



TERMS & CONDITIONS

This Agreement is entered into by and between:

Camaroz Group a company incorporated under the laws of Saint Vincent and the Grenadines with registered number 25531 BC 2019 and registered address Beachmont Business Centre, Suite 28, Kingstown, Saint Vincent and the Grenadines. (hereinafter referred to as the “**Company**”) on the one part

And

The **Client** who has registered for a trading account with the Company and deposited funds on the other part.

The Company will provide the Investment and Ancillary Services, as defined herein, covered by this Agreement to the Client, through its online electronic system (hereinafter referred to as the “**Trading Platform**”).

The Company will offer Services to the Client at the absolute discretion of the Company subject to the provisions of section 7 below.

The Client confirms that he/she has read, understood and accepted all information, conditions and terms set out on the Company’s www.traderxlab.com (hereinafter referred to as the “**Website**”), including the ‘Client Categorisation’, ‘Complaints & Grievances Policy’, ‘and ‘Fees Page’ which are available to be reviewed and examined by the public and which include important legal information.

The Company reserves the right to register and operate other website(s) for identifying suitable opportunities and creating consumer interest and awareness towards the Services to specific countries, which contain information and disclosures to the clients and prospective clients in a foreign language.

The Company may provide all company documents in languages other than English for informational purposes only. Any translations provided do not bind the Company legally and the Company is not responsible for the accuracy of the information therein. The Client should also refer to the Website in English for information on the Company and its policies.

By accepting this Agreement, the Client agrees and accepts the terms and conditions contained in the Agreement, its Annexes and/or Appendices as well as other documentation/information on the Website, in addition to the following documents ‘Conflict of Interest Policy’, ‘Order Execution Policy’, ‘Risk Disclosure’. The Client accepts this Agreement by registering a Trading Account on the Website and depositing funds. By accepting the Agreement and subject to the Company’s final approval, the Client enters into a legal and binding agreement with the Company.

The terms of this Agreement shall be considered accepted unconditionally by the Client upon the Company’s receipt of an advance payment made by the Client in accordance with this Agreement. As soon as the Company receives the Client’s advance payment, every operation made by the Client on the Trading Platform shall be subject to the terms of this Agreement and other documentation/information on the Website.

Subject to the Company’s final approval and upon the Client funding his/her account, the Client enters into a legal and binding contract with the Company.

Any agreement between the Company and its clients and the procedure to be followed under it, shall be in conformity with applicable law, if any, and all subsequent amendments to these under which the Agreement need not be signed and the Agreement has the same

legal effect and establishes the same rights and duties and responsibilities as a printed agreement signed between both parties.

By accepting this current Agreement, the Client confirms that they are able to receive information, including amendments to the present agreement either via email or through the Website.

In case a Client wishes to have a printed Agreement, duly signed and stamped by the Company, the Client must download from the website at www.traderxlab.com the Agreement, complete and send two signed copies of the Agreement to the Company, indicating the Client postal address and a countersigned copy will be sent back to specified address. This Agreement will be stored in a Durable Medium and accessible inside the Account and the Client can freely consult it at any time.

WHEREAS the Client wants to make use of the Services provided by the Company, having agreed to the terms and conditions stated herein and completed the Client's information required to activate the Trading Account.

1. Interpretation of Terms

In this Agreement, except where the context otherwise requires, the following terms shall have the following meaning:

“Agreement” means the present Agreement including any Annexes and/or Appendices attached herein as this may, from time to time, be amended or replaced.

“Appendix” means the Appendices of the Agreement as these may, from time to time be amended or replaced, which constitute an integral part of this Agreement.

“Annex” means the Annexes of the Agreement as these may, from time to time be amended or replaced, which constitute an integral part of this Agreement.

“Ask” means the higher price in a quote. The price the Client may buy at.

“Bid” means the lower price in a quote. The price the Client may sell at.

“Client(s)” means a natural person, accepted by the Company as its Client to whom Services will be provided by the Company under the Terms of the present agreement.

“CFD (Contract For Difference)” means a tradeable contract entered into between the Client and the Company, who exchange the difference in the value of an Instrument, as specified on the Trading Platform at the time of opening a Transaction, and the value of that Instrument at the contract's end.

“Durable Medium” means any instrument, which enables the Client to store information addressed personally to the Client, in a way accessible for future reference and for a period of time adequate for the purposes of the information and which allows the unchanged reproduction of the information stored.

“Exchange” means any Market.

“Execution” means the execution of Client's order(s) by the Company acting as the Client's counterparty as per the terms of the present agreement.

“Equity” means the balance plus/minus any profit/loss that derives from any open positions.

“Financial Instruments” means the Financial Instruments as per paragraph 2.4 below that are available on the Company’s Trading Platform.

“Inactivity Fee” is the fee charged on the account balance of a client, who has not logged in to their account for a period of 45 calendar days.

“Investment and Ancillary Services” means the investment services and ancillary services as per paragraph 2.3 of this Agreement.

“Investment Amount” means the minimum amount of Euro 20,000 (Euro twenty thousand) or USD equivalent.”

“KYC documents” means the documents of the Client that include the passport or ID and utility bill of the Client.

“Law” means all applicable laws (Directives, Regulations, EU or national or international legislations) in any relevant jurisdiction, as this may, from time to time be amended or replaced.

“Management Fee” shall mean 3,5% payable and fixed on any investment amount.

“Margin” means the required funds available in the trading account for the purposes of maintaining an open position.

“Margin Level” means the minimum amount of equity a client needs to maintain an open position which is calculated as Equity/Margin.

“Market” means the market on which the Financial Instruments are subject to and/or traded on, whether this market is organized / regulated or not, irrespective of the market’s jurisdiction.

“Market Maker” means a company which provides BID and ASK prices for Financial Instruments.

“Negative Balance Protection” (“NBP”) means that the Client’s losses can never exceed the total amount of funds in a Client’s Account.

“Operating (Trading) Time” means the period of time within a calendar week, where the trading terminal or platform of the Company provides the opportunity of trading operations. The Company reserves the right to alter this period of time as it deems fit, upon notification to the Client.

“Retail Client” means a Client who is not a “Professional Client” or an “Eligible Counterparty” in accordance with the Client Categorization Policy.

“Over-the-Counter (OTC)” means off-exchange trading i.e. the Financial Instruments offered by the Company are executed outside of a regulated exchange or Trading Venue.

“Parties” means the two parties to the Agreement i.e. the Company and the Client.

“Password” means the password chosen, at the request of the Company, by the Client for accessing the Company’s Trading Platform.

“Prices” means the prices offered to the Client for each transaction which may be changed without prior notice. Where this is relevant, the “Prices” given through the Trading Platform include the Spread (see definition below).

“Portfolio Management” means services to be offered by the Company to the Client under the terms of this Agreement.

“Services” means the services provided by the Company under this Agreement as defined in paragraph 2 to the Client through the Trading Platform.

“Spread” means the difference between the purchase price Ask (rate) and the sale price

Bid (rate) at the same moment. For avoidance of doubt, a predefined spread is for the purposes of this Agreement assimilated commission.

“Transaction” means the opening or closing of any offer to either Buy or Sell a Financial Instrument effected in the Client’s trading account. The Company executes Clients’ orders as the principal to the transaction, and is always the counterparty in the transaction.

“Trading Account (s)” means unique personified register (account) of all the transactions/ operations on the Trading Platform of the Company.

“Trading Platform” means all programs and technology that present quotes in real-time, allow the placement/modification/deletion of orders and calculate all mutual obligations of the Client and the Company.

“Username” means the username chosen, at the request of the Company, by the user for accessing the Company’s Trading Platform.

“FATCA” means a United States federal law full name of which is The Foreign Account Tax Compliance Act.

“US Reportable Person” for the purposes of this Agreement means, a US Reportable person who, in accordance with FATCA provisions, are defined as follows:

- a) US citizen (including dual citizen)
- b) a US resident alien for tax purposes
- c) a domestic partnership
- d) a domestic corporation
- e) any estate other than a foreign estate
- f) any trust if: i) a court within the United States is able to exercise primary supervision over the administration of the trust; or ii) one or more United States persons have the authority to control all substantial decisions of the trust
- g) any other person that is not a foreign person.

Expressions made for one gender shall be deemed to include the other gender, or be gender neutral, as the context requires.

Any term used in this Agreement and not otherwise interpreted, shall have a meaning equivalent to that provided in applicable Law.

Headings of the paragraphs shall be used solely for ease of reference and shall not affect the contents and interpretation of the Agreement.

Unless the context otherwise requires, reference to persons shall also include legal persons, the singular shall include the plural and vice-versa and either gender shall include the other.

Reference to any agreement (including without limitation, this Agreement) or to any other document, shall be deemed to include references to them as these may from time to time be amended, expanded or replaced and to all agreements and documents, which are declared to be supplementary to them or are attached thereto.

2. Provision of Services

1. Subject to the Client fulfilling the obligations under this Agreement, the Company shall facilitate the execution of relevant transactions requested by the Client and allowed by the capabilities of the Company and the Agreement.
2. The Company shall carry out all transactions as provided in this Agreement on an execution-only basis, neither managing the account nor advising the Client. The Company is entitled to execute transactions requested by the Client as provided in this Agreement

even if the transaction is not beneficial for the Client. The Company is

under no obligation, unless otherwise agreed in this Agreement and/or other documentation/information on the Website, to monitor or advise the Client on the status of any transaction, to make margin calls, or to close out any of the Client's open positions. Unless otherwise specifically agreed, the Company is not obligated to make an attempt to execute the Client's order using quotes more favorable than those offered through the Trading Platform.

3. The investment and ancillary services (hereinafter as the "**Investment and Ancillary Services**") which the Company shall provide under the terms of the Agreement are stated below, and the Company will provide them in its capacity as a market maker under the terms of this Agreement. The Services that the Company provides in relation to one or more Financial Instruments, as defined below, which are provided in a manner equivalent to the requirements imposed by the Markets in Financial Instruments Directive II (hereinafter the "**MIFID II**") and other relevant Law, and as per the terms of the Agreement are the following:

1. **Investment Services and Activities**

- a) Reception and transmission of orders in relation to one or more Financial Instruments;
- b) Execution of the orders on behalf of the Clients.
- c) Dealing on Own Account.

- 3.2. **Ancillary Services**

- a) Safekeeping and administration of the Financial Instruments for the Client's Trading Account, including custodianship and related services such as cash/collateral management.
- b) Granting credits or loans to one or more financial instruments, where the firm granting the credit or loan is involved in the transaction.
- c) Foreign exchange services where these are connected to the provision of the Investment Services.

- 3.3. The Company does not provide investment, tax or trading advice unless specified as such between the Client and the Company in a separate agreement. Our services include 'execution only' meaning that the Company will act on your instructions and will not advise you on any transaction, nor will we monitor your trading decisions to determine if they are appropriate for you or to help you avoid losses. It is thus, recommended that you should obtain your own financial, legal, taxation and other professional advice.

4. **Financial Instruments provided by the Company**

- a) Financial Contracts for Differences (**CFDs**), indices, futures, commodities and currency pairs (FX):

Trading in CFDs and other derivatives does not give you any right, voting right, title or interest in the underlying instrument of the Transaction. You understand that you are not entitled to take delivery and are not entitled to ownership of any underlying instrument. CFDs and other derivatives are not traded on a regulated exchange and are not cleared on a central clearinghouse. This exchange and clearinghouse rules and protections do not apply.

b) Financial Contracts for Differences (**CFDs**) in cryptocurrencies for short/sell transactions:

It should be noted that the Client can only trade CFDs on cryptocurrencies exclusively on short/sell transactions. Subsequently, where the Company makes any reference related to CFDs on cryptocurrencies including inter alia, in the Company's Terms and Conditions, Order Execution Policy, General Fees, Conflicts of Interest and any other relevant document included in the Company's website, it should be understood and agreed that the statement "**CFDs cryptocurrencies**" only refers to short/sell transactions. For further information please read the Company's Cryptocurrencies Terms and Conditions.

c) Cryptocurrencies

On its Website the Company is entitled to provide financial services of Contracts for Difference (CFD) with intrinsic protection (Protected CFDs). The risk of loss on Protected CFDs does not exceed the sum invested by the Client in a particular CFD contract. Clients may choose to opt out from the features offered by Protected CFDs by choosing the option to use the balance in their trading account in order to keep a CFD position open ("CFDs on margin").

5. The Company agrees to provide the Client with the Services subject to the Client:

- a) Being over 18 years old and of legal competence and sound mind;
- b) Not residing in any country where distribution or provision of the financial products or services offered by the Company would be contrary to local law or regulation. It is the Client's responsibility to ascertain the terms of and comply with any local law or regulation to which they are subject.
- c) Not being a US Reportable Person;
- d) Not being a citizen or resident of the following jurisdictions: Belgium, Sudan, Syria, the Islamic Republic of Iran and the Democratic People's Republic of Korea or of any other jurisdiction or territory which may be deemed high risk by the company

Without derogation from the above, the Company reserves the right, acting reasonably, to suspend or refuse access to and use of the Trading Platform to anyone at its sole and absolute discretion.

6. Any reports, news, opinions and any other information which may be provided by the Company to the Client, aim to facilitate the Client in making his/her own investment decisions and do not constitute personal investment advice. In case the Company is deemed, for any reason to provide any recommendation and/or advice, the Client hereby agrees that any transaction effected either by adopting or ignoring any such recommendation and/or advice shall be deemed to have been affected by the Client relying exclusively on his/her own judgment and the Company shall have no responsibility.
7. Provision of investment advice, if any, shall only be carried out by the Company subject to a separate written agreement with the Client and after assessing the Client's personal circumstances. Unless such written agreement has been entered into between the Client and the Company, the provision of reports, news, opinions and any other information by the Company to the Client does not constitute investment advice or investment research.
8. The Client agrees and acknowledges that he/she shall be exclusively responsible for any investment strategy, transaction or investment and he/she shall not rely on the Company for this purpose and the Company shall have no responsibility whatsoever,

irrespective of any circumstances, for any such investment strategy, transaction or investment.

3. Portfolio Management

- 3.1. The Client may appoint the Company as investment manager on a discretionary basis of such moneys, fixed income and fixed income related Investments, equity and equity related Investments and other Financial Instruments transferred to or held by the Company under this Agreement from time to time, which, together with all Investments and re- Investments made and the proceeds of those moneys and Investments and all earnings and profits, less all withdrawals, are referred to collectively as the "Portfolio". The Portfolio may be divided into one or more sub-portfolios depending upon the Clients objectives and strategy. Each sub-portfolio shall hereinafter be referred to as a "Sub-Portfolio".
- 3.2. The Company agrees to provide the Client and the Client wishes to be provided with the services of management of portfolio investment on a discretionary basis where such Portfolios include one or more Financial Instruments if the Client so requests.
- 3.3. For the purposes of being provided with the services, the Client agrees and undertakes to provide the Company with the securities and/or collateral that may be agreed between the Client and the Company. Should the provision of securities and/or collateral by the Client be agreed between the Parties the IF is entitled to treat the provision of such as a prerequisite to the commencement of the services.
- 3.4. The Client acknowledges and accepts that:
 - I. The Financial Instruments or funds of the Client may be held by a third party on behalf of the IF and in such cases the Client may not be fully protected against the insolvency of the third party or in case of any act or omission of any such third party.
 - II. The funds or Financial Instruments of the Client may be held in an omnibus account by a third party and in such cases the Client may not be fully protected against the insolvency of the third party or in case of any act or omission of any such third party.
 - III. The Financial Instruments may be held with a third party and such Financial Instruments may not be separately identifiable from the proprietary Financial Instruments of that third party or of the IF and in such cases the Client may not be fully protected against the insolvency of the third party or in case of any act or omission of any such third party.
 - IV. The accounts that contain Financial Instruments or funds belonging to the Client may be subject to the law of a jurisdiction other than that of an EU member state and the rights of the Client relating to those Financial Instruments or funds may differ accordingly.
 - V. The existence of a substantial risk of incurring losses and damages as a result of the purchase or sale of any Financial Instrument and acknowledges his willingness to take such risk.
 - VI. Any Financial Instrument in foreign markets may entail risks different than the ordinary risks in the market at the Client's country of residence.
 - VII. Investments might be based on unrated securities, which bear significant credit and exchange rate risk. While the IF may attempt to put in place actual or synthetic hedging arrangements to address such risks, there can be no assurances that such hedging arrangements shall be available or that the hedging will be effective.
 - VIII. There is a possibility that the value of the Portfolio and of fixed income securities in general might decline due to an increase in interest rates. Interest rate risk is generally high for longer-term bonds and low for shorter-term bonds.

3.5. Portfolio Management Terms

- I. The minimum initial investment amount shall be Euro 20,000 (Euro twenty thousand or USD equivalent).
- II. The initial lock up period shall be a minimum of 6 months and a maximum of 36 months. The Client may request a lock up period of 12, 18 24 or 36 months.
- III. The Management Fee shall be payable and charged in any investment amount.

4. Bonus Scheme

All New and Existing Clients of the Company can request to receive the Bonus equal up to 100% of their Eligible Deposits if the following conditions are met:

- a) The Client has deposited the Eligible Deposit amount or more or its equivalent in another currency in the Trading Account for which the Bonus Request is made.
- b) b) A Bonus cannot be placed and/or used in separate Trading Accounts. The Company reserves the right to deny any Bonus Request or to reduce the granted Bonus Amount based on its sole discretion and without providing any explanation for its decision.

4.1. The Size of the Bonus can be up to 100% of the Eligible Deposits of the Client. The management holds the discretion in special circumstances and right to increase the Bonus amount.

4.2. Once a Bonus Request has been approved, The Company shall transfer the Bonus to the client's Trading Account in accordance with the following conditions:

- a) The Bonus in the Trading Account can be denominated in EUR, USD or GBP currency.
- b) b) No Internal Transfers of the Bonus amount to other Trading Accounts shall be allowed.
- c) c) The Company reserves the right to change the properties of the Trading Account on which the Bonus Request has been made.
- d) d) Expert advisers are prohibited on the Bonus Account.

4.3. Withdrawal requests will be processed only for profits. The total amount of submitted withdrawals at any given time in the Bonus account shall not exceed the amount of the granted bonus.

4.4. The Client cannot withdraw his/her/its Bonus. The Client can however withdraw any profits and/or his/her/its Deposit.

4.5. The Company reserves the right to cancel an assigned / granted Bonus entirely on its own discretion in the event of:

- a) In all cases when the Client is in breach of any of the Terms and Conditions of The Company
- b) b) In case of Account Termination

5. Application, Registration, and Verification

5.1. When registering for a trading account with the Company, the Client must provide their personal data and verify their email address and telephone contact number. The Client is unable to proceed in his/her account registration unless this information is provided.

Prior to funding his/her account, the Client will be asked to provide further personal information pertaining to their economic profile, their appropriateness (together "the **Identification**") and must provide identification documents in order to verify his/her account (the "**Verification**"). Clients will be unable to proceed to the trading platform without completing their account Identification.

Verification documents may include but are not limited to:

- a) Passport issued by Government Authority;
- b) Proof of Address in the form of a Utility Bill or Bank Statement.

The Company reserves the right to request additional supporting documents during the Verification of the Client's Trading Account and on an ongoing basis during the business relationship.

Depending on the method of deposit, the Company reserves the right to request supporting documentation in order to verify the beneficial owner of the account from which funds have been sent.

In the case of Credit or Debit Cards deposits, the Company will request a scan copy of the front and back of the card. The Client should ensure to only leave available the first 6 and last 4 digits of the card number. All other digits and the CVV Code on the back should be covered for the Client's protection.

It is understood that the Company, under applicable Law, is not required to accept a person as a Client until all documentation required by the Company have been received, properly and fully completed by the person and all internal checks have been satisfied.

5.2. The Client agrees to:

- a) Notify the Company of any changes to their personal and/or financial information by sending an email compliance@traderxlab.com
- b) Notify the Company of any changes to their email or telephone number by sending an email to compliance@traderxlab.com
- c) Provide true and accurate data.

5.3. The Company reserves the right to use the Client's information in order to follow anti- money laundering laws and regulation. The Client authorizes the Company to use such information to perform internal checks.

5.4. The Company may, at its discretion and depending on the deposit amount of the Client, give the Client up to fourteen (14) days from the date of deposit, to provide supporting documents for the Verification of the account. During this time, the Client will have access to the trading platform. If the Client does not provide the documentation within this timeframe, the Company will block the Client's account and return any remaining funds, excluding any profits.

6. Appropriateness

6.1. In accordance with our governing regulation, part of the information requested from Clients is used to assess the Client's appropriateness to the services and financial instruments offered by the Company.

6.2. The Client's knowledge and experience, as provided by the Client, enables the Company to make a decision on the appropriateness of the Client. If the Client is identified as not having the correct level of knowledge/experience, the Company will inform the Client accordingly.

7. Client Categorization

7.1. The Company elects to categorize its Clients in a manner similar to the requirements of MIFID II, thus categorizing any client as eligible Counterparty, Professional Client or Retail Client so that when carrying out business with a Client, the Company can provide the level of information, services and protection that is appropriate to and consistent with a Client categorization.

7.2. On the basis of the information available to the Company, the Company categorized the Clients as Retail Clients and agrees that he will be subject to the rules of professional conduct, which govern the Company's relationship with Retail Clients.

7.3. This categorization will apply to all of the Company's business with the Client, unless the

Parties agree otherwise.

7.4. The Client has the right to request in writing to be categorized as a Professional Client (provided the relevant criteria and procedure are fulfilled), but in such case the Client will be afforded fewer regulatory protections. The Company will assess specific quantitative and qualitative criteria in accordance with its Client Categorization Policy and the change of categorization will depend on its absolute discretion.

7.5. The Client has the right to register only one Trading Account. If any Client has multiple Trading Accounts then the Client needs to inform the Company in relation to these Trading Accounts before carrying out any transactions. If for any reason, the Company is not informed of any multiple Trading Accounts and discovers this to be the case, the Client will be contacted in order to choose which account they wish to keep. All other accounts will be blocked and Client's funds will be refunded back to the Client. Any losses incurred as a result of trading will not be refunded to the Client.

8. Client Warranties

8.1. The Client represents and warrants to the Company that:

- a) The Client has the authority to enter into this Agreement and to execute the provisions thereof;
- b) The Client is not under any legal disability with respect to, and is not subject to any law or regulation which prevents his performance of this Agreement or any contract or transaction contemplated by this Agreement;
- c) The Client acts as principal and not as an authorized representative / attorney or trustee of any third party;
- d) The monetary funds and/or Financial Instruments and other assets delivered for any purpose by the Client to the Company are not connected directly or indirectly to any illegal acts and/or criminal activities and/or terrorism;
- e) The monetary funds and/or Financial Instruments and other assets delivered for any purpose by the Client to the Company, shall belong exclusively to the Client and at all times be free from any charge, lien, pledge or encumbrance, unless the Client has otherwise disclosed to the Company in writing;
- f) The Financial Instruments and/or legal documents, which the Client delivers to the Company are authentic, valid and free of any defect and they shall have the legal effect which they contend to have;
- g) The Client certifies that he has provided accurate, complete and true information about himself upon registration and will maintain the accuracy of the provided information by promptly updating any registration information that may have changed. Failure to do so may result in Trading Account closure, Trading Account limitations and/or voiding of any transactions;
- h) The Client confirms that he/she is not a US Reportable Person or citizen or resident of, Belgium, Sudan, Iran North Korea, Japan or of any other jurisdiction or territory which may be deemed high risk by the company
- i) The Client confirms that he has reached the age of maturity in the country of his/her residency;
- j) The Client confirms that he is of legal competence and/or of sound mind;
- k) The Client will provide KYC documents to the Company within a period not exceeding 14 days from the moment of depositing funds.

8.2. The Client confirms that the purpose and reason for registering and operating a Trading account is to trade, on their own behalf, in any financial instruments and to take advantage of the services offered by the Company. The Client warrants that should the reason for

operating a Trading account change, they will inform the Company immediately.

8.3. The Client warrants and/or shall repeat the above warranties at all times, including, without limitation, during and/or upon the execution of any transaction and/or trade, through the Trading Account and the provision of the Services.

9. Indemnity and Liability

9.1. The Client shall indemnify and keep indemnified the Company and its directors, officers, employees or representatives against all direct or indirect liabilities (including without limitation all losses, damages, claims, costs or expenses), incurred by the Company or any other third party in respect to any act or omission by the Client in the performance of his obligations under this Agreement and/or the liquidation of any Financial Instruments and products of the Client in settlement of any claims with the Company, unless such liabilities result from gross negligence, willful default or fraud by the Company. This indemnity shall survive termination of this Agreement.

9.2. The Company shall not be liable for any loss, expense, cost or liability incurred by the Client in relation to this Agreement, unless such loss, expense, cost or liability is resulted from gross negligence, willful default or fraud by the Company. Notwithstanding the provisions of paragraph 6.1 above, the Company shall have no liability to the Client whether in Agreement, tort (including negligence), breach of statutory duty, or otherwise, for any loss of profit, or for any indirect or consequential loss arising under or in connection with the Agreement.

9.3. The Company shall not be liable for any loss of opportunity as a result of which the value of the Financial Instruments of the Client could have been increased or for any decrease in the value of the Financial Instruments of the Client, regardless of the cause, unless such loss is directly due to gross negligence, willful default or fraud on the part of the Company.

9.4. The Company shall not be liable for any loss which is the result of misrepresentation of facts, error in judgment or any act done or which the Company has omitted to do, whenever caused, unless such act or omission resulted from gross negligence, willful default or fraud by the Company.

9.5. The Company shall not be liable for any act or omission or for the insolvency of any counterparty, bank, custodian, financial institution or other third party which acts on behalf of the Client or with or through whom transactions on behalf of the Client are carried out.

10. Execution of Orders

10.1. By accepting this Agreement, the Client accepts that he has read and understood all provisions of this Agreement and related information on the Website. The Client accepts and understands that all orders received shall be executed by the Company as the counterparty of the transaction in its capacity of Market Maker. The Company shall act as a principal and not as an agent on the Client's behalf for the purpose of the Execution of orders. The Client is informed that Conflicts of Interest may arise because of this model, and further details can be found in the Company's Conflict of Interest Policy.

10.2. The Client authorizes the Company to rely and act in accordance with any order, which appears to have been placed (and has been reasonably accepted as such by the Company) by the Client.

10.3. The Client may transmit orders to the Company via the Trading Platform or in such other manner as it may be specified from time to time, provided the Company is satisfied, at its absolute discretion, as to the identity of the person placing the order as well as for the validity of the order.

10.4. The Client agrees that: (i) the Company may record all telephone conversations between the Client and the Company's employees or representatives, (ii) any recordings that the Company keeps will be its sole property and the Client accepts that they will constitute evidence of the communications between the Company and her/him, (iii) the Company may use such recordings or transcripts from such recordings as evidence towards any dispute, and (iv) that telephone conversations may be recorded without the use of a warning tone or

any other further notice.

10.5. Any orders of the Client, once placed, cannot be revoked or amended, except where the Company can and shall allow the Client to revoke or amend the relevant order.

10.6. Reception of the order by the Company shall not constitute acceptance and acceptance shall only be constituted by the execution of the order by the Company.

10.7. The Company shall be obliged to execute the Client's orders sequentially and promptly.

10.8. The Client acknowledges and accepts a) the risk of mistakes or misinterpretations in the orders sent through the Trading Platform due to technical or mechanical failures of such means, b) the risk of delay or other problems as well as c) the risk that the orders may be placed by unauthorized persons and agrees to indemnify the Company in full for any loss incurred as a result of acting in accordance to such orders. The Client accepts that during the execution of his order, the Company shall have no responsibility as to its content or the identity of the person placing the order, except for gross negligence, willful default or fraud by the Company.

10.9. The Client acknowledges that, at its own discretion, under certain market conditions and in particular where it has reached or surpassed internal exposure levels, the Company may have to close all or a part of the Client's positions in CFD contracts with cryptocurrencies as underlying assets. The Company undertakes to provide adequate notification to the Client in case a CFD position will be liquidated by the Company and shall provide no less than 5 (five) working days' notice before proceeding with the liquidation.

10.10. Negative Balance Protection

(1) The Company provides "Negative Balance Protection" ("NBP") for the Client's Account. NBP guarantees that the client's losses can never exceed the total amount of funds in a Client's Account.

(2) In the event of the appearance of a negative balance in a Client's Account, the Company will not file a claim against the Client, except in cases of employing illicit methods to create it.

11. Electronic Trading

11.1. By accepting this Agreement, the Client is entitled to apply for access codes, within the Company's electronic systems and/or Trading Platform, in order to be able to give orders for the purchase or sale of the Financial Instruments by connecting to the internet through a compatible device such as a personal computer, a tablet or a smartphone. The Client acknowledges and understands that the Company reserves the right, at its absolute discretion, to terminate the Client's access to the Company's Trading Platform or part of them in order to ensure the effective and efficient operation of its systems and in order to protect its own interests and the interests of its Clients. In such cases, the Company may close any or all Trading Accounts.

11.2. The Client agrees and declares that:

- a) The Client will ensure that the Username and Password issued by the Company in relation to the use of the Service(s) will only be used by him and will not be disclosed to any other person;
- b) The Client shall destroy any written notification of his security information upon receipt;
- c) The Client shall avoid choosing numbers, passwords etc. which may be easy to guess such as birthdays and telephone numbers;
- d) The Client shall never write down or record his security information without disguising it, and
- e) the Client shall be liable for all orders given through his security information and any orders received in this manner by the Company shall be considered to have been given by the Client.

- f) The Client is granted an exclusive and non-assignable right to the use of and access to the Trading Account and that it is his responsibility to ensure that no other third party, including, without limitation, to any next of kin and/or to members of his immediate family, shall gain access to and/or trade through the Trading Account assigned to her/him.
 - g) Frequent access and logins to the Trading Account via different IP addresses from different countries and/or via the use of VPN or VPS is an indication that shall reasonably lead the Company to believe that paragraphs 9.2.a and 9.2.f have been breached.
- 11.3. The Client undertakes to notify the Company immediately if the Client notices or has any reason to suspect that:
- a) The Client's security information has been learnt or may be misused by any person;
 - b) Any unauthorized or irregular transaction was recorded on his Trading Account;
 - c) An erroneous order confirmation or any similar inaccurate or conflicting statement or any information;
 - d) The Client became a US Reportable Person or a citizen or resident of Belgium, , Sudan, Syria, Iran, North Korea, Japan or of any other jurisdiction or territory which may be deemed high risk by the company
- 11.4. The Client acknowledges that the provision of the Service(s) may involve information being transported over an open network. Information is therefore transmitted regularly and without control across borders. The Company takes reasonable steps to avoid information being intercepted and read by third parties, by utilizing techniques such as encryption, however it is not always possible to avoid someone other than the Company from gaining access to information about the Client and the Client dealings with the Company.
- 11.5. The Client acknowledges that the Company will not take action based on the orders transmitted to the Company for execution by electronic means other than those orders transmitted using the predetermined electronic means such as the Trading Platform, and the Company shall have no liability towards the Client for failing to take action based on such orders.
- 11.6. The Company bears no responsibility for any actions or omissions of third parties nor does it bear any responsibility for any damage and/or loss and/or expense caused to the Client or third parties as a result of and/or in relation to any aforesaid action or omission.
- 11.7. The Company is not responsible for any power cuts or failures from the Client's part that prevent the use of the system and/or the Trading Platform and cannot be responsible for not fulfilling any obligations under this agreement because of network connection or electricity failures.
- 11.8. Telephone instructions related to trading activities, are currently not permitted. The Company reserves the right, at its discretion, to amend this term in the future.
- 11.9. Orders can be transmitted to the Company for execution, only within the operating (trading) time. The Client's order shall be valid and in accordance with the type and time of the given order, as specified.
- 11.10. The Client acknowledges and agrees that the Company has the right to close any transaction, at its sole and absolute discretion without providing prior notice to the Client if the underlying asset or contract on which the transaction is based settles on an expiry date as determined by the relevant financial market, in which the said asset is traded (such time referred to as "**Closing Time**" and the relevant expiring transaction referred to as an "**Expiring Transaction**"). The Company will not be obligated to take actions to roll over an open position in an Expiring Transaction.
- 11.11. In case of force-majeure, the Company may suspend, freeze and/or cancel the Client

positions and suspend any trading activities on the Trading Platform, and/or suspend the trading of a particular asset and/or request the revision of the executed transactions.

11.12. The client acknowledges and agrees that the Company has the right, at its sole and absolute discretion, and without providing any prior notice to the client, to transfer funds, including client's money, to third party financial institutions, as may be requested from time to time from the Company under its legal and contractual obligations, and the client will have no claim whatsoever against such transfers of funds. These transfer of funds will remain bound to the parties' rights, obligations and warranties under this agreement.

12. Refusal of Execution of Orders

12.1. The Client acknowledges that the Company will have the right, at any time and for any reason and without justification, at its sole discretion, to refuse to execute orders, including, without limitation, in the following circumstances:

- a) If the execution of the order aims or may aim to manipulate the market price of the Financial Instruments (market manipulation);
- b) If the execution of the order constitutes or may constitute abusive exploitation of confidential information (insider trading);
- c) If the execution of the order contributes or may contribute to the legalization of the proceeds of illegal activities (money laundering);
- d) If the Client has insufficient funds to cover the purchase of Financial Instruments or if there is insufficient number of Financial Instruments to cover their sale;
- e) If the Client fails to fulfill any of his obligations towards the Company under this Agreement;
- f) The Company's own exposure levels as set out in the Company's internal policies have been reached in respect of the Financial Instrument or the underlying asset of the Financial Instrument the Client wishes to buy/sell;
- g) If the Client seeks to be or became the US Reportable Person or the citizen or resident of Belgium, , Sudan, Syria, Iran, North Korea or Japan or of any other jurisdiction or territory which may be deemed high risk by the company

Any such refusal by the Company shall not affect any obligation, which the Client may have towards the Company.

13. Client's Money (Safeguarding)

13.1. Client's funds which will be used for the provision of Service(s) shall be held with the Company in the name of the Client in special client denominated accounts (hereinafter the "**Bank Account**") with reliable financial institutions (within or outside the EEA) or to a third party agent or affiliate company. These funds will be segregated from the Company's funds and shall not be used for any other purpose. Company will not be held liable for the insolvency, act or omissions of any bank, financial institution or other third party holding Client's funds.

13.2. The Client's funds in accordance with the provisions of paragraph 11.1 may be held with the funds of other Clients in a pooled Bank account, and although segregated from the Company's own funds it may not be segregated from the funds held for other clients within the relevant Bank Account. Consequently, in the event of default on the part of the bank or other financial institution, which causes a shortfall in the funds held in the pooled Bank Account, the Client may share proportionately in that shortfall.

13.3. The Client authorizes the Company to make deposits and/or withdrawals from the Bank Account on his/her behalf including, without prejudice to the generality of the above, withdrawals for settlement of all transactions undertaken by this Agreement and all amounts payable by or on behalf of the Client to the Company or to any other third party.

- 13.4. The Company retains a right of set off and may, at its sole discretion, from time to time and without the Client's authorization, set-off any amounts held on behalf and/or to the credit of the Client against the Client's obligation to the Company and/or merge any accounts of the Client with the Company. Unless otherwise agreed in writing by the Company and the Client, this Agreement shall not give rise to any rights other than those set out herein or to any credit facilities.
- 13.5. The Client has the right to withdraw the funds, which are not used for margin covering, free from any obligations from his account without closing the said account.
- 13.6. The funds transfer (withdrawal from Trading Account) is achieved up to 10 (ten) working days after receiving from the Client a withdrawal request instruction. Then the transferring amount reduces the balance of the Client's Trading Account on the day the withdrawal request is processed and may be paid to the Client from a third party affiliate entity, agent or payment principal. The Company reserves the right to decline a withdrawal request if the request is not in accordance with this Agreement or to delay the processing of the request if not satisfied with full documentation of the Client.
- 13.7. The Client agrees to pay any incurred bank transfer fees when withdrawing funds from his account to his designated bank account or other payment service. The Client is fully responsible for the payment details that he has provided to the Company and the Company accepts no responsibility for the Client's funds if the Client's given details are incorrect. It is also understood that the Company accepts no responsibility for any funds not deposited directly into the Company's bank accounts/Trading Account(s).
- 13.8. The Client agrees that any amounts sent by the Client will be deposited to the Trading Account at the value date of the payment received and net of any charges / fees charged by the bank or any other intermediary involved in such transaction process. The Company must be satisfied that the sender is the Client before making any amount available to the Trading Account, otherwise the Company reserves the right to refund / send back the net amount received to the remitter by the same method as received.
- 13.9. Withdrawals should be made using the same method used by the Client to fund his/ her Trading Account and to the same remitter. The Company reserves the right to decline a withdrawal with specific payment method and to suggest another payment method where the Client needs to complete a new withdrawal request. The Company further reserves the right to request further documentation while processing the Client's' withdrawal request. If the Company is not satisfied with any documentation provided by the Client, the Company may reverse the withdrawal transaction and deposit the amount back to the Client's Trading Account.
- 13.10. In the event that any amount received in the Bank Accounts is reversed by the Bank Account provider at any time and for any reason, the Company will immediately reverse the affected deposit from the Client's Trading Account and further reserves the right to reverse any other type of transactions effected after the date of the affected deposit. It is understood that these actions may result in a negative balance in all or any of the Client's Trading Account(s).
- 13.11. The Client acknowledges and agrees that the Company will not pay interest to the Client on funds located on Trading Account. The Company reserves the right to establish when and how much interest it will pay on the Client funds.
- 13.12. It is understood by the Client that the Company may keep merchant accounts in its name with payment service providers (PSPs), with the primary function to facilitate and settle payment transactions of its Clients
- 13.13. The Company will exercise due skill, care and diligence when selecting and appointing financial institutions such as banks or PSPs, especially in cases where these institutions hold Client money. The Company will periodically review, monitor and take into account the financial institution's reputation, integrity and expertise, in addition to its regulatory Status. It should be noted that the Company cannot be held liable for any circumstances beyond its control and as such is not responsible for any losses the client may face as a result of

the insolvency or failure of the financial institution where Client money is held.

- 13.14. For the purposes of safeguarding Client money, in a manner equivalent to the Law, the Company:
- a) Will retain accurate corresponding records distinguishing the Client money from its own as well as that of other Clients.
 - b) Will conduct on a regular basis reconciliation between its internal accounts and records and those of any third parties by whom those funds are held.
 - c) Will keep all Client money segregated from its own funds.
 - d) Will not use Client money for its own business purposes.
 - e) Will ensure that Client money deposited into financial institutions is segregated from its own money in clearly identified accounts (Clause 11.1).
- 13.15. The financial institution, to which the Company will pass the Client's money, may hold it in an omnibus account. Hence, in the event of the insolvency or any other comparable proceedings in relation to that financial institution, the Company may only have an unsecured claim against the financial institution on the Client's behalf, and you will be exposed to the risk that the money received by the Company's from the financial institution is insufficient to satisfy your claims. It is understood that the Company may hold Client money and the money of other Clients in the same account.
- 13.16. The Company reserves the right to request the deposit of funds to an affiliate company, payment principal or agent. The Client agrees, acknowledges and confirms that by accepting these terms and conditions that the Company has the right to request funds to be received in an affiliate company, paying agent or principal of the Company.

14. Deposits & Withdrawals

- 14.1. The Client's Trading Account shall be activated upon the deposit of funds.
- 14.2. The Client is able to deposit funds into his account at any time during the course of business relationship. Deposits can be made through a number of methods as specified on the Company's Website, which may be changed at the Company's discretion. When making a deposit, the Company shall credit the Client's trading account with the relevant amount.
- 14.3. The Company prohibits third party or anonymous payments into the Client's Trading Account. Only funds sent from an account held in the Client's name and belonging to the Client are acceptable. The Company reserves the right at its discretion, if it has identified third party or anonymous deposits, to block the account. The Client should note that any remaining funds will be returned to the third-party source via the same payment method and any profits accumulated by the Client using third party or anonymous funds will not be made available to the Client.
- 14.4. The Company reserves the right to request documentation to confirm the source of funds deposited into the Client's account.
- 14.5. The Company will process withdrawals upon receiving a request through the Client's platform. When requesting a withdrawal, the Client should note that the withdrawal of funds will be sent back to the same account via the same method from where the initial deposit was received (e.g. Client deposits 100\$ to trading account by bank wire, first 100\$ of withdrawal will be sent via bank wire to same bank account). The Client is able to request any profit (above his deposit amounts) through other available methods, as long as the account the withdrawal is to be made belongs to the Client.
- 14.6. Withdrawals can only be requested to accounts in the Client's name. No withdrawals will be processed to third party or anonymous accounts.

15. Titles of Ownership

The Financial Instruments purchased by the Client or by the Company on behalf of the Client and shall be registered in the name of the Client and/or in the name of the Company on behalf of the Client.

16. Safekeeping of Financial Instruments

- 16.1. The Client's Financial Instruments shall be deposited for safekeeping with a third party/ custodian in the name of the Client and/or in the name of the Company on behalf of the Client subject to the terms of this Agreement, which may include the Company if applicable and permitted by the Law. Such Financial Instruments may not be separately identifiable from the proprietary Financial Instruments of the third party / custodian and in such cases, the Client may not be fully protected against any act, omission or the insolvency of the third party / custodian.
- 16.2. The Company shall act with diligence and care during the appointment and monitoring of the third party / custodian for the holding and safeguarding of Financial Instruments. The Company shall not be liable for any loss suffered by the Client due to any act, omission or the insolvency of the third party / custodian, unless such loss is the result of gross negligence or fraud by the Company in the appointment or monitoring of the third party / custodian.
- 16.3. Where the Financial Instruments and assets of the Client are deposited for safekeeping with a third party / custodian of the Client's choice, the Client will enter directly into an agreement with the third party / custodian of his choice and will notify the Company in writing of the appointment and the details of the third party / custodian.

17. Settlement of Transactions

- 17.1. The Company shall proceed to a settlement of all transactions upon execution of such transactions.

An online statement of Account will be available for printing to the Client on the Trading Platform of the Company, at all times.

18. Laws and Market Regulation

All transactions of the Client shall be subject to the laws, which govern the establishment and operation, the regulations, arrangements, directives, decisions, circulars and practices (jointly referred to as "the Laws and Regulations") of the relevant authorities, as they are amended from time to time. The Company shall be entitled to take or avoid taking any necessary measures in order to comply with the Laws and Regulations, included but not limited to FATCA, in force from time to time.

19. Client's Obligations

- 19.1. The Client shall be obliged to deposit with the Bank Account any required funds so that there is sufficient clear balance for the execution of his order for the purchase of Financial Instruments and products and to deliver to the third party / custodian under the Company's control any Financial Instruments he requires from the Company to sell, which may include the Company if applicable and permitted by applicable legislation. In case of non-fulfillment of these obligations, the Company shall be entitled not to execute the relevant order, in whole or in part. If the Company executes such orders, the Client shall be obliged to immediately pay the difference between the said balance and the cost of the transaction (in case of purchase) or to deliver the Financial Instruments and/or their control to the third party / custodian (in case of sale) and to pay the Company's fee, commissions and/or other expenses, otherwise the Client shall be

instantly deemed in default without any further notice and shall be liable for any loss caused to the Company from this delay including loss of profit.

19.2. All assets, including Financial Instruments or funds which come into the control of the Company on behalf of the Client shall be subject to the Company's right of lien. To this extent, the Company shall be entitled to refuse their delivery to the Client until all the obligations towards the Company are fulfilled. The Company shall not be liable for any losses caused to the Client or to any third party by the exercise of the right of lien or by any other lawful measures, which may be taken by it, in settlement of its claims against the Client, including any future or contingent claims.

19.3. The Client agrees that in case the Company carries out a transaction which is not covered by the balance of the Client's Trading account, the Company shall have the right to liquidate his assets and use the proceeds to cover part or the total difference.

19.4. The Company has the right to refuse to fulfill its obligations under this Agreement, for as long as it maintains any claims against the Client, whether these are due, future or contingent and regardless of whether these arise from the same transaction from which such obligations arise.

20. Other Documents

The Client shall sign any document, which at the Company's discretion, is considered fair and necessary for the provision of the Service(s) by the Company under this Agreement, including without limitation, for the execution of the Client's orders and the operation of the Client's funds. Such document shall constitute an integral part of this Agreement and shall remain in force until the Company receives a written notice from the Client to revoke it.

21. Foreign Exchange

1. For any conversion required to be effected from one currency to another for the execution of any order, the Company is entitled at its absolute discretion to debit the Client's Trading Account with the equivalent amount of the transaction in the currency in which the Client holds the Trading Account.
2. The Client acknowledges and agrees that he/she shall undertake all risks deriving from any such conversion and in particular, the risk of loss which may be incurred as a result of the fluctuation in the exchange rates.

20. Costs and Associated Charges

20.1. The Company may pay fee/commission to business introducers, referring agents, or other third parties based on written agreement. This fee/commission is related to the frequency/volume of transactions and/or other parameters. Specifically, The Conflicts of Interest such payments to business introducers may create and the procedures established by the Company for their management are described in the Company's Conflicts of Interest Policy.

20.2. All applicable fees or charges can be found on the Company's Website (General Fees). The Company has the right to amend its fees and charges from time to time.

20.3. In case a client has not logged in to their account during a period that exceeds forty-five (45) calendar days, the company shall charge them an inactivity fee of 25 USD on their trading account balance. This fee shall be applied for every forty-five (45) calendar days of inactivity.

21. Provision of Information to the Client

21.1. Where the Company holds Financial Instruments or funds on behalf of the Client, it shall send to the Client at least annually, a statement in a Durable Medium of those

Financial Instruments or funds unless such a statement has been provided in any other periodic statement.

- 21.2. Where the Company executes a Client's order, it shall send to the Client, in a Durable Medium, a notice which confirms execution of the order and includes the essential information concerning its execution, no later than the first business day following execution.
- 21.3. The notice confirming the execution of the order, which shall be sent by the Company to the Client, shall include, as the case may be, the Company's identification, the full name of the natural person, the trading day and time, the type of the order, the execution venue, the identification of the Financial Instrument, reference to the type of order (buy or sell), the quantity, the unit price, total consideration and the total sum of the commissions and expenses charged.
- 21.4. The Client may request from the Company to send him information about the status of his/her order.
- 21.5. The Client may object in writing any part of the notice referred to in paragraph 21.3 above within 5 (five) business days from the date he receives the notification. Failure of the Client to act as above shall prevent the Client from raising any objection or dispute on the specific transaction. An objection of the Client does not result in the cancellation of the transaction.
- 21.6. The Company may test certain functions and websites using a Beta Version which is available to Clients. Clients should note that the Company is not liable for any financial losses or disruptions to services the Client may face as a result of using Beta Versions. All Beta Versions will be identified as such and the Client accepts all risks.

22. Outsourcing and Appointment of Tied Agents

- 22.1. Where the Company outsource critical or important operational functions or any investment services or activities, the Company remains fully responsible for discharging all of its obligations under the relevant legislation.
- 22.2. The Company may appoint tied agents (further – "Agent(s)") for identifying suitable opportunities and creating consumer interest and awareness towards the Services, for the receipt and transmission of orders from the Clients and/or for the provision of advice to the Client (if the Company offers such service as separate Service) or potential client in relation to the Financial Instruments. In case of appointment of an Agent, the Company shall remain fully and unconditionally responsible for any action or omission on the part of the Agent when acting on its behalf.

23. Investor Compensation Fund

The Company is not a member of any investor compensation fund.

24. Acknowledgement of Risks

By accepting this Agreement the Client accepts that the Client has read and understood the information contained in this Agreement and the Company's general description of the nature and risks of different Financial Instruments, Products, and/or Service(s) which can be found in our Risk Disclosure

25. One Click Trading terms and conditions

- 25.1. One Click Trading mode allows you to perform trading operations on the platform with only one click on the Buy/Call or Sell/Put buttons without any additional confirmations. Opting in for the One Click Trading mode means that you acknowledge that you have read and understood the following terms and conditions, and you agree to be bound hereby.
- 25.2. Your current version of the platform enables you to choose between the following modes for order submission. You agree that you will be bound by the procedures and conditions specified herein with respect to each such mode.

- 25.3. There are several steps you have to follow when using the default mode for the submission of orders. Using the default mode, you first invoke the instruments menu and choose the assets you want to trade. Then you select all parameters depending on the instrument you have chosen and confirm your order submission by clicking either Buy/Call or Sell/Put buttons depending on the particular order type selected and your trading intentions. Using the default mode, a confirmation window will appear and you will have to confirm your intentions and the trade details in order to confirm the transaction. Your order will not be submitted until you have completed the aforementioned procedure.
- 25.4. The One Click Trading mode for order submission (hereinafter "**One-Click trading**") is a one-step process. You will be submitting orders when you single-click either Buy/ Call or Sell/Put buttons.
- 25.5. There will be no subsequent confirmation prompt for you to click; hence you should ensure beforehand that all parameters are set based on your trading intentions. You will not be able to withdraw your order once you click Buy/Call or Sell/Put buttons and only certain parameters such as stop loss and take profit orders for CFDs can be modified after having opened a trade. Under normal market conditions and system performance, a market order will be promptly filled after submission and you will have entered into a binding transaction.
- 25.6. You can activate or deactivate One Click Trading mode in the settings of the platform. One Click Trading can be activated or deactivated for one or several instruments in the settings.
- 25.7. By selecting the One Click Trading mode, you understand that your orders will be submitted by clicking the Buy/Call or Sell/Put button, without any further order confirmation. You agree to accept all risks associated with the use of the order submission mode you have chosen, including, without limitation, the risk of errors, omissions or mistakes made in submitting any order.
- 25.8. You agree to fully indemnify and hold harmless the Company from any and all losses, costs and expenses that may incur as a result of any such errors, omissions or mistakes by you or any other person trading on your behalf.
- 25.9. If you accept the One Click Trading terms and conditions, tick the "buy in one click" option when opening trades on the platform. If you do not accept the conditions, do not tick the box and do not use the One Click Trading function.

27. Duration of Agreement and Amendment Thereof

- 27.1. This Agreement shall take effect upon its acceptance by the Client which is signified by the opening of the Trading Account and the depositing of funds. This agreement shall be valid for an indefinite time period, unless terminated in accordance with paragraph 28 below.

- 27.2. This Agreement may be amended unilaterally by the Company to reflect any change in the legislation and/or decisions and/or EU Directives and/or regulations of the Market or other appropriate authorities that affect this Agreement. In any such case, the Company shall notify the Client of the said amendment, which shall take effect immediately without the Client's consent by publishing the new version of the Agreement and/or other related documentation/information on the Website.
- 27.3. The Company reserves the right to amend, from time to time, any part of this Agreement for any reason.
- 27.4. The Client shall ensure that they are informed of these changes at all times. Under such circumstances, the Client will be notified either in writing or through our Website accordingly and shall reserve the right to accept or not accept the amendments according to the provisions of this clause.
- 27.5. If the Company deems that the amendments are material, such amendments will take effect on the date specified in the notice to you.
- 27.6. Any amendments will affect all ongoing business between the Company and the Client, unless we state otherwise in our notice. No amendment of the terms of this Agreement shall affect any outstanding order, transaction, or any other rights or obligations which exist at the date of amendment, unless specified otherwise in the notice.
- 27.7. The Client understands and agrees that her/his consent is not necessary for any change to be effective. Whether the Client does not respond and disagree with the content of the notification sent by the Company regarding the amendments implemented in the Company's Terms and Conditions, this will be considered as an acceptance by the Client of the contents of the amendment and of the amended Terms and Conditions. Further, any order of the Client to execute a transaction(s) following the receipt of the notice, shall be deemed as acceptance by the Client of the contents of the amendment and of the Agreement as amended.
- 27.8. The Client understands that it is their sole responsibility to remain up-to-date with all changes. The applicable version shall be the latest version uploaded on the Company's website and in the event of a dispute the latest version shall prevail.
- 27.9. In case the Client does not agree with the amendments, the Client shall be entitled to terminate this Agreement in accordance with paragraph 28 below.

28. Termination of the Agreement

- 28.1. Each Party shall be entitled to terminate this Agreement at any time by giving to the other Party a 15 (fifteen) days written notice. During the 15 days' notice, the Company may limit the services available to the Client, however access will be granted in order for the Client to withdraw any remaining balance and close any open positions.
- 28.2. The Company shall be entitled to terminate this Agreement immediately, close all open positions, block the Client's account, and return any remaining funds (if applicable) without giving prior notice under the following circumstances:
- a) Death or legal incompetence of the Client;
 - b) If any application is made or any order is issued, or a meeting is convened, or a resolution is approved, or any measures of bankruptcy or winding up of the Client are taken;
 - c) The Client violates any of the Client's obligations under this Agreement;

d) The Company based on available information has determined that the Client:

I. is and/or has been using fraudulent means or was involved in a fraudulent scheme in relation to the performance of this Agreement; and/or

II. has illegally and/or improperly and/or otherwise gained an unfair advantage, over and/or to the detriment of other clients of the Company and/or the Company and/or was unjustly enriched by using information which was intentionally and/or negligently and/or otherwise concealed and/or not disclosed in advance by the Client to the Company and/or for which if the Company had known in advance would have not consented and/or authorized the use of such information by the Client for the purposes of this Agreement; and/or

III. has performed acts with the intention and/or effect of manipulating and/or abusing the market and/or the Company's trading systems; and/or

IV. has acted in bad faith during the performance of his obligations under the Agreement.

e) The termination is required by any competent regulatory authority or body or court of law or under applicable law;

f) The Client occurred to be or became the US Reportable Person or citizen or resident of Belgium, Sudan, Syria, Iran, North Korea or Japan or of any other jurisdiction or territory which may be deemed high risk by the company

g) In case the Company became aware that the Client has not reached the age of maturity in the country which the Client is a citizen of or resides in.

h) In case the Client receives 2 (two) warnings regarding verbal abuse against employees of the Company.

i) The Client breaches any of the warranties made by her/him in this Agreement.

j) In case the Client uses and/or there are indications that lead the Company to reasonably believe that the Client uses different IP addresses from different countries and/or Virtual Private Network ("VPN") and/or Virtual Private Server ("VPS") during the course of executing any transactions and/or trades through the Trading Account and/or the provision of the Services. Whether the Client has provided notice to the Company for any change to its IP address and/or of the use of VPN and/or VPS is irrelevant.

k) The client has initiated a chargeback in relation to funds held in his trading account.

28.3. The Company shall be entitled to terminate this Agreement immediately and close all open positions without giving prior notice under the following circumstances: if the Client didn't provide to the Company his KYC documents within 14 (fourteen) days from the moment of acceptance of this Agreement.

28.4. Provided that the provisions of paragraph 14 shall continue to apply even after the termination of the Agreement, any other lawful rights or obligations that have arisen during or before the termination of the Agreement shall not be affected and the Client shall be obliged to pay to the Company, inter alia:

a) Any pending fee of the Company and any other amount payable to the Company;

b) Any expenses incurred by the Company in the provision of the Service(s) under this Agreement, or as a result of the termination of this Agreement, and

c) Any losses arising during the arrangement or the settlement of the outstanding obligations.

28.5. In case of termination of this Agreement for a reason indicated in clause 28.2, sub clauses c-g, i-k of this Agreement, the Company shall have no liability towards the Client and no obligation to pay the profit of the Client.

28.6. In case of termination of this Agreement for a reason indicated in clause 28.1 of this Agreement, the Company shall have either to wire to the Client the remaining balance or to give to the client the opportunity to withdraw his remaining balance. In case of termination of this Agreement for a reason indicated in clause 28.2, sub clauses c-g, i-k of this Agreement, the Company shall have to transfer to the Client the remaining balance excluding any profits.

28.7. In case of termination of this Agreement for any reason, the Company shall have no liability towards the Client in case the obligations subject to the fulfillment the Company's obligations.

29. The Client's Data

29.1. By accepting the terms and conditions of this Agreement, the Client consents to the collection and processing of his/her personal data/information by the Company as the same are provided by him/her to the Company. The term personal data for the purposes of this Agreement shall mean: name, surname, patronymic; gender; date of birth; identity document information; residence address certifying document information; residence address; contact phone number; email; Client's account photo; information on the subject identified locale, i.e. a set of parameters that determine regional settings of his/hers interface, namely, residence country, time zone and the interface language of the Client; links to the Client accounts in social networks; Client economic profile (information on annual income, net profit, expected annual amount of investment, sources of funds); Client conformity assessment (education, employment status, trading experience); information on the bank card, including information on the issuing bank, four-digit card number, cardholder's first name and last name, card expiration date, payment system, individual card number, card validation code (CVV2 / CVC2), and photos of both sides of the bank card; technical data that is automatically transmitted by the device through which the Client uses the Company's web-site, including the device technical characteristics, IP address, information in the cookies files that have been sent to the Client's device, information about the Client's browser, the operating system name and version, the date and time of access to the site, the requested pages addresses.

29.2. The Client shall be obliged to provide correct, accurate and complete personal data/information as requested by the Company.

29.3. The collection and processing of personal data comply with applicable regulating legislation requirements, including without limitation to Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and the free movement of such data and repealing Directive 95/46/EC (General Data Protection Regulation (hereinafter the "GDPR"), with anti-money laundering regulations, as well as with any and all purposes in relation to this Agreement, including without limitation to enable the Company to discharge its obligations towards the Client.

29.4. The Client acknowledges and consents to that, for the purposes described in the section directly above, the Company shall be entitled to collect, record, organize, structure, store, adapt or alter, retrieve, consult, use, disclose by transmission, disseminate or otherwise make available, align or combine, restrict, erase or destruct Client's personal data and/or perform any other actions according to the GDPR and to another current regulating legislation.

- 29.5. The Client acknowledges and consents to the Company storing, maintaining and processing his/her personal data in the manners as described in the Privacy Policy as well as in this Agreement, during the term of the Agreement and for 5 years following any termination of the Agreement. Such term may be extended from 5 to 7 years upon the competent authority request.
- 29.6. The Client hereby acknowledges, accepts, agrees and consents to the disclosure of personal data by the Company to third parties and their representatives, specified in the Privacy Policy, solely for the purposes of the Agreement, including without limitation in order to facilitate processing/execution of the Client's orders/operations, provided that at all times (i) the amount of personal data to be disclosed to any such third party is proportionate and/or limited solely to facilitate to the actions as described above, and (ii) The Company shall ensure that such third party shall treat the personal data in accordance to applicable laws and regulations.
- 29.7. The Company shall not be entitled to make available the personal data in public and/or disclose such personal data for any other purposes, subject to the disclosure required under applicable laws and regulations.
- 29.8. During processing of the personal data, the Company shall take necessary legal, organizational and technical measures to protect such personal data from unauthorized or accidental access, destruction, change, blocking, copying, provision, and dissemination as well as from any other illegal actions. The types of such measures and the conditions for their application are prescribed by the GDPR.
- 29.9. On all issues of processing of the personal data the Client can always contact the Company's Data Protection Officer (DPO) as specified in the Privacy Policy.

30. Confidentiality

- 30.1. The Parties agree to keep confidential and not to disclose to any third party any confidential information given by the other Party under this Agreement including without limitation all the communication, documentation or other information exchanged between them, both during the term of the Agreement as well as after its termination.
- 30.2. The Company has the right, without prior notice to the Client, to disclose personal data or details of the transactions of the Client in order to comply with the requirements of the regulatory authorities in applicable jurisdictions. The Company may also disclose such information to its auditors/consultants provided if they are informed and committed to the confidentiality of the information communicated.
- 30.3. The Company will handle all Clients' personal data according to the relevant Laws and regulations for the protection of personal data as this may be amended from time to time.

31. Communication Methods

- 31.1. Subject to any specific provision to the contrary in this Agreement, the Client may communicate with the Company by mail, email or telephone. The communication details of the Company are the following:

Postal Address: Suite 305, Griffith Corporate Centre

Telephone:

E-mail: compliance@traderxlab.com

31.2. The official communication language of the Company is English. For the ease and convenience of the Client, the Company employs staff who is able to speak the Client's native language. It should be noted that all documents and information provided by the Company shall be in English, if the Company provides such information in any languages other than English, it does so for informational purposes only. The Company will not be legally responsible or liable regarding the accuracy of the translated information. It is advised that the Client refer to the English version of such information/ documentation.

32. Handling of Complaints

The Client shall contact (in writing) the Company's compliance officer in respect to any complaints for the Services provided by the Company under this Agreement through the email: compliance@traderxlab.com. The complaint shall be dealt with in accordance with the procedures set forth in the Company's policy, details of which can be found at the following link.

33. Force Majeure

33.1. The Company shall not be liable to the Client for any failure, hindrance or delay in performing its obligations under this agreement where such failure, hindrance or delay arises directly or indirectly from circumstances beyond its reasonable control. Such force majeure events shall include without limitation any technical difficulties such as telecommunications failures or disruptions, declared or imminent war, rebellion, civil unrest, natural disasters, statutory provisions, measures taken by authorities, strikes, lockouts, boycotts, blockades or discontinuance or suspension of the operation of any Market.

33.2. The Company does not bear responsibility for not fulfilling (improperly fulfilling) of its obligations when prevented from doing so by uncontrollable circumstances.

34. Assignment

The Agreement shall be personal to the Client and the Client shall not be entitled to assign or transfer any of his/her rights or obligations under this Agreement.

The Company may at any time assign or transfer any of its rights or obligations under this Agreement to a third party. The Company shall notify the Client of any such assignment.

35. Applicable Law and Jurisdiction

The Agreement and all transactional relations between the Client and the Company shall be governed by and construed in accordance with St. Vincent and the Grenadines law and the Parties agree that all disputes shall be finally settled in the courts of the relevant jurisdiction.

36. General Provisions

36.1. The Client acknowledges that no representations were made to him/her by or on behalf of the Company, which have in any way incited or persuaded him to enter into this Agreement.

36.2. This Agreement, together with the Appendices/Annexes and other related documentation/information on the Website, shall constitute the entire agreement between the Company and the Client in accordance with the provisions of the Law and shall prevail over any oral or written communication and/or previous agreements between the Company and the Client.

36.3. In case any provision of the Agreement becomes, at any time, illegal, void or unenforceable in any respect, in accordance with any applicable law and/or regulation

of any jurisdiction, the legality, validity or enforceability of the remaining provisions of the Agreement shall not be affected.

36.4. In case of negligence, tolerance or leniency on the part of any Party with respect to its rights under this Agreement shall not in any case be deemed a silent or other waiver or abandonment of rights.

36.5. Where the Client is more than one person, the Client's obligations under this Agreement shall be joint and several and any reference in this Agreement to the Client shall be construed, where applicable, as reference to any one or more of such persons. Unless otherwise specified, any order, notice or communication given by any of the persons who constitute the Client shall be deemed to have been given by and/or on behalf of all the persons who constitute the Client.

36.6. The Client consents to unsolicited communication and agrees to be contacted during normal business hours for direct advertising without prior invitation by the Company.

36.7. The Client undertakes to pay all stamp expenses relating to the Agreement and any documents, which may be required for the execution of the transactions under the Agreement.

The Client solemnly declares that:

1. the Client has received and/or has had the opportunity to receive a copy of the Agreement prior to the date of its signing and that he/she has had the opportunity to get advice from a lawyer and/or professional advisor of his choice, and
2. the Client has carefully read and has fully comprehended the entire contents of this Agreement with which he absolutely and unreservedly agrees and the Client accepts that he/she shall be fully bound by its terms and conditions.

ANNEX1-GENERAL TERMS

1. The Client's Responsibility

1. The Client acknowledges that these General Terms is as an integral part of this Agreement.
2. It is the Client's responsibility to verify that all transactions and Service(s) received are not contradictory to any applicable law and to undertake any other legal duty emanating from the use of Website at the Client's sole option, discretion and risk, and the Client is solely responsible for ascertaining whether it is legal in the Client's jurisdiction and/or place of residence. The Client holds sole liability for all transactions in his Trading Account, including all cards transactions or other means of deposit and withdrawal transactions (as stated below).
3. The Client is responsible for securing his/her Username and Password for his Trading Account. The Client holds sole responsibility for any damage caused due to any act or omission of the Client causing inappropriate or irregular use of the Client Trading Account.
4. It is clearly stated and agreed by the Client that the Client bears sole responsibility for any decision made and/or to be made by the Client relying on the content of the Website and no claim and/or suit of any kind will arise to that effect against the Company and/or its directors and/or employees and/or functionaries and/or Agents (the Company and/or its Agents). The Company and/or its Agents will hold no responsibility for loss of profits due to and/or related to the Website, Transactions carried out by the Client, Services and the General Terms of use or any other damages, including special damages and/or indirect damages or circumstantial damages caused, except in the event of malicious acts made by the Company.
5. Without limitation of the aforesaid and only in the event of definitive judgment by court or other authorized legal institution resolving that the Company and/or its Agent(s) hold liability towards the Client or third party, the Company's liability, in any event, will be limited to the amount of money deposited and/or transferred by the Client to the Trading Account in respect of the transaction which caused the liability of the Company and/or its Agent(s) (if such was caused).
6. No Trading Account will be approved without the completion of the Company's compliance procedures, including the Identification and Verification of the Account.

2. Risks

1. The value of the financial instruments offered by the Company may increase or decrease. The Client acknowledges that they fully understand the risks involved in trading CFDs (and other similar products), including, but not limited to, the risk of loss of all funds including the entire balance of the Client's account when the Client selects the option to use his/her available balance in order to keep his/her CFD position open.
2. CFD Trading does not give you any right to the underlying instrument of the Transaction. This means that you do not have any interests in, or the right to purchase any underlying shares in relation to such instruments because the CFDs represent a notional value only.
3. Risks associated with trading in cryptocurrencies: There is no specific legal or regulatory framework governing the trading in virtual currencies and trading in these products therefore falls outside the scope of any applicable law.
4. Virtual currencies are complex and high-risk products, and their prices fluctuates widely; as such, they entail the risk of losing the entire invested capital. Trading cryptocurrencies may result in significant loss over a short period of time. Clients should not trade in virtual currencies in case they do not have the necessary knowledge and expertise in these products.
5. The Client acknowledges that he has read, understood and accepted the Company's risk disclosure information found on the Company's Website.

3. Financial Information

- 3.1. The Company should not be held responsible for any losses that the Client may incur (or to third party) due to reliance on inaccurate or erroneous financial information on the Website.
- 3.2. The Client should verify the accuracy and reliability of the information on the Website and its appropriateness in comparison with other dependable information sources. The Company will not be held responsible for any allegedly caused claim, cost, loss or damage of any kind as a result of information offered on the Website or due to information sources used by the Website.
- 3.3. The Client approves and accepts that any oral information given to him/her in respect of his/her Trading Account might be partial and unverified. The Client accepts sole risk and responsibility for any reliance on the aforementioned information. The Company does not give any warranty that pricing or other information supplied by it through its trading software or any other form is correct or that it reflects current market conditions.

4. Trading Rescission

Trading on the Website or partly on one or more instruments may be cancelled for the aforementioned reasons stated in the present Agreement with no advanced notice. The Client will have no claim or right of indemnification for damages allegedly caused by trading cancellation, whether for concluded transactions or for transactions, the Client may indicate that he allegedly intended to be carried out.

5. Limited Liability

1. The Company does not guarantee uninterrupted service, safe and errors-free, and immunity from unauthorized access to the trading sites' servers nor disruptions caused from damages, malfunctions or failures in hardware, software, communications and systems in the Client's computers and in the Company's suppliers.
2. Supplying services by the Company depends, inter alia, on third parties and the Company bears no responsibility for any actions or omissions of third parties and bears no responsibility for any damage and/or loss and/or expense caused to the Client and/or third party as a result of and/or in relation to any aforesaid action or omission. For any damage of any kind allegedly caused to the Client, which involves force majeure as per paragraph 33 of this Agreement.
3. The Company will bear no responsibility for any damage of any kind allegedly caused to the Client, which involves force majeure or any such event that the Company has no control of and which has influenced the accessibility of its trading site.

6. The Company's Privileges

1. The Client agrees that the Company may, at any time and with no prior notice to the Client terminate, cancel and/or close all or part of the Client's transactions, pledge, transfer, or sell the balance and/or securities in the Client's Trading Account and to perform any action which the Company, at its sole discretion, sees fit to cure the breach if any of the following occur:
 - (a) If he/she is in breach of any of his /her obligations according to the terms and conditions and/or the Agreement;
 - (b) If he/she becomes insolvent or bankrupt or in procedure of bankruptcy, reorganization, insolvency or any equivalent procedure.

2. The Client confirms and accepts that the Company might impose restrictions on the Trading Account if required to by law, including without limitation, court order, tax authority, regulatory authorities and any other official authority requirement. The Client agrees that the Company might be required to return or block money existing in the Client's Trading Account to fulfill requirements of the previously mentioned authorities. Should the aforementioned occur, the Client will have no right, claim or demand from the Company in respect of losses caused to his/her account as a result of any such action and undertakes to indemnify the Company for any damage caused by the Company's aforesaid action.
3. The Company is responsible for the execution of a specific transaction and the Client will only assume that a specific transaction was executed upon receipt of an official company report/reply. Further, the Client is solely responsible to verify the status of the pending transactions prior to carrying out other transactions.
4. It is the Client's responsibility to review transaction confirmations and reports through his/her Trading Account or delivered by email or in any other form, instantly following their receipt. Unless the Client objects within (3) three business days, the Company shall consider the reports accurate. The Company has the right to determine the validity of any such objection should it occur.

7. Deposits and Withdrawals

1. According to the Law and any applicable anti-money laundering laws and regulations, the Client performing a bank transfer deposit must use a single bank account registered on the Client's name and located in his/her country of residence. The Client has to deliver an official confirmation of transfer (i.e. remittance slip) and validate that the deposit order is carried out according to the Company's requirements. An absence of such confirmation or incompatibility between account and Client's details might cause a transfer to a wrong account, or cause the rejection/loss of the request, or cause the Company to recall the deposit amount to the transferring bank, and eventually could result in the cancellation of the deposit order. Any withdrawal carried out by bank transfer, will only be transferred to the bank account that the deposit money had originated/deposited.
2. According to the Law and any applicable anti-money laundering laws and regulations, the Company, at its sole discretion, might carry out withdrawal orders by alternative means to those, which have been used in the original deposit order, if and as far as the Company will allow payment by other means of payment. Specifically, when carrying out deposits by other methods (other than credit cards and/or bank transfers), the Client hereby agrees and confirms his/her obligation and commitment to abide by the applicable rules and regulations.
3. The Company will withdraw the Client funds by making a bank wire or transfer to his/her credit card and/or credit card account that was used when the deposit was made, following the Client's withdrawal order. The Company will endeavor to withdraw the Client's funds in accordance with the Client's chosen method. Without prejudice to the previously mentioned, the Company reserves the right to withdraw the funds of the Client by different means in accordance with Client's type of credit card and/or according to the Company's internal regulations. The Credit card withdrawal shall be performed at times and according to the International Payments Systems procedures.
4. As the withdrawal request is pending (no confirmation has been given/sent to the Client by the Company), the Client may ask to stop the withdrawal process, according to the 2.2 instructions, leaving the balance of his/her Trading Account intact. The Client accepts

and confirms that upon completion of the withdrawal request, he/she will no longer be allowed to request withdrawal cancellation.

5. Subject to paragraph 7.4, if the Client had requested multiple withdrawals to be completed and subsequently requested to carry out multiple stop withdrawals, the Client shall cancel the previously requested withdrawal request(s) and only then to continue providing the remaining requests.
6. The Client's requests to withdraw funds from Trading Account, which remain incomplete 5 (five) days after the request, will cause the Company to refund the withdrawal amount back to the Trading Account.

8. Quotes

- 8.1 The graphs displayed on the Trading Platform are indicative. Thus, the Company does not guarantee the execution of orders at the same prices specified in the Trading Platform at the time of the Client's submission of a request for the execution of transactions.
2. The price displayed on the Trading Platform is formed by the formula $(\text{Bid} + \text{Ask}) / 2$.

9. Copyright

- 9.1. Copyrights and Intellectual Property (IP) on the Website are the Company's property or of third parties which have authorized the Company to use such IP on the Website and Service(s). It is forbidden to copy, distribute, duplicate, present in public, or deliver the copyrighted material, in whole or in part, to third parties. It is forbidden to alter, advertise, broadcast, transfer, sell, distribute or make any commercial use of the copyrighted material, in whole or in part, except with duly signed prior permission from the Company.
- 9.2. Unless explicitly stated otherwise, any material and/or message, including without limitation, idea, knowledge, technique, marketing plan, information, questions, answers, suggestions, emails and comments (hereinafter – "Information") delivered to the Company shall not be considered the Client's confidential or proprietary right of.
- 9.3. Consent to the Agreement will be considered as authorization to the Company to use the entire Clients' Information (excluding Clients' Information designated for personal identification), at the absolute and sole discretion of the Company without requirement of any additional permission from the Client and/or the payment of any compensation due to such use.
- 9.4. Client undertakes that any notice, message or any other material supplied by the Client shall be appropriate and shall not harm other persons including their proprietary rights. Client shall refrain from uploading or sending any illegal and/or harmful and/or disturbing to other Clients material, and is strictly forbidden from taking any action, which might damage the Company.

10. Content and Third Parties' Websites

- 10.1. The Website might include general information, news, comments, quotes and other information related to financial markets and/or advertising. Some information is supplied to the Website by unaffiliated companies.
- 10.2. The Company does not provide investment research. All news, comments, quotes and other information related to financial markets published by the Company are of promotional/marketing nature only.

10.3. The Company does not prepare, edit or promote the information/links and/or other information provided by unaffiliated companies.

10.4. The Company will not be liable for the content of any third-party websites or the actions or omissions of their proprietors nor for the contents of third party advertisements and sponsorship on those websites. The hyperlinks to other websites are provided for information purposes only. Any Client and/or potential client use any such links at his/her own risk.

11. Severability

If any provision in the Agreement and/or this Annex or its implementation towards any person or in any circumstance shall be invalid, illegal or unenforceable, the remainder of the Agreement and its implementation shall not be affected and will be enforceable in any manner allowed by Law.

12. Adjustments to the Price of Financial Instruments Relating to Shares

If during the term between the purchasing and the expiration of any Financial Instrument relating to stock as the base asset, the stock has been split or reverse split, then the Financial Instrument price will be adjusted according to the adjustments made to the stock price in the relevant market where it is traded due to the aforesaid split or reverse split.

13. Communications and Delivery of Notices. Advertising Materials

13.1. Reports and any notice hereunder may be sent to the Client at the address indicated by the Client, or such other address notified by the Client in writing to the Company from time to time. All communications sent to the Client shall be deemed delivered, at the time of delivery if sent by email, fax, by hand delivery or notified through the Internet Trading Platform or within 2 (two) business days if posted by courier. Communications by the Client shall be deemed delivered only when actually received by the Company.

13.2. The Client's details provided or will be provided by the Client during his/her activity on the Website may be used by the Company for sending Company's advertising content and promotional material to the Client, unless the Client selects to uncheck the relevant consent box that would allow the Company to do so. Such removal can be done when:

(a) opening a Trading Account; or

(b) receiving advertising content.

14. Interpretation

For avoidance of doubt and unless noted otherwise, words in singular shown in the Agreement will refer to plural and vice versa; words in masculine gender will refer to feminine gender and vice versa; words referring to a person will refer to corporation and vice versa. The headlines in the Agreement will not be used as interpretation of the terms but rather be used for convenience.