Terms and Conditions

Revised working draft | 12 October 2026

Berocca-Ag is operated by Trading One Capital (PTY) LTD (the “Company”), a South African company registered under CIPC number 2015/310027/07 and authorised and regulated by the Financial Sector Conduct Authority (FSCA) under FSP number 47701. Registered address: Unit 9B, Bristol House, 1A Shongweni Road, Hillcrest 3650, South Africa.

1. Agreement and parties

These Terms and Conditions govern access to berocca-ag.com and the trading services made available under the Berocca-Ag brand by Trading One Capital (PTY) LTD (the Company). Together with the applicable account application, trading specifications, Risk Disclosure Statement, Anti-Money Laundering Policy, Deposit and Withdrawal Policy and Privacy Policy, they form the contractual framework between the Company and the client.

Where a product-specific term or promotion imposes additional conditions, the applicable terms should be made available before the client enters the relevant transaction.

2. Eligibility and account opening

Clients must be at least 18 years old, legally capable of contracting and permitted to access the services in their jurisdiction. Access to the website does not mean that the services are authorised or available in every country.

Applicants must provide complete and accurate information and pass identity and compliance checks. The Company may decline an application where eligibility, verification or risk requirements are not met.

3. Account security

Clients must keep usernames, passwords and authentication methods confidential, notify the Company promptly of suspected compromise and ensure that contact details remain current. The Company may temporarily restrict access to protect an account or investigate suspicious activity.

4. Trading services and client decisions

The Company provides access to trading products and platforms described in its current product specifications. Trading leveraged instruments involves significant risk, and the client is responsible for understanding the characteristics of each instrument and assessing whether it is appropriate.

General information, commentary or educational content does not constitute personalised investment advice unless the Company expressly agrees otherwise in a separate authorised service arrangement.

5. Orders, pricing and execution

Orders are subject to the trading platform's current execution rules, available liquidity, market conditions and instrument specifications. Prices, spreads, trading hours, contract sizes and execution availability may change.

An instruction may be rejected, delayed or executed at a different price during volatile or illiquid conditions. Clients should consult the applicable execution disclosures for the order types available and the circumstances in which trades may be amended or cancelled.

6. Margin and account obligations

Clients must maintain required margin and monitor their positions. The Company may change margin requirements in response to market conditions and may close positions when account equity falls below applicable thresholds, subject to the agreed trading rules.

Clients are responsible for reviewing the impact of deposits, withdrawals, charges and market movements on their available margin.

7. Deposits, withdrawals and promotions

Payments and withdrawals are governed by the separate Deposit and Withdrawal Policy and relevant compliance checks. Payments must originate from and be returned to verified sources in the client's name, subject to lawful exceptions.

Any promotional credit or bonus is governed by its specific published terms. Conflicting historical volume requirements and inactivity charges in the previous documents must be resolved before being incorporated into a binding agreement.

8. Fees and account currencies

The Company may apply spreads, commissions, overnight financing, conversion fees and other charges as disclosed in the current product specifications and fee schedules. Clients should review those charges before trading.

The supported account currencies and conversion arrangements are those displayed in the live account documentation, not inconsistent currency lists in superseded policies.

9. Compliance and prohibited activity

Clients must not use the services for fraud, money laundering, market abuse, unauthorised third-party activity, unlawful transactions or circumvention of restrictions. The Company may seek information, suspend activity or end the relationship when reasonably necessary to meet legal or compliance obligations.

10. Website and intellectual property

The website, software, content, trademarks and associated materials are protected by applicable intellectual-property laws. Clients receive a limited, non-transferable right to use the platform for

its intended purpose and may not scrape, resell, interfere with or unlawfully reproduce protected materials.

11. Service interruptions and extraordinary events

Services may be interrupted by maintenance, telecommunications failures, cyber incidents, market closures, extraordinary volatility, regulatory action or events outside reasonable control. The Company will take reasonable steps consistent with its obligations but cannot promise uninterrupted access or execution.

12. Complaints and communications

Clients may raise account, payment or trading concerns through the Company's published support channels. Material account notices may be delivered electronically using contact details supplied by the client. Clients should keep those details accurate and monitor communications.

13. Liability and mandatory rights

Nothing in these Terms excludes liability or rights that cannot lawfully be excluded. Any limitation of liability must be interpreted consistently with applicable law and the Company's regulatory obligations.

The previous agreement contains broad liability exclusions and a twelve-month claims deadline. Those provisions have not been reproduced as enforceable restrictions without legal confirmation.

14. Suspension and termination

A client may request account closure subject to outstanding positions, obligations and verification. The Company may suspend or terminate access where required by law, material breach, security risk or other legitimate contractual grounds. Remaining eligible client funds will be handled under the Deposit and Withdrawal Policy.

15. Changes to terms

The Company may update these Terms where justified by changes in services, law or operations. Material amendments should be communicated in a manner and timeframe consistent with applicable obligations, with the effective version made available on the website.

16. Governing Law and Dispute Resolution

16.1. Applicable Law

These Terms and Conditions, together with any agreements, policies, and contractual obligations arising from the use of the Company's services, shall be governed by and construed in accordance with the laws of the Republic of South Africa.

The Company operates under the regulatory framework applicable to financial services providers in South Africa, including, where applicable, the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002), the Financial Sector Regulation Act, 2017 (Act No. 9 of 2017), and other relevant financial services legislation and regulatory requirements.

16.2. Jurisdiction

Subject to any mandatory provisions of applicable law, the courts of competent jurisdiction in the Republic of South Africa shall have jurisdiction over disputes arising from or relating to these Terms and Conditions, the Client's trading account, or the services provided by the Company.

Nothing in this provision shall prevent the Client from exercising any statutory rights or seeking remedies before a competent regulatory authority, ombud, tribunal, or court where such rights cannot lawfully be excluded.

16.3. Dispute Resolution

In the event of any dispute, complaint, or disagreement arising between the Client and the Company, the Client is encouraged to first contact the Company's customer support department at support@berocca-ag.com.

The Company shall investigate complaints in accordance with its internal complaints-handling procedures and applicable regulatory requirements.

Where a complaint cannot be resolved through the Company's internal procedures, the Client may refer the matter to the Office of the Ombud for Financial Services Providers (FAIS Ombud), provided that the complaint falls within its jurisdiction.

The Client may also contact the Financial Sector Conduct Authority (FSCA) regarding suspected breaches of applicable financial services legislation.

16.4. Compliance with Applicable Regulations

The Company shall conduct its operations in accordance with applicable South African legislation and regulatory requirements, including those relating to financial services, anti-money laundering, counter-terrorist financing, financial sanctions, and the protection of personal information.

The Client acknowledges that the Company may be required to take appropriate action, including requesting additional information, restricting account activity, suspending transactions, or terminating the business relationship, where necessary to comply with applicable legal or regulatory obligations.

16.5. Severability and Enforcement

Should any provision of these Terms and Conditions be determined by a court of competent jurisdiction to be invalid, unlawful, or unenforceable, such provision shall be severed to the extent necessary without affecting the validity and enforceability of the remaining provisions.

The failure of the Company to exercise or enforce any contractual right shall not constitute a waiver of that right.

17. Restricted and Prohibited Jurisdictions

17.1. General Restrictions

The Company maintains restrictions on the provision of its services to residents, citizens, entities, or persons otherwise connected with certain jurisdictions, based on applicable laws, international sanctions, regulatory requirements, and the Company's internal risk-management policies.

The Company reserves the right to refuse account registration, restrict access to its trading services, suspend transactions, or terminate existing client relationships where providing services would violate applicable laws, regulatory obligations, or established compliance requirements.

17.2. Prohibited Jurisdictions

The Company does not accept clients residing in, or entities established in, the following jurisdictions:

- Angola
- Belarus
- Bolivia
- Bosnia and Herzegovina
- Bulgaria
- Cameroon
- Côte d'Ivoire (Ivory Coast)
- Democratic People's Republic of Korea (North Korea)
- Democratic Republic of the Congo
- Haiti
- Iran
- Iraq
- Kenya
- Kuwait
- Lao People's Democratic Republic (Laos)
- Lebanon
- Monaco
- Myanmar
- Nepal
- Papua New Guinea
- Russia
- South Sudan

- Syria
- Venezuela
- Vietnam
- British Virgin Islands
- Yemen

The above list represents the Company's designated prohibited jurisdictions and may include countries subject to international sanctions, enhanced monitoring, or additional restrictions imposed under the Company's internal compliance framework.

17.3. Sanctions and Regulatory Compliance

The Company complies with applicable financial sanctions and anti-money laundering obligations, including relevant requirements arising under South African legislation and binding United Nations Security Council sanctions.

The Company may conduct sanctions screening, identity verification, enhanced due diligence, and other compliance checks to establish whether a prospective or existing Client is eligible to receive its services.

17.4. Client Representations

By registering an account or using the Company's services, the Client represents and warrants that:

a. The Client is not resident in, or acting on behalf of a person or entity established in, a prohibited jurisdiction.

b. The Client is not subject to applicable financial sanctions or other legal restrictions preventing the Company from providing its services.

c. The Client will not use the Company's services on behalf of any person or entity prohibited from accessing them.

d. The Client shall promptly notify the Company of any change in residency, legal status, or other circumstances that may affect eligibility.

17.5. Account Restrictions and Termination

Where the Company determines that a Client has provided inaccurate information regarding residency, identity, or eligibility, or has otherwise breached the restrictions outlined in this section, the Company may take appropriate action, including:

a. Rejecting an account application.

b. Suspending or restricting trading activities.

c. Requesting additional verification or compliance documentation.

d. Closing open positions where permitted under the applicable trading terms and law.

e. Terminating the Client's account and business relationship.

f. Returning eligible funds to a verified payment source, subject to applicable sanctions, legal restrictions, and compliance requirements.

17.6. Amendments to Restricted Jurisdictions

The Company reserves the right to amend its list of prohibited jurisdictions in response to changes in applicable legislation, international sanctions, regulatory guidance, or internal risk assessments.

The latest applicable restrictions shall be made available through the Company's official website or communicated to affected Clients where required by law.