**Personal conditional for VIP-clients**

1. **Personal manager – FUNCTIONS OF PERSONAL MANAGER**

Personal manager – Your personal assistant and advisor, trader with many years working experience, who knows very well all the nuances and subtleties of the currency market. It is a specialist of higher rank, who cannot only quickly and maximally comfortably solve all arising technical issues, with the lowest time costs to organize input-output of funds, to consult on all spectrum of the company service , but also competently and quickly orient you to the current market situation.

1. **Savings on Deposit Bonus**

Company ESTER suggest participation in saving bonus program with monthly fees - at 25% of yearly – to all its clients (not only VIP)

***But to the clients with VIP-status this service is submitted on special preferable terms.***

☑Clients with status VIP PLATINUM on the same special terms get even higher percent – at 28% yearly .

☑Clients with status VIP DIAMOND - 29% yearly.

☑Clients with status VIP LIME - 30% yearly.

☑Cumulative percentage of the current month is credited to the account at the beginning of the next calendar month.

☑Clients with status VIP GOLD get cumulative bonus at 25% yearly (2,08% per month), and clients with status VIP PLATIMUM get cumulative bonus at 28% yearly (2,33% per month).

☑Cumulative percentage is credited to VIP client for all months during which no funds were withdrawn from the account. The condition to credit accumulative percentage is maintaining minimal level of trading activity on the account. To credit to VIP-account by results of the settlement period the accumulative percentage, the number of closed withing the settlement month lots should be not less the sum of funds at the beginning of the settlement month, expressed in thousands of US dollars. For example, 100 lots for 100 thousand dollars at the beginning of the month, 150 lots for the sum in 150 thousand dollars and so on. By calculating number of lots only lots by tools FOREX and CFD for metals are taken into consideration.

☑We would like to draw your attention that in case if on the account there is any type of bonuses, kin range of different bonus programs, conducted by the company ESTER, the sum of all active bonuses is included automatically in the sum of money funds at the beginning of the settlement month. Because of this reason the number of closed lots , necessary for crediting percentages by the result of following settlement month, is defined considering total sum of funds at the beginning of this settlement month, in which the bonuses are included. In given above example under the sum of funds we also mean total sum of funds. In case if own funds of the client are 100 thousand dollars, considering current profits or losses on all positions, and let’s say, 10 thousand dollars are bonuses, so the total sum of funds on the account is considered equal 110 thousand dollars, and to get at the end of the month accumulative bonus the client needs to close on the account not less 110 lots.

☑At the same time active bonuses at the end of the month ARE NOT included in basic settlement sum, on which as a result the accumulative percentage is credited.

☑As the basic estimated sum for crediting accumulative percentage (monthly) serves total sum of own funds on the account of the client on the state of the end of the month, deducting the sum input on the account directly during the settlement month. In other words, the accumulative percentage on bonuses and newly coming funds for not completed month are not credited. At the same time the accumulative percentage is not credited on received during the settlement month profit, including the profit, received for not completed month.

☑Let’s admit on the same example, that the total amount of funds on the account at the end of the month considering the results of all open and closed deals and considering bonuses, is 170 thousand dollars. Out of them - 10 thousand dollars are bonuses, 20 thousand dollars - received by the client within the month profit, and plus 40 thousand dollars – additional funds, credited by the client on the account during this month. On condition that the client has closed during this month more than 110 lots, at the beginning of the next month on his account will be credited +2,33% from 120 thousand dollars, i.e. 2796 dollars. To the credited during this month 40 thousand dollars and to 10 thousand dollars percent are not credited. Percent are credited on the amount of own funds of the client at the beginning of the month 100 thousand dollars, and on received by the client during the month profit - 20 thousand dollars.

☑If the client with VIP-status has several trading accounts, settlement and crediting of accumulating percent is conducted separately on each account of the VIP client.

Order of the accumulating bonus crediting can be clarified by personal manager.

1. **Swaps and swaps decreasing (in favor of the client) for transacted deals**

ESTER pays its VIP-clients commission for transacted deals !  
Commissions are paid to the clients with VIP-status - for each lot, closed over the defined norm, calculated 10 dollars for 1 lot. Commissions are paid only for deals by tools FOREX and CFD for metals. It is equal to spread decrease on the main tools forex for 1 point, and spread decrease on other tools from 5% to 10%.

Positive commission for transacted deals is credited by the results of last month at the beginning of the following one. Commission for deals are credited to the VIP client only for those months during which no money funds were withdrawn from the account.

The defined norm is considered 1 lot for each 1 thousand dollars of the basic amount. In its turn , the basic amount is settled as the sum of funds, which was on the account of the client at 00:00 of the first day of the settlement month (minus different bonuses), plus the amount of all funds, which the client credited on the account during this settlement period.

We’d like to draw your attention that for crediting the client this commission for deals transaction confirmation of correspondent terms of use to the account both at the beginning and end of the month are required. In other words, the mandatory condition to credit this type of commission to VIP client for deals last month is confirmation of availability of the correspondent VIP-status at the beginning of the following month (at the moment of commission crediting) , including confirmation of availability on VIP-account correspondent amount of own funds (Equity) – not less than 50 thousand USA dollars for the account with status VIP GOLD, not less than 100 thousand USA dollars for the account with status VIP PLATINUM, not less than 500 thousand USA dollars for the account with status VIP DIAMOND and not less than 1 million USA dollars for the account with status VIP LIME. If Equity on VIP-account on state at the beginning of the month doesn’t correspond to this condition, so VIP-commissions for transacted deals laot be credited.

1. Deposit of the client with status VIP PLATINUM at the beginning of the month was 100 thousand dollars. This was the amount of own funds of the client, not considering different bonuses. Considering bonus 10 thousand dollars the amount of funds was 110 thousand dollars.

2.Amount of funds at the end of the month, also not considering bonuses, was 160 thousand dollars. Considering bonus there became on the account 170 thousand dollars.

3.Out of them 20 thousand dollars – received by the client profit during the month. Both closed and not closed deals on the state of the end of the month are considered.

4. And plus 40 thousand dollars- additional funds, input by the client to the account during this month.

5. By this the client closed during this month 200 lots.

6. The amount of all negative swaps per month - 600 dollars.

That means, that at the beginning of the following calendar month in favor of the client will be credited:

1. +2% from 120 thousand dollars, i.e. 2400 dollars. For credited during the month 40 thousand dollars and for bonuses in amount of 10 thousand dollars percent are not credited, only for initial sum and profit.

2. Additionally plus 600 dollars for 60 lots, closed on the account over the defined norm. Basic amount by calculating the returned commission was 100 thousand + 40 thousand = 140 thousand dollars. By this the client closed 200 lots, i.e. 60 lots more than the defined norm in 140 lots.

3. As well 20% compensation from the amount of negative swaps: 120 dollars.  
Thus, the total amount of additional fees from the company to favor of the client in the given above example will be by results of the month 3120 dollars.

1. **Advanced account replenishment (till 20% from the amount of deposit)**

The necessity to replenish the trading account operatively can arise by the client, for example, with the purpose to conclude this or other deal with bigger capacity or for maintaining already existing market position. Decision as to the advanced replenishment of the account is taken by financial department if ESTER individually in each case.

Besides, one of the qualified specialists of the company will be always glad to communicate with You concerning any questions which can arise by You in separate comfortable room in any offices of the company.

1. **Personal daily analytical report. Trading signals.**

Clients with status VIP GOLD receive:

☑Daily analytical financial reviews (World, Ukraine).

Clients with status VIP PLATINUM receive:

☑Analytical financial reviews (World Ukraine).

☑Investment ideas (short term speculative ideas, average term investment).

Clients with status DIAMOND receive:

☑ Analytical financial reviews (World Ukraine).

☑Investment ideas (short term speculative ideas, average term investment).

☑Consultations of analytics on the market of currencies, shares of the USA, raw and commodity markets.

Clients with status VIP LIME receive:

☑ Analytical financial reviews (World Ukraine).

☑Investment ideas (short term speculative ideas, average term investment).

☑ Consultations of analytics on the market of currencies, shares of the USA, raw and commodity markets.

☑Consultations on any questions referring all financial directions (real estate, deposits, credits, deposits, insurance business, personal budget, etc.)

☑Forming of personal investment bag for a quarter, 6 months and a year.

☑Work out of the individual strategy on management of the capital (money-management, capital management, risks management. Selection of optimal capacities of trade).

☑Investment ideas on high profitable tools (GOLD, CFD for shares of Stock Exchange Market of America, cross-courses of the world currencies, futures, etc.)