Volity Trade Ltd.

Company Number 2024-00059
Rodney Bay, Gros Islet, St. Lucia

CLIENT CATEGORISATION POLICY

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Client Categorisation Policy

1. Introduction

This Client Categorisation Policy (the "Policy") sets out how Volity Trade Ltd (the "Company", "we", "us" or "our"), a company registered in St. Lucia with registration number 2024-00059, categorises its clients and the effect that categorisation has on the level of protection afforded to each client. This Policy forms part of, and should be read together with, the Company's Client Agreement (Terms and Conditions) and the other documents available on the Company's website.
The purpose of assigning a category to each client is to provide a level of protection that is appropriate to that client's knowledge, experience and ability to bear the risks associated with the products and services offered by the Company.

2. Client Categories

In accordance with global best practice, the Company categorises each client into one of the following three categories:

- Retail Client;
- Professional Client; and
- Eligible Counterparty.

The Company notifies each client of the category into which they have been placed. Each category carries a different level of regulatory and contractual protection, as described below.

3. Retail Clients

A Retail Client is any client who is not categorised as a Professional Client or an Eligible Counterparty. Retail Clients are afforded the highest level of protection available under this Policy and the Company's internal procedures. This includes, among other things, the provision of clear risk disclosures, the benefit of the Company's Negative Balance Protection Policy, and communications designed to be fair, clear and not misleading.

4. Professional Clients

A Professional Client is a client who possesses the experience, knowledge and expertise to make their own investment decisions and to properly assess the risks that they incur. Professional Clients are entitled to a lower level of protection than Retail Clients.

Per se Professional Clients
Certain clients may be treated as Professional Clients by their nature, including regulated financial institutions, large undertakings meeting applicable size criteria, national and regional governments, and other institutional investors whose main activity is to invest in financial instruments.

Elective Professional Clients

A Retail Client may request to be treated as an Elective Professional Client. Before agreeing to any such request, the Company will assess the client's expertise, experience and knowledge and must be reasonably satisfied that the client is capable of making their own investment decisions and understanding the risks involved. Where the Company agrees to re-categorise a Retail Client as an Elective Professional Client, the client will lose certain protections; the Company will inform the client in writing of the protections they may lose before proceeding.

5. Eligible Counterparties

An Eligible Counterparty is a client, typically an investment firm, credit institution, insurance company, collective investment scheme or other authorised or regulated financial entity, with whom the Company may execute transactions on a wholesale basis. Eligible Counterparties receive the lowest level of protection of the three categories, on the basis that they are sophisticated market participants.

6. Requests for Re-categorisation

A client may request to be placed in a different category, either generally or in relation to a particular service, transaction or product. Any such request must be made in writing. The Company is under no obligation to agree to a request for re-categorisation and will only do so where the relevant criteria are satisfied. Where re-categorisation would result in a lower level of protection, the Company will notify the client in writing of the protections that will be lost, and the client must confirm in writing that they accept the consequences of the change before it takes effect.

7. Effect of Categorisation on Protections

The level of protection a client receives depends on their category. Retail Clients receive the most extensive protections; Professional Clients and Eligible Counterparties are assumed to have a greater level of knowledge and experience and therefore receive progressively fewer protections. A client who is re-categorised should be aware that a change of category may affect, among other things, the risk warnings they receive, the assumptions the Company is entitled to make about their experience, and the manner in which the Company communicates with them.

8. Notification, Review and Records

The Company will notify each client of their categorisation on acceptance of their account and will inform the client of any change to their categorisation. The Company keeps records of each client's categorisation, and of any request for and grant of re-categorisation, for a minimum period of five (5) years from the termination of the business relationship.

9. Amendments

The Company reserves the right to review and amend this Policy at its sole discretion whenever it deems appropriate. The current version of this Policy is available on the Company's website.