



Regulations for Non-Trading Operations.

非交易操作的规则。

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1. General terms.

1.1. These Regulations for non-trading operations have been developed as a part of International cooperation measures aimed at fighting against financial irregularities, revealing and preventing law violations, and specify principles of performing non-trading operations on the Customer's trading account with ALPARI NZ LIMITED (hereinafter referred to as the «Company»).

1.2. The Financial Monitoring Department (hereinafter referred to as the «Department») will exercise control over implementation of these Regulations for non-trading operations within the Company.

1.3. The Customer guarantees the legal source, lawful possession and right of use the funds transferring to the Company's Account.

1.4. The Company shall have the right to investigate the nature of doubtful non-trading operations, listed in Part 2 of these Regulations for non-trading operations, whereupon to suspend such operations until the reasons for their occurrence are clarified and the investigation is completed.

1.5. In the course of an investigation in accordance with clause 1.4. of these Regulations the Department shall have the right to request the Customer to provide the identity, payment or other documents confirming the lawful possession and legal source of the funds.

1.6. In case of revealing doubtful non-trading operations the Company shall have the right to:

- refuse to perform these operations;
- limit the funds withdrawal from the Customer's trading account anyhow at the Company's discretion;
- return the earlier deposited funds from the Customer's trading account to any requisites from which the deposit was made to this trading account;

1. 一般条款。

1.1. 本合同是国际合作措施的主要的一部分。它们的目的是反抗金融舞弊的行为、发现和防止法律的违反及制定在ALPARI NZ LIMITED公司（下称公司）的交易账户中所进行的非交易操作的规则。

1.2. 金融管理部门（下称部门）将管理我们公司中本规则实施的过程。

1.3. 客户应该保证向公司银行账户所转账的资金的合法来源、资金合法的占有和资金的使用权。

1.4. 按照本规则第 2 项公司有权对疑问非交易的操作进行调查。查清其出现的原因和调查结束之前公司有权暂停处理这种操作。

1.5. 当按照本规则第 1.4 项进行调查时，部门有权向客户询问支付凭证和其他的保证资金的合法占有和来源的文件。

1.6. 在发现有疑问的非交易业务时，公司有权：

- 拒绝处理它们；
- 以任何方式来限制客户从交易账户中提取金额；
- 把客户向交易账户中添加的资金退回至客户的银行账户；
- 从客户交易帐户中扣除依照非交易操作

- write off any commissions or bonuses owed to the Customer from non-trading operations;
- terminate the relations with the Customer.

赔偿的手续费和赠送的奖金；

- 终止与客户的合作关系。

1.7. Refusal to perform doubtful non-trading operations, as well as breach of relations with the Customer shall not be a reason for imposing civil liability upon the Company for breach of the concluded agreements.

1.7. 拒绝处理有疑问的非交易操作和解除条约的事实不能作为公司违背合同条约而承担民事责任的理由。

1.8. The Company shall have the right to amend at its sole discretion the terms of these Regulations at any time giving to the Customer 5 business day prior notice in one or several ways described in clause 3.1 of these Regulation. Such amendments will become effective on the date specified in the notice.

1.8. 公司有权任何时候单独地对此规则进行调整，公司进行调整 5 个工作日前必须以在第 3.1 项中描写方式通知客户。公司所进行的调整自通知书中注明的日期起为有效。

1.9. These Regulations are transparent and are an integral part of any agreement concluded between the Company and the Customer.

1.9. 本规则的内容是公开的及作为客户与公司之间签订任何合同必要的一部分。

1.10. In case certain clauses of these Regulations do not correspond to certain clauses of the Customer Agreement, the Terms of Business, the clauses of these Regulations shall be effective. This circumstance shall not render other terms of the mentioned documents invalid.

1.10. 在本规则的一些规章违反«用户合同»、«交易规则»的规章的情况下，本规则的规定一直生效。该事实不意味着其他的合同的规则是无效的。

1.11. The content of these Regulations is disclosed without limitation upon request of any interested person.

1.11. 本规则的内容按照任何人的请求可以被公开。

1.12. The terms and definitions used in these Regulations are explained in Clause 10 of these Regulations.

1.12. 本规则中使用的词汇注明于本规则第 10 项。

2. Criteria for revealing and features of doubtful non-trading operations.

2. 有疑问的非交易操作的特征以及其评价的原则。

2.1. The Department can render a non-trading operation doubtful in case:

2.1. 部门在以下的情况下可以评价非交易操作为有疑问的：

- of revealing transfers misuses without performing trading operations on the account;
- of revealing unusual nature of operations, that don't have obvious economic substance or obvious legal purpose;
- of revealing circumstances implying that the operations are performed for the purpose of money laundering or terrorist financing;
- the Customer doesn't provide data for his identification, submits unreliable data and/or it is impossible to contact the Customer at the indicated addresses and telephone numbers;
- the Customer doesn't provide data for the identification of the beneficiary, i.e. a person to the advantage of whom the Customer acts (in particular, on the basis of an agency contract, commission and trust management contracts, while performing non-trading operations);
- of submitting false or invalid documents;
- at the location of a juridical person there is no regulatory body or another body or person, that has the right to act on behalf of the juridical person without power of attorney.
- 当客户在交易账户中不进行任何操作时，公司发现客户对转账舞弊的行为；
- 在发现没有明显经济意义或没有明显合法的目的的操作奇怪的本质；
- 在发现令人设想该操作进行的目的是洗钱或者对恐怖的资助；
- 在客户不提供身份证、客户提供不正确的信息和 / 或公司无法按照客户提供的所在的信息和电话号码与其联系的情况下；
- 在客户没有提供关于受益人的任何信息以进行核对，受益人是个人，谁的利润是客户操作的目的（比如，在进行非交易的操作时，根据代理合同、委托合同、佣金和委托管理合同进行操作）；
- 提供无效的或者虚假的文件；
- 法人所在地位没有任何管理单位或者其他的单位或者人，谁有权无委托书代表法人。

2.2. The specified operations shall be revealed by subjective estimation of the employees of the Department by means of daily analysis of non-trading operations.

2.2. 有疑问的非交易操作的评价原则是部门人员通过每天的非交易操作的分析而定。

2.3. The criteria for revealing and features of doubtful non-trading operations specified in clause 2.1. shall not be mandatory or comprehensive.

The Department can render a non-trading operation doubtful on the basis of analysis of the nature of a non-trading operation, its components, attending circumstances and interaction with the Customer or his representative.

2.4. In case of revealing doubtful non-trading operations the Department shall take a decision in its sole discretion in relation to further actions in regard to the Customer and his non-trading operations.

3. Communications.

3.1. In order to communicate with the Customer the Company may use:

- a) MetaTrader trading platform internal mail;
- b) email;
- c) facsimile transmission;
- d) telephone;
- e) post;
- f) news in «Company News» menu section at the web-site of the Company;
- g) notification in the Personal Area.

3.2. The Company will use the Customer's contact details, specified when opening a trading account or updated in accordance with clause 3.4 of these Regulations. The Customer shall agree to accept any notices from the Company at any time.

3.3. Any communications sent to the Customer (documents, notices, confirmations, news, statements etc.) are deemed received:

- a) if sent by email, within 1 (one) hour after emailing it;
- b) if sent by the trading platform internal mail, immediately after sending it;

2.3. 在本规则第 2.1 项中描写的有疑问的非交易操作的特征以及其评价的原则不能算完成的或者不变的。

部门根据非交易业务的本质、部分、随着的情况以及客户或者其代表人的操作的分析来评价非交易业务是否有疑问的。

2.4. 在发现疑问非交易操作时，部门自己作出关于对客户将采取的措施以及关于其非交易操作的决定。

3. 沟通。

3.1 公司可以通过以下方式联系客户：

- a) 客户终端内的邮箱；
- b) 电子邮件；
- c) 传真；
- d) 电话；
- e) 邮政通信；
- f) 公司网站的«公司新闻»栏目中的新闻；
- g) 私人空间中的通知。

3.2. 在解决关于无交易业务的任何问题时，公司将使用客户在注册账户时注明的联系信息或者按照本规则第 3.4 项更改的客户信息。客户应该承认任何时候接受来子公司的信息。

3.3. 在以下的情况下，来自公司的文件、通知、确认函、新闻报告等被视作已被用户收到：

- a) 在向用户的电子邮件箱发送通知一个小时以后；
- b) 在立即向用户终端内的邮箱发送通知后；

- c) if sent by fax at the completion of transmission;
- d) if by telephone, then once the telephone conversation has been finished;
- e) if sent by post, 7 (seven) calendar days after posting it;
- f) immediately after the news is published at the Company's web-site in the «Company News» menu section;
- g) immediately after the notification is published in the Personal area.

- c) 在立即向用户发送传真后;
- d) 在立即电话通告用户后;
- e) 在向用户的邮政通信地址发送信件形式的通知七个日历日后;
- f) 在网站中的«公司新闻»栏中出现该通知后;
- g) 在私人空间中出现该通知后。

3.4. The Customer shall notify the Company immediately of any change in the Customer's contact details updating the information in section «Change Contact Details and Code Words / Passwords» in the Personal Area or by some other method offered by the Company.

3.4. 客户在私人空间的«更改联系信息和密码»栏中通过更新联系信息的方式或者通过其他的公司提供的方式应该告知公司有效的联系方式。

3.5. The Customer understands and acknowledges and accepts that in case of improper behaviour of the Customer the Company shall have the right to break relations with the Customer unilaterally.

3.5. 客户承认在客户对公司的人员行为不标准的情况下，那么公司有权利自己停止双方合同。

3.6. Transactions of the Customer shall be confirmed by a confirmation emailed to the Customer on the next business day after the execution. If the Customer has a reason to believe that the confirmation is inconsistent the Customer shall have the right to lodge a complaint as provided by Part 9 of these Regulations.

3.6. 用户完成了任何操作行为，在下一个工作日，公司将发送确认函（confirmation）至用户的电子邮箱内。若用户在该确认函内发现了错误，那么用户应按照本规则第 9 项，向公司的意见处理部发送用户意见。

3.7. If the Customer has a reason to believe that there is a mistake in his favor in the confirmation he should inform the Payments Department of the Company (hereinafter referred to as the «Payments Department») about the mistake as soon as possible using the contacts given at page «Contacts» at the Company's web-site.

3.7. 如果客户发现对自己有利的错误的话，那么客户在短期之内使用在网站的«与我们联系»栏目中列出的信息应该通知客户付款部（下称付款部）。

3.8. On the first day of each month the Company shall e-mail to the Customer a statement with all transactions of the previous month listed there.

3.8. 在每个月的第一日，公司向用户电子邮箱内发送总结（statement），其为对上个月的所有交易的记录。

4. Funds depositing to the Customer's trading account.

4.1. The Customer may perform trading operations only at the expense of funds available on the Customer's trading account. The depositing of the Trading account can be effected by transferring the funds to the Company's accounts or to the accounts of Agents authorized by the Company. The list of authorized Agents and their banking details shall be specified in the Personal Area.

4.2. Funds transfer to the Company's accounts shall meet the requirements and take into account restrictions, established by the laws in force and other legal acts of the countries, within the jurisdiction of which the funds transfer falls.

4.3. The Company credits to the Customer's trading account the sum, deposited to the Company's account. The Customer understands and acknowledges and accepts that any commissions and other charges¹, triggered by funds transfer, are paid at the expense of the Customer.

4.4. The funds shall be credited to the Customer's trading account in the deposit currency, no matter in what currency the transfer is made. If the currency of the transfer differs from the deposit currency the amount of the transfer shall be converted into the deposit currency.

4.5. Currencies, accepted by the Company for crediting to the Customer's trading account depending on the deposit currency and the Way of depositing, are indicated in Table 1 of Exhibit 2 to these Regulations.

4.6. The exchange rate and fees, as well as other charges for each way of funds depositing, shall be released in the Personal Area and may be changed

4. 向客户账户进行充值。

4.1. 客户只能以交易账户中的资金进行交易。客户可以向公司账户或者公司代理账户添加资金来进行交易账户的充值。公司代理的名单和代理的银行信息列出于私人空间。

4.2. 当客户向公司进行转帐时，应该考虑到进行转账国家的法律，要求和限制。

4.3. 公司把注入到公司账户中的金额转到客户的交易账户。客户承认与汇款和汇款方式有关的收取费和其他的费用²由客户本人承担。

4.4. 不管转账的货币，我们公司以存款的货币进行帐户充值。如果转账的货币与存款货币不同，那么转账的金额将兑换存款的货币。

4.5. 取决于存款的货币和帐户充值的方式公司以特定的货币进行帐户充值，这些货币的币种注明于本规则的附件 2 表格 1 中。

4.6. 每个帐户充值的方式的兑换利率和收取费的大小等信息公布于私人空间，公司有权随意

¹ Commissions and other charges (in accordance with the table of charges) of the paying banks, bank-correspondents, electronic payment systems or processing centers, with the help of which the funds are transferred.

² 此手续费和其他的费用包括（根据费率的表格）付款银行、代理银行、电子付款系统或者操作中心的手续费。

by the Company.

4.7. The Company shall have the right to impose restrictions on minimum and maximum credited amounts, differentiated depending on the way of depositing.

4.8. The Company shall be obliged not to charge any additional commissions for crediting funds to the Customer's trading account, except for the commissions and other expenses provided by these Regulations.

4.9. Unless compensating payments³, the funds shall be credited to the Customer's trading account in the following cases:

- a) in case the funds, transferred by the Customer, are credited to the Company's accounts, specified in the Personal Area in the «Bank details» section;
- b) in case of funds transfer to the Customer's trading account from a trading account of the Company's another Customer;
- c) in case of funds transfer to the Customer's trading account from another trading account of the Customer, opened with the Company;
- d) in case the funds, previously transferred to the Customer, are returned back to the Company's accounts, if the Company fails to contact the Customer to solve promptly a problem situation and the funds are resent.

4.10. Unless compensating payments, the funds shall be credited to the Customer's trading account on the basis of the Notification of funds depositing to the trading account (hereinafter referred to as the Notification). The Notification shall be considered accepted by the Company if it is displayed in the Customer's Personal Area in the «Deposits/Withdrawals History» section, and in the Company's accounting system of customers' requests.

改变它。

4.7. 公司有权设定帐户充值最大的和最小的限额，这些金额取决于帐户充值的方式。

4.8. 在资金注入客户交易账户时，除了本规则中注明的费用以外，公司不收取任何补充的费用。

4.9. 除了赔偿⁴以外，其他的帐户充值的方式在以下注明的情况被进行：

- a) 当客户向私人空间的«银行信息»栏目中注明的公司账户中进行转帐；
- b) 当客户向公司的另一个客户交易账户进行转帐；
- c) 当客户从自己的交易账户中向自己的在我们公司开设的另外一个交易账户进行转帐；
- d) 当已向客户转帐的资金再回到公司的账户中以及公司无法联系客户以解决本情况和无法向客户再次发送资金。

4.10. 除了赔偿以外，其他的交易帐户充值的方式按照交易帐户充值的通知书被执行（下称通知书）。如果通知书显示在私人空间的«帐户充值/提取资金的历史»栏目中以及在客户请求的记录中，那么该通知书算被公司接受的。

³ See Part 8 of the Terms of Business.

⁴ 请见本规则第 8 条。

4.11. If the Customer does not have an opportunity to send a notification from the Personal Area it is necessary to contact the Payments Department.

4.12. The funds shall be credited to the Customer's trading account within 1 (one) business day, but not later than at the end of the transaction day next to the day when the funds are credited to the Company's Account, or upon the receiving of the «Instruction to transfer funds to another trading account» in case of funds transfer from another trading account, opened with the Company.

4.13. In case the funds, sent by a bank transfer, are not credited to the Customer's trading account within 5 (five) business days, the Customer shall have the right to request the Company to make a bank inquiry on the transfer. The Customer understands that the bank inquiry may involve commission costs⁵, which shall be paid at the expense of the Customer. The way of payment of such expenses shall be defined on an individual basis and may be performed by means of transferring the necessary amount of money to the Company's accounts or by means of charging the amount from the Customer's trading account.

4.14. To make an inquiry on a bank transfer the Customer shall make a request in accordance with Clause 9 of these Regulations and provide the following documents to the Payments Department:

- a) in case of a bank transfer: a copy of the swift document, confirming the fact of the bank transfer;

4.11. 如果客户无法通过私人空间发送通知书，那么客户应该联系我们公司的付款部解决这个问题。

4.12. 资金一般在一个工作日之内注入客户交易账户。资金注入的时间不会超过资金注入公司的账户后接下来的一工作日。在客户从其他的在我们公司中注册的交易账户中进行转帐的时候，资金注入的时间不会超过公司接受«向其他的账户进行转帐的指令»后接下来的一工作日的的时间。

4.13. 如果通过银行汇款发送的资金在五个工作日之内还没倒账，那么客户有权向公司提关于进行银行转账的调查的请求。客户承认，银行的调查可以引起各种各样的手续费⁶，这些手续费由客户承担。有各种各样的支付手续费的方式：客户可以向公司的账户中发送必需的资金或者公司可以从客户交易账户扣除必需的金額。

4.14. 为了进行银行汇款的调查，客户需要按照本规则的第 9 条填写申请以及把以下的文件发送至付款部：

- a) 在进行银行汇款时：证明银行汇款的事实swift复印件；

⁵ In accordance to tariffs of the bank

⁶ 根据银行的费率。

b) in case of a bank transfer (RUR): a copy of the payment order, confirming the fact of the bank transfer in the currency of the Russian Federation⁷.

b) 在进行卢布汇款时：付款单的复印件，此文件证明卢布汇款的事实⁸。

4.15. If the funds, sent by an electronic transfer or by a banking card transfer via the Processing center, are not credited to the Customer's trading account within 2 (two) business days, the Customer shall have the right to request the Company to make a bank inquiry on the transfer. The Customer understands that the bank inquiry may involve commission costs⁹, which shall be paid at the expense of the Customer. The way of payment of such expenses shall be defined on an individual basis and may be performed by means of transferring the necessary amount of money to the Company's accounts or by means of charging the amount from the Customer's trading account.

4.15. 如果客户通过电子汇款方式已发送的资金或者通过操作中心以信用卡已发送的资金在两个工作日之内还没有到帐，那么客户有权向公司提关于进行调查的请求。客户承认调查可以引起手续费¹⁰，这些手续费由客户承担。有各种各样的支付手续费的方式：客户可以向公司的账户中发送必要的金额或者公司可以从客户交易账户扣除必要的金额。

4.16. To make an inquiry on an electronic transfer or a banking card transfer via the Processing center the Customer shall make a request in accordance with Clause 9 of these Regulations and provide the following documents to the Payment Department:

4.16. 为了进行银行转账的调查，客户需要按照本规则的第 9 条填写申请以及把以下的文件发送至付款部：

- a) in case of an electronic transfer: the Screenshot of the transfer or payment notification in the payment system, confirming the fact of the transfer to the Company's accounts;
- b) in case of a Banking card transfer via the Processing center: a copy of an identification document and a copy of the Banking card.

- a) 在进行电子汇款时：证明向公司帐户发送资金的电子截图/screenshot或者在付款系统中的支付凭证；
- b) 当通过操作中心以信用卡进行转帐时：身份证的复印件以及信用卡的复印件。

⁷ Under Regulation 2-P CB RF (c. 3.5.) the bank must give a copy of the payment order to the payer.

⁸ 按照 2-P CB 俄罗斯联邦（第 3 条第 5 款）银行必须对付款人提供付款单的复印件。

⁹ In accordance with tariffs of the payment system or processing center.

¹⁰ 根据付款系统或者操作中心的费率。

5. Ways of funds depositing to the Customer's trading account.

5.1. Bank transfer.

5.1.1. The Customer may replenish his trading account by bank transfer in case at the moment of the transfer the Company provides this way of replenishment of a trading account.

5.1.2. This way of funds transfer shall be available for the Customer once he provides the Company with a signed Confidential Customer Information to open personal account and a copy of his passport¹¹. If the Customer can not provide the Company with the documents mentioned above the Customer shall contact the Payments Department to settle the question individually.

5.1.3. The Customer may deposit funds by bank transfer to the Company's bank account, indicated in the Personal Area, only from his own bank account. If the Customer wants to make a bank transfer on behalf of third parties the Customer shall contact the Payments Department in advance to settle the question individually.

5.1.4. Before the bank transfer the Customer shall get an invoice in the Personal Area. Invoice parameters, such as the Company bank details, payments details, validity period of the invoice should be observed by the Customer. If the Customer can not make a transfer with the specified payments details the Customer shall contact the Payments Department to settle the question individually.

5.1.5. The Company shall have the right to deny depositing of the funds transferred to the Company's bank account if parameters of the invoice have been violated or in case the funds are

5. 交易帐户充值的方式。

5.1. 银行汇款。

5.1.1. 如果公司那时候处理银行汇款的业务，那么客户可以以银行汇款方式进行帐户充值。

5.1.2. 客户提供签名的开户申请以及护照复印件之后，才能够以此方式进行帐户充值¹²。如果客户进行转帐之前无法提供上述的文件，那么其需要与付款部联系解决这个问题。

5.1.3. 客户只能从自己的银行账户中向私人空间中注明的公司帐户中进行转帐。如果客户代表第三者时，打算进行转帐，那么其需要联系付款部联系以便解决这个问题。

5.1.4. 在进行银行汇款之前，客户在私人空间中必须接受发票。发票的信息，如：客户必须认真阅读公司银行信息、发票的有效日期。如果客户无法按上述的信息进行转帐，那么其需要联系付款部以便解决这个问题。

5.1.5. 在客户疏忽地填写发款单以及第三者进行转帐的情况下，公司有权拒绝把注入公司账户的资金转到客户交易账户。在此种情况下，公司把资金返回至汇款人的银行账户。与此转

¹¹ The Customer shall provide the Payments Department with the original, fax or scan copy of his passport and signed Confidential Customer Information to open personal account.

¹² 客户向付款部应该提供护照的原本，传真复印件或者扫描的复印件以及客户签名的开户申请 / Confidential Customer Information to open personal account.

transferred on behalf of third parties. In this case the Company shall return the funds back to the bank account from which they have been transferred. All costs triggered by the return of the funds are paid at the expense of the Customer.

5.1.6. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for a bank transfer¹³.

5.2. Bank transfer (RUR).

5.2.1. The Customer may replenish his trading account by a bank transfer (RUR) in case at the moment of the transfer the Company provides this way of replenishment of a trading account.

5.2.2. The Customer may make a bank transfer (RUR) to the Company's bank accounts in the Russian Federation, indicated in the Personal Area, only from the Customer's bank account or may effect payment on his behalf without opening of a bank account.

5.2.3. The Customer understands and acknowledges and accepts that the Company shall have the right to decline the transfer in case the requirements for the transfer, specified in the Personal Area, are violated.

5.2.4. The Customer may make a bank transfer (RUR) to the Company's bank details to the foreign bank only from his own bank account.

5.2.5. Before a bank transfer (RUR) the Customer shall be obliged to check the bank details and payments details in the Personal Area. In case the Customer can not make a transfer with the specified payments details the Customer shall contact the Payments Department to settle the question individually.

5.2.6. The Company shall have the right to deny depositing of the funds, transferred to the

帐所有关的费用由客户本人承担。

5.1.6. 客户应该承认公司对转账的时间不负责任¹⁴。

5.2. 银行转账（卢布）。

5.2.1. 如果公司那时候处理以卢布充值交易账户的业务，那么客户可以通过卢布转账进行交易帐户充值。

5.2.2. 客户可以从自己的交易账户中向私人空间中注明的公司俄罗斯联邦的账户进行转账。

5.2.3. 客户承认，在客户违反在私人空间中注明的转账的条件的前提下，公司有权拒绝受理该转账。

5.2.4. 客户只能从自己的银行账户中向公司外国银行账户进行转账。

5.2.5. 进行卢布转账之前，客户承认在私人空间中核对公司银行信息和付款信息。如果客户无法以上述的信息进行转账，那么其需要联系付款部为了解决这个问题。

5.2.6. 在客户疏忽地填写发款单以及第三者向公司帐户进行转账的情况下，公司有权拒绝把

¹³ Usually a bank transfer takes about 3-7 business days.

¹⁴ 外汇转账标准的时间为 3-7 工作日。

Company's RUR bank accounts, if payments details have been violated or in case the funds are transferred from the third parties. In this case the Company returns the funds back to the bank account from which they have been transferred. All costs triggered by the return of the funds are paid at the expense of the Customer.

5.2.7. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for a bank transfer¹⁵.

5.3. Electronic transfer.

5.3.1. The Customer may replenish his trading account by an electronic transfer in case at the moment of the transfer the Company provides this way of replenishment of a trading account.

5.3.2. The Customer may make an electronic transfer to the Company's accounts from his own electronic account and from an electronic account of the Authorized person.

5.3.3. Before an electronic transfer the Customer shall be obliged to check the details of the account of the Company in the Personal Area¹⁷.

5.3.4. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for an electronic transfer and the circumstances, resulted in a technical failure when making a transfer if they occurred not because of the Company but through the fault of the Electronic payment system.

5.4. Banking cards transfer via Processing centre.

5.4.1. The Customer may replenish his trading account by a Banking card transfer in case at the moment of the transfer the Company provides this

注入公司卢布账户的资金转到客户交易账户。在这种情况下，公司把资金返回至汇款人的银行账户。所有的与此转账的有关费用由客户本人承担。

5.2.7. 客户应该承认，公司对转账的时间不负责¹⁶。

5.3. 电子转账。

5.3.1. 如果公司那时候处理电子转账的业务，那么客户可以以此方式进行交易账户充值。

5.3.2. 客户可以从自己的电子帐户中或者从其授权人的电子账户中向公司的账户中进行转账。

5.3.3. 进行电子转账之前，客户必须在私人空间核对公司帐户的信息¹⁸。

5.3.4. 客户应该承认，公司对电子转账的时间不负责，以及在执行电子转账时，如果电子付款系统，而非公司，犯了技术的错误，那么公司对这种情况不负责。

5.4. 通过操作中心以信用卡进行转账。

5.4.1. 如果那时候公司执行以信用卡进行帐户充值的业务，那么客户可以通过操作中心随时以此方式进行帐户充值。

¹⁵ Usually a bank transfer (RUR) takes about 3-7 business days.

¹⁶ 卢布转账标准的时间为 3-7 工作日。

¹⁷ In case the transfer is not made automatically from the Personal Area.

¹⁸ 在转账不是通过私人空间自动执行的情况下。

way of replenishment of a trading account.

5.4.2. Types of Banking cards of the international payments system available for a Banking card transfer are specified in the Personal Area.

5.4.3. The Customer may make a transfer only from the Banking card registered in his name. Transfers from banking cards of third parties are not accepted by the Company.

5.4.4. The Customer understands and acknowledges and accepts that when using this type of funds transfer the Customer will be able to withdraw funds from the trading account after 30 calendar days¹⁹ and only to the bank account registered in his name. In this case the «Instruction to withdraw funds from the trading account» to the electronic account of the Customer and/or third parties and the «Instruction to transfer funds to another trading account form» shall not be executed by the Company.

5.4.5. The Company shall have the right to deny depositing of the funds, transferred to the Company's accounts in the processing centre, if the funds are transferred on behalf of third parties. In this case the Company returns the funds back to the account from which they have been transferred. All costs triggered by the return of the funds shall be paid at the expense of the Customer.

5.4.6. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for the transfer and the circumstances, resulted in a technical failure when making a transfer if they occurred not because of the Company but through the fault of the processing center or the international payment system.

5.5. Funds depositing via electronic payment system Moneybookers.

5.5.1. The Customer may replenish his trading

5.4.2. 客户可以以国际信用卡进行转帐，信用卡的类型列出于私人空间中。

5.4.3. 客户只能以自己的信用卡进行转帐。公司不受理以第三者的信用卡进行的转账。

5.4.4. 客户承认在使用该充值方式的情况下，客户在 30 天²⁰之后才能取款，提取的资金客户只能打入自己的银行账户中。在这种情况下，公司不受理«从交易账户中向客户电子帐户和/或第三者账户中进行转账的指令»和«向其他的交易账户中进行转账的指令»。

5.4.5. 在第三者进行转账的情况下，公司有权拒绝注入通过操作中心打入的资金。在此种情况下，公司把资金发送至汇款人的银行账户中。与该转帐所有关的费用客户本人承担。

5.4.6. 客户应该承认，公司对电子转账的时间不负责，以及在执行电子转帐时，如果操作中心或者国际付款系统，而非公司，犯了技术的错误，那么公司对这种情况不负责。

5.5. 通过Moneybookers电子付款系统进行帐户充值。

5.5.1. 如果我们公司通过Moneybookers系统进

¹⁹ This term may be reduced in case the Customer provides documents confirming his lawful possession of the card.

²⁰ 如果客户对我们公司的业务部提供保证信用卡主人的文件，那么我们公司能够缩短取款的日期。

account by an electronic transfer via Moneybookers in case at the moment of the transfer the Company provides this way of replenishment of a trading account.

5.5.2. The Customer may make an electronic transfer via Moneybookers only from his/her own name. Transfers from the third parties are not accepted by the Company.

5.5.3. The Customer understands and acknowledges and accepts that in case the Customer uses this type of funds transfer the Customer will be able to withdraw funds from his trading account after 30 calendar days²¹ and only to the bank account registered in his name²². In this case the «Instruction to withdraw funds from the trading account» to the electronic account of the Customer and/or third parties and the «Instruction to transfer funds to another trading account form» shall not be executed by the Company.

5.5.4. The Company shall have the right to deny depositing of the funds transferred to the Company's bank account via Moneybookers if the transfer has been done by a third party. In this case the Company shall return the funds back to the account from which they have been transferred. All costs triggered by the return of the funds are paid at the expense of the Customer.

5.5.5. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for an electronic transfer and the circumstances, resulted in a technical failure when making a transfer if they occurred not because of the Company but

行转帐的业务，那么客户可以通过这种入金方式进行充值。

5.5.2. 客户只能以自己的名义过Moneybookers系统进行转帐。我们公司不处理第三者通过这种入金方式所进行的转账。

5.5.3. 客户承认，在使用这种入金方式时，其在 30 天²³后只能向自己的银行账户²⁴进行转账。在这种情况下，我们公司不受理«从交易账户中向客户电子帐户和/或第三者账户中进行转帐的指令»和«向另一个交易账户进行转帐的指令»。

5.5.4. 在第三者进行转帐的情况下，公司有权拒绝把通过Moneybookers系统发送的资金转到客户交易账户中。在这种情况下，公司把资金返回至汇款人的账户中。

5.5.5. 客户应该承认公司对转账的时间不负责。

²¹ This term may be reduced in case the Customer provides the documents (a passport or ID card in case of a transfer from the Moneybookers purse or a bank transfer, and a passport or ID card and a banking card in case of a transfer from a banking card).

²² If no deposit was made via ChronoPay processing center the only way to withdraw money from the trading account will be a bank transfer to the client's bank account or to the Moneybookers account from which the deposit was made.

²³ 如果客户对我们公司的业务部提供补充的文件（通过Moneybookers系统或者银行汇款进行充值时，客户必须提供身份证复印件；以信用卡进行充值时，客户必须提供信用卡正面的复印件），那么我们公司能够缩短取款的日期。

²⁴ 除了客户通过ChronoPay操作中心向交易账户添加资金的情况以外，公司允许客户向自己的银行账户进行转账或者使用Moneybookers电子钱包进行充值的同一个钱包进行转帐。

through the fault of the Electronic payment system Moneybookers.

6. Funds withdrawal from the Customer's trading account.

6.1. The Customer shall have the right to withdraw funds from his trading account at any moment sending to the Company the «Instruction to withdraw funds from the trading account» or the «Instruction to transfer money to another trading account», containing the Customer's instruction to withdraw funds from his trading account or an instruction to transfer funds to another trading account with the following requirements fulfilled:

- a) the instruction is fulfilled only within the limits of the free margin on the Customer's trading account at the moment when the order is executed. If the sum the Customer wants to withdraw (including commissions and other charges under these Regulations) exceeds the size of the free margin on the Customer's trading account the Company shall have the right to decline this instruction explaining the reason of it;
- b) the Customer's instructions to withdraw funds from a trading account should meet the requirements and take into account restrictions set by the current law and other legal acts of the countries to the jurisdiction of which this transfer submits.

6.3. The Customer shall fill out the «Instruction to withdraw funds from the trading account» or the «Instruction to transfer money to another trading account» in the deposit currency. If the deposit currency differs from the currency of the transfer the amount of the transfer shall be converted by the Company into the currency of the transfer.

6. 从客户交易帐中取款。

6.1. 客户给公司发送«从交易账户中提取资金的指令»或者«向其他的交易账户进行转账»之后，可以提取自己交易帐户中全部的资金。这些通知书应该包含客户想要提取资金或者向另一个交易账户进行转帐的请求：

- a) 公司只在客户交易账户中的可用保证金框之内可以执行客户的指令。如果客户想要提取资金（包括本规则中注明的手续费和其他的费用）超过可用保证金的金额，那么公司有权解释拒绝的原因后，不受理该请求；
- b) 当客户从交易账户中提取资金时，其指令应该合乎我公司的要求以及考虑到执行转账的国家的法律和其他的法律措施。

6.3. 客户应该以存款货币为主填写«从交易账户中提取资金的指令»或者«向其他的交易账户中进行转账的指令»。如果存款货币的币种与转账货币的币种不同，那么转账的金额将兑换转账的货币。

6.4. Currencies available for funds transfer to the Customer's Account, depending on the deposit currency and the way of withdrawal, are indicated in Table 2 of Exhibit 2 to these Regulations.

6.5. The exchange rate and the commission, as well as other charges for each way of funds withdrawal, are published in the Personal Area and may be changed by the Company.

6.6. The Company shall have the right to impose restrictions on minimum and maximum withdrawn amounts, differentiated depending on the withdrawal mode. These restrictions are published in the Customer's Personal Area.

6.7. The Customer understands and acknowledges and accepts that commission and other charges²⁵ triggered by the transfer chosen by the Customer are paid at the expense of the Customer.

6.8. The Company shall be obliged not to charge any additional commissions for funds withdrawal from the Customer's trading account, except for the commissions and other expenses provided by these Regulations.

6.9. Funds shall be withdrawn from the Customer's trading account once the Company receives the «Instruction to withdraw funds from the trading account» or the «Instruction to transfer money to another trading account».

6.10. An instruction shall be considered accepted by the Company if it has been filled out in the Personal Area, shown in the «Deposits / withdrawals history» section and in the Company's accounting system of the Customer's requests.

6.11. Any instruction filled out in some other way than provided in clause 6.10. shall not be executed by the Company.

6.4. 取决于存款货币的币种和提取资金的方式，客户可使用的货币的币种列出于本规则的附件 2 第 2 个表格。

6.5. 兑换利率、费用的大小及每个取款方式的手续费列出于私人空间。公司有权随意改变它们。

6.6. 公司有权设定提取资金的最小和最大的限额，金额的大小取决于取款的方式。公司对取款金额的限制列出于客户的«私人空间»。

6.7. 客户承认，与选择的转账方式所有的手续费和其他的费用²⁶由客户本人承担。

6.8. 当从客户交易账户中提取资金时，公司除了本规则中注明的手续费和其他的费用以外，承认不收取任何补充的手续费。

6.9. 公司接受«从交易账户中提取资金的指令»或者«向其他的交易账户中进行转账的指令»后，才开始进行转账。

6.10. 如果客户在私人空间填写的申请显示于«帐户充值/提取资金的历史»栏目中和在客户要求记录中，那么这就是意味着公司正在受理它。

6.11. 公司不受理以其他的方式填写的申请，在填写申请时，应该以本规则第 6.9 项为主。

²⁵ Commissions and other charges (in accordance with the table of charges) of the paying banks, bank-correspondents, electronic payment systems or processing centers, with the help of which the funds are transferred.

²⁶ 此手续费和其他的费用（根据费率的表格）括付款银行、代理银行、电子付款系统或者操作中心的手续费。

6.12. Funds are withdrawn from the Customer's trading account within 1 (one) business day but not later than at the end of the transaction day following the day when the «Instruction to withdraw funds from the trading account» is received.

6.13. In case the funds, sent by a bank transfer, are not credited to the Customer's Account within 5 (five) business days, the Customer shall have the right to ask the Company to make a bank inquiry²⁷. The Company may provide the Customer with the document confirming funds transfer:

- a) in case of a bank transfer: a copy of a swift document, confirming funds transfer in the foreign currency;
- b) in case of a bank transfer (RUR): a copy of the bank transfer request, confirming funds transfer in RUR.

6.14. In case the funds, sent by electronic transfer, are not credited to the Customer's Account within 2 (two) business days, the Customer shall have the right to ask the Company to make an inquiry. The Company may provide the Customer with a Screenshot confirming funds transfer to the Customer's Account.

6.15. The Customer understands and acknowledges and accepts that the bank inquiry and the request for documents provision may trigger commission costs²⁹, which shall be paid at the expense of the Customer. The way of payment shall be chosen individually. The Customer may transfer the necessary sum to the Company's accounts or the Company may withdraw funds

6.12. 公司一个工作日之内从客户交易账户中提取资金。提取资金的时间不会超过公司接受«从交易账户中提取资金的指令»后的接下来的一个工作日的时间。

6.13. 如果通过银行转账的资金在五个工作日之内还没到账，那么客户有权向公司提关于进行转账调查的请求²⁸。公司可以对客户提供证明转账的文件：

- a) 在进行银行汇款时：保证银行汇款的swift的复印件；
- b) 在进行卢布转账时：证明俄罗斯联邦货币的转账的付款单的复印件。

6.14. 如果通过电子转账发送的资金两个工作日之内还没到账，那么客户可以向公司提关于进行转账调查的请求。公司可以对客户提供证明向客户交易账户发送资金的载图/screenshot。

6.15. 客户应该承认，公司进行的调查可以引起补充的手续费³⁰，这些手续费由客户承担。有各种各样的支付费用的方式：客户可以向公司账户中转账必要的金额或者公司可以从客户交易账户中扣除必要的金额。

²⁷ In accordance with Part 9 of these Regulations.

²⁸ 根据本规则第9条。

²⁹ In accordance with the tariffs of the paying bank, chosen by the Company to make a transfer.

³⁰ 根据公司选择进行转账的付款银行的费率。

from the Customer's trading account.

6.16. In case when making a transfer between trading accounts the Company's employee makes a mistake, resulted in funds crediting to a wrong trading account, the sum of the request shall be indemnified to the Customer at the expense of the Company.

6.17. In case the Customer makes a mistake in the details of the trading account when filling out the «Instruction to transfer funds to another trading account», which resulted in funds crediting to a wrong trading account, the sum of the request shall not be indemnified to the Customer.

6.18. In the Personal Area a Customer – Holder of a trading account of alpari.classic type, can activate a service “Restrictions of Withdrawal to the third parties”. Once this service is confirmed funds withdrawal from the trading account will be allowed only:

- to the bank account registered to the holder of the trading account with the restrictions placed on;

- to another trading account registered to the holder of the trading account with the restrictions placed on, provided that the equivalent restrictions of funds withdrawal to the third parties will be placed on the account to which the funds are transferred;

This limitation is termless and can't be cancelled.

7. Ways of funds withdrawal from the Customer's trading account.

7.1. Bank transfer.

7.1.1. The Customer may send the «Instruction to withdraw funds from the trading account» by a bank transfer in case at the moment of the transfer this mode is provided by the Company.

7.1.2. The Customer may fill out the «Instruction

6.16. 如果公司的人员在进行转账时，犯错误，因此资金没有打入客户交易账户，在这种情况下所有的与这件事情有关的手续费由公司承担。

6.17. 如果客户疏忽地填写«从交易账户中提取资金的指令»，因此资金没有打入客户交易账户，那么所有的与这件事情有关的手续费由客户承担。

6.18. 客户，即交易账户的主人，在«私人空间»中可以确认使用«向第三者交易账户进行限制的转账»的服务。客户确认使用该服务之后，只能在下面情况下进行转账：

- 向银行账户，银行账户的主人与实行限制的交易账户的主人应该为同一个人；

- 向另一个交易账户，另一个交易账户的主人与实行限制的交易账户的主人为同一个人，而且一切实行的限制对被转账的交易账户也有效；

这些限制是无限期的并且不能被取消。

7. 从客户交易帐中取款的方式。

7.1. 银行汇款。

7.1.1. 如果公司那时候处理银行外汇的业务，那么客户可以发送«从交易账户中提取资金的指令»以该方式进行转账。

7.1.2. 客户填写«从交易账户中提足资金的指

to withdraw funds from the trading account» only to his own bank account. The instructions filled out to the bank accounts of third parties shall be denied by the Company.

7.1.3. The Company shall be obliged to transfer money to the bank account of the Customer in accordance with the details provided in the «Instruction to withdraw funds from the trading account» in case conditions provided by clause 7.1.2 of these Regulations are observed.

7.1.4. When transferring the funds the Company indicates the payments details provided in the Personal Area. In case of payments details change the Company shall be obliged to inform the Customer immediately about new payments details publishing them in the Personal Area.

7.1.5. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for a bank transfer³¹.

7.2. Bank transfer (RUR).

7.2.1. The Customer may send the «Instruction to withdraw funds from the trading account» by a bank transfer (RUR) in case at the moment of the transfer this mode is provided by the Company.

7.2.2. The Customer may fill out the «Instruction to withdraw funds from the trading account» to his own RUR bank account.

7.2.3. The Company shall be obliged to transfer money to the bank account of the Customer in accordance with the details provided in the «Instruction to withdraw funds from the trading account».

7.2.4. When transferring the funds the Company shall indicate the payments details provided in the Personal Area. In case of payments details change the Company shall be obliged to inform the Customer immediately about new payments

令»后，只能向自己的交易账户中进行转账。公司不受理客户向第三者进行转账的申请。

7.1.3. 在客户遵守本规则第 7.1.2 款的情况下，公司承诺按照客户在«从交易账户中提取资金的指令»中注明的信息向客户银行账户中进行转账。

7.1.4. 在进行转账时，公司填写在私人空间中注明的付款的目标。如果对付款的目标发生任何变化，那么公司通过在私人空间中公布的方式马上通知客户。

7.1.5. 客户应该承认，公司对转账的时间不负责³²。

7.2. 银行转账（卢布）。

7.2.1. 如果公司那时候进行卢布转账的业务，那么客户可以填写«从交易账户提取资金的指令»以此方式进行账户充值。

7.2.2. 客户在填写«从交易账户中提取资金的指令»时，可以注明自己的银行账户。

7.2.3. 公司按照客户在«从交易账户中提取资金的指令»中注明的信息进行转账。

7.2.4. 在进行转账时，公司注明在私人空间中列出的付款信息。如果对付信息标发生任何变化，那么公司通过在私人空间中公布的方式马上通知客户。

³¹ Usually a bank transfer takes about 3-7 business days.

³² 卢布转账标准的时间为 3-7 工作日。

details publishing them in the Personal Area.

7.2.5. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for a bank transfer³³.

7.2.5. 客户应该承认，公司对转账的时间不负责³⁴。

7.3. Electronic transfer³⁵.

7.3. 电子转帐³⁶。

7.3.1. The Customer may send the «Instruction to withdraw funds from the trading account» by an electronic transfer in case at the moment of the transfer this mode is provided by the Company.

7.3.1. 如果公司那时候处理电子转账的业务，那么客户可以任意发送«从交易账户中提取资金的指令»以该方式进行账户充值。

7.3.2. The Customer may fill out the «Instruction to withdraw funds from the trading account» to his own electronic account or to the electronic account of the Authorized person.

7.3.2. 客户在填写«从交易账户中提取资金的指令»时，可以注明自己的电子账户或者其授权人的电子账户。

7.3.3. The Company shall be obliged to transfer money to the Customer's electronic account in accordance with the details provided in the «Instruction to withdraw funds from the trading account».

7.3.3. 公司按照客户在«从交易账户中提取资金的指令»中注明的信息进行转账。

7.3.4. The Customer understands and acknowledges and accepts that the Company shall not be responsible for the time required for an electronic transfer and the circumstances, resulted in a technical failure when making a transfer if they occurred not because of the Company but through the fault of the Electronic payment system.

7.3.4. 客户应该承认，公司对电子转帐的时间不负责，以及在执行电子转帐时，如果电子付款系统，而非公司，犯了技术的错误，那么公司对这种情况不负责。

7.4. Funds transfer to another trading account³⁷.

7.4. 向另一个交易账户进行转账³⁸。

7.4.1. The Customer may send the «Instruction to transfer funds to another trading account» in case at the moment of the transfer this mode is provided by the Company.

7.4.1. 如果公司那时候处理向另一个交易账户进行转帐的业务，那么客户可以发送«向其他的交易账户进行转账的指令»以该方式进行账户充值。

³³ Usually a RUR bank transfer takes about 3-7 business days.

³⁴ 卢布转账标准的时间为 3-7 工作日。

³⁵ If the trading account has not been replenished from a Banking card via the Processing center (see clause 5.4.4.).

³⁶ 如果交易账户没有通过操作中心以信用卡被充值（请见第 5 条第 4.4 款）。

³⁷ If the trading account has not been replenished from a Banking card via the Processing center (see clause 5.4.4.).

³⁸ 如果交易账户没有通过操作中心以信用卡被充值（请见第 5 条第 4.4 款）。

7.4.2. The Company shall transfer funds to another trading account in the deposit currency only. Transfers between trading accounts with different deposit currencies shall not be processed by the Company.

7.4.3. If the trading account is deposited by the Bank card via Moneybookers or the «Restriction of withdrawal to the third parties» was placed on this account, the transfers between trading accounts are available only in case the accounts of both types are registered to the same person.

7.4.4. In case when making a transfer between trading accounts the Company's employee makes a mistake, resulted in funds crediting to a wrong trading account, the sum of the instruction shall be indemnified to the Customer at the expense of the Company.

7.4.5. In case the Customer makes a mistake in the details of the trading account when filling out the «Instruction to transfer funds to another trading account», which resulted in funds crediting to a wrong trading account, the sum of the instruction shall not be indemnified to the Customer.

8. Personal Area.

8.1. The Customer agrees with the clauses of these Regulations concerning usage of the Personal Area.

8.2. When opening a trading account the Customer shall provide proper and true information to identify him in accordance with the requirements of the on-line application form at the Web-site of the Company.

8.3. Accounts with the Company can not be open by

- a) stateless persons;
- b) citizens and/or residents of the USA, the UK, the New Zealand and the British Columbia;

7.4.2. 公司只有以存款货币的币种向其他的交易账户中进行转账。在不同存款货币帐户之间的转账不被处理。

7.4.3. 如果客户以信用卡、Moneybookers系统进行账户充值或者客户在此账户设置«向第三者进行转账的限制»,那么交易帐户之间的转账只在两个交易账户的主人为同一个人的情况下才会执行。

7.4.4. 如果公司的人员在进行转账时,犯了错误,因此资金打入不正确的客户交易账户,那么申请的金额的返回的费用由公司承担。

7.4.5. 如果客户疏忽地填写«向其他的交易账户进行转账»,因此资金打入不正确的交易账户中,那么申请的金额不会还给客户。

8. 使用私人空间的规则。

8.1. 客户必须承认本规则的使用私人空间所有的项目。

8.2. 在注册交易账户时,客户应该按照公司网站中列出的开户申请的要求提供正确的信息。

8.3. 公司不开设账户给:

- a) 没有国籍的人;
- b) 美国、大不列颠新西兰和英国哥伦比亚的公民;

c) individuals under 18 years old;

c) 不成 18 岁的个人;

d) legal bodies and entities of other business legal structures, organized under the laws of Great Britain, the Russian Federation, the USA, the New Zealand and the British Columbia and placed in Great Britain, the Russian Federation, the USA, the New Zealand and the British Columbia.

d) 按照俄罗斯联邦、美国、大不列颠、新西兰和英国哥伦比亚的法律组成的法人和其他的合法机构以及位于俄罗斯联邦、美国、新西兰的合法机构和法人。

8.4. The Customer shall inform the Company about changes of the Identification data in due time.

8.4. 客户必需及时通知公司关于任何个人资料的变化。

8.5. To identify the Customer the Company shall have the right to request for the following documents at any time from the moment of opening a trading account:

8.5. 公司在进行核对时，从帐户注册起有权向客户询问以下的文件：

- for an individual: an identification document;
- for a legal body: foundation documents and documents confirming the status of the Company.

- 对个人来讲：身份证；
- 对法人来讲：公司文件以及保证公司地位的文件。

The Company shall have the right to suspend execution of non-trading operations on the Customer's account if it is revealed that the Identification data of the Customer are incorrect or untrue as well as in case the Customer does not provide the required documents.

如果公司发现客户提供不正确的信息或者客户没有提供公司需要的文件，那么公司有权在客户账户中暂停处理非交易的业务。

8.6. The Personal Area is password protected.

8.6. 进入私人空间由密码保护。

8.6.1. The Customer confirms and agrees and acknowledges that the Personal Area is password protected. Depending on the account type the password shall be either set by the Customer when opening a trading account or shall be assigned automatically by the system of password generation.

8.6.1. 客户承认，其应该通过输入密码的方式进入私人空间。取决于账户的类型，客户本人设置进入私人空间的密码或者编写密码的系统自己提供进入私人空间的密码。

8.6.2. The Customer shall be responsible for the safety of the password and unauthorized access to it of the third parties.

8.6.2. 客户对保护密码、防止密码将透落给其他人本人负责。

8.6.3. All instructions done through the Personal Area after entering the password are considered to be executed by the Customer.

8.6.3. 登录私人空间后，所有的指令和请求就算由客户本人发送。

8.6.4. Any individual who has got an access to the Personal Area by entering the password shall be considered to be the Customer.

8.6.5. The Company shall not be responsible for the losses, triggered by steal, loss or disclosure of the password to the third parties.

8.7. The Customer shall have the right to change the password to the Personal Area or follow the procedure of the password change.

To restore the password to the Personal Area the Customer shall come to the nearest office of the Company with a passport and fill out the code word change request³⁹ or send to the Company's postal address the following documents:

- a) copy of the Customer's passport (the main page with the photograph and registration);
- b) the notarized code word change request.

8.8. The Customer will see successively the following statuses of the instruction in the Personal Area once the notification for funds depositing to the Customer's trading account is sent:

- a) «*Processing*» status means that the funds are transferred to the Company's account;
- b) «*Done*» status means that the funds are deposited to the Customer's trading account.

8.9. The Customer shall see successively the following statuses of the notification in the Personal Area once the «Instruction to withdraw funds from the trading account» and the «Instruction to transfer funds to another trading account» are sent:

- a) «*Processing*» status means that the

8.6.4. 某个人登录私人空间后，就算客户本人登录私人空间。

8.6.5. 如果客户的密码被丢掉、窃取或者对别人泄漏，那么所有的后果由客户本人承担。

8.7. 客户有权自己更改进入私人空间的密码或者进行恢复密码的操作。

为了恢复进入私人空间的密码，客户需要前往最近的办公室以及填写关于更改密码⁴⁰的申请或者把以下的文件发送至我们：

- a) 护照复印件（个人资料的那一页的复印件）；
- b) 更改密码的申请的公证副本。

8.8. 客户发送向交易账户注入资金的通知书之后，可以在私人空间中自己参考通知书的状态，如下：

- a) «正在受理»的状态 意味着资金已经注入公司账户；
- b) «资金已注入交易账户»的状态意味着资金已经转到客户账户中。

8.9. 发送«从交易账户中提取资金的指令»以及«向其他的账户中进行转帐的指令»之后，客户可以在私人空间中参考通知书的以下状态：

- a) «正在受理»意味着公司接受客户的指

³⁹ See Exhibit #1 for these Regulations.

⁴⁰ 请见本规则的附件 1。

instruction has been received by the Company;

- b) «Done» status means that the funds are transferred to the Customer's Account, specified in the instruction;
- c) «Denied» status means that the instruction is denied by the Company. The reason of the refusal is given in the comments to the instruction.

8.10. The «Notification for funds depositing to the trading account», «Instruction to withdraw funds from the trading account» and «Instruction to transfer funds to another trading account», filled out in the Personal Area, may be changed or annulled by the Customer before they are executed.

8.11. The «Notification for funds depositing to the trading account», «Instruction to withdraw funds from the trading account» and «Instruction to transfer funds to another trading account», filled out in the Personal Area, may be denied by the employees of the Company with the refusal reason specified.

9. Inquiries and resolving of disputable situations.

9.1. If any conflict situation arises the Customer shall have the right to lodge a complaint with the Company or send a request for an inquiry. Complaints and requests shall be received within 5 (five) business days after the grievance has arisen.

9.2. The time when the Customer receives the confirmation shall be considered to be the moment when the grievance arises to lodge a complaint. The time when the case, provided by clauses 4.13, 4.15, 6.12, 6.13, occurs shall be considered to be the moment when the grievance arises to send a request.

9.3. To file a request for a bank inquiry the

令;

- b) «资金已寄出»的状态意味着 资金已发送至指令中注明的客户账户中;
- c) «拒绝»状态意味着公司拒绝执行客户的指令。在指令注释中注明拒绝的原因。

8.10. 通过私人空间填写的«向交易账户注入资金的通知书»、«从交易账户中提取资金的指令»及«向其它的账户中进行转帐的指令»在公司开始执行它们之前可以被更改或者取消。

8.11. 通过私人空间填写的«向交易账户注入资金的通知书»、«从交易账户中提取资金的指令»及«向其它的账户中进行转帐的指令»可以被公司操作员拒绝，操作员必须说明拒绝的理由。

9. 无交易业务调查的顺序及有争议的情况处理的方式。

9.1. 在发生有争议的情况时，客户有权向公司发送投诉或者向公司发送关于进行转帐调查的请求。所有的投诉和客户意见在发生有争议的情况之后五个工作日之内被受理。

9.2. 客户接受操作确认函（confirmation）的一天就算发生有争议的情况的日期。在第 4.13、第 4.15、第 6.12 和第 13 项中描写的事情的时间就算填写申请的时间。

9.3. 为了申请进行转帐的调查，客户需要：

Customer shall:

- | | |
|---|---|
| a) complete the form in the «Deposits / withdrawals history» in the Personal Area. All requests filed in any other form (forum, email, telephone etc) will not be considered. | a) 在私人空间的«帐户充值/提款的历史»栏目中正确地填写标准的申请。其它方式传递的意见（论坛、电话投诉等）不予受理。 |
| b) e-mail the documents, specified in clauses 4.14., 4.16, to the Company at payments@alpari.ru | b) 把第 4.14、第 4.16 项中注明的文件发送至公司电子地址 (payments@alpari.ru) |

9.4. To file any non-trading operations complaint the Customer should complete a standard form in the Personal Area. All complains filed in any other form (forum, email, telephone etc) will not be considered.	9.4. 客户发送投诉时，应该在私人空间的相关栏目中正确地填写标准的深情。其它方式传递的意见（论坛、电话投诉等）不予受理。
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9.5. A new complaint or request, filed in accordance with clauses 9.3. and 9.4., is assigned automatically with a unique number (TID) and the Customer is advised of the status of the complaint via email sent from payments@alpari.ru	9.5. 客户按照本条第 3.4 项填写的申请将按此特殊号码 (TID) 以电子邮件方式被进行，用户同时从 payments@alpari.ru 接受关于投诉的回信。
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9.6. The complaint must not include: a) affective appraisal of the conflict situation; b) offensive language; c) uncontrolled vocabulary.	9.6. 用户意见内容不应包含： a) 对争议性情况的情感； b) 有攻击性及侮辱性的语言； c) 非标准语言。
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9.7. The Company shall have the right to ask the Customer to provide additional documents for the inquiry.	9.7. 为了进行转帐的调查和处理客户的意见，公司有权向客户询问补充的文件。
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9.8. The Company shall have the right to refuse a complaint if any clause of Part 9 of these Regulations has been breached.	9.8. 在客户违反了本规则第 9 条的情况下，公司有权拒绝处理客户的意见。
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9.9. Customer shall have the right to appeal to the KROUFR dispute committee in case the Customer disagrees with the Company's decision in respect of the complaint.	9.9. 如果客户不同意公司作出关于有争议的情况的决定，那么其有权利向KROUFR委托会发送投诉。
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<h2>10. Interpretation of terms.</h2>	<h2>10. 词语解释。</h2>
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10.1. In these Regulations and its Exhibits:	10.1. 在此规则中:
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Banking card – shall mean a thin plastic card, that contains identification information, with the	信用卡是包含个人资料的信用卡，通过信用其
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help of which the holder of the Banking card can pay for purchases or services as well as withdraw cash from the account;

The Holder of the Banking card – shall mean the person the information of whom the card contains (the first name, the last name, the signature) and who is authorized to maintain the card account;

Funds depositing – shall mean depositing to the Customer's trading account of the funds transferred by the Customer or his Authorized person and credited to the Company's accounts;

Identification data – shall mean for an individual – passport details, indicated in the online application form to open a trading account; for a legal entity – details of the founding documents, indicated in the online application form to open a trading account;

Customer – shall mean

- a) an individual over 18 years old, citizen and/or resident of any country, except for the USA, the UK, the New Zealand and the British Columbia, being a party to the Operative Agreements with the Company in respect of making Transactions, subject to Margin Trading;
- b) a legal body or an entity of another business legal structure, organized under the existing laws of any country, except for the Russian Federation, the USA, the UK, the New Zealand and the British Columbia, and situated in any country except for the Russian Federation, the USA, the UK, the New Zealand and the British Columbia, being a party to the Operative Agreements with the Company in respect of making Transactions, subject to Margin Trading;

Company – shall mean Alpari NZ Limited;

Personal Area – shall mean the Customer's personal page at the Web-site of the Company, meant to identify the Customer, to account the Customer's requests on non-trading operations,

持有者可以一边进行付款一边从帐户中提取现金;

信用卡的持有者是与在信用卡上注明个人资料同一个人(姓、名、签名)以及有权使用信用卡的账户的人;

注入资金是客户或者其授权向账户进行充值, 该资金已注入公司的账户;

核对信息--对个人来讲是在开户申请中填入的护照信息; 对法人来讲是在开户申请中填入的公司信息。

客户是

- a) 除了美国、大不列颠、新西兰以及英国哥伦比亚的国民以外, 以及与Alpari公司按照保证金交易的条件签订了关于进行交易操作的双方合同的 18 岁以上的个人;
- b) 按照保证金交易的条件与Alpari公司签订关于进行交易操作的双方合同的法人或者其他的合法的机构, 此机构或者法人应该由任何国家法律组成的(除了俄罗斯联邦、美国、大不列颠、新西兰及英国哥伦比亚以外)以及这些机构不应该位于俄罗斯联邦、美国、大不列颠或者新西兰;

公司是Alpari NZ Limited;

私人空间 -- 在我们公司网站上用户个人的网页, 此网页上有用户联系信息、客户的请求记录和咨询的信息;

and to release reference information;

Non-trading operations – shall mean an operation of funds depositing, withdrawal from a trading account or Credit granting (return);

Credit – shall mean funds transfer to a Customer's trading account at the expense of the Company to perform trading operations. The withdrawal of the credit funds is impossible;

Transaction day – shall mean a working day from Monday to Friday from 09:30 till 18:00 (Moscow time);

Processing center – shall mean a legal entity or its department, that provides informational and technological interaction between the participants of settlements;

Business day – shall mean a working day from Monday till Friday, taking into account holidays and days-off in the Russian Federation;

Instruction to transfer funds to another trading account – shall mean an instruction, made via the Customer's Personal Area at the Company's web-site, the aim of which is to withdraw funds from the Customer's trading account to another trading account opened with the Company;

Instruction to withdraw funds from the trading account – shall mean an instruction made via the Customer's Personal Area at the Company's web-site, the aim of which is to withdraw funds from the trading account and to receive them to the Customer or his Authorized person's Account;

Company's Web-site – shall mean the Company's web-site www.alpari-markets.cn, www.alpari.ru;

Withdrawal – shall mean withdrawal of funds from the Customer's trading account and their remittance to the Customer or his Authorized person's bank details, indicated by the Customer in the «Instruction to withdraw funds from the trading account»;

非交易操作 – 向/从客户交易账户中注入/提取资金的业务或者公司为客户发放信贷;

贷款 - 公司为客户发放信贷以便客户在交易账户中进行操作。客户从交易账户中无法提取资金。

操作日是从周一 09:30 到周五 18:00 (莫斯科时间);

操作中心是对计算参加者提供信息和技术服务的法人或者其分支机构;

工作日是从周一到周五的工作日, 但需要注意的是俄罗斯联邦制定的节日;

向其他的账户中进行转帐的指令是通过客户私人空间发送的指令, 此指令的目的为从客户交易账户中向其他的在公司中注册的账户中进行转帐;

从交易账户中取款的指令是通过客户私人空间发送的指令, 此指令的目的为从客户交易账户中向客户或者其授权人的银行账户中进行转帐;

公司的网站是公司的网站 www.alpari-markets.cn, www.alpari.ru;

取款意味着从客户交易账户进行取款以及向客户在«从交易账户中取款的指令»中注明的银行账户信息或者向客户的授权人的银行账户中进行转帐;

Customer's Account – bank or/and electronic account of the Customer or his Authorized person;

客户账户是客户或者授权人的银行或者电子账户；

Company's Account – bank or/and electronic account of the Company, and the Company's account in the processing center;

公司帐户是公司的银行或者电子账户以及操作中心中的公司帐户；

Screenshot — a digital image taken by the host operating system or software running on the computer device to record the visible items displayed on the monitor or another visual output device, used by the Customer or his Authorized person;

Screenshot/截图是一种数字图案，该图案通过操作系统或者特殊的软件被载入，其显示与客户或者授权人在电脑屏幕上的同样一个图案；

Notification for funds depositing to the Customer's trading account – shall mean a notification, sent via the Customer's Personal Area at the Company's web-site, the aim of which is funds crediting to the Customer's trading account;

向交易账户进行充值的通知书是通过客户私人空间发送的通知书，该通知书的目的是向客户交易账户进行充值；

Customer's Authorized person –

客户的授权人是

- a) an individual over 18 years, citizen and/or resident of any country, except for the USA, the UK, the New Zealand and the British Columbia authorized to perform or receive non-cash (bank and/or electronic) transfer on behalf of the Customer, for the purpose of funds crediting to the Customer's trading account or funds withdrawal from the Customer's trading account;
- b) a legal body or an entity of another business legal structure, organized under the existing laws of any country, except for the Russian Federation, the USA, the UK, the New Zealand and the British Columbia, authorized to perform or receive a non-cash (bank or/and electronic) transfer on behalf of the Customer for the purpose of funds crediting to the Customer's trading account or funds withdrawal from the Customer's trading account.

- a) 除了美国、大不列颠、新西兰及英国哥伦比亚的公民以外，达到 18 岁的人，代表客户的时候，能够进行（电子或者银行）转账，转账的目的为向/从客户交易账户中注入/提取资金；
- b) 除了美国、大不列颠、新西兰以及英国哥伦比亚的法律以外组成的法人或者任何合法机构，此机构或者法人应该位于任何国家，除了美国、大不列颠或者新西兰。代表客户的时候，能够进行（银行或者电子）转账，此转账的目的为向/从客户交易账户注入/提取资金。

Electronic payment system – shall mean a payment system operating with electronic money.

电子付款系统是以电子资金进行操作的一种付款系统。

