General Fees

1. Introduction

1.1. BluePine LTD (hereinafter 'the Company') operating under the trading name Seekapa.com is a Seychelles investment firm, authorized and regulated by the Financial Services Authority ("FSA") of Seychelles with license number SD183.

1.2. By opening an account on <u>https://seekapa.com</u> website, you accept and agree to comply and be bound by with this policy.

2. General

General Fees		
Method	Fees	
Credit Card Debit Card	3.5%	
Wire Transfer	30 CHF	
	30 USD	
	30 EUR	
	1800 RUB	
	30 GBP	
	300 ZAR	
EWallets (Neteller, Moneybookers, etc.)	2% - 3.5%	

3. Withdrawal Fees

3.1. Notwithstanding the aforesaid table, in the following circumstances the Company reserves the right to charge a withdrawal fee at an amount equal to 100 USD (or the equivalent amount according to the denominated currency of the Client's Trading Account):

3.1.1. If there is insignificant (one single position placed on the Trading Account only) or no trading activity in the Client's Trading Account prior to the submission of the withdrawal request.

3.1.2. If the Client fails to provide to the Company accurate and/or necessary and/or adequate information/documentation for the verification of his/her/its identity and/or address as may be requested from time to time by the date of submitting a withdrawal request.

3.1.3. If the Company decides to process a refund to the Client due to his/her/its failure to provide the Company with accurate and/or necessary and/or adequate information and/or documentation for the verification of his/her/its identity and/or address as may be requested from time to time and/or for any other reason the Company deems necessary.

4. Inactivity/Dormancy Fees

4.1. Fees may be payable by you by virtue of the fact that the Trading Platform is continually provided to you for trading, regardless of your actual use. If there are no transactions (deposits, withdrawals or trading activity) on your Trading Account for a period of at least one (1) month or more, the Company reserves the right to charge a monthly inactivity fee on your Trading Account, in return for the provision of the continued availability of your Trading Account. You agree that you are liable to and will pay the applicable fee as notified to you from time to time and that we may deduct such fee from any funds held by us on your behalf. The monthly inactivity fee shall increase as the total period of inactivity increases. The exact fee schedule will be calculated according to the currency denomination of your Trading Account and is set out as follows or as changed by the Company from time to time and notified to the Client.

Inactivity	Monthly Trading Account Inactivity Fee
Period	
From 0 to	0
1 month	
From 1 to	\$100 USD or the equivalent amount in the client's currency as per the exchange rate
2 months	that day.
From 2 to	\$250 USD or the equivalent amount in the client's currency as per the exchange rate
3 months	that day.
From 3 to	\$500 USD or the equivalent amount in the client's currency as per the exchange rate
4 months	that day.
From 4 to	\$750 USD or the equivalent amount in the client's currency as per the exchange rate
5 months	that day.
From 5 to	\$1,500 USD or the equivalent amount in the client's currency as per the exchange
6 months	rate that day.
From 6 to	\$2,000 USD or the equivalent amount in the client's currency as per the exchange
12 months	rate that day.
Over 12	If there is no client-initiated activity for 12 months, then the account is classified as
	"dormant". Dormancy fees shall be \$2,500 USD per month, or the equivalent
	amount in the client's currency as per the exchange rate that day. Should the client
months	wish to re-activate his/her account, he/she must contact the Company directly and
	pay a fee in the amount of \$2,500 USD.

4.2. In the event of inactivity, the Company reserves the right to deduct the full amount of all active bonus(es) from the current balance of the account along with all profits related to the bonus(es) issued by the Company.

5. Spread Information

5.1. Spread is the difference between the bid (sell) and ask (buy) price. The difference is presented in pips and reflects the cost of opening a position and vary depending on the instrument. You will be able to find the value of a pip across all of our instruments, by accessing the Trading Platform through your account with the Company.

6. Overnight Fees

6.1. Overnight Fees are added or deducted from the value of your position and are only charged when a position is held open overnight. The operation is conducted at 00:00 (GMT+2 DST off) and the resulting amount is automatically converted into your Balance Currency.

6.2. The Overnight Fees are calculated once for each day of the week that a position is rolled over with the exception of Friday, when it is charged 3 times to capture the weekend Overnight Fees which are charged in advance (i.e. 7 Overnight Fees in 5 trading days). It is understood that during the first 4 days of opening of the first position, there are no overnight fees charged on any positions. On the 5th day after the opening of the first position, the Company will start charging the overnight fees. You will be able to find the value of the Overnight Fees charged for each instrument by accessing the Trading Platform through your account. Fees may change quickly due to market conditions (changes in interest rates, volatility, liquidity etc.) and due to various risk related matters that are at Company's sole discretion.

7. Commodity and Index Rollover Information and Calculation

7.1. When a futures contract approaches its expiry date, Seekapa.com will rollover all open positions to the next tradable contract at the time specified in the CFD rollover dates section on the Trading Platform.

7.2. Rollover dates are unique to each type of contract being traded and vary in duration.

7.3. Clients with open positions who do not wish to have their positions rolled over onto the next contract should close their positions before the scheduled Rollover.

7.4. Clients will incur the same fees as closing an old contract and opening a new one manually. The fee includes the spread cost of closing the old contract and opening a new contract plus the overnight interest charge (These are the swaps long and swaps short amounts indicated in the asset specifications).

7.5. In most cases, the rate (bid/ask prices) of the new contract will be different from the old contract. Therefore, the company takes necessary precautions in order for the client not to be burdened with the price difference on his new position. As a result, an automatic rollover adjustment will be applied to the client's account to ensure that neither the client nor the company experiences any benefit or disadvantage from the rollover.

7.6. All Rollover Adjustments are calculated in the currency the Instrument is denominated in. If an account is denominated in a different currency the system will automatically convert this to the account's currency using the market rate at that time.

7.7. In order to calculate the rollover adjustment amount, the rates of the old contract and the new contract will be used at exactly the same time before the contract expires. Consequently, the price difference between contracts and the spread will be accounted for. The resulting rollover amount will be then debited or credited to the client's account as a rollover adjustment. The calculation is as follows:

7.7.1. BUY position:

(Volume in lots x (Bid price (new contract) - Bid price (old contract))) + (Volume - Spread) x Conversion Rate

7.7.2. SELL position:

(Volume in lots x (Ask price (new contract)-Ask price (old contract))) + (Volume - Spread) x Conversion Rate

8. Deposit Fees

There are no deposit fees charged to the client.

9. Commission Fees

There are no commission fees charged to the client.

10. List of Payment Service Provider (PSPs):

Please find below the list of PSP companies in cooperation with their listed country headquarters and supervising authorities:

Payment Service Providers		
PSP Name	Country of Establishment	Regulatory Authority
SafeCharge	Cyprus	Central Bank of Cyprus &

RISK WARNING

Contracts for difference ('CFDs') is a complex financial product, with speculative character, the trading of which involves significant risks of loss of capital. Trading CFDs, which is a marginal product, may result in the loss of your entire balance. Remember that leverage in CFDs can work both to your advantage and disadvantage. CFDs traders do not own, or have any rights to, the underlying assets. Trading CFDs is not appropriate for all investors. Past performance does not constitute a reliable indicator of future results. Future forecasts do not constitute a reliable indicator of future performance. Before deciding to trade, you should carefully consider your investment objectives, level of experience and risk tolerance. You should not deposit more than you are prepared to lose. Please ensure you fully understand the risk associated with the product envisaged and seek independent advice, if necessary.

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