1. COMMUNICATING WITH US

You may contact us in writing, by e-mail or other electronic means, (including by telephone). The language of communication will be English or Spanish and you will receive documents and other information from us in English or Spanish. However, where appropriate and for your convenience, we will endeavour to communicate with you in other languages. By accepting and agreeing to the Terms and Conditions of this Agreement, you agree to the following terms and conditions and all policies included on the Company's official Website **innovaciondigitalnumro1@gmail.com**

The Company is free to use any ideas, concepts, know-how, techniques, or information contained in its communications for any purpose whatsoever, including, but not limited to, product development and marketing. The Company monitors your communications to evaluate the quality of service you receive, your compliance with this Agreement, the security of the website, or for other reasons. You agree that such monitoring activities will not entitle you to any cause of action or other right with respect to the manner in which the Company monitors your communications.

2. MEMBERSHIP FLIGIBILITY

The Services are available and reserved only to natural or legal persons who have entered into a legally binding contract under the applicable laws in their country of residence. Notwithstanding the terms mentioned below, our Services are not available to persons under the age of 18 or who have not reached the legal age ("Minors"). For the avoidance of doubt, we disclaim any liability for Minors' unauthorized use of our Services in one way or another.

Without limiting the provisions mentioned above, our Services are not available in areas where their use is illegal, and the Company reserves the right to refuse and/or terminate access to its Services to anyone at its sole convenience.

For the avoidance of doubt, the ability to access our website does not necessarily mean that our services, and/or your activities through them, are legal under the relevant laws, regulations or directives for your country of residence.

3. DEFINITIONS - INTERPRETATION

In this agreement these words have the following meanings:

"Account" means the personal trading account that the Client maintains with the Company and designated with a specific account number.

"Access Codes" means the username and password provided by the Company to the Client to access the Company's website.

"Agreement" means these Terms and Conditions for the Services offered by the Company.

"AutoTrading Software" means an Expert Advisor, Robot or cBot, i.e. a piece of Software that performs trading operations automatically or semi-automatically with or without human interference.

"Balance" means the sum held on behalf of the Client in his Client Account within any period of time. "Business Day" means a day that is not a Saturday, Sunday, public holiday or any other holiday that the Company announces on its website.

"CFD" means contract for difference" consists of an agreement (contract) to exchange the difference in value of a particular currency, commodity or index between the time a contract is opened and the time it is closed. Profits or losses are made based on how the prices of the underlying instruments change relative to the price at the start of the contract.

"Execution" means the execution of Clients' orders on the Company's trading platform, where the Company acts as the Agent for Clients' transactions.

"FFI" is an abbreviation for Foreign Financial Institution.

"Financial markets" means international financial markets in which the exchange rates of financial instruments are determined in multi-party trading.

- "Financial Instruments" means any of the financial instruments offered by the Company and which are defined as such under applicable Law or Regulation.
- "Transferable Securities" means:
- i. Money Market Instruments
- ii. Shares in collective investment schemes
- iii. Options, futures, swaps, forward interest rate agreements and any other derivative contracts relating to securities, currencies, interest rates or yields, or other derivative instruments, financial indices or financial measures that can be settled physically or in cash
- iv. Options, futures, swaps, forward interest rate agreements, and any other commodity-related derivative contracts that are required to be settled in cash or that may be settled in cash at the option of a party (other than by default or other termination event)
- v. Options, futures, swaps, and any other commodity-related derivative contracts that can be physically settled as long as they are traded on a regulated market and/or MTF
- vi. Options, futures, swaps, forward contracts and any other commodity-related derivative contracts, which can be physically settled and which are not mentioned in point (vi) above and which are not for trading purposes, which have the characteristics of other derivative financial instruments, taking into account, inter alia, whether they are cleared and settled through recognised clearing houses or are subject to regular margin calls
- vii. Derivative instruments for credit risk transfer
- viii. Financial contracts for differences
- ix. Options, futures, swaps, forward rate agreements and any other derivative contracts relating to weather variables, freight rates, emission allowances or inflation rates or other official economic statistics that must be settled in cash or may be settled in cash at the option of one party (except for default or other termination event), as well as any other derivative contracts relating to assets, rights, obligations, indices and measures not referred to in this Part, which have the characteristics of other derivative financial instruments, taking into account, inter alia, whether they are traded on a regulated market or MTF, whether they are cleared and settled through recognised clearing houses or whether they are subject to periodic margin adjustments
- "MTF" means the Multilateral Trading System.
- "Company Trading (Trading) Time" means a period of time within one business week, where the Company's trading terminal provides an opportunity to conduct trading operations. The Company reserves the right to modify this time period as appropriate, upon notice to the Client.
- "Order" means the request/instruction given by the Client to the Company to Open or Close a Position in the Client's Account.
- "Services" means the investment and ancillary services that the Company will provide to Clients and are governed by this Agreement as described in Paragraph 5 of this Agreement.
- "Transaction" means any type of transaction subject to this Agreement effected on the Client's trading account(s), including but not limited to Deposit, Withdrawal, Open Trades, Closed Trades and any other transaction of any financial instrument.
- "Reportable people in the U.S."

Please note that the Company does not accept clients who are Reported Persons in the U.S.

In this Agreement, all words denoting only the singular number shall also comprise the plural, where the above definitions apply and vice versa, and words denoting natural persons shall comprise legal persons and vice versa. Words denoting any genre include all genres and whenever reference is made to the terms "Paragraphs", "Sections" and "Appendices" it refers to paragraphs, sections and appendices of this Agreement.

Section headings are only used for ease of reference.

You assume full responsibility in relation to any investment strategy, transaction or investment, tax costs and for consequences arising from any transaction you enter into and the Company shall not be responsible or liable to the Company for the foregoing.

When the Company provides general trading recommendations, market commentary or other information in its newsletters and/or website:

- This is incidental to your business relationship with the Company. It is provided solely to enable you to make your own investment decisions and does not give rise to investment advice;
- If the document contains a restriction on the person or category of persons to whom that document is intended or to whom it is distributed, you agree that you will not transmit it to any such person or category of persons;
- The Company makes no representations or warranties as to the accuracy or completeness of such information or as to the tax consequences of any Transaction;
- You agree that prior to your submission the Company may have made use of the information on which it relies. The Company is not responsible for the time of receipt by you and cannot guarantee that you will receive such information at the same time as other Clients. Published research reports or recommendations may appear in one or more on-screen information services.

The Company's operating hours are from **09:00 UTC on Monday until 19:59 UTC on Friday**, excluding Sundays and holidays which will be announced via the Company's website. The Company reserves the right to suspend or modify the hours of operation at its own discretion and in such case, its website will be updated without delay so that you are informed accordingly.

4. INFORMATION AND REQUIREMENTS FOR ACCOUNT OPENING

When you register for the aforementioned Services, the Company will ask you to provide certain identifying information, as part of the account opening procedure that will allow us to identify and categorize you in accordance with the Company's "Customer Categorization Policy". Each Client is entitled to have one (1) account, in case the Client opens more than one (1) account, the Company shall have the right to transfer money or trades from one account to another, even if such transfer will require the closing of any trades on the account from which the transfer was made.

You acknowledge your willingness to share with the Company certain private information that you use for the purpose of confirming your identity and categorizing you in accordance with the "Customer Categorization Policy." This information is collected in accordance with our strict verification procedures which are used to deter international money laundering operations and to ensure the security of our clients' business activity at all times, and is subject to the Company's "Privacy Policy".

If you are registering as a legal entity, you hereby represent that you have the authority to bind that entity to this Agreement. The Company will treat the information you entrust to the Company with care, in accordance with the disclosures you provide during the Registration process and in its Privacy Policy.

By registering with the Company, you confirm and agree that you consent to the use of all or part of the information you provide in respect of your trading account, the transactions you make through it, and the interactions you make with the Company on behalf of the Company. All interactions you make with the Company will be stored by the Company for record-keeping purposes, as required by Law and may be employed by the Company in cases where disputes arise between you and the Company or any other competent authority.

5. CUSTOMER CLASSIFICATION

You are categorized as a **Retail Customer**. This categorization provides the highest level of protection compared to a Professional Client or an Eligible Counterparty. In the event that you wish to be recategorized, you must inform the Company in writing, clearly stating such wish. However, the final decision of the change in categorization is at the absolute discretion of the Company.

You are bound by the method and process of categorization, as defined and explained in detail in the "Client Categorization Policy" which can be found on the Company's website under the heading "Client Categorization Policy". Therefore, by accepting these Terms and Conditions, you agree to the application of the categorization method as defined in the "Client Categorization Policy".

6. WARRANTIES ON BEHALF OF THE CLIENT

You represent, confirm and warrant that all funds given to the Company for business purposes belong exclusively to you and are free of any liens, charges, pledges or any other charges. In addition, the funds delivered to the Company by you are in no way directly or indirectly the product of any illegal act or omission or the product of any criminal activity.

You are acting on your own behalf and not as a representative or trustee of a third party, unless you have submitted, to the satisfaction of the Company, a document and/or powers of attorney permitting you to act as a representative and/or trustee of any third party.

You agree and understand that in the event of such an event occurring, i.e., the Company reasonably suspects that a client's funds are the product of illegal activity and/or belong to a third party, the Company will report such event to the **Financial Intelligence Unit of Saint Vincent and the Grenadines (SVGFIU).** In addition, the client's account with the Company will be frozen immediately and the funds will remain as such, pending investigation, without informing the client of any ongoing investigation. In addition, you also agree and understand that the Company may reverse any Transactions made on your Trading Account and may terminate this agreement. The Company reserves the right to take any legal action against you to cover and indemnify itself in the event of such an event and may claim any damages caused to the Company by you as a result of such an event.

You represent that you are over 18 (eighteen) years of age, in the case of a natural person, or that you have full legal capacity, in the case of a legal person, to enter into this Agreement.

You understand and agree that all transactions in relation to any Financial Instrument will be traded solely through the Trading Platforms provided by the Company and that the Financial Instruments are not transferable to any other Trading Platform.

You warrant the authenticity and validity of any document delivered by the Client to the Company. You understand and agree that the Company cannot provide you with any legal advice or warranties regarding your use of the Services and the Company makes no representations as to the legality of the Services in your jurisdiction.

7. E-COMMERCE

The Company will provide you with Access Codes to gain online access to the Company's Website and/or trading platforms, thus being able to place orders for any available Financial Instrument of the Company and make Transactions with the Company. In addition, you will be able to trade on the Company's Trading Platforms with and through the Company with the use of a personal computer, smartphone or any other similar device that is connected to the internet. In this regard, you understand that the Company may, in its absolute discretion, terminate your access to the Company's systems in order to protect both the Company's interests and yours and to ensure the effectiveness and efficiency of the systems.

You agree that you will keep the Access Codes in a secure location chosen at your discretion and will not disclose them to any other person. You will not proceed and avoid proceeding in any action that is likely to allow irregular or unauthorized access to or use of the Trading Platforms.

You agree not to attempt to abuse the Trading Platforms in an attempt to make illegal profits or attempt to make a profit by taking advantage of server latency or by applying practices such as price manipulation, delayed trading, time manipulation.

You are responsible for all acts or omissions that occur within the Website through the use of your registration information. If you believe that someone has used or is using your registration information, username, or password to access any Service without your authorization, you must notify the Company immediately. You must make every effort to keep the Access Codes secret and known only to you, and you will be responsible for any Order received by the Company through your Trading Account under your Access Codes. In addition, any Order received by the Company will be deemed to have been received from you. In cases where a third party is assigned as an authorized representative to act on your behalf, you will be responsible for all Orders granted through and under the representative's account password.

In the event that you have opened more than one (1) Trading Account, the Company shall be entitled to consider and treat these different accounts as a single unit. The Company has the right to transfer money or trades from one account to another, even if the event requires the closing of any trades on the account from which the transfer will be made.

You are responsible for monitoring your Account and notifying the Company immediately if you become aware that your Access Codes have been lost or are being used by an unauthorized third party. In addition, you agree to immediately notify the Company in the event that you become aware that you have not received a message indicating the receipt and/or execution of an Order, the precise confirmation of an execution, any information about your Account balances, orders or transaction history, as well as in the event that you receive confirmation of an Order that you have not placed.

You acknowledge that the Company may elect not to take action based on Orders transmitted to the Company using electronic means other than Orders transmitted to the Company using predetermined electronic means, such as the Trading Platform, and the Company shall have no liability to the Client for failing to take action based on such Orders.

You agree to use software programs developed by third parties, including, but not limited to, generality of those mentioned above, browser software that supports data security protocols compatible with the protocols used by the Company. In addition, you agree to follow the Company's login procedure that supports such protocols.

The Company shall not be liable in the event of unauthorized access by third parties to information, including but not limited to electronic addresses and/or personal data, through the exchange of this data between you and the Company and/or any other party using the Internet or other available network or electronic means.

The Company is not responsible for any power outages or failures that prevent the use of the system and/or the Trading Platform and cannot be held liable for failure to comply with any obligation under this Agreement due to grid connection or electricity failures. In addition, the Company reserves the right to ask you to give instructions regarding your transactions by other means it deems appropriate.

The Company shall have no liability for any potential damage you may suffer as a result of transmission errors, technical failures, malfunctions, unlawful intervention in network equipment, network overloads, viruses, system errors, delays in execution, malicious blocking of access by third parties, Internet malfunction, interruptions or other deficiencies by Internet service providers. You acknowledge that access to electronic trading systems/trading platforms may be limited or unavailable due to such system errors, and that the Company reserves the right, upon notice to you, to suspend access to electronic trading systems/platforms for this reason.

The Company has the right, unilaterally and with immediate effect, to permanently suspend or withdraw your ability to use any Electronic Service, or any part thereof, without notice, where the Company deems it necessary or advisable to do so, for example, due to your breach of any provision of this Agreement, in the occurrence of a Breach Event. network problems, power failure, maintenance or to protect you when a security breach has occurred. In addition, the use of a service may be terminated automatically, upon termination (for any reason) of any license granted to the Company that relates to the particular service; or this Agreement. Use of a service may be terminated immediately if the service is withdrawn by any market.

8. FINANCIAL INFORMATION

Through one or more of its Services, the Company makes available to you a wide range of financial information that is generated internally, from agents, suppliers or partners ("Third Party Providers"). This includes, but is not limited to, financial market data, quotes and news, analyst opinions and research reports, charts and data ("Financial Information").

The financial information provided on the Company's website is not intentional investment advice. The Company and its Third Party The Parts Providers do not guarantee the accuracy, timeliness, completeness or accuracy

sequence of financial information, or results of your use of this financial information. Financial information can quickly become unreliable for a variety of reasons, including, for example, changes in market conditions or economic circumstances.

It is your responsibility to verify the reliability of the information on the Company's website and its suitability for your needs. We exclude all liability for any claim, damage or loss of any kind caused by the information contained on the Company's website or referred to on the Company's website.

9. ORDERS

You can place an Order through the Company's trading platform. Once the Company receives your instructions or Orders, these cannot be revoked, except with the Company's written consent, which may be given at the Company's sole and absolute discretion.

You place your market request at the prices you see on your terminal/platform and the execution process begins. Due to the high volatility of the market, as well as the internet connectivity between the client's terminal and the server, the prices requested by the client and the current market price may change during this process.

You have the right to use a power of attorney to authorize a third party (representative) to act on your behalf in all business dealings with the Company. The Power of Attorney must be provided to the Company accompanied by all the identification documents of the representative. If there is no expiration date, the Power of Attorney will be deemed valid until written termination by you.

The Company makes all reasonable efforts to execute any order promptly, but by accepting your orders, the Company does not represent or warrant that it will be possible to execute such order or that execution will be possible in accordance with your instructions. In the event that the Company encounters any material difficulty in carrying out an order on your behalf, for example, in case the market is closed and/or due to lack of liquidity in financial instruments and other market conditions, the Company will notify you immediately.

Orders can be placed, executed, changed, or deleted only within the trading time and will remain effective until the next trading session. Your Order will be valid and in accordance with the type and timing of the Order given, as specified. If the validity time of the Order is not specified, it will be valid for an indefinite period.

If any underlying asset of the Financial Instrument becomes subject to a specific risk resulting in an anticipated fall in value, the Company reserves the right to withdraw the specific financial instrument from the Company's trading platform.

There may be restrictions on the number of Transactions you can make in a day and also in terms of the total value of those Transactions. You acknowledge that some exchanges place restrictions on the types of orders that can be transmitted directly to their electronic trading systems. These types of orders are sometimes described as synthetic orders. The transmission of synthetic orders to the market depends on the accurate and timely receipt of prices or quotes from the relevant market or market data provider.

In case the Client uses an Autotrading Software that makes more than 25 requests per minute, the company reserves the right to prohibit and remove such Expert Advisors, Robots or cBots

If your account(s) (in case the client has multiple accounts) has a negative value/balance after a manual/automatic closure, a stop-out of a trade or the termination of this Agreement, that negative cash value represents a debt owed to us and payable immediately. The Company reserves the right, at any time, from time to time, without notice to the Client and in its sole discretion to reclaim such debt.

You acknowledge that a market may cancel a synthetic order by updating its systems, trading screens may drop the record of such order, and you enter such orders at your own risk. However, in the event of such an event occurring, the Company will communicate in a durable medium to its customers before canceling any "synthetic order" or any order for that matter.

You should consult the Company's website for details of the restrictions/limits imposed on Transactions made through its electronic systems and/or trading platforms.

The Company takes all reasonable steps to obtain the best possible results for its Clients. The Company's Best Execution Policy sets out an overview of how orders are executed, as well as several other factors that may affect the execution of a financial instrument.

10. CONFIRMATIONS

Confirmations of all transactions that have been executed on your trading account on a trading day will be available through your online account through the trading platform as soon as the transaction is executed. It is your responsibility to notify the Company if any confirmation is incorrect. Confirmations, in the absence of manifest error, will be conclusive and binding on you, unless you submit your objection in writing within 7 (seven) business days. You may request to receive the statement monthly or quarterly by e-mail by providing such request to the Company, but the Company is not required to provide you with the paper statement. The statement may be provided at the Customer's expense.

You have the right to authorize a third party to give instructions and/or Orders to the Company or to handle any other matter relating to this Agreement, provided that you have notified the Company in writing that such right will be exercised by a third party and that such person is approved by the Company and complies with all of the Company's conditions to permit it.

In the event that you have authorized a third party as mentioned above, it is agreed that, in the event that you wish to rescind the authorization, it is your full responsibility to notify the Company of such decision in writing. In any other case, the Company will assume that the authorization is still in progress and will continue to accept instructions and/or Orders given by the authorized person on its behalf.

11. PRICES

The Company will quote the prices at which it is willing to deal with you. Save where:

- The Company exercises any of its rights to close a Transaction; or
- A transaction is automatically closed;

it is your responsibility to decide whether or not you wish to trade at the price quoted by the Company. The Company's prices are determined by the Company in the manner set forth in the attached terms.

Each price shall be effective and may be used in a trading instruction prior to its expiry time and the time, if any, at which it is otherwise withdrawn by the Company, whichever occurs first. A price cannot be used in a trading instruction after that time. Each price will be available for use in a trading instruction for a transaction with a principal amount not to exceed a maximum determined by the Company. You acknowledge that these prices and maximum amounts may differ from the prices and maximum amounts provided to other clients of the Company and may be withdrawn or modified without notice. The Company may, in its sole discretion and without prior notice, immediately cease providing prices on some or all currency pairs and for some or all value dates at any time.

When the Company quotes a price, market conditions may vary between the submission of the quote by the Company and the time your order is executed. Such a move can be for or against you. Prices that may be quoted and/or traded, from time to time, by other market makers or third parties will not apply to transactions between the Company and you.

12. REFUSAL TO EXECUTE ORDERS

The Company has the right, at any time and for any reason and without giving any notice and/or explanation, to refuse, at its discretion, to execute any Order, including, but not limited to, the following cases:

- If you fail to provide the Company with the documents requested, whether for the purposes of identification of the Client or for any other reason.
- If the Company suspects or fears that the documents submitted may be false or false.
- If you do not have the required funds deposited into your Account.
- If the Company is informed that your credit or debit card (or any other payment method used) has been lost or stolen.
- If the Company believes that there is a chargeback risk.
- If the Company has adequate grounds to suspect that the execution of an Order is part of an attempt to manipulate the market, deal in inside information, relates to money laundering activities or if it is potentially likely to affect in any way the reliability, efficiency or proper functioning of the Trading Platform.
- If you do not have sufficient available funds deposited with the Company or in your bank account to pay the purchase price of an Order together with the respective fees and commissions necessary to carry out the transaction on the Trading Platform. In the event that the Company refuses to execute an order, such refusal shall not affect any obligation you may have towards the Company or any rights the Company may have against you or your assets.
- If the order is the result of insider insider trading (insider trading).

It is understood that any refusal by the Company to execute any order shall not affect any obligation you may have towards the Company or any rights the Company may have against you or your assets.

You declare that you will not knowingly give any Order or instruction to the Company that may instigate the Company to take action in accordance with the preceding paragraph.

13. CANCELLATION OF TRANSACTIONS

The Company has the right to cancel a transaction if it has reasonable grounds to believe that one of the following has been incurred:

- i. Fraud/illegal actions that led to the transaction
- ii. Orders placed on prices that have been displayed as a result of errors or malfunctions of the systems, either of the Company or its third-party service providers
- iii. The Company has not acted on your instructions
- iv. The Transaction has been made in violation of the provisions of this Agreement

The transaction can only be cancelled by the Company's liquidity providers and only for the reasons mentioned above.

14. SETTLEMENT OF OPERATIONS

The Company will proceed to the settlement of all transactions after the execution of such transactions. The purchase of a financial contract is complete when the financial contract has been customized, the premium (or margin, as the case may be) has been calculated, and the payment has been verified. You agree to be fully and personally responsible for the due settlement of each transaction made on your account with the Company.

15. CLIENT FUNDS

Funds belonging to you that will be used for business purposes will be held in an account with any bank or financial institution used to accept funds, which the Company will specify from time to time and will be held in the name of the Company.

The Company shall exercise due skill, care and diligence in the selection, appointment and periodic review of the credit institution, bank, money market fund, PSP and liquidity provider with which it collaborates, in order to ensure the safeguarding of client funds. The Company will also take into account the market reputation of such institutions to ensure the protection of client funds.

It is understood that the Company will hold funds on your behalf in a bank. The legal and regulatory regime applicable to such a bank may be different from the legal and regulatory regime of St. Vincent and the Grenadines and, in the event of insolvency or any other analogous event in relation to that bank, its funds may be treated differently from the treatment that would apply if the funds were held in a bank in St. Vincent and the Grenadines. The Company shall not be liable for the insolvency, acts or omissions of any third party referred to in this clause.

It is commonly understood that any amount payable by the Company to you, will be paid directly to you, to the same account that was used by the client to deposit money with the Company for the account opening process, of which the ultimate beneficiary is you. In case of a positive cash balance in the retail client's trading account, the Company will process the client's request to withdraw funds on the same day the request to withdraw funds was made, or the next business day if the client's request is received outside normal trading hours. And the time needed to make the credit to your personal account will depend on your bank account provider.

The Company reserves the right of set-off and may, at its discretion, from time to time and without your authorization, set off any amounts withheld on your behalf and/or credit against your obligation to the Company. Unless otherwise agreed in writing by the Company and you, this Agreement will not give rise to credit facility rights.

You have the right to withdraw funds that are not used for margin hedging, free of any obligation from your Account without closing such Account.

The Company reserves the right to reject a withdrawal request if the request is not in accordance with certain conditions mentioned in this Agreement or delay the processing of the request if it is not satisfied with the complete documentation provided.

It is within its terms that you will pay any bank fees incurred in case of withdrawals of funds from your trading account to your designated bank account. You are fully responsible for the payment details you provided to the Company and the Company accepts no liability if you have provided false or inaccurate bank details.

You agree that any amount sent by you to the Company's bank accounts will be deposited into your trading account on the value date of the payment received and net of any charges/fees charged by the bank account providers or any other intermediaries involved in such transaction process. In order for the Company to accept any deposit from you, the sender's ID must be verified and ensure that the person depositing the funds is you. If these conditions are not met, the Company reserves the right to refund the net deposited amount via the method used by the depositor.

The Company reserves the right to refuse a withdrawal with a specific payment method and to suggest another payment method where you need to complete a new withdrawal request. In the event that the Company is not completely satisfied with the documentation provided in connection with a withdrawal request, the Company may request additional documentation and, if the request is not satisfied, the Company may reverse the withdrawal request and deposit the funds back into your trading account.

When a withdrawal request is submitted, the Company will process the withdrawal within one business day. Withdrawal requests that have not been received during business hours and/or during business days will be dealt with on the next business day. When your withdrawal request is approved, it may take time for banks and/or payment processors to process the payment, in these cases the Company will not be responsible for such delays.

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 your trading account and reserves the right to reverse any other types of transactions made after the date of the affected deposit. It is understood that these actions may result in a negative balance in all or any of your trading account(s).

You agree to waive any of your rights to receive any interest earned on funds held in the Bank Account where your funds are held.

All withdrawals will be charged with the actual bank charges and outbound transfer fee plus any other out-of-pocket expenses. To find out the indicative prices for transfers abroad, now in force, click here. There is no fee to withdraw by credit card, however, any withdrawal via bank transfer will accompany a \$30 processing fee. Once a withdrawal request is submitted, the Company will process the withdrawal within one business day. Withdrawal requests that have been received during business hours and/or during business days will be dealt with on the next business day. When your withdrawal request is approved, it may take time for banks and/or payment processors to process the payment, in these cases the Company will not be liable for such delays."

Inactive Account Procedure

You acknowledge and confirm that any trading account held with the Company in which you have not made a trade and/or a deposit for a period exceeding ninety (90) days, will be classified by the Company as an Inactive Account.

Inactive Accounts that remain without any transactions for a period of six (6) months are considered inactive. Managing Inactive

Accounts:

Inactive accounts with zero balances are closed and the customer is notified via email. Inactive accounts with balances are charged \$30.00 per month for management fees during the period in which

They remain inactive and are closed when their balance becomes null and the customer is notified accordingly.

In the event that the six-month period that the account remains inactive expires and the account has a balance of less than \$99.00, the account will continue to be charged for administrative fees until the balances become void and the account is closed.

Accounts with balances greater than \$99.00 are transferred to inactive accounts. Handling Inactive Accounts:

It is the Company's policy not to maintain Inactive Accounts. However, in the event that, for any reason, an inactive account remains inactive for an additional period of 6 months, the account will be considered as a Dorman Account.

The inactive account is refunded via bank transfer*. If this is not possible and communication with the customer fails, the account is closed and the balance is transferred to a separate account called "Unclaimed Balances" after 2 weeks from the date of the 1st inactive account communication.

A list of the accounts transferred to unclaimed balances in the Company will be maintained for a period of not less than 5 years.

Unclaimed balances are transferred to the profit and loss account after 12 months.

* Withdrawals will be charged at the actual bank charges and outbound transfer fee plus any other out-of-pocket expenses. To see the indicative prices of transfers abroad, now in force, click here.

16. COSTS AND CHARGES

You shall pay our charges as agreed with you from time to time, any fees or other charges imposed by a clearing organization and interest on any amounts due to us at the rates charged by us at that time. Any alteration of charges will be notified to you prior to the time of the change.

The exact fee will be based on the currency denomination of the Client's Account. The relevant fees and charges are as such;

In the event of any value added tax or any other tax liability arising in connection with a transaction carried out on your behalf or any other action taken under this agreement for you, the amount incurred is fully payable by you and, in this regard, you must pay the Company immediately upon request and the Company is fully entitled to debit your account for the outstanding amount of the settlement (excluding taxes payable by the Company in relation to the Company's income or profits).

Incomplete Application Fee: When the verification of the client's identity has not been completed on time (within 15 days of opening the account), the client's account will be suspended. The deposited amount minus a \$30 administration fee will be refunded to the originating account.

Incentives: The Company, in addition to fees and charges paid or provided to or by the Client or another person on behalf of the Client, may pay and/or receive fees/commissions to/from third parties. The Company may pay fees/commissions to Affiliates, Introducing Brokers, referral agents, or other third parties in a written agreement. This fee/commission is related to a fixed amount per Referred Client. The Company has the obligation and undertakes to disclose to the Client, at the request of the Client,

further details on the amount of fees/commissions or any other remuneration paid by the Company to third parties. The Company may also receive fees/commissions as well as other remuneration from third parties on the basis of a written agreement. The Company receives fees/commissions from the counterparty through which it executes transactions. The fee/commission is related to the frequency/volume of transactions executed through the counterparty. The Company has the obligation and undertakes to disclose to the Client, upon the Client's request, further details about the amount of fees/commissions or any other remuneration received by the Company from third parties.

17. LIABILITY AND INDEMNIFICATION OF THE COMPANY

It should be noted that the Company and any entity related to the Company will conduct transactions in good faith and with due diligence, but shall not be liable for any omissions, deliberate omissions or fraud on the part of any person, firm or company from which the Company receives instructions for the execution of the Orders and/or from which transactions are carried out on its behalf. including where this is the result of negligence, willful omission, or fraud on the part of the Company.

The Company shall not be liable for any missed opportunity on its part that has resulted in losses or reduction (or increase) in the value of its Financial Instruments.

In the event that the Company incurs any claims, losses, damages, liabilities or expenses arising in the course of providing the Services and all related transactions that are performed as a means of having these Services provided to you as agreed in this Agreement or in connection with the possible disposition of your Financial Instruments, you are fully responsible for these losses/expenses/liabilities/claims, while the Company has absolutely no liability and therefore it is your responsibility to indemnify the Company for the above. However, the Company's charges, fees, commissions, etcetera or the client's trading losses shall not exceed the client's available balance.

The Company shall not be liable for any damage caused to you as a result of any omission, negligence, deliberate omission or fraud on the part of the bank where the Company's bank account is maintained.

The Company shall not be liable for the loss of Financial Instruments and funds of yours in cases where your assets are held by a third party, such as a bank, or for an act which was carried out on the basis of inaccurate information available to you before being informed by you, of any change in such information.

The Company makes every effort to ensure that the Banks and institutions in which your funds and/or Financial Instruments are deposited are in good standing and in good standing. However, the Company shall not be liable in the event of a loss resulting from the deterioration of the financial condition of a bank or institution, or for an event such as liquidation, suspension of payments or any other event that causes a bankruptcy of the Bank or institution and therefore leads to the loss of all or part of the deposited funds.

Notwithstanding any other term of this Agreement, the Company shall not be liable for:

- System errors (company or service provider)
- Delays
- Virus
- Unauthorized Use
- For any act performed by or following the instructions of a Market, clearing house or regulatory body.

The Company shall not be liable to you for any partial failure or failure to perform its obligations hereunder by reason of any cause beyond the Company's reasonable control, including, without limitation, any breakdown, delay, malfunction or failure of transmission, communication or computer facilities, industrial action, act of terrorism, act of God, acts and regulations of any governmental or supranational body or authority or the failure of the relevant intermediary broker or agent, agent or principal of the Company's custodian, sub-custodian, dealer, market, clearinghouse or regulatory or self-regulatory organization, for any reason, to perform its obligations.

Neither the Company nor its directors, officers, employees or agents shall be liable for any loss, damage, cost or expense, whether arising from customer negligence, breach of contract or otherwise, incurred or suffered by you under this Agreement (including any Transaction or where the Company has refused to enter into a proposed Transaction). Under no circumstances shall the Company be liable for any losses suffered by you or any third party for any special or consequential damages, loss of profits, loss of goodwill or loss of business opportunities arising under or in connection with this Agreement, whether arising out of the client's breach of contract or otherwise.

You shall pay to the Company such sums as may be required from time to time on or for the satisfaction of any debit balance in any of your accounts with the Company and, on a full indemnity basis, any losses, liabilities, costs or expenses (including legal fees), taxes, levies and levies which the Company may incur or be subject to in respect of any of your accounts or any Transaction or any Relevant Transaction on an Exchange or with an intermediary broker or as a result of any misrepresentation by you or any breach by you of your obligations under this Agreement (including any Transaction) or by the enforcement of the Company's rights. However, the Company's charges, fees, commissions, etc. may not exceed the client's available balance.

You acknowledge that you have not relied on or been induced to enter into this Agreement by any representation other than those expressly set forth in this Agreement. The Company shall not be liable to you for any representation that is not set forth in this Agreement and that is not fraudulent.

18. DURATION OF THE AGREEMENT AND MODIFICATION THEREOF

This Agreement shall be valid for an indefinite time/period until terminated by the Company or by you or both. This Agreement is considered valid only when the Client makes his/her first deposit with the Company.

The Agreement may be modified in the following cases:

- a) Unilaterally by the Company if such modification is necessary as a result of new market developments. It will be communicated in writing or by email or through its main website and your consent will not be required for such modification.
- b) In cases where the modification of the Agreement is not required by any change in the legal framework, the Company will notify you of the corresponding modification through its main website and/or by email. If objections arise, you may terminate the Agreement within 7 (seven) days of notice by sending a registered letter and on the condition that all outstanding transactions on your behalf are completed. Once the above period has elapsed without any objection from the Client, you will be deemed to have consented to and/or accepted the content of the amendment.

19. IMPROPER OR ABUSIVE TRADE AND/OR UNAUTHORIZED ACTIVITIES

The Company's goal is to provide the most efficient trading liquidity available in the form of tradable and transmission prices for most of the financial instruments we offer on the trading platform. As a result of the highly automated nature of the delivery of these tradable transmission prices, Customers acknowledge and agree that price misquotes are likely to occur from time to time.

In case Clients execute trading strategies with the aim of exploiting such erroneous quotes or act in bad faith (communication only known as 'sniping'), the Company will consider this as unacceptable behavior. In the event that the Company determines, in its sole discretion and in good faith, that any of the Clients and/or any of their representatives operating on their behalf are taking advantage of, benefiting, attempting to take advantage of, or benefiting from such erroneous quotes or that any Client is committing any other inappropriate or abusive commercial act such as, For example:

- a) orders placed on the basis of manipulated prices as a result of errors or malfunctions of the system;
- b) arbitrage trades on the prices offered by our platforms as a result of system errors;
- c) fraud/illegal actions leading up to the transaction;
- d) Transactions coordinated by related parties in order to take advantage of errors and delays in system updates.

Customers agree and acknowledge that they will not use our products and services for any unauthorized activity. "Unauthorized Activity" means any act, including, but not limited to, money laundering, arbitrage, or off-market trading of quotes, etc.

In such cases and where we reasonably believe that any transaction involves unauthorized and/or abusive activity, the Company shall have and retain the right to:

- a) adjust the payments offered available to such Customers; or
- b) restrict Clients' access to the transmission of instantly tradable quotes, including the provision of manual quotes only; or
- c) obtain from Clients' accounts any historical trading profits they have made through such liquidity abuse as determined by the Company at any time during our business relationship; or
- d) reject an order or cancel a trade; or
- e) cancel or book any transaction; or
- f) Terminate our business relationship with immediate effect.

The Company has developed and will continue to develop all necessary tools to identify fraudulent and/or illegal access to and use of our Online Trading Service.

Prohibited and illegal trading techniques

The concept of using trading strategies aimed at exploiting pricing errors and/or concluding trades at off-market prices and/or taking advantage of internet delays, commonly referred to as 'arbitrage', 'sniping' or 'scalping' (hereinafter collectively referred to as "Arbitrage"), or the use of certain automated trading systems or "Expert Advisors"; and/or following an abusive trading strategy, i.e. any trading activity that aims to make a potential risk-free profit by opening opposite orders, during periods of volatile market conditions, during news announcements, at the opening of gaps (when trading sessions begin) or at potential gaps where the underlying instruments have been suspended or restricted in a particular market, between the same trading account or different trading accounts. These trading strategies cannot exist in an OTC market where the Client is buying or selling directly from the Principal.

In rare cases, short-term orders lasting less than 180 seconds may be cancelled should be considered as abuse

In the event that the client uses a swap-free account to place arbitrage orders, the Company reserves the right to change the account status to regular and deposit/charge swaps for the entire period with prior written notice.

Changes in market conditions

The Company shall have no obligation to contact you to advise you on appropriate measures in light of changes in Market Conditions or otherwise. Clients agree and acknowledge that the trading of OTC Contracts for Difference - CFDs is highly speculative and volatile and that, following the execution of any transaction, Clients are solely responsible for establishing and maintaining contact with us and for monitoring open positions and ensuring that any further instructions are given in a timely manner.

20. CFD TRADING TERMS Contracts for Difference

A contract for difference ("CFD") is an investment contract in which the profit or loss is the difference between the opening price and the closing price of the contract. The price of a CFD is determined by reference to the price of another financial instrument, such as shares, indices, commodities or fixed income securities.

Evening interest

A daily financing charge may be applied to each open Forex, CFD position at the close of the Company's trading day in respect of that Forex, CFD. If such financing charge is applicable, the Client will request that the Client pay it directly to the Company or it will be paid by the Company to the Client, depending on the type of CFD and the nature of the position held by the Client. The method of calculating the financing fee varies depending on the type of CFD to which it is applied. The finance charge will be credited or debited (as applicable) to the Customer's account on the next business day following the day to which it relates.

The Company reserves the right to change the method of calculation of the financing charge, the financing rates and/or the types of CFDs to which the financing charge applies. For certain types of CFDs, the Client pays a commission to open and close CFD positions. Such commission payable will be debited from the Client's account at the same time that the Company opens or closes the relevant CFD. Changes to interest rates and calculations of our swaps will be at our own discretion and will be communicated to clients on a durable medium prior to the imposition of such charges. Customers should always check the information of the current fees charged. Information regarding swap rates for each Instrument is displayed on the Trading Platform. Rates may change rapidly due to market conditions (changes in interest rates, volatility, liquidity, etc.) and due to various risk-related matters that are at the sole discretion of the company. However, in the event that any changes have occurred in relation to the charge of the clients, such as charges, fees, commissions, levies, including interest rates charged, etc., they will be communicated to the clients in a durable medium prior to the imposition of such charges.

Any open CFD transactions made by the Client at the end of the trading day as determined by the Company or over the weekend, will be automatically carried over to the next business day to avoid an automatic closing and financial settlement of the transaction. The Client acknowledges that by transferring such transactions to the next business day, a premium may be added or subtracted from the Client's account in respect of such transaction. Information regarding swap rates for each Instrument is displayed in the "details" link for each specific Instrument on the Trading Platform.

Expiry and rollover transactions

Transactions with CFDs linked to the market price of a certain base asset, including the market price of futures contracts. A few days before the expiry date of the base asset to which the CFD was linked, the base asset will be replaced by another asset, and the CFD quote will change accordingly.

For certain Instruments on our platform that are based on Futures Contracts, we may, in our sole and absolute discretion, set an Expiration Date and time for a specific Instrument. Information regarding the expiration date of each Instrument is displayed on the Trading Platform.

In the event that we set an Expiry Date for a specific Instrument, it will be displayed on the Trading Platform in the details link for each specific Instrument. You acknowledge that it is your responsibility to inform yourself of the Expiration Date and Time.

If you do not close an open Transaction with respect to an Instrument that has an Expiration Date, prior to such Expiration Date, the Transaction will be automatically closed on the Expiration Date. The Transaction will be closed at a price that will be the latest price quoted on the Trading Platform immediately prior to the applicable Expiration Date and time.

Order Types

Orders can be placed as market orders to buy or sell as soon as possible at the price that can be obtained in the market, or on selected products as stop-limit orders to trade when the price reaches a predefined level. Buy limit orders and stop-to-sell orders must be placed below the current market price, and sell limit orders and buy stop-buy orders must be placed above the current market price. If the buy price for sell orders or the sell price for buy orders is reached, the order will be filled as soon as possible at the price that can be obtained in the market. Limit and stop orders are executed in accordance with the Company's Order Execution Policy and are not guaranteed to be executable at the specified price or amount, unless explicitly stated by the Company for the specific order.

Slide

You are warned that slippage may occur when trading financial instruments. This is the situation when at the time an Order is submitted for execution, the specific price displayed to the Client may not be available; therefore, the Order will be executed near or at a number of pips from the price requested by the Client. Therefore, slippage is the difference between the expected price of an order and the price at which the order is actually executed. If the execution price is better than the price requested by the Client, this is called positive slippage. If the price executed is worse than the price requested by the Client, this is called negative slippage. Keep in mind that slippage is a normal element when trading financial instruments. Slippage occurs most often during periods of illiquidity or increased volatility (e.g., due to news announcements, economic events and market openings, and other factors) that make an order at a specific price impossible to execute. your Orders cannot be executed at the declared prices. Slippage can appear on all account types we offer. It should be noted that slippage can also occur during Stop loss orders, limit orders, and other types of orders. We do not guarantee the execution of your Pending Orders at the specified price. However, we confirm that your Order will be executed at the next best available market price of the price you have specified in your pending Order.

General Terms and Conditions of Use

The Client hereby acknowledges and agrees that the Company may, at its sole discretion, add, remove or suspend from the Platform, any Financial Instrument, in any type of Underlying Asset or Market, from time to time in the event of a share transformation event (e.g., as a result of an acquisition, consolidation/split of shares, merger, split, nationalization, delisting, etc.). or if no Client Positions are held in a particular Financial Instrument at that time. In addition, in the event that we are no longer able to continue to provide an instrument in its current format, we reserve the right, at our sole discretion, to amend the content or terms of an instrument, including its expiry date, trading hours or any other parameters in the instrument's details tab, by sending you a notice.

Maintaining Account Status

To maintain a certain account statement, you must accumulate a minimum monthly sum of trader points that are required for that account statement. You can simply go back to any account statement by meeting the monthly merchant points requirement for that account level, as long as you meet the minimum deposit criteria or making required minimum deposits that will automatically elevate you to the next account level. The monthly requirement of Trader Points and the status of the Trader Points accumulated can be viewed in your account menu.

In the case of any Acquisition and Transformation (including events such as stock consolidations/splits, mergers, takeovers, spinoffs, MBOs, delisting, etc.), depending on the circumstances of each event, our policy is to close any open Client Positions at the market price immediately before the event takes place. As a result of such an event, if any Instrument becomes subject to an adjustment as a result of an acquisition or transformation action, we will determine the appropriate adjustment to be made to the contract price or contract amount as we deem appropriate to take account of the diluting or concentrating effect of the action. Such adjustment will represent the economic equivalent of the rights and obligations of us and you immediately prior to the action.

21. TERMINATION

You have the right to terminate the Agreement by notifying the Company in writing at least 7 (seven) days, specifying the date of termination therein, on the condition that, in the event of such termination, all of the Client's Open Positions shall be closed on the date of termination without derogating from all the provisions referred to above therein, including charges, fees, and fines.

The Company may terminate the Agreement by giving 7 (seven) days' written notice, specifying the date of termination thereof.

The Company may terminate the Agreement immediately without notice in the following cases:

- 1. Death of the client:
- 2. In the event that the bankruptcy or liquidation decision is adopted through a meeting or by filing an application for the above;
- 3. Termination is required by any competent regulatory authority or body;
- 4. You violate any provision of the Agreement and, in the Company's opinion, the Agreement is unenforceable;
- 5. You violate any laws or regulations to which you are subject, including, but not limited to, laws and regulations relating to change control and registration requirements;
- 6. You involve the Company directly or indirectly in any type of fraud;

7. A Default Event as defined in Section 24 of this Agreement occurs.

Termination of the Agreement shall in no way affect any rights that have arisen, existing commitments or any contractual provisions which were intended to remain in force after termination and, in the event of termination, you shall pay:

- 1. Any outstanding fees from the Company and any other amounts payable to the Company;
- 2. Any additional charges and expenses incurred or to be incurred by the Company as a result of the termination of the Agreement;
- 3. Any damage that has arisen during the settlement or settlement of outstanding obligations.

In the event of a breach by you of this agreement, the Company reserves the right to reverse all previous transactions that put the interests of the Company and/or all or the interests of its Clients at risk prior to terminating the Agreement.

The following shall constitute "Default Events" in which the Company shall be authorized to exercise its rights in accordance with the Paragraph below:

- Your failure to observe or perform any other provision of this Agreement and such failure continues for one business day after the Company has provided you with notice of breach.
- The commencement by a third party of bankruptcy proceedings (in the case of a natural person) or of its insolvency or other similar voluntary case of liquidation (in the case of a legal person) under applicable laws or any other similar proceedings that are analogous to those mentioned above in relation to you.
- You take advantage of price delays and place Orders at obsolete prices, trade at off-market and/or off-hours prices and take any other action that constitutes improper trading.
 - You die or become mentally ill (if you are a natural person).
- Any statement or warranty made or given or deemed to have been made or given by you under this Agreement proves to have been false or misleading in any material respect at the time it was made or given or deemed to have been made or given.
- Any other situation in which the Company deems reasonably necessary or desirable for its own protection or any action is taken or an event occurs that the Company believes could have a material adverse effect on its ability to perform any of its obligations under this Agreement.

In the event that a Default Event occurs, the Company shall be entitled to take, in its absolute discretion, any of the following actions at any time and without prior notice:

- instead of returning to your investments equivalent to those credited to your account, to pay you the fair market value of such investments at the time the Company exercises such right, and/or
- to sell those of its investments that are in the possession of the Company or in the possession of any nominee or third party designated under this Agreement, in each case that the Company may, in its absolute discretion, select or and on such terms as the Company may, in its absolute discretion, deem appropriate (without liability for any loss or decrease in price) in order to realize sufficient funds to cover any amount due by you hereunder, and/or
- to close, replace or reverse any Transaction, buy, sell, borrow or lend or enter into any other Transaction or take, or refrain from taking, any other action at the time or times and in such manner as the Company deems necessary or appropriate to cover, reduce or eliminate its loss or liability under or in respect of any of its contracts, positions or commitments, and/or
- treat any or all Transactions then pending as repudiated by the Client, in which case the Company's obligations under such Transaction or Transactions will be cancelled and terminated.

22. RISK RECOGNITION

It should be noted that, due to market conditions and fluctuations, the value of financial instruments may increase or decrease, or even be reduced to zero. Regardless of the information the Company may provide to you, you accept and acknowledge the possibility of such instances occurring.

You are aware and acknowledge that there is a great risk of incurring losses and damages as a result of investment activity (buying and/or selling of Financial Instruments) through the Company and the Company's Trading Platform and you agree that you are willing to assume this risk when initiating this business relationship.

You declare that you have read, understood and accepted without reservation the following:

- 1. Information about the past performance of a Financial Instrument does not guarantee its current and/or future performance. Historical data is not and should not be considered as a reflection of the future performance of any Financial Instrument.
- 2. In the case of Financial Instruments traded in currencies other than the currency of your country of residence, you run the risk of a change in the exchange rate that will decrease the value and price of the Financial Instruments and, consequently, their performance.
- 3. You should be aware that you risk losing all or more of the funds you invested, and you should only buy Financial Instruments if you are willing to do so, if it happens. In addition, all expenses and commissions incurred will be payable by you.

Each financial contract purchased by a client through the Company's website is an individual Agreement made between that client and the Company, and is not transferable, negotiable or assignable to or with any third party.

23. CONFIDENTIAL INFORMATION

The Company is under no obligation to disclose any information to you or to take into consideration any information, either when making any decision or when taking any action on your behalf, unless otherwise agreed and stated otherwise in this Agreement and where this is required by the relevant Laws and Regulations and applicable directives.

The Company will never disclose any private or confidential information regarding our Clients and former Clients to third parties without the express written consent of our Clients, except in those specific cases where disclosure is a legal requirement or is necessary to perform a verification analysis of the Client's identity in order to safeguard their account and secure their personal information.

The Company will handle all your personal data in accordance with the relevant Laws and Regulations for the protection of Personal Data.

The Company may be legally obliged to transmit the information and other financial information regarding its financial accounts to local tax authorities and may exchange this information with the tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

The Client shall be responsible for providing accurate information for the purposes of the CRS and the Company shall not be liable if any misleading and/or false information is reported to the tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements for exchanging financial account information.

By accepting this Agreement, you consent that you have read and accepted the terms of the "Privacy Policy" that the Company has adopted, as this Policy is mentioned in detail on the Company's main website and is available to all Clients.

Unless specifically stated otherwise, any notices, instructions, authorizations, requests, or other communications required by you to provide to the Company under the Agreement shall be in writing and sent to the Company's mailing address as indicated on the Company's website or to such other address as the Company may specify to you from time to time for this purpose and shall be effective only when the Company really get it. provided that they do not violate and are not contrary to any term of this Agreement.

The Company reserves the right to specify any other form of communication with you.

You acknowledge that the Company may record telephone conversations between you and the Company without the use of a warning tone to ensure that the material terms of the Transaction and any other material information relating to the Transaction are recorded promptly and accurately. Such records shall be the sole property of the Company and shall be accepted by you as evidence of the Orders or instructions given.

24. GRIEVANCE PROCEDURE

The Company is required to establish internal procedures to handle complaints fairly and promptly. You may file a complaint with the Company by email. The Company will send you a written acknowledgement of your complaint immediately upon receipt, attaching details of the Company's complaint handling procedures.

Under the Applicable Regulations, the Company must have agreements in place to manage conflicts of interest between the Company and its Clients and between other Clients. The Company will use reasonable efforts to avoid conflicts of interest where they cannot be avoided, the Company will ensure that you are treated fairly and with the highest level of integrity and that your interests are protected at all times.

You acknowledge and agree that you have read and agreed to the "Conflicts of Interest Policy", which was provided to you during the registration process and is uploaded on the Company's official website.

25. GENERAL PROVISIONS

You acknowledge that no representations were made to you by or on behalf of the Company that have in any way incited or persuaded you to enter into the Agreement.

In the event that any provision of the Agreement is or becomes, at any time, illegal, void or unenforceable in any respect, pursuant to a law and/or regulation of any jurisdiction, the legality, validity or enforceability of the remaining provisions of the Agreement or the legality, validity or enforceability of this provision in accordance with the law and/or regulation of any other jurisdiction, will not be affected.

All transactions on your behalf shall be subject to the laws governing the establishment and operation, regulations, agreements, directives, circulars and customs (collectively referred to hereinafter as the "Laws and Regulations") of Saint Vincent and the Grenadines).

You shall take all steps reasonably necessary (including, without prejudice to the generality of the foregoing, the execution of all necessary documents) to enable the Company to properly perform its obligations under the Agreement.

The location of detailed information on the execution and conditions of investment transactions in Financial Instruments carried out by the Company and other information on the Company's activity are accessible and addressed to any natural and legal person on the Company's website via the Internet.

The provisions of the Terms and Conditions and/or any other policies and/or any other content included on the Company's official Website expressed in the English language shall prevail over the provisions of any other translation of the same documents in any language whatsoever is the potential translation.

26. GOVERNING LAW, JURISDICTION

This Agreement and all transactional relations between you and the Company are governed by the Laws of Saint Vincent and the Grenadines and the competent court for the resolution of any dispute that may arise between them shall be the District Court of the district in which the Company's headquarters are located.