



Terms of Use

August 2026
Version 1.0



IC is the trading name of Raw Trading Ltd, a Securities Dealer regulated by the Financial Services Authority of Seychelles, with License Number SD018 and its Head Office is located at B11, First Floor, Providence Complex, Providence, Mahe, Seychelles.

Risk Warning: trading in securities involves significant risk. Prices may fluctuate and securities can become entirely valueless. You may incur losses that exceed your potential profits, and in some cases, losses may exceed the amount you have deposited. Securities, futures, options and contracts for differences are complex financial instruments and are not suitable for all investors. Engaging in such transactions requires a sound understanding of the associated risks. Please read and ensure you fully understand [Our Risk Disclosure Notice](#).

1. Terms and Definitions

Capitalised terms used in these Terms of Use and not defined herein shall have the meaning given to them in the Company's Terms and Conditions as amended from time to time.

For the purpose of these Terms of Use, the following words and expressions shall have the meanings assigned to them below, unless the context otherwise requires:

“Agreements” means the legally binding documents published on the Company's Website from time to time, including but not limited to the Terms & Conditions, Privacy Policy, Cookies Policy, Risk Disclosure Notice, Order Execution Policy and Complaints Handling Policy.

“Client Agreement” means the Terms and Conditions, as amended from time to time, which you have accepted during your trading account registration with the Company and which are available on the Company's Website.

“IC” or “Company” or “We” or “Us” means Raw Trading Ltd, a company incorporated under the laws of Seychelles, having registration number 8419879-1 and registered address at B11, First Floor, Providence Complex, Providence, Mahe, Seychelles, licensed by Financial Services Authority of Seychelles under license number SD018.

“ICTrade” or “Platform” means the online trading platform made available by the Company, including the web-based platform, mobile applications and any associated software, application programming interfaces (APIs), client portals and any other related tools or features made available from time to time, whether in live or demonstration (demo) mode.

“Services” means the trading, investment, market data, analytical, and ancillary and any other services made available by the Company to Users through the Platform from time to time, as more particularly described in the Agreements published on the Company's Website.

“Terms of Use” means this document.

“User” or “You” or “Your” means any natural person or legal entity that has registered and/or uses the Platform.

Words used in singular form include the plural, and vice versa, as appropriate.

Any words following the terms (in any form) “including”, “among other things”, “in particular” and similar expression shall be construed as illustrative and not limiting the meaning of the words preceding those terms.

2. General

By downloading and/or accessing the Platform, You unconditionally agree to be bound by these Terms of Use and any other Agreement. We recommend that You save or retain a copy of these Terms of Use for Your records.

These Terms of Use govern Your access to and use of the Platform. If You are a resident of a jurisdiction where the Use of the Platform is prohibited by law due to different requirements or a complete ban on the use of the Platform in any such jurisdiction, do not install it or use it.

These Terms of Use apply to all modes of Platform access, including but not limited to web browser and mobile application.

You hereby consent to the use of electronic communications in order to enter into agreements, contracts, make payments, place orders and other records, as well as to the electronic delivery of notices, policies and records of transactions initiated or completed via the Platform. You hereby waive any rights or requirements under any laws or regulations in any jurisdiction which require an original non-electronic signature or delivery or retention of non-electronic records, to the extent permitted by applicable mandatory law.

Nothing in these Terms of Use shall be construed as constituting the provision of regulated financial services by any Affiliated Company of IC.

3. Eligibility of Use

You must be at least eighteen (18) years of age to use the Platform.

The Company reserves the right to immediately terminate or suspend Your access to the Platform if it determines that You: (i) are not a registered User, (ii) are under the age of 18, or (iii) are not permitted to use the Platform in accordance with applicable laws and regulations, including any applicable sanctions regime.

Access to live trading functionality through the Platform is conditional upon the successful completion of the Company's client onboarding, identity verification, and suitability assessment process, in accordance with applicable anti-money laundering laws and regulations.

4. Intellectual Property Rights

All intellectual property rights in and to the Platform, including without limitation all software, source code, object code, algorithms, designs, graphics, logos, trade marks, service marks, trade names, databases, content, data, documentation and any other materials made available through the Platform, are and shall remain the exclusive property of the Company, any Affiliated Company, and/or applicable licensors. Nothing in these Terms of Use shall be construed as granting You any right, title or interest therein, except as expressly permitted under the applicable Agreements.

You may not copy, reproduce, modify, adapt, distribute, reverse engineer, decompile, disassemble, create derivative works from, or otherwise attempt to access the source code, underlying structure or operation of ICTrade except to the extent expressly permitted by applicable law.

If You become aware of any content, activity, conduct or use of the Platform that You reasonably believe contains a defamatory, unlawful, fraudulent, misleading, or illegal message or infringes any intellectual property rights, You must notify the Company in accordance with the contact details published on the Company's Website. The Company reserves the right to investigate any such matter and to take any action it reasonably considers necessary or appropriate, including the removal of content, restriction of access to the Platform, or referral to the relevant authorities.

5. User Obligations and Restrictions

Our Platform and the Services are provided solely for lawful trading and investment purposes. Each User undertakes to use the Platform in a reasonable manner, in good faith and in accordance with the laws and regulations in force and with these Terms of Use. In particular, You undertake not to use the Platform in any way that infringes intellectual property rights, personal rights, fundamental rights or freedoms.

You must not:

- (a) copy, rent, sell, resell, license, sublicense, lease, sublease, distribute, assign, publish, display, change or otherwise transfer or encumber rights;
- (b) make the Platform or any part thereof available to a third party;
- (c) use the Platform in violation of any applicable laws and regulations;
- (d) process, upload, send or store prohibited information, infringing or unlawful material, viruses, worms, time bombs, Trojan horses or other harmful or malicious code, files, scripts, agents or programs;
- (e) circumvent or disable any digital rights management, usage rules, security features, or other technical measures of the Platform;
- (f) attempt to gain, for yourself or a third party, unauthorised access to, or disrupt the integrity or performance of the Platform;
- (g) engage in market manipulation, front-running, spoofing, layering or any other form of abusive trading practice;
- (h) use the Platform for money laundering, terrorism financing, fraud, sanctions evasion or any other illegal activity;
- (i) use the Platform to harass, threaten or cause damage or injury to any person or property.

You must not allow anyone else to use the Platform on Your behalf and/or pretend to be You, on any device, whether through sharing account login details, family sharing or other similar means. You are solely responsible for maintaining security of Your device(s), login details and for all activity conducted through Your account. You must notify the Company immediately if Your device(s) or login details are lost, compromised or stolen.

You acknowledge and agree that You are not a prohibited or restricted party under any government sanctions regime and You are not located in a region subject to any embargo or otherwise designated as a terrorist support region. For full details of Our Anti-Money Laundering policies, please refer to the Agreements published on Our Website.

In the context of the distribution of content through the Platform, whether by choosing a pseudonym, by writing sales announcements and/or exchanges with other Users, or by publishing comments, each User undertakes to be polite, moderate and respectful. In particular, each User agrees not to post on the Website any content (and in particular any comment and/or message and/or any photo or video content, regardless of the

main vehicle for distribution) which is, without limitation, racist, anti-Semitic, negationist, pornographic, violent, vulgar, obscene, offensive, inappropriate, hateful, defamatory, discriminatory, harassing or otherwise objectionable.

We may, at Our discretion, suspend or terminate Your access to the Platform with or without notice for any reason, including without limitation, if We are concerned that You are breaching any of the Agreements, using the Platform in an unauthorised, unlawful or fraudulent manner or otherwise acting in a manner that puts the Company's operations at risk. We may also withhold funds pending investigation, and/or refer the matter to relevant authorities.

It is Your responsibility to ensure that any use of the Platform adheres to local laws or regulations.

6. Your Personal Data

You must ensure that all the personal data You provide to the Company is accurate and complete. Any personal data You provide to the Company or that the Company collects in connection with Your use of the Platform, will be processed in accordance with the Company's Privacy Policy, available on the Company's Website. By accepting these Terms of Use, You confirm that You have read and understood the Privacy Policy. In the event of any conflict between these Terms of Use and the Privacy Policy with respect to the processing of personal data, the Privacy Policy shall prevail.

You are responsible to update Your personal data promptly whenever it changes. Providing false or misleading personal data constitutes a material breach of these Terms of Use.

By using the Platform, You acknowledge that the Platform may use cookies and similar tracking technologies described in the Company's [Privacy Policy](#) and [Cookies Policy](#).

7. Disclaimers of Warranties and Limitation of Liability

Our Platform is provided "as is" and to the maximum extent permitted by applicable law, without any warranty, express or implied.

To the maximum extent permitted under applicable law, on its own behalf and on behalf of its Affiliated Companies, its respective licensors and service providers, the Company expressly disclaims all warranties, whether express or implied, with respect to the Platform, including merchantability, accuracy, security and fitness as well as warranties

implied by course of performance, course of dealing or usage of trade. We do not warrant that the operation of the Platform will be uninterrupted or entirely error-free.

You acknowledge and agree that We shall not be liable for any losses, damages, or inconveniences arising from communication failures, including but not limited to trade execution delays, order transmission errors, inaccurate market data and any loss or damage in using the Platform or Platform materials. The Company is not responsible for any third-party services that may be published or distributed on the Platform.

To the fullest extent permitted by applicable law, in no event will the Company or its Affiliated Companies or any of its or their respective licensors or service providers be liable (whether in contract, tort including negligence, or otherwise) for:

- (a) Any indirect, consequential, incidental, exemplary, special or punitive damages, including loss of data, loss of goodwill, business interruption or computer failure; or
- (b) Direct damages in an aggregate amount exceeding the total fees and commissions actually paid by You to the Company in the twelve (12) month period immediately preceding the event giving rise to the claim.

Nothing in these Terms of Use shall limit or exclude the Company's liability for:

- (a) death or personal injury caused by negligence;
- (b) fraud or fraudulent misrepresentation; or
- (c) any other liability that cannot be excluded or limited under applicable law, including statutory protections applicable under the relevant regulatory regime.

8. Indemnification

You agree to defend, indemnify and hold harmless the Company, its subsidiaries and Affiliated Companies, officers, agents, employees, successors and assigns, partners or directors from and against all claims, demands, liabilities, losses, costs and other damages of any kind (including reasonable legal fees) arising out of or in connection with:

Your actions, negligence, misrepresentation or fraud

Your use (or misuse) of the Platform,

any breach of these Terms of Use,

any violation of any applicable law and/or regulation and/or directive or the rights of any third party (including infringement of intellectual property rights).

We reserve the right to assume exclusive control of any legal defence and settlement of any claim to which this indemnity may apply. In such case, You agree to cooperate fully with the Company.

9. Term and Termination

These Terms of Use shall commence when You first install or access the Platform and shall remain in effect until terminated by You or the Company.

You may terminate these Terms of Use at any time by ceasing all use of the Platform and, where applicable, deleting the Platform from Your device(s).

The Company may terminate these Terms of Use at any time, with or without notice, including if it ceases to support the Platform. Termination will not limit any of the Company's rights or remedies at law or in equity.

Upon termination of these Terms of Use or Your trading account, the consequences in respect of any open positions, outstanding orders, and client money held by the Company shall be governed by the applicable Agreements, available at the Company's Website.

The following sections shall survive termination or expiry of these Terms of Use for any reason: Section 4 (Intellectual Property Rights), Section 7 (Disclaimer of Warranties and Limitation of Liability), Section 8 (Indemnification), Section 12 (Governing Law and Jurisdiction) and Section 13 (General Provisions).

10. Modification to These Terms of Use

We may revise and update these Terms of Use from time to time at Our sole discretion without any notice. For material changes, We will endeavour to provide reasonable notice, as required by applicable law or regulation. All changes are effective immediately when published. Your continued use of the Platform following the publication of the revised Terms of Use, means that You accept and agree to the updated Terms of Use. You are expected to check these Terms of Use from time to time so You are aware of any changes as they are binding on You.

11. Force Majeure

Neither the Company, nor its Affiliated Companies, licensors or service providers shall be liable in any way for any delay, interruption or failure in performance of the Platform to the extent such delay, interruption or failure arises from causes beyond the Company's reasonable control, including but not limited to: acts of God; natural disasters; fire; flood; earthquake; pandemic or epidemic; war; terrorism; civil unrest or riot; governmental action; regulatory intervention or sanctions; exchange or market closures ordered by competent authorities; cyberattacks, distributed denial of service attacks or other hostile acts directed at the Company's infrastructure; failure of third-party telecommunications or internet infrastructure; suspension or failure of liquidity providers, prime brokers, or clearing counterparties; and any other event or circumstance beyond the Company's reasonable control.

During a Force Majeure event, the Company may widen spreads, suspend order execution, or take such other action as it deems necessary.

The Company shall notify Users of any material Force Majeure event as soon as reasonably practicable.

The Company shall not be responsible for any losses arising from actions taken in good faith during a Force Majeure event.

12. Governing Law and Jurisdiction

These Terms of Use and any dispute or claim arising out of or in connection with them shall be governed by and construed in accordance with the laws of the Republic of Seychelles.

Any dispute or claim arising out of or in connection with these Terms of Use, or the breach, termination or invalidity thereof, shall be subject to the exclusive jurisdiction of the courts of the Republic of Seychelles. The Company nevertheless, reserves the right to seek injunctive or other interim relief in any court of competent jurisdiction.

To the extent permitted by applicable law in Your jurisdiction, You waive Your right to participate in any class action or other representative action, or class arbitration, in connection with any dispute arising under or relating to these Terms of Use.

13. General Provisions

If any provision of these Terms of Use is found to be invalid, illegal or unenforceable by a court or competent authority of any jurisdiction, that provision shall be deemed severed from these Terms of Use and the remaining provisions shall continue in full force and effect.

In the event of an unequivocal conflict between these Terms of Use and a separate written agreement between/among you and the Company that expressly and unequivocally is intended by the parties to modify/supersede these Terms of Use or otherwise govern Your use and access to the Platform or the Services, the terms and conditions of the latter shall control.

The Company may assign, transfer or sub-contract any of its rights or obligations under these Terms of Use without restriction. You may not assign, transfer or sub-contract any of Your rights or obligations under these Terms of Use without the prior written consent of the Company.

The Company's failure to enforce any provision of these Terms of Use at any time shall not constitute a waiver of its right to enforce that or any other provision at a later time.



Website: ic.com

Mail ID: support@ic.com