

Special-Purpose Loan Agreement Nr. _____

_____ 2011

This document constitutes an agreement/offer between the international commercial company MRC Markets Inc., hereinafter referred to as “the Lender”, and the citizen of the _____ accepting this agreement, hereinafter referred to as “the Borrower”, jointly referred to as “the Parties”.

Basic Terms and Definitions

Deposit on a trading account refers to Borrower’s funds held on the trading account.

Trading operations are operations in financial instruments which the Lender makes available for trading from the trading account.

A Trading position is a market obligation which includes bought or sold contracts which have not been settled.

Opening of a trading position refers to purchase or sale of a financial instrument resulting in the execution of a market order or a pending order by the Borrower;

A trading account is a subaccount opened in the name of the Borrower on which the accounting of the following is kept: Positions of the Borrower; value of the Borrower’s Positions; Transactions performed by Order of the Borrower; flow of funds; revenues/expenditures on Transactions; performed obligations of the Borrower to the Lender;

All other terms herein shall be interpreted according to current legislation and regulatory enactments of the _____ unless the context otherwise requires or otherwise provided.

1. Subject of the Agreement

1.1. Under the terms of the present Agreement the Lender undertakes to provide the Borrower with the Loan in US dollars in the amount and according to the procedure set forth herein. The Loan is provided by way of transfer of the Loan amount to the Borrower’s trading account opened with the accounting system of the Lender in same currency as the currency of the trading account.

1.2. The Borrower undertakes to accept the Loan and to return to the Lender the received amount of the Loan and all accrued interest according to the procedure set forth herein.

2. Purpose of the Loan

2.1. The Loan is provided to the Borrower only for the purpose of performing trading operations on the trading account.

3. Rights and Obligations of the Parties

3.1. The Lender undertakes to provide the Borrower with the funds under the present Agreement within 3 (three) working days as of the acceptance of the present Agreement by the Borrower.

3.2. The Borrower undertakes to return to the Lender the entire amount of the Loan and to pay interest accrued on the Loan within 5 (five) days as of the Lender’s demand to return the Loan. The Lender informs the Borrower of this demand by sending the notification to the Borrower’s email address specified in the clause 3.7 herein.

3.3. The Loan shall be deemed to be returned on the date of writing the respective amount of the Loan off the Borrower’s trading account.

3.4. Upon the consent of the Lender the Borrower is entitled to return the Loan fully or partially as well as accrued interest prior to the due date of returning the respective amount under the present Agreement. In this case the Borrower sends a signed application to the email address of the Lender not later than 5 (five) working days prior to the date of the premature returning of the Loan or its part.

3.5. The Borrower is not entitled to withdraw the Loan from the trading account.

3.6. If the Borrower incurs loss equal to the size of their deposit on the trading account and all interest due for the use of the Loan, all open trading positions are closed automatically. In this case the amount of the Loan and interest accrued are charged off from the deposit on the trading account, the Loan is deemed to be repaid and the Agreement is deemed to be fulfilled.

3.7. The Borrower recognizes that all correspondence received from the email address _____ shall be deemed to have been sent by the Borrower.

4. Amount of the Loan

4.1. The amount of the Loan is _____ US dollars.

4.2. The commission for issuing the Loan is 0.5 % of the amount of the Loan.

4.3. Upon the expiry of the period specified in clause 3.2 hereof as of the date of the Lender's demand to return the Loan the amount of the Loan is automatically charged off from the Borrower's trading account.

5. Interest Rate on the Loan

5.1. The Borrower pays interest on the amount of the Loan received starting from the date of issuing the Loan and until the full repayment of the Loan. The Interest on all outstanding amounts of the Loan is charged monthly at the rate of 2.5% per annum of the Loan amount. The Interest is calculated in US dollars, and the year duration is deemed 365 calendar days.

5.2. The Loan Interest for the current month is charged off from deposit on the Borrower's trading account on ___th of each calendar month. If the Borrower uses funds for an incomplete calendar month, the interest for using the Loan is charged in full.

6. Force Majeure Circumstances

6.1. Neither Party shall be liable for failure or untimely execution, fully or partially, the obligations under the present Agreement as a consequence of force majeure circumstances. Force majeure circumstances shall include act of war, earthquakes, floods, strikes, civil disturbances, expropriation, nationalization, enactments or resolutions by the government and other authorities, including currency regulation and employment regulation, or any other similar circumstances which Parties could neither expect nor prevent by reasonable measures.

7. Disputes and Disagreements

7.1. Any disputes and disagreements arising from the present Agreement or in connection with it shall be solved by the Parties by way of negotiations.

7.2. The applicable law for the present Agreement shall be the law of the _____.

8. Entering into Force. Term of the Agreement.

8.1. The present Agreement shall enter into force on the moment of the transfer of the Loan to the trading account. The amount of the Loan shall be transferred to the trading account after the acceptance of the terms of the present Agreement by the Borrower. The acceptance is carried out as follows: the Lender provides the signed copy of the Agreement to the Borrower by email from the email address support@mrcmarkets.com, the Borrower prints the received Agreement, signs it and sends back to the Lender by email within 3 (three) working days from the email address _____.

8.2. The Agreement shall be deemed terminated upon the full performance of the obligations by the Parties or pursuant to the clauses 3.6 and 3.6 here of.

9. Miscellaneous Provisions

9.1. The invalidity of any clause under the present Agreement shall not result in the invalidity of other clauses hereof.

Addresses and details of the Parties:

Lender:

MRC Markets Inc.

Vienna Stock Exchange Building

Schottenring 16, A-1010 Vienna, Austria

Email Address: support@mrcmarkets.com

Raymonde Legaie

Raymonde Legaie

Borrower:

Name

Passport details: _____

Registration address _____

Email: _____

_____/_____/_____

