

LEGAL DOCUMENTS

Anti-money laundering Policy

MSF AI has policies in place to deter people from laundering money.

These policies include:

1. Ensuring clients have valid proof of identification maintaining records of identification information;
2. Determining that clients are not known or suspected terrorists by checking their names against lists of known or suspected terrorists;
3. Informing clients that the information they provide may be used to verify their identity;
4. Closely following clients' money transactions. Not accepting cash, money orders, third party transactions, exchange houses transfer or Western Union transfers.

What is Money Laundering?

Money laundering is the act of hiding money obtained illegally, so the source appears legitimate. We adhere to strict laws rendering it illegal for us or any of our employees or agents to knowingly engage in or attempt to engage in any activities remotely related to money laundering. Our anti-money laundering policies increase investor protection and client security services, as well as offer safe payment processes.

Money Laundering usually follows three stages:

1. Firstly, cash or cash equivalents are placed into the financial system;
2. Secondly, money is transferred or moved to other accounts (e.g. futures accounts) through a series of financial transactions designed to obscure the origin of the money (e.g. executing trades with little or no financial risk or transferring account balances to other accounts);
3. And finally, the funds are re-introduced into the economy so that the funds appear to have come from legitimate sources (e.g. closing a futures account and transferring the funds to a bank account).

Trading accounts are one vehicle that can be used to launder illicit funds or to hide the true owner of the funds. In particular, a trading account can be used to execute financial transactions that help obscure the origins of the funds.

We directs funds withdrawals back to the original source of remittance, as a preventative measure.

International Anti-Money Laundering requires financial services institutions to be aware of potential money laundering abuses that could occur in a customer account and implement a compliance program to deter, detect and report potential suspicious activity.

These guidelines have been implemented to protect our clients.

What is anti-money laundering policy?

Anti-money laundering (AML) is a term mainly used in the financial and legal industries to describe the legal controls that require financial institutions and other regulated entities to prevent, detect, and report money laundering activities.

We treat money laundering as an illegal activity and stand at the forefront of fighting against any criminal activity. We always keep in touch with responsible industry authorities and keep a track of what goes down around, especially when it comes to our account holders.

Identification

The first safeguard against money laundering is sophisticated Know-Your-Client (KYC) verification. To ensure compliance with standard AML regulations, we require the customer to submit the following documentation:

1. Proof of Identification: a clear copy of the front and back of the government-issued ID, i.e. a valid passport or driver's license.
2. Proof of Residence: an official document issued within the last 3 months, clearly stating the name and address. This can be a utility bill (i.e. water, electric, or landline), or bank statement.
3. Copy of the front and back of the bank card used for the transaction: to ensure the privacy and security, only the last 4 digits of the card must be visible. The client can also cover the CVV code.
4. The Declaration of Deposit.

Please note that regulatory requirements differ in certain countries and we may need to request additional documentation.

Monitoring

We do not accept third-party payments. All deposits must be made in your own name and match the KYC documents submitted. Due to AML regulatory policies, all funds withdrawn must be returned to the exact source from which they were received. This means that funds originally deposited via bank transfer will be returned to the same account when a withdrawal request is made. Equally, if you deposited via credit card, your funds will be returned to the same credit card when a withdrawal request is made.

We do not, under any circumstances, accept cash deposits or disburse cash when withdrawal requests are made.

Reporting

AML regulation requires us to monitor and track suspicious transactions and report such activities to the relevant law enforcement agencies. We also reserve the right to deny a transfer at any stage if we believe the transfer may be connected in any manner to criminal activity or money laundering. The law prohibits us from informing customers about reports submitted to law enforcement agencies concerning suspicious activity.

Please contact us with any questions, comments or for clarification.

Cookies Policy

What is a Cookies Policy?

A Cookies Policy is the policy where users can find detailed information about the types of cookies a website uses, how these cookies are used, and how users can control cookies placement through limiting or forbidding a website to place cookies on his/her electronic device.

What are cookies?

Cookies are small text files placed on your computer by websites you visit. They are widely used to enable websites to work in general or work more efficiently, as well as to provide the necessary information to website owners. The use of cookies is currently the standard practice for most websites.

Manage cookies on your device?

MSF AI uses cookies to personalize content and improve user experience. By browsing this website, you consent to the use of cookies. You can control and manage cookies through your browser.

PLEASE NOTE THAT DELETING OR BLOCKING COOKIES MAY AFFECT THE USER INTERFACE OF THE WEBSITE AND MAKE SOME OF THE COMPONENTS OF THE WEBSITE INACCESSIBLE.

How to disable cookies?

Most browsers allow you to view, delete and block cookies from websites. Please note that if all cookies are deleted, all of your settings will be reset, including the ability to refuse cookies, since this function itself requires placing a corresponding cookie on your device that provides for such a failure.

We use the following types of cookies:

- Required. Such cookies are necessary for the operation of the site. These include, for example, cookies that allow you to log into secure parts of the site and use the basic functionality of the site.
- Analytical/service. These cookies provide information on how and how often the website is used, which user groups there are, which search tools are used. Cookie statistics can also be obtained from a third party.
- Target. Such cookies remember your visits to our website, which pages you visited, which links you clicked. We use this information to make our site and information more relevant to your interests.
- Please contact us with any questions, comments or for clarification

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Deposit and Withdrawal Policy

These terms and conditions apply to any transfers made by clients or the purpose of depositing monetary funds to or withdrawing monetary funds from the client's trading account, which has been opened.

Trading in any investment opportunity that may generate profit requires customers to deposit money on their trading account. Profits may be withdrawn from the online account. Deposits and withdrawals are regulated by this policy as well as the generally applicable terms and conditions.

It is simple and straightforward to deposit and withdraw funds to and from your trading account.

Account Funding

You, the Client, have to perform all the deposits from a particular source (e.g. single bank account). If you want to start trading, you should make sure this account is in your country of residence and on your name. In order to certify that a transaction is authentic, it has to be sent to us to confirm the origin of the funds which will be used for trading.

The Client may transfer funds to (the Company) with different methods of payment as permitted by the Company from time to time and in any currency (acceptable by the Company), and such funds will be converted and managed in the Trading Platform in US Dollars and/or Euro and/or GBP, as determined by the Company, according to an exchange rate determined by the Company's according to the available market rates.

Account Funding Regulations

Deposit: Clients can deposit the funds through the below procedure into our bank account (Bank/Wire Transfer), any legitimate crypto wallet or bank (Credit or Debit) card.

Confirm the deposit: After deposit or transfer the amount into our account, please kindly keep the pay slip and send it to our settlement department. **Receive daily statement:** Confirmed the payment received,

we will update the transaction in your daily statement with the corresponding day and time. If you don't receive the daily statement or can't find the deposit transaction, please kindly contact your personal manager or our customer support department as soon as possible.

Please allow up to 5 business days for the deposited funds via Bank/Wire Transfer to appear on your trading account.

Please notice that all transactions should be under the control of your personal manager in order to avoid any delays and issues.

Minimum Deposit amount (for Credit to Debit cards) is \$250 USD to Max Deposit amount is unlimited.

The Client will have no claim against the Company and will not hold the Company responsible for any delay and/or differences originating from a credit company, banks or other financial institutions rates calculation and/or commission and/or any other debit.

The Client declares that all funds that it transfers to the Company do not derive from any criminal or other illegal activity and without any violation of any applicable anti-money laundering laws and regulations.

If you don't comply with this policy, you may be prevented from depositing the funds.

Withdrawal

According to generally acceptable AML rules and regulations, withdrawals must be performed only through the same bank account or Credit to Debit card that the customer used to deposit the funds.

Unless we agree otherwise, withdrawals from the Account may only be made in the same FIAT currency in which the respective deposit was made.

In addition, when you deposit or withdraw money for trading purposes using alternative FIAT payment methods, you should be aware that additional fees and restrictions may apply. Withdrawals are subjected to withdrawals processing and handling fees. Those fees will be deducted from the transferred withdrawn amount.

Without derogating of the foregoing, we may execute withdrawals to a different facility than the one used for the deposit, in accordance with Anti Money Laundering regulations.

Furthermore, when it comes to withdrawals, Client may be required to present additional information and documents.

Withdrawal Regulations

In order to process your withdrawal request, you must:

Log in to your account through the website.

Open a withdrawal request from client area.

Fill up the withdrawal form.

Print the withdrawal form.

Sign the printed form.

All compliance documentation must have been received and approved by the compliance officer in order to proceed the withdrawal.

Beneficiary Name must match the name of the trading account. Requests to transfer funds to third party will not be processed.

Repayment of any funds via wire transfer by the Company to the Client will be in the same currency and to the same account/credit card from which the funds were originally transferred, unless the Company has decided, by its own discretion, to return the funds to a different account of the Client. The Client will have no claim against the Company and will not hold the Company responsible for any delay and/or differences originating from a credit company Is, banks or other financial institutions rates calculation and/or commission and/or any other debit.

In the case the Client gives an instruction to withdraw funds from the Trading Account, financial department supervises every withdrawal request submitted. Identification documents must be submitted to process any withdrawal.

The Company may cancel the Client Is withdrawal order, if, according to the Company Is discretion, the remaining funds (after the withdrawal) shall not be sufficient to secure open Position(s) in the Trading Account.

The company does not take any responsibility for any delays of withdrawals, due to third party (banks, credit card companies or other service providers) policies, nor any force major events that are not under the company's control.

Withdrawal processing time

The time it takes for the money to reach your Credit ti Debit card or bank account that has been used to deposit funds may vary (usually up to five business days). Note that it might take longer for withdrawals to bank accounts due to the additional security procedures in force.

The request will generally be processed within 4-7 business days. In order to avoid any delays please review your information carefully before submitting the request. We assume no responsibility for errors or inaccuracies made by the account holder. We cannot monitor and is not responsible in any way for the Client's Credit ti Debit Card Company or bank's internal procedures. Client must follow up with the credit card or respective bank independently.

Funds are released to your Credit ti Debit card account once your Credit ti Debit card merchant has debited the funds from our account. This process may take up to 5 business days or more to reflect on your Credit ti Debit card account balance. If you do not have online access to your Credit ti Debit card, it should appear on the next billing statement(s) depending on your card's billing cycle.

Please note clearly that we are not committed to any time frame and that any additional charges imposed by third parties shall be deducted from the deposit or the withdrawal, as applicable.

Fees and Additional Charges

If the receiving bank uses an intermediary bank to send/receive funds, you may incur additional fees charged by the intermediary bank. These charges are usually placed for transmitting the wire for your bank. We are not involved with and nor has any control over these additional fees. Please comply with your financial institution for more information.

All deposits to the company either by Credit Card or Wire Transfer are not subject to fees from the company. Clients may see fees charged to them and these charges will be from the clients' bank.

In accordance with the working regulations, your trading account might be charged an inactivity fee. Commissions will be deducted from your account balance monthly, until you resume your account activity, or until the balance reaches zero. Please contact your personal manager for more details.

Non-Deposited Funds

Funds appearing on Clients' account may include agreed or voluntary bonuses and incentives, or any other sums not directly deposited by the Client or gained from trading on account of actually deposited funds ("Non-Deposited Funds"). Please note unless otherwise explicitly agreed, Non-Deposited Funds are not available for withdrawal. Further, due to technical limitations, Non-Deposited Funds may be assigned to Client's account in certain occasions (for example, for the technical purpose of allowing the closing of positions or an indebted account).

Without derogating from the above mentioned, bonuses issued to Client by the Company may only be withdrawn subject to execution of a minimum trading volume of 25 times the deposit amount plus the bonus issued ("Minimum Trading Volume").

Bonus Funds

The Company may offer a number of attractive reward features, including welcome bonuses, contests and awards to new or existing customers. Bonuses and trading credits rewarded to clients are part of the Company's promotions programs. These bonuses are limited time offers and the terms and conditions associated with any bonus rewards are subject to change from time to time.

Bonuses and profits that are based, even partially, on use of bonus credit, shall be forfeited in case the Company suspects any act of fraud or breach of the Company's Terms and Conditions by Client.

Funds can only be withdrawn when the preceding stipulation has been fully met and fulfilled. All trading bonuses are final, and a trading bonus cannot be removed once it has been credited to an account.

Credit to Debit cards transactions

For Credit to Debit card deposits, when you choose an account in a different currency than USD (United States Dollar), your Credit to Debit card will be debited properly in accordance with amount deposited and the applicable exchange rates. In addition to the exchanged sum deposited, additional credit cards fees may apply (as a result, in such cases you may notice discrepancies between the sum of deposit and the sum charged on your credit card). Customers must accept these slight variations that can occur and won't try to charge this back.

If you have used a Credit to Debit card to deposit funds, performed online trading and decide to cash in on your winnings, the same Credit to Debit card must be used.

Amount of withdrawal per Credit to Debit card is only allowable to an equal amount of money deposited per Credit to Debit card or less. Greater amounts must be wire-transferred to a bank account.

Currency

Your Account may comprise of different FIAT currencies. These will be subject to the following conditions:

We may accept payments into the account in different FIAT currencies and any payments due to or from us and any net balances on the account shall be reported by us in the respective currency;

If the Client send funds in another FIAT currency than his account's currency, we will apply an exchange rate to our discretion.

We will generally settle trades or perform any required set offs and deductions in the relevant FIAT currency where the account comprises such currency ledger, save that where such currency balance is insufficient, we may settle trades in any FIAT currency using the Exchange Rate available.

Additional conditions

Please note that this policy cannot be exhaustive, and additional conditions or requirements may apply at any time due to regulations and policies, including those set in order to prevent money laundering. Please note any and all usage of the site and services is subject to the Terms and Conditions, as may be amended from time to time by the Company, at its sole discretion.

Please contact us with any questions, comments or for clarification

Know Your Customer Policy

Know Your Customer Policy (abbreviated KYC) - is a term of banking and exchange regulation for financial institutions and other companies working with money individuals; meaning that they must identify the counterparty, suitability and risks involved with maintaining a business relationship before conducting a financial transaction.

KYC policies have become increasingly important worldwide lately, especially among banks and other financial institutions, in order to prevent identity theft, money laundering, financial fraud and terrorist activity.

The objective of KYC guidelines is to prevent businesses from being used by criminal elements of money laundering. This helps them manage their risks in a well-judged manner.

In order to verify the identity of the client, we ask to provide certain documents, in accordance with the international KYC policy.

The verification procedure is very simple and straightforward.

The client must provide several documents to complete the trading account verification procedure:

1. Identity document

You can provide an identity document issued by a state authority:

- a. passport (full first page);
- b. driver's license (both sides);
- c. temporary residence permit (both sides).

Please note that a driver's license can be taken as proof of identity only if it is a plastic card, and all information in it contains only Latin transliteration.

2. Credit/Debit Card

A copy of the credit or debit card that was used to deposit funds. Copies of the card is made from the front and back. The first 12 digits on the front side and the CVV code on the back of the card must be covered; the signature strip, on which the client's signature stands, the cardholder's name and the last 4 digits of the card must be clearly visible.

3. Proof of residence

A document confirming the address of the actual location of the client or the billing address, such as bank statements or utility bills issued in the

country of permanent residence, the issuance of which does not exceed 3 months from the date of deposit.

- a. Utility bill;
- b. Electricity bill;
- c. Statement from the bank;
- d. Tax return;

If you do not have documents from this list that contain Latin transliteration, you can provide the following: confirmation from your place of work / study with your name, address and employment / study details with an official signature and stamp.

Please make sure the documents you provide meet the following requirements:

- a. Documents must be valid, their term of issue should not exceed three months;
- b. A document confirming the place of residence must contain your full name and address;
- c. The document confirming the place of residence must be provided in the form of a photograph or scan-copy of the original document;
- d. Documents must contain only Latin characters;
- e. The document confirming the place of residence must contain the date of issue.

4. Declaration of deposit

The deposit declaration confirms that the customer made a deposit of his own free will and that the card was used for the transaction belongs personally to the customer. (The client receives this document immediately after the trading account activation).

Please note that regulatory requirements differ in certain countries and we may need to request additional documentation.

Make sure your photos or scanned copies of documents meet the following requirements:

- a. Scanned copies of documents must have high resolution and be in color, black and white, watermarked, etc. are not accepted;
- b. The following image formats are allowed: JPG, GIF, PNG, TIFF or PDF;
- c. File size should not exceed 10 MB;
- d. Documents must contain Latin characters or have Latin transliteration;

- e. Background. The edges of the documents must be clearly visible on a contrasting background;
- f. In case of poor quality of the submitted documents, the Verification Department may ask you to submit the documents once again.

The verification procedure usually does not take much time. However, in some cases it may take up to 24 hours. Our Verification department will do everything possible to review and accept the information provided by you as soon as possible.

MSF AI holds the security of documentation at highest priority and treats all documents it receives with utmost respect and confidentiality. All files we obtain are fully protected using the highest level possible of encryption at every step of the review process.

In case of any difficulties, please contact our customer support.

Privacy Policy

Please read the Privacy Policy carefully. This document is an integral part of the agreement between you (also named “User”) and the Company.

Privacy Policy describes the rules for **MSF AI** (the Company) work with respect to your personal data. Personal data includes any User data that identifies him as an individual. This Policy also explains the use of personal data that we collect when you use our services by communicating with us by phone, e-mail or by other means. This Policy informs you what type of information we collect, with whom we share it and for what purposes, how we protect it and what rights you have to preserve the confidentiality of your information.

We are serious about protecting the personal data of our customers and preserving confidential information. To avoid the loss of information, its misuse, alteration and unauthorized access to it by third parties, we comply with all requirements, both organizational and technical.

By accepting the Privacy Policy, the User agrees to the collection, storage, use and disclosure of personal data in accordance with this Privacy Policy and applicable law. You can withdraw your consent and request that you remove your personal data by contacting us.

What personal data does the Company collect?

You can provide us with identification, contact, financial and other information when you fill out online forms or send us application forms by phone, as well as by the e-mail during authorization in the Personal Account or in another way. Also, all the personal data that you provide in cases where:

- use our products or services;
- register your personal account on our website;
- subscribe to our publications or third-party publications related to us;
- agree to receive our promotional materials and newsletters;
- participate in a contest, loyalty program, special promotions or surveys;
- leave reviews.

On individual pages of the site, personal data may be requested, which you can provide if you wish (for example, we can request contact information to register a Personal Account, sign up for advertising newsletters and notifications from us and / or so you can submit applications to us).

When you visit our site, certain information is automatically sent to us from your devices. In some jurisdictions, including the European Union, such information may be considered personalized in accordance with certain data protection laws. Some of this information is collected using cookies. More information about the cookies we use and the purposes for which they are used is disclosed in the Cookies Policy.

The personal information that may be collected by the Company falls into the following categories:

- ✓ Information that you provide voluntarily

You can provide the Company with your personal details, contact information, and financial data etc. by filling the forms online, over the telephone, via the email, or any other available methods.

In addition to the above, certain parts of the Company website may ask you to provide personal information voluntarily. The personal information that you are asked to provide, along with the reasons for which you are asked to provide it, will be clarified by your request.

- ✓ Information that the Company collects automatically

When visiting the Company website, certain information (such as your IP address, device type, browser type etc.) is sent from your device automatically. The Company also receives information about how your device has interacted with the website, including the links followed.

Collecting this information enables the Company to conduct analyses of user and Client requests for the purposes of improving the quality of available products and services.

How can the Company use your personal data?

- Sending you newsletters;
- Proper provision of our services;

- Analysis and understanding of our audience in order to improve the Service;
- Investigate violations of this Privacy Policy to ensure compliance, as well as protect our interests and rights.
- We may send you marketing letters with information about our Services that we find interesting for you.

The purposes for which we will use your personal data:

1. To provide you with customer service. Type of data: identification information (name, surname, country of residence, address and other similar information), contact details (e-mail address, phone number, messenger number and the like), national identification documents (passport, id document, residence permit and others), financial information (bank account number, bank card number and name of its owner, documents showing the origin of funds and others), political significance (documents and waivers), documentary information (copies of documents confirming information provided).
2. Risk management, money laundering prevention, response to regulatory and legal requirements. Type of data: transactional, financial, identity.
3. Marketing. Type of data: contacts, consent and correspondence. Purpose: marketing activities and the presentation of information and news about products and services. Legal grounds: the implementation of the contract with you.

What information can the company disclose to certain third parties?

We do not pass on information to companies, organizations and individuals outside the Company unless one of the following conditions applies. We will share your personal data with companies, organizations or individuals outside of the Company if we have a conscientious belief that accessing, using, storing or disclosing personal data is reasonably necessary for:

- Compliance with any applicable laws, regulations, lawsuits, or coercive government requests;
- The application of current legislation, including the investigation of possible violations;
- Identifying, preventing fraud, supporting security or solving technical problems;

- Protect the rights, property or security of the Company, our users or the public as necessary or within legal limits.
- Group companies, third-party service providers, and partners who provide the Company with data processing services (for example, to provide functionality or help to enhance the security of the Company website) or who otherwise process personal information for the purposes described in this Policy;
- Any competent law enforcement body, regulatory or government agency, court, or other third party as permitted by law.

We can share identifiable information in public and with our partners. For example, we may publish information in public to show trends in the overall use of our website.

If the Company participates in the merger, acquisition or sale of assets, we will continue to ensure the confidentiality of any personal data and notify Users before the personal data are transferred or become subject to another privacy policy.

We will not share your name, email address or other information with other users.

Under certain conditions, we may transfer your personal data to a third party in another country for further processing in accordance with the objectives set out in this Policy. In some cases this may include the transfer of data to countries that do not provide the same level of protection as the laws of your country of residence. In such cases, we will, in accordance with legal requirements, ensure that your privacy rights will be adequately protected by appropriate technical, organized, contractual or other legal measures.

What rights does the user have?

- To send a request for the correction of any inaccurate information and/or the completion of any incomplete personal information. The Company will subsequently process the request and notify any third parties to whom such personal information may have been transmitted in accordance with the terms set out in this Policy.
- To request the desistance of personal information processing. The refusal of personal data processing may prevent you from being able

to access particular products and services for which the processing of personal information is necessary.

- To request the erase all of your personal information, with what the Company should comply, unless there is a lawful reason for not doing so.
- You have the right to receive a copy of the personal data that we have about you.
- You have the right to request that we correct any inaccurate information and / or supplement any incomplete personal data. We will correct our records and notify third parties to whom such personal information could be transferred, as described above.
- You have the right to transfer to another person or request a copy of all personal data that you provided to us, after which we will transfer this data to another data controller of your choice.
- You can exercise this right by clicking on the “unsubscribe” or “unsubscribe” link in the marketing letters that we send you. To opt out of receiving any marketing materials sent by the Company.
- You have the right to request that we stop processing your personal data. Please note that this may prevent you from using certain services for which the processing of your personal data is necessary.
- You can withdraw your consent to the processing of your personal data at any time. This will not affect the legality of data processing to which you previously agreed. Please note that if you withdraw your consent, this may prevent you from using some of the features of our service that require the processing of your personal data.
- You have the right to file a complaint with the supervisor.

Company security measures

The Company applies all appropriate technical and administrative measures in order to protect the personal information that it collects and processes.

In particular, the Company:

- Stores personal data on secure servers.
- Uses encrypted transmission links.
- Uses other warranties: firewalls, authentication systems (e.g. passwords), and access control mechanisms to prevent unauthorized access to systems and data.

- Regularly reviews methods of information collection, storage, and processing practices, including physical security measures, to prevent unauthorized access to systems.
- Restricts access to personal information for employees, contractors, and agents who need to know such information in order to process it.

Data retention

Your personal information is only retained for as long as it is necessary to carry out the purposes set out in this Policy (unless further retention is required by law).

Automatic decision making

In some cases, our use of your personal data may result in making automatic decisions (including profiling) that affect you legally or have an important influence on you of a different nature. An automatic decision is a decision about you, made automatically on the basis of a computer calculation (using software algorithms), without human control. When we apply an automatic decision that concerns you, you have the right to challenge the decision, to express your point of view and demand that the person reconsider the decision.

Please contact us with any questions, comments or for clarification

Refund and Return Policy

The present rules determine the return of funds procedures and conditions apply to any outgoing transaction for the purpose of returning monetary funds to the client's trading account.

A return and refund policy outlines how, when, and under what conditions the Client can return the funds.

- The purpose of this policy is a prevention of conflicts between the Client and the Company, as well as reduction of risks related to AML, observance of the principles of the Policy of counteraction of money-laundering and countering of financing of terrorist activity.
- **MSF AI (the Company)** has the right to block an access to the private trading account, to suspend the trading activity, to cancel the demand for input-output transactions, or to make return of funds if the source of the following funds or activity of the Client contradicts the AML policy or financing terrorism activities.
- The trading market is highly volatile and may be affected by external factors such as financial, regulatory, or political events. Additionally, it can be vulnerable to hacks and thefts, they may be subject to government regulation. The potential for profits and loss can be substantial. A refund of the deposited funds, which were lost during trading activity could not be done.
- The Company doesn't cancel the processed transactions therefore the Company has the right to return money to the Client if no trading activity was recorded within a month since account replenishment.
- The Company has the right at certain objective reasons and in case of need to make return of funds, received through any payment system, including credit/debit cards. Thus, return of funds will be executed via crypto wallets or wire transfers that the customer used.
- In case the Company classifies the Client's activity as inappropriate one, indirect, illegal, unfair or it contradicts the Terms of Use, the Company has the right to take actions without informing the Client beforehand.
- The company will take all necessary measures to prevent and block both input, and withdrawal of funds by third parties. Input and output

of funds from the account can be carried out only by the account holder itself.

- According to generally acceptable AML rules and regulations, the return must be performed only through the same bank account or Credit / Debit card that the customer used to deposit the funds.
- Without derogating of the foregoing, we may execute withdrawals to a different facility than the one used for the deposit, in accordance with Anti Money Laundering regulations.
- All compliance documentation must have been received and approved by the compliance officer in order to proceed the withdrawal.
- Beneficiary Name must match the name of the trading account. Requests to transfer funds to third party will not be processed.
- Repayment of any funds via wire transfer by the Company to the Client will be in the same currency and to the same account/credit card from which the funds were originally transferred, unless the Company has decided, by its own discretion, to return the funds to a different account of the Client.
- The Client will have no claim against the Company and will not hold the Company responsible for any delay and/or differences originating from a credit company's, banks or other financial institutions rates calculation and/or commission and/or any other debit.
- In the case the Client gives an instruction to withdraw funds from the Trading Account, financial department supervises every withdrawal request submitted. Identification documents must be submitted to process any withdrawal.
- The company does not take any responsibility for any delays of withdrawals, due to third party (banks, credit card companies or other service providers) policies, nor any force major events that are not under the company's control, including but not limited to lose or damage resulting, directly or indirectly, from any delays or inaccuracies on the transmission of orders or information due to a breakdown in, delay or failure of any transmission, communication or computing facilities.
- The time it takes for the money to reach your or Credit / Debit card or bank account that has been used to deposit funds may vary

(usually up to five business days). Note that it might take longer for withdrawals to bank accounts due to the additional security procedures in force.

- Funds are released to your Credit / Debit card account once your Credit / Debit card merchant has debited the funds from our account. This process may take up to 5 business days or more to reflect on your Credit / Debit card account balance. If you do not have online access to your Credit / Debit card, it should appear on the next billing statement(s) depending on your card's billing cycle.
- If the receiving bank uses an intermediary bank to send/receive funds, you may incur additional fees charged by the intermediary bank. These charges are usually placed for transmitting the wire for your bank. We are not involved with and nor has any control over these additional fees. Please comply with your financial institution for more information.
- Amount of withdrawal per Credit / Debit card is only allowable to an equal amount of money deposited per Credit / Debit card or less. Greater amounts must be wire-transferred to a bank account.

Please contact us with any questions, comments or for clarification

Risk Disclosure Statement

The purpose of the Risk Disclosure Statement is to provide the Client appropriate guidance on the nature and risks of the specific types of financial instruments offered by **MSF AI** (the Company).

The Client acknowledges, understands and agrees with the risks, disclosed below.

Statement

1. Trading is very speculative and risky. Contracts for Difference ('CFDs') are complex financial products, most of which have no set maturity date. Therefore, a CFD position matures on the date you choose to close an existing open position. CFDs, which are leveraged products, incur a high level of risk and can result the loss of all of your invested capital. Trading in CFDs is highly speculative and therefore, is suitable only for those Clients who:

- a. Understand and are willing to assume the economic, legal and other risks involved;
- b. Are financially able to assume the risk of losses up to their invested capital;
- c. Understand and are knowledgeable about CFDs and the underlying assets.

The Client represents, warrants and agrees that he/she understands these risks, is willing and able, financially and otherwise, to assume the risks of trading CFD's. Before deciding to trade, a client should ensure that he understands the risks involved and take into account his level of experience, and if necessary seek independent advice. The Client is responsible for all the losses suffered in his account. Consequently, the Client should be prepared to lose all the invested capital.

2. When trading CFD you need to take into the consideration the following main risks:

- a. CFD's are leveraged products; therefore, they carry a higher level of risk to your capital compared to other financial products and may result in the loss of all of your invested capital. However, it should be noted that the

Company operates on a ‘negative balance protection’ basis, this means that you cannot lose more than your initial investment;

- b. The value of CFD may increase or decrease depending on market conditions, and the potential for profit should be balanced alongside the significant losses that may be generated over a very short period of time when trading CFD;
- c. CFD trading, unlike traditional trading, enables you to trade the markets by paying only a small fraction of the total trade value. However, this entails that a relatively small market movement may lead to a proportionately much larger movement in the value of your position;
- d. The Client needs to make sure that he has sufficient margin in his trading account, at all times, in order to maintain an open position. In addition, the Client needs to continuously monitor any open positions in order to avoid positions being closed due to the unavailability of funds; it should be noted that the Company is not responsible for notifying you for any such instances.

3. Prices are set by the Company and may be different from prices reported elsewhere. The Company will provide the prices to be used in trading and valuation of the Client’s positions in accordance with its Trading Policies and Procedures. As such, they may not directly correspond to real time market levels at the point in time at which the sale of options occurs.

4. Orders and Immediate Execution. Market orders executed over the phone through the Company’s Dealing Room and are completed when the Company’s analyst says “deal” or “done” following the Client’s placing of an order. Upon such confirmation of the manager, the Client has bought or sold and cannot cancel the order. By placing orders through the Company’s Dealing Room, the Client agrees to such immediate execution and accepts the risk of this immediate execution feature.

5. The Company is not an adviser or a fiduciary to a customer. Where the Company provides generic market recommendations, such generic recommendations do not constitute a personal recommendation or investment advice and does not consider any of the Client’s personal circumstances or investment objectives, nor is it an offer to trade, or the solicitation of an offer to trade. Each decision taken by the Client to trade

with the Company and each decision as to whether a transaction is appropriate for the Client is an independent decision made by the Client. The Company is not acting as an advisor. The Client agrees that the Company has no fiduciary duty to the Client and no liability in connection with and is not responsible for any liabilities, claims, damages, costs and expenses, including attorneys' fees, incurred in connection with the Client following the Company's generic trading recommendations and taking or not taking any action based upon any generic recommendation or information provided by the Company.

6. Recommendations are not guaranteed. The generic market recommendations provided by the Company are based solely on the judgment of its personnel and should be considered as such. The Client acknowledges that it enters into any transactions relying on his/her own judgment. Any market recommendations provided are generic only and may or may not be consistent with the market positions or intentions of the Company and/or its affiliates. The generic market recommendations of the Company are based upon information believed to be reliable, but the Company cannot and does not guarantee the accuracy or represent that following such generic recommendations will reduce or eliminate the risk inherent in trading.

7. No guarantees of profit. There are no guarantees of profit nor of avoiding losses when trading. The Client has received no such guarantees from the Company or from any of its representatives. The Client is aware of the risks inherent in trading and is financially able to bear such risks and withstand any losses incurred.

8. Risks

a. **Technical Risks - Internet Trading.** When the Client trades online (via the internet), the Company shall not be liable for any claims, losses, damages, costs or expenses, caused, directly or indirectly, by any malfunction or failure of any transmission, communication system, computer facility or trading software, whether belonging to the Company, the Client, any exchange or any settlement or clearing system.

b. **Market Conditions.** The Client acknowledges that under abnormal market conditions the Company may be unable to execute the Client's instructions and therefore the period during which the Instructions and Requests are executed may be extended.

c. Communication.

- The Company bears no responsibility for any loss that arises as a result of delayed or unreceived communication sent to the Client by the Company.
- The Company bears no responsibility for any loss that arises as a result of encrypted information sent to the Client by the Company, that has been accessed via unauthorised means.
- The Company bears no responsibility for any unreceived or unread internal messages sent to the Client through the trading platform(s); in case a message is not received or read within 3 (three) calendar days, the message gets automatically deleted.
- The Client is solely responsible for the privacy of any information contained within the communication received by the Company.
- The Company has no responsibility regarding any loss as a result of authorized/unauthorised access to all information between the Company and the Client by third parties.

d. Taxes. The Client shall make sure that investing in CFDs is not subject to tax and/or any other duty in the Client's jurisdiction. The Client is responsible for any taxes and/or any other duty which may accrue in respect of his trades.

9. Costs, Swap Value and Other Considerations. Prior to investing in CFDs the Client needs to be aware of any costs involved, such as spread(s), commission(s) and swap(s). For the purposes of this Statement, a swap means the interest added or deducted for holding a position open overnight. The swap for a position opened on Wednesday and held open overnight is three times that of other days; the reason for this is that the value date of a trade held open overnight on a Wednesday would normally be Saturday, but since banks are closed, the value date is Monday and the client incurs an extra 2 (two) days of interest. From Friday to Monday swap is charged once.

10. Expiry System Errors. In case the expiry system fails for any reason, it will auto detect un-expired options and expire them in accordance to the rates stored historically in the archive. If any position did not expire on

time, the system will issue a notification to Risk Manager, detailing all position information, in order to be resolved manually.

In case of any difficulties, please contact our customer support.

Terms and Conditions

Preamble

MSF AI (the Company) offers access to the website and services to clients that accept our Terms and Conditions. By using the website you explicitly confirm that you have read these Terms and Conditions and agree to them. Our obligations are subject to any limits or restrictions which we may agree in writing, and any statutory, regulatory, legal or market requirements. The following terms and conditions apply to all users and in case you require additional information on any of the subjects presented below, feel free to contact our customer support at any time.

You must first read and then accept these Terms and Conditions in order to benefit of the best services provided and the agreement is effective upon acceptance. If you don't agree to the following Terms and Conditions, make sure to inform us.

If we decide to make any amendments, they will be posted online and in order to keep trading on the website, you might be asked to accept the new Terms and Conditions.

In order to be eligible to operate your trading you must be over the age of 18 and to fully understand the risks involved. You hereby acknowledge that you have the knowledge and experience to trade and understand the risks involved. We can't be held responsible for any damage or loss and we are not responsible for verifying whether you possess sufficient knowledge or whether your trading choices are wise. The same conditions apply regarding legal restrictions. You should understand in full that trading; investments and similar operations are regulated in a different way, throughout the world. The fact that you can access our website and use the tools offered, doesn't necessarily mean that it is legal in your country to do so. Do not abuse the license or services provided to you.

By accepting the Terms and Conditions you will be granted a limited license, but you can't deeplink to the website or copy and resell the materials appearing on the following website. The information provided by us should be used entirely for executing transactions inside or within the operated website.

The present Terms and Conditions state that under no circumstances our employees liable for lost profits or any kind of damage occurring during trading, due to connection to our website, including negligence. In any proven circumstance, our liability is limited in your trading account.

The Preamble to these Terms and Conditions is inseparable part thereof and together with all company policies constitute a binding Agreement between the User and the Company.

You and any person making use of the Site are referred to hereunder as "User" and/or "Client". By accessing, visiting and/or using this Site, any person so doing (hereinafter: "User" and/or "Client") unequivocally and unreservedly expresses his or her binding agreement to any and all of these Terms and Conditions, constituting a binding agreement between the User and the Company, and undertakes to fully comply therewith. Any and all activity on, with and/or via this Site shall be governed by these Terms and Conditions.

**BY USING THIS SITE IN ANY WAY YOU CONFIRM YOUR
IRREVOCABLE ACCEPTANCE AND AGREEMENT TO THE
FOLLOWING TERMS AND CONDITIONS. IF YOU DO NOT ACCEPT
ANY OF THESE TERMS AND CONDITIONS OR ANY OF THE POLICIES
– YOU CANNOT USE THE PROVIDED SERVICES AND PLEASE STOP
USING THIS SITE AT ONCE.**

1. Use of the Website

1.2. By accessing this Website, the Client signifies his agreement and understanding of the following Terms and Conditions.

1.2. The Client warrants the Company that he is legally entitled to visit the Website and use the information available on the Website.

1.3. The Company reserves the right to change these Terms and Conditions at any time without any prior notice, the Client therefore responsible for regular reviewing of the following Terms and Conditions.

1.4. Revisions of the following Terms and Conditions will be effective when posted. Continued use of the Website after any revisions shall constitute the Client's acceptance of such revisions.

2. Access

2.1. This Website and the information, tools and materials contained, are not intended for distribution or use by any person or entity who is a citizen or resident of any jurisdiction where such distribution, publication, availability or use would be contrary to the law, regulation or would subject the Company or its affiliates to any registration or licensing requirement within such jurisdiction. In accessing any part of the Website, the Client agrees not to use this Website in such a way that disrupts, interferes or restricts the use of this Website by other users; not to upload, display or transmit any materials through this Website which are false, offensive, defamatory, threatening, obscene, unlawful or which infringe the rights of any other person anywhere in the world.

2.2. User represents that he or she has full legal capacity to enter into legally binding agreements. Users may not make commercial and/or serial and/or automated use of this Site. This Site strictly forbids any use of data mining, data gathering, bandwidth theft, offline browsing plug-ins and software and/or download and/or batch download or access and any access via any software except for the main common and official web browsers.

3. Disclaimer of Warranties

3.1. The Company makes no representations about the results to be obtained from using this Website, the Services, the information or the content.

3.2. The information on this Website is provided on "as is" and "as available" basis. The use of it is the Client's own risk.

3.3. The company does not warrant the accuracy, completeness, security or timeliness of the content, information or Services provided on or through the use of the Website, either expressly or by implying, for any particular purpose.

3.4. The company, its licensor and its suppliers, to the fullest extent permitted by law, disclaim all warranties express or implied, statutory or otherwise, including but not limited to the implied warranties of merchantability, non-infringement of third parties' rights, and fit a particular purpose.

4. Privacy

4.1. The Company's Privacy Policy governs the use of information collected from or provided by the Client at this Website.

4.2. Upon receipt of your application, we may carry out credit or other checks as we deem appropriate from time to time including without limit obtaining references from your bank, employer or credit agencies (if applicable). Credit reference agencies will record details of the search irrespective of whether your application proceeds or not. We reserve the right to carry out further credit checks at anytime whilst this Agreement is in force. You acknowledge and accept that we may use credit scoring methods to assess your application. This may affect our decision on whether to accept the application or whether to alter the way in which your Account will operate.

4.3. You must notify us immediately of any material changes to any of the information set out in your Application Form. In the event that your Application Form is accepted we will open an Account for you and provide you with a user ID and account number. You must not disclose these details to any other person. In the event that you believe that these details are known by a third party then you will notify us immediately. You will assist us in investigating any misuse of your Account.

4.4. You confirm that we are not obliged to confirm or check the identity of anyone using or quoting your Account. You confirm that we shall be entitled (but not obliged) to make any payments owed to you to one single account for all sums. We may (but are not obliged to) agree to transfer the funds to different Bank Accounts.

4.5. We reserve the right to close or suspend your Account at any time in accordance with the terms of this Agreement.

5. Limitation of Liability

5.1. The Company shall not be responsible for and disclaims all liability for any loss, liability, damage (whether direct, indirect or consequential), personal injury or expense of any nature whatsoever which may be suffered by the Client or any third party, as a result of or which may be attributable, directly or indirectly, to the access and use of the Website, any information contained on the Website, the Client's personal information or material and information transmitted over the Company's system. In particular, neither the Company nor any third party or data or content provider shall be liable in any way to the Client or to any other person, firm or corporation whatsoever for any loss, liability, damage (whether direct or consequential), personal injury or expense of any nature whatsoever arising from any delays, inaccuracies, errors in, or omission of any information, or for any actions taken in reliance thereon or occasioned thereby or by reason of non-performance or interruption, or termination thereof.

6. Intellectual Property and Trademarks

6.1. All trademarks, names, logos and service marks (collectively "The Trademarks") displayed on this Website are registered or unregistered trademarks of the Company or third party that may own the Trademarks displayed on the Website. Nothing contained on this Website should be construed as granting any license or right to use any trademark displayed on the Website without the written permission from the Company or from a third party. Client's use of the Trademarks displayed on the Website, or any other content on the Website, except as provided in these Terms and Conditions, is strictly prohibited.

6.2. The Client may download content only for his personal use for non-commercial purposes but no modification or further reproduction of the content is permitted. The contents of the Website, including any images, text, executable code, and layout design may not be distributed, reproduced, publicly displayed, downloaded, modified, reused, re-posted, or otherwise used except as provided herein without the express prior written permission of the Company. The Client may not, for any reason, distribute, modify, duplicate, transmit, reuse, re-post, or use the content of the Website for public or commercial purposes, including the text, images, audio, and video without a prior written consent from the Company. Anything that the Client transmit to this Website becomes the property of

the Company, may be used by the Company for any lawful purpose, and is further subject to disclosure as deemed appropriate by the Company, including to any legal or regulatory authority to which the Company is subject. The Company reserves all rights with respect to copyright and trademark ownership of all material at this Website, and will enforce such rights to the full extent of the law.

6.3. Certain trademarks, trade names, service marks and logos used or displayed on this Site are registered and unregistered trademarks, trade names and service marks of the Company and its affiliates.

6.4. Other trademarks, trade names and service marks used or displayed on this Site are the registered and unregistered trademarks, trade names and service marks of their respective owners. Nothing contained on this Site grants or should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any trademarks, trade names, service marks or logos displayed on this Site.

7. Links and Advertisements

7.1. The Website may include links to other Internet websites or resources as well as for third party advertiser's websites. You acknowledge and agree that the Company shall not be responsible any such external website, resource or advertisement, and does not endorse and is not responsible or liable for any Content, advertising, products or other materials on or available from such sites, resources or advertisements. Client Agreement is entered by and between the operator of the Company and the person or legal entity that has applied to open a trading account at the Company's CFD's Trading platform (the "Client"), according to the terms and conditions detailed herein.

8. Introduction

8.1. This agreement, as well as any legally binding document entered into between the Company and the Client, all as amended from time to time (together: the "Agreement"), set out the terms upon which the Company will deal with the Client in respect to placing orders and trading over financial instruments, on the Company's trading platform.

8.2. Forex trading is a network of buyers and sellers (The Clients), who transfer currency between each other at an agreed price. It is the means

by which individuals, companies and central banks convert one currency into another. And trading in this market, unlike other financial markets such as the New York Stock Exchange, trading in the forex market has no known place nor a central point, as it is one of the so-called markets over the counter.

8.3. Opening an account and usage of the Trading Platform provided by the Company is by limited license given by the Company to the Client. The license is personal, non-transferable and is for persons who are older than 18 years old (or older legal age, if the law applicable to the Client's jurisdictions requires a higher legal age) and subject to this Agreement. The Client may not transfer, assign, or enable other to make any use of the license, and/or give the Clients access codes to the Trading Account to anyone. Any damage caused to the Client, the Company and any third party due to breach of this Agreement by Client, shall be under the Client's sole responsibility.

8.4. All services are provided to the client by the Company, which is the management company and the client enters into a contractual agreement with the Company only.

9. Opening of the Trading Account

9.1. The Company will open an account for the Client (the "Trading Account") as soon as reasonably practicable after: (i) the Company has received confirmation that the Client has agreed to enter into this Agreement (such confirmation can be made by checking the "I AGREE" button or link on the Company's website (the "Website"), followed by a completed application form (if applicable) and all other Client's information required by the Company to be provided for full verification. The Client confirms that Client's information is full, accurate and complete. If there is a change in the information provided by the Client at any time, the Client must notify the Company immediately of any such change.

9.2. The Trading Account will be activated by the Company as soon as the Company has identified the funds credited by the Client to the Trading Account. The Company may activate the Trading Account and permit trading in the Trading Account subject to such limitations, and before full verification has been determined, and to the satisfaction of such further requirements as the Company may impose. In the event that the Trading

Account is activated but any such requirements are not complied with, the Company may freeze activity in the Trading Account. Where a Trading Account is not activated or is frozen, no funds held by the Company in respect of that Trading Account may be transferred back until the Company is satisfied that all Applicable Regulations have been complied with.

9.3. In relation to any Transaction entered into pursuant to the Agreement the Company may act, according to the Company's sole discretion, as principal or as agent on the Client's behalf. Therefore, the Company may act as the counter party to the Clients Trading activity. The Client confirms that it acts as principal and not as agent or trustee on behalf of someone else. 2.4 The Client hereby represents and warrants that his engagement with the Company in this Agreement and his use of the Company's services are in full compliance with the law applicable to the Client.

10. Trading Platform

10.1. The Trading Platform supplied by the Company enables trading in foreign exchange rates of different currencies, commodities, and any other financial instruments made available by the Company (all hereof: "Financial Instruments"). The Trading Platform displays indicative quotes of exchange rates of different financial instruments pairs, based on different financial information systems, as the most updated exchange rates in the international capital markets. For determining the quotes for different time periods, the platform is making mathematical calculations according to known and accepted capital markets formulas. It is acknowledged by both Parties that due to different calculation methods and other circumstances, different trading platforms and/or markets may display different price quotes.

10.2. The Client can profit from trading forex by buying currency pairs and selling them at a higher price, so the difference between the buy and sell price is the profit that he can generate. When this concept applies to trading currency pairs we can say that is a «long position». There is also another concept of «short position». This is when The Client is able to sell currency pairs at a high price and buy it later at a lower price, so the profit here would be the difference between the selling price and the buying price.

10.3. The Company does warrant that trading in the Trading Account will be available at all times.

10.4. The Client authorizes the Company to rely and act on any order, request, instruction or other communication given or made (or purporting to be given or made) by the Client or any person authorized on the Client's behalf, without further enquiry on the part of the Company as to the authenticity, genuineness authority or identity of the person giving or purporting to give such order, request, instruction or other communication. The Client will be responsible for and will be bound by all obligations entered into or assumed by the Company on behalf of the Client in consequence of or in connection with such orders, requests, instructions or other communication.

10.5. The Company has the right, but not the obligation, to set, at its absolute discretion, limits and/or parameters to control the Client's ability to place orders or to restrict the terms on which a Transaction may be made. Such limits and/or parameters may be amended, increased, decreased, removed or added to by the Company and may include (without limitation): (i) controls over maximum order amounts and maximum order sizes; (ii) controls over total exposure of the Company to the Client; (iii) controls over prices at which orders may be submitted; (iv) controls over any electronic services provided by the Company to the Client (including ,without limitation, any verification procedures to ensure that any particular order or orders has come from the Client); or (v) any other limits, parameters or controls which the Company may be required to. The Company may, in addition, require the Client to limit the number of open Transactions which the Client may have with the Company at any time.

10.6. The Company does not allow actions or non-actions based on arbitrage calculations or other methods that are based on exploitation of different systems or platforms malfunction, delay, error etc.

10.7. The Company is entitled, by its own discretion, to cancel any trade that has been executed due or in connection with an error, system malfunction, breach of the Agreement by Client etc. The Company's records will serve as decisive evidence to the correct quotes in the world capital markets and the wrong quotes given to the Client; The Company is

entitled to correct or cancel any trade based according to the correct quotes.

10.8. Reporting- Client can see his open trades (“Positions”) and guarantee funds situation at any time by accessing his Trading Account in the Company’s platform and viewing past trade’s reports generated by the Company. No hard-copy reports are sent.

11. Funds

11.1. The Client may transfer funds to the Company with different methods of payment as permitted by the Company from time to time and in any currency (acceptable by the Company), and such funds will be converted and managed in the Trading Platform in US Dollars and/or Euro and/or GBP, as determined by the Company, according to an exchange rate determined by the Company’s according to the available market rates.

11.2. When making a bank transfer, the Client must send the Company an authentic SWIFT confirmation, stating full bank account details and proof that the bank account is registered under its name. Non-delivery of the SWIFT confirmation or in case that the details do not conform to the Client’s details registered at the Company may result in the funds not being credited to the Client’s Trading Account.

11.3. The Funds deposited with the Company by the Client, together with any Profit or other Benefits the Client may be entitled to according to a specific agreement with the Company, shall be used as security to any Transaction, including Trading Losses, Commission and any other fee or debt owed by the Client to the Company, which will be automatically deducted from the Client’s equity in the Trading Account. The Client’s Funds shall not accumulate any interest or any other benefits. Trading that relate to a reference security shall not grant the Client any right to dividends, voting, allocations or any other Benefits, but may be subject to adjustments according to financial or corporate events which may have an effect the reference security, such as distribution of dividends, splits etc.

11.4. Repayment of any funds via wire transfer by the Company to the Client will be in the same currency and to the same account/credit card from which the funds were originally transferred, unless the Company has

decided, by its own discretion, to return the funds to a different account of the Client.

11.5. The Client declares that all funds that it transfers to the Company do not derive from any criminal or other illegal activity and without any violation of any applicable anti-money laundering laws and regulations.

11.6. The Client will have no claim against the Company and will not hold the Company responsible for any delay and/or differences originating from a credit companies', banks or other financial institutions rates calculation and/or commission and/or any other debit.

11.7. In the case the Client gives an instruction to withdraw funds from the Trading Account, finance department supervises every withdrawal request submitted. Identification documents must be submitted to process any withdrawal. The Company shall pay the specified amount (less any transfer charges, if applicable, see point (5) below) within seven to ten (7-10) Business Days once instructions has been accepted and at the moment of payment, the Client's margin requirements, proof of identity (to ensure safety of client's funds) and due diligence criteria have been met. The Company may cancel the Client's withdrawal order, if, according to the Company's discretion, the remaining funds (after the withdrawal) shall not be sufficient to secure open Position(s) in the Trading Account.

11.8. The company does not take any responsibility for any delays of withdrawals, due to third party (banks, credit card companies or other service providers) policies, nor any force major events that are not under the company's control.

11.9. The Company shall debit the Client's Trading Account for all payment charges. If the Client has the obligation to pay any amount to the Company which exceeds the amount held in the Client's Trading Account, the Client shall immediately pay such amount upon Company's request.

11.10. The Company shall not provide physical delivery in relation to any Transaction. As mentioned above, Profit or loss is credited to or debited to or from the Trading Account (as applicable) once the Transaction is closed.

12. Fees & Charges

12.1. The Company charges brokerage fees or commissions for executing trades.

12.2. All deposits to the company either by Credit Card or Wire Transfer are not subject to fees from the company. Clients may see fee's charged to them and these charges will be from the clients' bank.

12.3. All withdrawals either by Credit Card or Wire are not subject to fee's. The company pays all fees for wire withdrawals.

12.4. In accordance with the working regulations, your trading account might be charged an inactivity fee. Commissions will be deducted from your account balance monthly, until you resume your account activity, or until the balance reaches zero.

12.5. The Company may introduce additional fees and charges, and may change any existing fees and charges, at any time, by giving the Client not less than 10 Business Days' notice of such changes.

13. Bonus Policy

13.1. The Company may offer a number of attractive reward features, including welcome bonuses, contests and awards to new or existing customers. Bonuses and trading credits rewarded to clients are part of the Company's promotions programs. These bonuses are limited time offers and the terms and conditions associated with any bonus rewards are subject to change from time to time.

13.2. Bonuses and profits that are based, even partially, on use of bonus credit, shall be forfeited in case the Company suspects any act of fraud or breach of the Company's Terms and Conditions by Client.

13.3. In order to withdraw funds from an account that has been credited with a trading bonus, the trader will be required to execute a minimum trading volume of (bonus amount + Deposit) x25.

13.4. Funds can only be withdrawn when the preceding stipulation has been fully met and fulfilled. All trading bonuses are final, and a trading bonus cannot be removed once it has been credited to an account.

14. Privacy and Data Protection

14.1. Due to the nature of the Company's business and relations with the Client, The Company shall hold some personal client information. All data collected, whether it is on paper or on a computer is safeguarded in order to maintain the Client privacy under Data protection laws

14.2. The Company shall be permitted to use and/or disclose the Client Information (a) For internal use, including with affiliated entities; (b) As permitted or required by law; (c) For protection against or prevent actual or potential fraud or unauthorized transactions or behavior (d) For computerized supervision of Client's use of the services, review and/or supervision and/or development and/or maintenance of the quality of services; (e) to protect the Company's rights or obligation to observe any applicable law.

14.3. The Client hereby grants the Company his/her permission to make use of his/her details in order to provide updates and/or information and/or promotion or marketing purposes through the Clients E-mail address or other contact information. Cancellation of this consent shall be performed by providing written notice to the Company, and shall apply to new publications that have not been sent.

14.4. The Client agrees that the Company may record all conversations with the Client and monitor (and maintain a record of) all emails sent by or to the Company. All such records are the Company's property and can be used by the Company, amongst other things, in the case of a dispute between the Company and the Client.

14.5. Affiliation- the Company may share commissions and charges with its associates, introducing brokers or other third parties ("Affiliates"), or receive remuneration from them in respect of contracts entered into by the Company. Such Affiliates of the Company may be disclosed with Client's information.

14.6. The Company's Trading Platform, Website or other services may require the use of 'Cookies'.

15. Advice, Information and Tax

15.1. Where the Company does provide market commentary or other information: (a) this is incidental to the Client's relationship with the

Company. (b) It is provided solely to enable the Client to make its own investment decisions.

15.2. The Company shall not be responsible for the consequences of the Client acting upon such trading recommendations, market commentary or other information.

15.3. The Client acknowledges that the Company shall not, in the absence of its fraud, willful default or gross negligence, be liable for any losses, costs, expenses or damages suffered by the Client arising from any inaccuracy or mistake in any information given to the Client.

15.4. The Company is under no obligation to assess the appropriateness of any Transaction for a Client, to assess whether or not the Client has the necessary knowledge and experience to understand the nature of risks associated with the Transactions. All risks related to the above are under the sole responsibility of the Client.

16. Account Balances

16.1. Trading Account balances and statements are displayed within the trading platform made available to the Client by the Company. Common terms definitions can be found on the Company's Website.

17. Closing an account and cancellation of the agreement

17.1. Either party may terminate this Agreement by giving 10 (Ten) days written notice of termination to the other. Either party may terminate this Agreement immediately in any case of any breach of this Agreement or event of Default by the other Party. Upon terminating notice of this Agreement, Client shall be under the obligation to close all open positions, otherwise, the notice shall become void, or the Company shall have the right to close all open positions without assuming any responsibility. Such closure may result in an outcome that would be less favourable for the Client.

17.2. Upon termination, all amounts payable by Either Party to the other Party will become immediately due.

17.3. Termination shall not affect any outstanding rights and obligations according to the applicable law and the provisions of this this Agreement.

18. Limitations of Liability and Indemnities

18.1. THE SERVICES OF THE COMPANY ARE PROVIDED “AS IS” AND “AS AVAILABLE”, AND COMPANY MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY AND FITNESS FOR PARTICULAR PURPOSE. THE COMPANY DOES NOT WARRANT THAT ANY AFFILIATED SOFTWARE, SERVICES OR COMMUNICATION THAT MAY BE OFFERED OR USED BY THE CLIENT SHALL ALWAYS BE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. THE COMPANY WILL NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND ARISING FROM TRADING OR THE USE OF THE COMPANY’S SERVICES, INCLUDING, BUT NOT LIMITED TO DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, AND CONSEQUENTIAL DAMAGES.

18.2. Client acknowledges and agrees that the Trading Platform follows the relevant market, whether the Client is in front of his computer or not, and whether the Client’s computer is switched on or not, and will exercises the order left by the Client if applicable.

18.3. The Client shall, upon first demand by the Company, compensate the Company from and against all liabilities, damages, losses and costs (including reasonable legal costs), duties, taxes, charges, commissions or other expenses incurred by the Company.

18.4. The Company shall have the right to set-off any amount owed by the Company to the Client, against any debt or other obligation of the Client towards the Company. In any event of Default of Client (voluntary or involuntary insolvency procedures against the Client) all debts, future debts and other obligations of the Client towards the Company shall become immediately due.

19. General Provisions

19.1. The Company has the right to amend the Agreement without obtaining any prior consent from the Client. If the Company makes any material change to the Agreement, it will give at least 10 (Ten) Business Days’ notice of such change to the Client. Such amendment will become effective on the date specified in the notice. Unless otherwise agreed, an

amendment will not affect any outstanding order or Transaction or any legal rights or obligations which may already have arisen.

19.2. Partial invalidity- If, at any time, any provision of this Agreement is or becomes illegal, invalid or unenforceable in any respect under the law of any jurisdiction, neither the legality, validity or enforceability of the remaining provisions of this Agreement nor the legality, validity or enforceability of such provision under the law of any other jurisdiction shall in any way be affected or impaired.

19.3. Language, Notices and Complaints – All communications between the Company and the Client will be in English or in any Language, suitable both to the Client and the Company.

19.4. Unless otherwise agreed, all notices, instructions and other communications to be given by the Company via e-mail or other electronic means, details of which are provided by the Client to the Company. Any complaint shall be directed to the Company's client services department, who will investigate the complaint and make every effort to resolve it. All disputes will be handled within 48 hours of notification.

19.5. The Company shall have the right, in order to collect funds owed to the Company by Client or to protect the Company's rights such as good-name, intellectual property, privacy etc., to immediately bring legal proceedings against Client, in the Client's residency and according to the Client's residency applicable law.

19.6. No Right to Assign- No rights under this Agreement shall be assignable nor any duties assumed by another party except to/by an affiliate of The Company. Upon assignment to an Affiliate of the Company, the terms of this Agreement may be amended to fit any applicable regulation effective upon the assignee, and Client hereby consent in advance to such regulatory modifications to this Agreement. This Agreement shall be binding upon and inure to the benefit of the successors heirs of the Client.

20. Applicable law and jurisdiction

20.1. These Terms and Conditions and will be interpreted in accordance with the proper courts. The Poland courts shall have exclusive jurisdiction

to settle any claim or dispute which might arise out of or in connection with these terms and conditions.

21. Identity Verification

21.1. Know your customer policies have become increasingly important worldwide lately, especially among banks and other financial institutions, in order to prevent identity theft, money laundering, financial fraud, and terrorist activity. We holds a zero tolerance fraud policy and is taking all measures possible to prevent it.

Any fraudulent activity will be documented, and all related accounts to it will be immediately closed. All funds in these accounts will be forfeited.

WARNING: The company aims to ensure the integrity of any sensitive data it obtains, such as your account information and the transactions you make, using a variety of security measures and fraud controls.

Securing your electronic transactions requires us to be provided with certain data from you, including your preferred deposit method. You must be sure that you can confirm your identity by the provision of documents as required.

If you are unable to do so, this may prevent the activation of an account.

When requesting a withdrawal from your account, we may need you to provide us with appropriate proof of identity, which may include the following (and possibly other) documents:

- A color copy of your valid government issued ID (e.g., passport, driver's license, nationl ID card)
- Color copies of your credit/debit cards (both front and back sides, with first twelve numbers covered, clearly showing the name and expiry date on the front and signature and covered masked CVV on the back) used to make the deposit
- A copy of a recent utility bill or bank statement with your name and address (no more than 3 months old)
- Deposit declaration form

All four corners of the documents must be clearly visible with no alterations to the documents. If the name does not appear on the card, we

need to see official evidence that the card belongs to the client. If the card belongs to another person, the Cardholder must provide their ID and a utility bill before verification can be completed, and the Cardholder is responsible for signing the Card. Authorization Forms confirming a deposit has been made with the card used.

22. Joint Accounts / Beneficiaries

22.1. If an Account belongs to multiple users or to a corporation, company, partnership or any other corporate body, all beneficiaries or signatories will be required to verify the identity.

23. Linking to this Site

23.1. Creating or maintaining any link from another site to any page on this site, without our written permission is prohibited.

23.2. Running or displaying this Site or any information or material displayed on this Site in frames or through similar means on another Site without our prior written permission is prohibited.

23.3. Any permitted links to this Site must comply with all applicable laws, rules and regulations and ethical conduct on the internet.

24. Copyright Notice

24.1. All texts, graphics, sounds, information, designs, applications, content, source codes and object code files, and other material displayed on or that can be downloaded from this Site are protected by copyright, trademark and other laws and may not be used except as permitted in these Terms and Conditions or with prior written permission of the owner of such material (hereinafter: 'information" or 'data').

24.2. The information on this Site belongs to the Company and/or its respective affiliates and suppliers and may not be copied or used without prior approval.

24.3. You may not modify the information or materials displayed on or that can be downloaded from this Site in any way or reproduce or publicly display, perform, or distribute or otherwise use any such information or materials for any public or commercial purpose.

24.4. Any unauthorized use of any such information or materials may violate copyright laws, trademark laws, laws of privacy and publicity, and other laws and regulations.

25. Prohibited Activities

We will take reasonable actions to ensure that no user or third party shall use our systems in any of the following ways:

25.1. Fraudulently or in connection with any criminal offense.

25.2. To send, knowingly receive, upload, download, or use any material which is offensive, abusive, indecent, defamatory, obscene or menacing, or in breach of copyright, confidence, privacy and/or any other rights.

25.3. To cause annoyance, inconvenience or anxiety.

25.4. To spam or to send or provide unsolicited advertising or promotional material or, knowingly to receive responses to any spam, unsolicited advertising or promotional material sent or provided by any third party.

25.5. In any way which, in our reasonable opinion, is or is likely to be detrimental to the provision of the services of the company or any of our shareholders', and/or affiliates', and/or directors, and/or lawyers, and/or trustees, and/or bankers, and/or customers, and/or business, and/or reputation.

25.6. In contravention of any licenses or third party rights.

25.7. To attempt to interfere with any our services to any user, host or this includes without limitation.

25.8. Flooding of networks.

25.9. DOS (Denial Of Service) attacks of any sort.

25.10. Deliberate attempts to overload a service and attempts to crash a host.

25.11. Any attempt to abuse, manipulate or benefit of an error, software bug, security backdoor or breach, latency differences.

25.12. Resale of services.

25.13. Any sort of automated, cooperative or multi-user operation (explicitly including tandem-trading) to circumvent or exploit the services or systems.

25.14. For transmitting e-mails, code or files which contain computer viruses or corrupted data or trojan horses or tools which compromise the security of web sites or user data. this explicitly includes spyware and malware of any sort.

25.13. You acknowledge and agree that the list of prohibited activities set out in clause.

25.14. You will not allow to use the system or access to any person who is not a client and will not copy, distribute, publish, transmit, display, modify, prepare derivative works based on, report or otherwise use the system in whole or in part for the use of any other person.

26. Network Security

You shall not:

26.1. Violate or attempt to violate the website security or attempt to interfere the networks, authentication measures, servers or equipment.

26.2. Attempt to circumvent user authentication or security of any host, network or account which includes accessing data not intended to the recipient, logging onto a server where access is not authorized or probing the security of other networks.

26.3. Attempt to gain access to any account or computer resource not belonging to you through company's system and/or services.

Please note this policy cannot be exhaustive, and additional conditions or requirements may apply at any time due to technological changes, experience, regulations and policies, including those set in order to prevent money laundering or any fraudulent activities.

Please contact us with any questions, comments or for clarification

Trading Policy

Rule under the Investment Company claims to adopt written codes of ethics containing provisions reasonably necessary to prevent customers, and certain other persons engaging in trading, from violation of these Rules, and to maintain records, use reasonable diligence, and adopt and implement procedures as reasonably necessary to prevent, detect and correct violations.

Violations of the Trading Policy

If a violation or potential violation of the Trading Policy by an individual comes to the attention of the Compliance Team, it shall be required to investigate the matter, which may include an acceptance of penalties, if appropriate.

Upon completion of the investigation, the Compliance Team may confer appropriate or required actions in order to determine what type of remedial action should be taken.

Trading Policy Conditions

- The Client acknowledge any investment is highly speculative and involves substantial risk of loss.
- The Company does not bear any responsibility with respect to any trading decisions made by the Client; including decisions related to opening orders, investments into particular orders or using automated trading programs.
- The Company may acknowledge accepting trading responsibility only if the Company claims in written form to accept the following.
- In accordance with the working regulations, the Company reserves the right to temporally suspend Customer's trading account or suspend the trading activity, cancel all the bonuses that were given upon the cooperation together with the implemented profit, if the Manager cannot contact the Customer for 2 month or more.
- In accordance with the working regulations, trading account might be charged an inactivity fee of 30% of the total balance. Commissions will be deducted from your account balance for 61st day and will be deducted

monthly, until you resume your account activity, or until the balance reaches zero.

- The Company may introduce additional fees and charges, and may change any existing fees and charges, at any time.
- As almost all trading performs by request of the Customer and with the help of a personal manager, all the accumulated profit might be considered as Company's property until the orders are closed. In order to perform any withdrawal or submit any withdrawal request, all the orders should be closed and stated. If the account has any open orders, none of the outgoing transactions can be processed.
- In accordance with the Company's rules, the quotes might differ from the market ones due to intermediation between the market and the liquidity provider. The intermediary party might change the quotes at own discretion. The company works with different liquidity providers and it might lead to a discrepancy between the open price and the market price. Any losses suffered due to changed quotations by the liquidity provider, do not create any financial obligations of the Company to the Client.