4.2. Clients who intend to withdraw funds are subject to the specific withdrawal procedures of the Company, which may include identity verification requirements and applicable processing times.
- 4.3. In the case of a margin deposit where the trading condition has not been met, the client will be informed of the applicable withdrawal fees upon submitting a request to the support team through email.

V. Company Rights and Liabilities

- 5.1. If the Company determines, at its exclusive discretion, that the client is engaged in or is suspected of engaging in illegal or fraudulent activity, or if any of these Terms are violated, the Company reserves the right to suspend or terminate the client's account. Any open trading positions will be closed, and any profits generated from trading activity shall be forfeited. The Company shall not be held liable for any consequences resulting from the suspension or termination of the client's account.
- 5.2. The Company reserves the right to modify, suspend, or cancel deposit or payment options, along with their associated conditions, at any time. Any changes made will be

communicated to clients. By continuing to use our payment system after such changes are implemented, you agree to be bound by the updated Terms and Conditions.

- 5.3. In the event of technical difficulties, internet connectivity issues or system failures, the Company shall not be held responsible for any losses incurred by the client.

VI. Governing Law

- 6.1. These Terms and Conditions are governed by and construed in accordance with the laws of St. Vincent and the Grenadines, the jurisdiction in which the Company operates.
- 6.2. Any dispute arising from the use of the payment services will be resolved through binding arbitration or mediation, as determined by the Company.

By using the payment options for deposits, you agree to abide by these Terms and Conditions. If you have any questions or concerns, please contact our Support team at support@bitmarkets.com or reach out anytime at [+44 20 4579 5923](tel:+442045795923).

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