

# Terms & Conditions

Effective Date: 1 January 2026 | Last Updated: March 2026 | NAMH Global LTD

Please read these Terms and Conditions (Agreement) carefully before accessing our website or opening a trading account with NAMH Global LTD. By registering an account, depositing funds, or placing any trade, you confirm that you have read, understood, and agree to be bound by this Agreement. If you do not agree, you must not use our services.

## 1. About NAMH Global

NAMH Global LTD is incorporated in Saint Lucia under Registration Number 2024-00372. Registered office: Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia. We operate as a multi-asset brokerage providing access to Forex, Commodities, Indices, Cryptocurrency, and Equity CFDs via the MetaTrader 5 platform.

## 2. Eligibility

To open and maintain a trading account with NAMH Global, you must:

- Be at least 18 years of age (or the age of majority in your jurisdiction, whichever is higher)
- Have the legal capacity to enter into binding financial agreements
- Not be a resident of a Restricted Jurisdiction (see our Restricted Countries Policy)
- Successfully complete our KYC/AML verification process
- Confirm that trading leveraged instruments is appropriate for your financial situation and risk tolerance

## 3. Account Registration and KYC

All accounts are subject to identity verification in accordance with our AML Policy. You must provide accurate, complete, and current information during registration and notify us promptly of any changes. NAMH Global operates a zero-tolerance policy for fraudulent applications. Any account opened using false information will be terminated immediately, and funds may be withheld pending regulatory review.

## 4. Trading Services and Products

NAMH Global offers Contract for Difference ("CFD") trading across Forex, Commodities, Indices, Cryptocurrencies, and Equities. All products are offered as CFDs — you do not take ownership of the underlying asset. CFD trading involves significant risk. You may lose the entire amount deposited. Only trade with capital you can afford to lose.

### 4.1 Order Execution

All orders are executed on a best execution basis. NAMH Global operates an STP/NDD (Straight-Through Processing / No Dealing Desk) model, routing orders directly to liquidity providers without internal dealing desk intervention. Execution is subject to market conditions, available liquidity, and slippage during fast-moving markets.

### 4.2 Leverage

Leverage allows you to control larger positions with a smaller capital outlay. Leverage ratios vary by instrument and account type. While leverage amplifies potential gains, it equally amplifies potential losses. NAMH Global applies leverage limits in accordance with applicable regulations and internal risk management policies.

#### **4.3 Negative Balance Protection**

NAMH Global applies negative balance protection to retail client accounts. Your losses are limited to the funds deposited in your account. This protection may not apply during periods of extreme market volatility or gapping.

### **5. Client Funds and Segregation**

All client funds are held in segregated accounts, completely separate from NAMH Global's operational funds. Client funds are not used for any operational or corporate purpose. In the event of company insolvency, segregated client funds are protected and not available to general creditors.

### **6. Deposits and Withdrawals**

Deposits and withdrawals are subject to our Deposit & Withdrawal Policy. NAMH Global processes withdrawals to the original funding source. We do not accept deposits from, or process withdrawals to, third-party accounts. All transactions must be from/to accounts held in the client's own name.

### **7. Prohibited Activities**

The following are strictly prohibited and may result in immediate account suspension or termination:

- Providing false or misleading information at any time
- Engaging in market manipulation, abusive trading, or financial fraud
- Using our services in connection with money laundering or terrorist financing
- Exploiting system errors, pricing glitches, or latency arbitrage in bad faith
- Attempting unauthorised access to another client's account or our systems
- Providing services to residents of Restricted Jurisdictions via our platform

### **8. Intellectual Property**

All website content — text, graphics, logos, images, data, and software — is the intellectual property of NAMH Global or its licensors. You may not reproduce, distribute, or create derivative works without prior written permission.

### **9. Limitation of Liability**

To the maximum extent permitted by applicable law, NAMH Global shall not be liable for: losses from market movements or force majeure events; losses from system downtime or third-party platform issues; or losses resulting from failure to comply with this Agreement. Our total aggregate liability shall not exceed the total amount deposited by you in the three months preceding the claim.

### **10. Indemnification**

You agree to indemnify and hold harmless NAMH Global, its directors, officers, and employees from claims, liabilities, and expenses arising from your violation of this Agreement, your use of our services in breach of applicable law, or any

third-party claim resulting from your actions on our platform.

## 11. Termination

Either party may terminate this Agreement at any time. NAMH Global may suspend or terminate your account immediately and without notice where you have breached this Agreement, are required to do so by a regulatory authority, we suspect fraud or money laundering, or you have become resident in a Restricted Jurisdiction. Upon termination, all outstanding funds (less applicable charges) will be returned per our withdrawal procedures.

## 12. Dispute Resolution

In the event of a dispute, contact our support team at [support@namhglobal.com](mailto:support@namhglobal.com). We acknowledge complaints within 2 business days and provide a substantive response within 10 business days. Unresolved disputes may be escalated to the relevant regulatory authority in your jurisdiction.

## 13. Governing Law

This Agreement is governed by the laws of Saint Lucia. Disputes not resolved through our internal process shall be subject to the non-exclusive jurisdiction of the courts of Saint Lucia.

## 14. Amendments

NAMH Global reserves the right to amend this Agreement at any time. Material changes will be communicated with a minimum of 14 days' notice. Continued use of our services following the effective date of any amendment constitutes your acceptance of the revised terms.

## 15. Entire Agreement

This Agreement, together with our Privacy Policy, AML Policy, Deposit & Withdrawal Policy, Restricted Countries Policy, and Risk Disclosure, constitutes the entire agreement between you and NAMH Global with respect to your use of our services.

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### NAMH GLOBAL LTD — ALWAYS FORWARD.

Reg. No. 2024-00372 | Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia

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