

Instant ACH Deposits

By initiating an Instant ACH Deposit, you authorize us to debit your bank account and represent that you have sufficient funds in your bank account for such Instant ACH Deposit. Deposits initiated through Instant ACH will be subject to the Terms and Conditions for the U.S. App, and also be available nearly instantaneously to transfer to your segregated account at Foris Capital US LLC (FCUL) for transactions on FCUL (subject to FCUL's other terms and requirements for transactions). Following an Instant ACH Deposit, you will be restricted for seven (7) business days from initiating any outgoing transfers including, but not limited to, USD withdrawals, ACAT transfers, and card top ups in an amount equivalent to the pending Instant ACH Deposit. If an Instant ACH Deposit fails to settle, any amount used to purchase product and offerings at FCUL, including securities, will be deemed an outstanding balance to be repaid. Whenever you have an outstanding balance, you will be further restricted from purchasing or selling securities in an amount equivalent to such outstanding balance. If you initiate any Instant ACH Deposits when you have an outstanding balance, only amounts in excess of your outstanding balance will become available to you with such amounts restricted up to seven (7) business days from outgoing transfers including, but not limited to, USD withdrawals, ACAT transfers, and card top ups. In the event that an outstanding balance is not repaid within twenty-four (24) hours, we reserve the right to seize and/or liquidate securities held in your account to repay such outstanding balance.