

TERMS AND CONDITIONS



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PART 1. INTRODUCTION

1.1 These Terms and Conditions (the “Terms”) are offered to our clients (“you”, “yourself”, “customer”, as appropriate) by VestIn Ltd. (we, us, VestIn, the Company, as appropriate), a company incorporated in Switzerland and regulated by the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern, Switzerland.

The Company shall carry on Securities Business (the "Services") under the Terms defined throughout the Agreement and in accordance with the applicable Laws and Regulations. The Terms govern the relationship between you and the Company. The Terms may be amended from time-to-time. In case of material changes, the Client will receive proper notification.

The Company highly recommends you take sufficient time to read, understand the Terms and any other information published on our official website as defined in Part 2 "Definitions" below (hereafter the "Website", "Company's website") prior to opening an account and/or carrying out any activity with us.

The Company may utilise and operate <https://vestin.pro/> domain and/or other domain names as its Website. The Company, irrespective of the domain names used, stays the contractual counterparty to the Client under these Terms.

By opening an account with us, the Client confirms that he/she has read, understood, and accepted all information published on the Company's website.

1.2 If you visit our Website, our Privacy Policy and Cookies Policy shall apply to you. You agree that if you are a visitor, you can place orders on the VESTIN.PRO Online Trading Platform only after you have applied to become our Client and provided that we accept you as our Client.

1.3 The Terms set out the basis on which we will enter into transactions with you and govern every Transaction entered into or outstanding between you and us on or after the Terms *come* into effect. You understand that the main purpose of opening a CFD account with us is for speculative trading or hedging purposes.

1.4 Our Electronic Services involve trading CFDs and carry a high level of risk that can result in you losing all of your invested capital. Our CFD trading is not suitable for everyone. An explanation of some of the risks associated with our CFD trading is set out in the Risk Disclosure Statement. You should ensure that you fully understand such risks before entering into any

transactions with us. For more information, please refer to Part 19 below.

1.5 Once you are accepted as our Client, these Terms, together with the provisions of the supplementing policies and/or Annexes herein (as applicable and as amended from time to time, altogether hereafter referred to as "the Policies"), which can be found on our Website and mobile app, constitute a legally binding contract between us, as well as include important information which, as a Registered Firm authorised to carry on Securities Business, we are required to provide to our Clients under the Applicable Laws and Regulations. You should read carefully all of these terms and any other documents that we have supplied or will supply in the future to you. If there is any conflict between these Terms and the Policies, the provisions of these Terms will prevail.

1.6 These Terms supersede any previous agreement between you and us on the same subject matter and take effect when you indicate your acceptance via our Website or mobile app. These Terms shall apply to all Transactions contemplated under these Terms.

1.7 Nothing in these Terms will exclude or restrict any duty or liability owed by us to you under the Applicable Regulations. If there is any conflict between these Terms and the Applicable Laws and Regulations, the Applicable Laws and Regulations will prevail.

1.8 These are our standard Terms which we intend to rely on to govern our relationship with you. For your own benefit and protection, you should read the Terms carefully before agreeing to them. If you do not understand any point in any of the documents making up the Terms, please ask for further information at the Contact Us page on our Website. This page is also available through the Help menu on our mobile app.

1.9 The business relationship shall commence upon acceptance of the Terms via selecting the relevant box in the client account opening process. It shall be noted that we charge no payment or fee for the execution and commencement of these Terms.

1.10 Where these Terms have not been terminated, they will continue to be in effect until their termination by either party, in accordance with the provisions contained herein.

PART 2. DEFINITIONS

2.1 In these Terms:

Act means the Securities Industry Act 2011 as amended from time-to-time.

Account means the personal trading account you hold with us and designated with a particular account number used for the purposes of trading on any trading platform used by the Company either online or through the

Company's mobile application. You are permitted one Account, unless explicitly obtaining prior consent from the Company.

Account Codes means the username and password given by the Company to the Client for accessing the Company's electronic systems.

Applicable Laws and Regulations means:

- a. The Commission's Acts and Regulations, Rules, Orders and/or other regulations issued by the Commission, which govern the operations of Registered Firms authorised to carry on Securities Business.
- b. all other applicable laws, rules and regulations that are in force from time to time.

Affiliate means a person or entity that received a confirmation from the Company, at the Company's sole discretion, that (i) it has successfully completed the Affiliate Application, (ii) it is included in the Affiliate Program, and (iii) it has received a unique Tracker 1D linked to the Site(s).

Agreement means these Terms, including all its appendices, annexes, attachments, schedules and exhibits and amendments, as the same be in force from time to time and modified or amended from time to time.

AML/CFT Regulation means the Securities Industry (Anti Money Laundering and Countering the Financing of Terrorism) Rules, 2015, as amended from time to time and/or any other applicable laws or regulations in this respect.

Associate means an undertaking within our group, or a representative whom we appoint, or any other person with whom we have a relationship that might reasonably be expected to give rise to a community of interest between us and them.

Base Currency means either the official currency of the United States of America (the "USD"), or the official currency of the Eurozone (the "EUR"), or the official currency of the United Kingdom (the "GBP") or any other currency that may designated by the Company as a Base Currency from time to time.

Business Day means a day that is not a Saturday or a Sunday or a public holiday in The Bahamas and any other holiday to be announced by the Company on its website.

VESTIN.PRO Trading Desk means the trading desk operated by us at our premises.

VESTIN.PRO Online Trading Platform means the Internet-based trading platform available on our Website in a desktop version and through our mobile app that allows us to provide Electronic Services to you.

Equity means the aggregate of (i) the Balance; and (ii) unrealized profit or loss on open positions (after the deduction of any charges and the application of any Spread on the closing of a position).

Client means the individual person, legal entity, or firm being a customer of the Company.

Client Money Rules means the rules specified in regulation 88(2) of the SIR and Article 26 of the Rules and any other rule, guidance, regulation, or law published by the Commission from time to time applicable in this respect.

Company's website means the following: <https://vestin.pro/> and/or other domain names as can be utilised and operated by the Company.

Commission means the Swiss Financial Market Supervisory Authority.

Contract for Difference means in accordance with the Act under Part 1, Article 7 of the First Schedule and as defined in Article 2 of the Rules:

(a) a derivative other than an option, future, swap or forward rate agreement, the purpose of which is to give the holder a long or short exposure to fluctuations in the price, level or value

of an underlying asset, irrespective of whether it is traded on a marketplace, and that must be settled in cash or may be settled in cash at the option of one of the parties other than by reason of default or other termination event; or

(b) any other similar speculative investment as prescribed by the Commission.

CRS means the Common Reporting Standard.

Deposit means the funds deposited and/or transferred by our clients into their accounts with us.

Electronic Services means services we provide, for example, an Internet trading service offering clients access to information and trading facilities, via an Internet service.

Event of Default means any of the events of default listed in Part 14 (Events of Default).

Execution means the completion of a Client order on the VESTIN.PRO Online Trading Platform, where the Company acts as a principal to the Client's Transaction.

Financial Instruments means Contracts for Differences (CFDs) over currency pairs, over shares, commodities, indices, cryptocurrencies, or over any other available for trading underlying assets as defined in the Act under Part 1 of the First Schedule.

Leverage is a financial tool that allows traders to open/control a position size that is larger than the initial deposit/investment. It is expressed as a multiple, such as 2:1, 10:1, 20:1 or higher. It shows how many times the size of the

trade/position can be compared to the funds deposited.

Margin means the amount of funds required for the size of the trade/position you can open or maintain position(s).

Margin Level is a metric that expresses the ratio of the equity to the used margin, as a percentage. It provides an indication of the account's health and the level of risk associated with open positions.

Market Abuse is an umbrella term used for situations where traders and investors have an unfair advantage over others.

Order means the request/instruction given by the Client to the Company to open or close a position in the Clients' Accounts.

Over-the-counter or OTC refers to Transactions conducted otherwise than on a formal exchange (i.e, off-exchange).

Registered Firm to carry on Securities Business means a person registered to carry on Securities Business under subsection 69(1) of the Act.

Rules mean the Securities Industry (Contracts for Differences) Rules, 2020, as amended from time to time, published by the Commission.

Securities Business means under Section 7 of the Act, the securities activities set out in Part 2 of the First Schedule of the Act as amended from time to time and/or any other applicable laws or regulations in this respect, including but not limited to dealing in CFDs.

Secured Obligations means the net obligation owed by you to us after the application of set-off under Part 11, "Margining Arrangements" in Clause 11.5, entitled Set-off on Default.

Spread means the difference between the purchase price ASK (rate) and the sale price BID (rate) at the exact moment for the same financial instrument.

Services mean the services provided by the Company to the Clients while carrying on Securities Business in accordance with its authorization, which is governed by this Agreement as described herein.

SIR means the Securities Industry Regulations, 2012 as amended from time to time.

Sub-Account means the accounts opened under the main Account of the Client.

System means all computer hardware and software, equipment, network facilities and other resources and, facilities needed to enable you to use an Electronic Service.

Swap Free Accounts means that the Company offers Swap-Free accounts to clients who cannot use a regular account due to their religion, faith, or beliefs. For any further clarifications, please see Annex 1 of this agreement.

Terms means the present Terms and Conditions.

TIN (including functional equivalent) means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an entity and used to identify the individual or entity for the purposes of administering the tax laws of such jurisdiction. Additional details can be found at the following link: <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high-integrity number with an equivalent level of identification (a functional equivalent). Examples of that type of number include, for individuals, a social security /insurance number, personal identification/service code and resident registration number.

Transaction means any transaction on CFDs across a range of underlying asset classes, including, but not limited to, equity, commodities and indices, carried out subject to these Terms.

PART 3. GENERAL

3.1 Information about Us

3.1.1 Our registered office is at 8001, Widdergasse 5, Zurich, Switzerland. Our contact details are set out in Part 20 (“Miscellaneous”) of these Terms under the heading “Notices”. VESTIN.PRO carries out Securities Business activities with CFDs and other financial instruments as defined by these terms. The Company provides its Electronic Services to its Clients via the VESTIN.PRO Online Trading Platform.

3.1.2 The Company shall provide the Services strictly under the Terms. These terms may be amended from time to time after proper notification has been given to the counterparty (hereafter the "Client") via the mobile app and displayed on the website of the Company. The Client thus undertakes that they have read, understood, and unconditionally accepted all information published on the Company's official website.

3.2 Language

These Terms are supplied to you in English and we will continue to

communicate with you in English for the duration of these Terms. By accepting these Terms you consent and confirm that our official language is English. We will have the discretion to communicate with you in other languages besides English. The provision of any information, including marketing material and any other communication, in a language other than our official language, is provided solely for your convenience, purposes and the legally binding version shall be the English language version of such documentation. Thus, in the event of a dispute, the English version shall prevail.

3.3 Communication with Us

3.3.1 You may communicate with us via e-mail or through the "Contact Us" section of our website or the mobile app. Our contact details are set out in Part 20, ("Miscellaneous") of these Terms under the heading "Notices".

3.3.2 Our website and mobile app contain further details about us and our Electronic Services, and other information relevant to these Terms. In the event of any conflict between these Terms and our website or mobile app these Terms will prevail.

3.3.3 By accepting and agreeing to the Terms and further opening an Account with the Company, the Client accepts the provision of information through electronic means such as the Company's Website or your verified email ("durable medium"), due to the nature of the relationship established between the Company and the Client. Such provision of information by means of electronic communication shall be treated as appropriate by the Client. The provision of an email address by the Client to the Company for the establishment or the continuation of the business relationship shall be considered as sufficient evidence of the Client's agreement of receiving information through durable medium. The Company will ensure to a reasonable degree that the Website will be accessible continuously.

3.4 Provision of Services:

The Company is authorised to provide the following services in the context of carrying on Securities Business Activities as a Registered Firm:

1. Dealing as agent or principal, including underwriting and arranging deals in securities;
2. Dealing as agent or principal, including underwriting and arranging deals in CFDs.

3.5 Client Categorisation

3.5.1 The Company will deal with the client according to the type of

categorisation/classification on which the client will be treated either as a Retail or a Professional Client in accordance with the information provided during the account opening procedure. The category of Professional Clients includes Accredited Investors and Elective Professional Clients as defined in the Applicable Laws and Regulations.

3.5.2 The Act, the Rules, SIR, and any other applicable laws and regulations, establish specific criteria which the Company shall follow when carrying out the classification and communicating the outcome to clients.

3.5.3 The Company will notify its clients, and existing clients of their categorisation as a Retail or Professional Client.

3.5.4 The Clients are allowed to request to be placed into a different category other than retail.

3.5.5 You shall inform the Company in the event that your personal information changes.

3.5.6 To be re-categorised, you must inform the company in writing, clearly stating your request and any supplementing documents/information. However, the final decision of the change in the categorisation lies at the company's absolute discretion.

3.5.7 Your protection as a Retail Client under the Act, the Rules and other Applicable Regulations includes, but is not limited to:

- a. Our obligation to provide appropriate information to you before providing the Electronic Services;
- b. The restriction on the payment or receipt by us of any inducements in accordance with article 14 of these Terms and any applicable Rules;
- c. We are obligated to ensure that all information we provide to you is fair, transparent, and not misleading;
- d. The requirement that you receive from us adequate reports on the Electronic Services provided to you;
- e. A Retail Client will be given more information/ disclosures with regards to the Company, its services and any investments, its costs, commissions, fees and charges and the safeguarding of clients' funds and financial instruments. Clients who are classified as Professional will be provided with the relevant requirements to the extent agreed between the Company and the respective Clients.
- f. VESTIN.PRO will ask the Client to provide information regarding their knowledge and experience in the investment field relevant to the specific type of product or service offered or demanded to enable the Company to assess whether the Client is appropriate for the investment service or product envisaged. If the Company considers, based on the

information received, that the Client is not suitable for product or service, the Company will alert the Client accordingly;

- g. VESTIN.PRO will inform its Clients of material difficulties relevant to the proper carrying out of their order(s) as soon as it is reasonably possible upon becoming aware of such challenges;
- h. VESTIN.PRO will provide Clients with complete and explicit information on the execution of the relevant Client orders;
- i. VESTIN.PRO will make adequate arrangements for financial instruments held on behalf of a Client to prevent their use by the Company for its own account by depositing them with a third party in manner that would make them identifiable from the Company's financial instruments held with that third party (if any) and identifiable from the financial instruments held by that third party as well;
- j. VESTIN.PRO will make adequate arrangements for Margin Close-Out Requirements. The standardised margin close-out rule has been set at 50% of the initial margin. The threshold has been set out in Article 27 of the Rules as a mitigation measure to ensure an adequate standardised minimum level of protection for retail investors;
- k. VESTIN.PRO will make adequate arrangements to prevent the use of Client funds for its own account by depositing them entirely into segregated bank accounts.
- 1. VESTIN.PRO will notify you when you do not hold sufficient margin to open or keep a position (such notification will be sent through the website or the mobile application).

3.5.8 For the Clients who were initially categorised as Professional Clients, unless advised otherwise by you, your money may be treated in accordance with title transfer, namely money that you transfer to us by way of margin or otherwise may be treated as transfer in full ownership to us for the purpose of securing or covering your recent, future, actual, contingent or prospective obligations.

3.5.9 By accepting these Terms and Conditions, you confirm that you understand that the consequence of the transfer of ownership of any such money means that it shall no longer be regarded as "Client Money" in relation to the segregation of those monies and that we may deal with such money in our own right. Furthermore, in case of insolvency, you rank as a general creditor of the Company in relation to such money. It is noted that the Client maintains the right to refuse this arrangement, whereby their funds will be regarded as "Client Money".

3.6 Availability of the Electronic Services

3.6.1 The Electronic Services of VESTIN.PRO are only available to individuals who:

- a.** Are at least eighteen (18) years old and at least the legal age in their respective jurisdiction; respective jurisdiction;
- b.** Are domiciled or located in a country where the distribution or use of CFDs would not be contrary to local laws or regulations. It is your responsibility to ascertain the terms of, and comply with any local laws or regulations to which you are subject;
- c.** Are not domiciled or located in the United States of America as the use of the VESTIN.PRO Online Trading Platform is prohibited from anywhere in the United States of America;
- d.** Have provided the company with the information required to establish their economic profile;
- e.** At the Company's request have provided information and documentation necessary to establish the source of funds deposited with the Company; and/or
- f.** Are not employees, directors, associates, agents, affiliates, relatives, or otherwise connected to the Company or any of its Associates.

3.6.2 Using and accessing the VESTIN.PRO Online Trading Platform may not be permitted or blocked in some jurisdictions. It is your responsibility to verify that you are permitted to use and access the VESTIN.PRO Online Trading Platform according to your domiciliary jurisdiction or any country in which you may be located. Should you try to access the VESTIN.PRO Online Trading Platform from a country other than your stated country of domicile, it is possible that access will not be permitted, and you will be unable to access the VESTIN.PRO Online Trading Platform and therefore open any positions or close any existing positions.

The Company may, in its sole discretion, refuse to offer its Electronic Services to any person and change its eligibility criteria at any time.

3.7 General Interpretation

3.7.1 A reference in these Terms to a "Clause" or "Schedule" or "Part" shall be construed as a reference to, respectively, a Clause or Schedule or Part of these Terms, unless the context requires otherwise.

3.7.2 References in these Terms to any statute or statutory instrument or applicable Regulations include any modification, amendment, extension or re-enactment thereof.

3.7.3 A reference in these Terms to a "document" shall be construed to include any electronic document.

3.7.4 The masculine includes the feminine and the neuter and the singular includes the plural and vice versa as the context admits or requires.

3.7.5 Words and phrases defined in the Act and the relevant Regulations have the same meaning unless expressly specified in these Terms.

3.8 Schedules

3.8.1 The provisions contained in the attached Schedule(s) (if any) shall apply. We may from time to time send to you further Schedules in respect of the Transactions. In the event of any conflict between the provisions of any Schedule and these Terms, the provisions of the Schedule shall prevail.

3.8.2 You acknowledge having read, understood, and agreed to the Schedules to these Terms (if any).

3.9 Business relationships with our other entities within the Group.

By accepting these Terms and Conditions, you are giving us your consent to terminate any business relationship you have with related entities within our Group and transfer all your relevant documentation and available funds to us.

3.10 Headings

Headings are for ease of reference only and do not form a part of these Terms.

3.11 Assessment of Appropriateness

3.11.1 In order for the Company to ensure that the information regarding Clients' potential knowledge and experience in the investment fields includes the following, taking into account the extent appropriate to the nature of the Client, the nature and scope of the Services to be provided and the anticipated type of product or transaction, including their complexity and the risks involved:

- a. The type of service, transaction and financial instrument with which the Client is familiar;
- b. The nature of the Client's transactions in financial instruments and the period over which they have been carried out;
- c. The level of education, and profession of the Client or potential Client.

3.11.2 The Company shall not encourage a Client or potential Client not to provide information required for assessing their appropriateness.

3.11.3 The Company shall be entitled to rely on the information provided by its Clients or potential Clients unless it is aware or ought to be aware that the information is manifestly out of date, inaccurate or incomplete.

3.11.4 Further to the above, the Company, when assessing whether a financial instrument is appropriate for a Client, determines whether that Client has the necessary experience and knowledge to understand the risks concerning the product(s) offered or demanded. Since the Company will expand its services to cover Professional Clients', the Company shall be entitled to assume that a Professional Client has the necessary experience and knowledge to understand the risks involved with those financial instruments or transactions, or types of transactions or products, for which the Client is classified as a Professional Client.

PART 4. APPLICABLE LAWS AND REGULATIONS

4.1 Subject to the Applicable Laws & Regulations

4.1.1 These Terms and all transactions are subject to the Applicable Laws and Regulations so that:

- a. Nothing in these Terms shall exclude or restrict any obligation which we have to you under the Applicable Laws and Regulations;
- b. We may take or omit to take any action we consider necessary to ensure compliance with any Applicable Laws and Regulations;
- c. All Applicable Laws and Regulations and whatever we do or fail to do in order to comply with them will be binding on you; and
- d. Such actions that we take or fail to take for the purpose of compliance with any Applicable Laws and Regulations shall not render us or any of our directors, officers, employees or agents liable.

4.2 Action by a Regulatory Body

4.2.1 If the Commission, or any other regulatory body takes any action which affects a transaction, then we may take any responsive action which we, in our reasonable discretion, consider desirable to respond to such action or to mitigate any loss incurred as a result of such regulatory action. Any such action shall be reasonable and binding on you.

4.2.2 If the Commission, or any other supervisory authority makes an enquiry in respect of any of your transactions, you agree to fully cooperate with us and to promptly supply information requested in connection with the enquiry.

4.3 Common Reporting Standard (the "CRS")

4.3.1 Under CRS Regulation, we are obliged to collect certain information about the Financial Account Holder for the purposes of reporting. We have the right to provide such information to the local tax authorities, and they may exchange this information with tax authorities of other jurisdiction(s) pursuant to intergovernmental agreements regarding the exchange of financial information.

4.3.2 If the Financial Account Holder's tax residence is located outside the country, where the Financial Institution (FI) maintaining the account is located, the Company may be legally obliged to pass on financial information provided with respect to your account to the local tax authorities and they may exchange this information with tax authorities in another jurisdiction(s) pursuant to intergovernmental agreements to exchange financial account information.

4.3.3 By accepting these Terms, you authorise us to provide directly or indirectly to any relevant tax authorities or any party authorised to audit or conduct similar control of the Company for tax purposes information obtained from you or otherwise in connection with the Terms and the transactions and to disclose to such tax authorities any additional information that the Company may have in its possession that is relevant to your account.

4.4 Qualified Intermediary Agreement

4.4.1 Under the provisions of the Internal Revenue Code and the Qualified Intermediary Agreement Revenue Procedure 2017-15, we may be obliged to collect certain information about the Account Holder as defined in the Qualified Intermediary Agreement Revenue Procedure 2017-15 for the purposes of reporting. We have the right to collect such information for the purpose of ensuring compliance with our obligations under the relevant Legislation.

4.4.2 In the case where the Client falls under the definition of the Account holder as stated in the Qualified Intermediary Agreement Revenue Procedure 2017-15, the Client acknowledges and accepts that they may be required to complete a W-8 series form for this purpose in order for the Company to comply with the reporting requirements under the Qualified Intermediary Agreement Revenue Procedure 2017-15.

PART 5. PAYMENTS COST, CHARGES, METHODS, DEPOSITS AND INDUCEMENTS

5.1 Charges

Fees and other charges are payable by you as a Client of the Company. A copy of our current charges is available on the mobile app. Further information in respect to costs and charges are provided in an aggregated form on the Company's website (expressed in both as a cash amount and as a percentage). The Company provides you with an itemised breakdown of costs and charges in your personal account on our platform.

5.1.1 Alteration of charges

The Company reserves the right to modify, from time to time the size, the amounts and the percentage rates of its fees providing the Client with a respective notification of such charges accordingly. Any alteration to charges will be notified to you in advance of the relevant change via our Website or the mobile app. You need to monitor and/or to regularly check the fees and charges on our Website or in the mobile app, taking into account that the Company is under no obligation to make personal notifications of the alterations to the charges.

Your continued use of our platform shall be considered as your consent and agreement to such changes and shall be governed by those Terms and Conditions, as modified. If you do not wish to be bound by those changes you should cease to use our platform and inform us immediately.

The Company will endeavour to notify clients via e-mail communication of any significant alterations of charges for the Client's convenience.

5.2 Spreads

The Company will quote to clients two prices, the "ASK" at which clients can buy a respective CFD, and the "BID" at which clients can sell a respective CFD. The difference between the ASK and the BID prices is called the "SPREAD." The SPREAD is the only trading cost that the user has to pay as a trading fee for the Electronic Services. No other charges or commissions are paid by the clients to enter or exit a trade. The Company's spreads are quoted on both the mobile and web platforms and on the website. The spreads are dynamic due to the uncertain nature of the markets and are set at the absolute discretion of the Company. Different instruments have different spreads. The spread may factor in:

- Liquidity of the product's underlying market
- General market and economic conditions
- The Company's risk appetite
- The Company's costs and profit margin
- The greater competitive landscape

The Company uses a proprietary model to create its pricing. A unique, internally developed pricing algorithm sources prices from many liquidity providers, assuring that the Company provides to its clients the best price it can.

5.3 No Commissions or Fees for Depositing or Withdrawal

No fees are charged by the Company for deposits to or withdrawals from the Account. Such fees, however, may still be charged by a bank, credit card provider or other third-party payment services provider. The Company shall not be liable for such fees.

5.3.1 Payment methods used for funding your account may carry transaction fees that the Company may absorb. However, in cases when the Client engages in deposit and withdrawal activity without entering into any trading activity (or conducting minimal trading activity), the Company may charge such costs on the specific payment method whether this is at the funding or withdrawal stage, both and or retroactively.

5.4 No Telecommunication Fees are Charged or Covered

No additional costs are charged by the Company in relation to the telecommunication media utilised by the Client, if any, and the Company is not responsible for compensating any fees incurred in relation to the use of telecommunication media by the Client. It is the Client's sole responsibility to settle any fees with the respective telecommunication provider.

5.5 Payment Methods

Clients can deposit funds to their Account at any time. The following payment methods can be used: bank cards and bank transfers, payments via electronic or online payment solutions. Additional limitations and restrictions apply subject to region, and/or currency, and/or amount of payment. The Company reserves the right to amend the list of payment methods without notification of its clients.

Bank deposits from third parties to the client's account will not be accepted.

The Company will not return the funds lost in trading even if the Client deposited the funds using a payment method belonging to a third party.

The service bank, the processing system, or the payment system may establish standard limits on all payment transactions regardless of the will of the Company. The Client understands and agrees that the Company shall not be responsible for the timing of the payments and for the circumstances that caused a technical failure during the transfer, if they arose through no fault of the Company.

The Client understands and agrees that all commissions and other costs associated with the implementation of the chosen method of transfer and crediting of funds shall be paid at the expense of the Client, unless the Company wishes to charge part or all of these costs to its expenses at its discretion. Funds accounting can be performed in the U.S. Dollars, Euros, Pounds sterling and other currencies per these Terms.

5.6 Minimum Deposits

The minimum amount of funds deposited by the Client is set by the Company and depends on the chosen currency and the method of deposit. The minimum amount of deposit is displayed to the Client on the Platform under the "Deposit" section in the process of Deposit.

The Client shall at any time be entitled to declare the return of part or all of the funds on their account, by sending the Company the request to withdraw the funds from the account. The amount of funds available for withdrawal shall be calculated as follows:

- If there are no open positions in the client's account, the amount of funds available for withdrawal shall be equal to the amount of Funds in the client's account;
- If there are open positions in the Client's account, the calculation of funds available for withdrawal shall be performed automatically in real-time, taking into consideration the amount of Margin required to hold open positions.

The Company is entitled to set up the limits on the minimum and maximum amount of funds available for withdrawal at its own discretion. The Company has the right to reject the Client's request for funds withdrawal if it does not meet these conditions, or the Company has reason to believe that the Client has violated any of the provisions of this Agreement.

The Company processes all funds withdrawals within up to five (5) business days. This period does not include the time it takes for the service bank, the processing system, or the payment system to process the transaction. In exceptional cases (suspicion of the doubtful nature of the operation, at the time of fixing technical failures, etc.), the Company reserves the right to extend this period.

5.7 Prepaid Cards

Anonymous prepaid cards involve a higher risk for money laundering and terrorist financing activities. As such, the Company has established procedures to mitigate risks arising from anonymous prepaid cards. In particular, the Company shall not accept deposits from anonymous prepaid cards issued outside the European Union. In this respect, when the Company identifies such a deposit method, the deposited funds are immediately returned to the client.

5.8 Conversion into the Base Currency

Investing in financial instruments with an underlying asset(s) in a currency other than your base currency entails a currency risk as the financial instrument is settled in a currency other than your base currency. Hence, the value of your return may be affected by its conversion into the base currency.

Currency risk is not limited to conversions within the Online Trading Platform but extends to deposits or withdrawals where currency conversion is required. The conversion rate is not within the control of the Company, and therefore, the Company shall not be liable for differences resulting from unfavourable conversion rates. For any calculation (unless expressly stated otherwise), we convert amounts denominated in any other currency into the Base Currency at the prevailing rate at the time of the calculation, as shown on our platform.

However, the Company reserves the right to add a markup on the conversion rates in relation to the prevailing market conditions. For further information please refer to the [website](#).

5.9 Additional Costs

You should be aware of the possibility that other taxes or costs may exist that are not paid through or imposed by us. It is your sole responsibility to bear these additional costs.

5.10 Ex-post disclosure

The Company will provide the Clients with an itemised breakdown of costs and charges in the clients personal accounts available on our platform.

5.11 No Third-Party Payments

You can only deposit your own money to your Account. It should be easily traceable that the deposited funds come from you. In case of doubt, we reserve the right to ask for documentary confirmation of the ownership of the incoming funds.

No third-party payments will be accepted. If a third party deposit is identified or if in case of a doubt you are unable to provide the documentary proof of funds ownership - the deposited amount deducted by the amount of transaction fees will be returned to the same account from which it was received.

In case the card was fraudulently used, the legal owner of the card shall apply to the Company for reimbursement of the full fraudulently transferred amount including transaction fees.

The Company will not process any withdrawals made to third parties. Withdrawals will be made to the same account from which the incoming funds were originally received from. If it is not possible you are obliged to provide us with the documentary proof of ownership of the account to which you are requesting withdrawal.

5.12 Overnight Premiums (Swaps)

If you hold a position open overnight, an overnight premium (swap) is subtracted from/credited to your Account. The amount of the overnight premium (swap) is specified for each instrument on our [Website](#) and the mobile app. Any alteration of the overnight premium (swap) is subject to the rules as defined in clause 5.1.1.

5.13 Inactive Accounts

Inactive Accounts (as defined in Section 8.19 of these Terms) will not be subject to any charge, relating to the maintenance/ administration of such Inactive Accounts.

In case your account/trading account(s) become inactive (as defined in the clause 8.19 of these Terms) for a period of more than a year, we may charge a fee ('inactivity fee') for maintaining your account and our administrative costs. In that case the applicable charges will be disclosed on the relevant Website page. Subject to the clauses 5.1, 5.1.1, it is your responsibility to monitor and/or to regularly check the relevant charges (if any) and the size of such charges.

You should note that such a cost as described here in above may continue to apply on a monthly basis thereafter if no action is taken by you. If you maintain more than one account, this fee will apply to all trading accounts. It will be your responsibility to monitor the status of your account(s) and we may not send any notification to you prior to charging the above fees.

5.14 Incentives to Retail Clients

Pursuant to Article 30 of the Rules, except as a rebate of trading expenses, the Company shall not directly or indirectly provide a retail client with any incentive, whether monetary or non-monetary, when marketing, distributing or selling a CFD without the consent of the Commission. For the purposes of this paragraph, information and research tools regarding CFDs are not considered to be incentives.

5.15 Guaranteed Stop Loss Order Fee (GSL Fee)

A fee charged when the Guaranteed Stop Loss Order is triggered and executed. The fee is charged in the form of an extra spread and is expressed in percentage. The percentage is displayed in the deal ticket when placing the Guaranteed Stop Loss Order on the VESTIN.PRO Online Trading Platform. The GSL Fee is calculated by the following formula:

$$\text{GSL Fee} = \text{GSL Premium} * \text{Position Open Price} * \text{Quantity}$$

The amount of fee charged is displayed in the trade history once the GSL is triggered and executed.

Note: our MT4 trading platform does not offer GSL.

5.16 Dividends

Adjustments will be made to the Client's Accounts due to dividend payments related to the underlying equity. Such adjustment will be calculated by the Company based on the size of the dividend, the size of Client's position, taxation and whether it is a buy or a sell trade. If the Client holds a long Position, the Company will adjust such Client's Account in Client's favour by the dividend multiplied by the long quantity as adjusted, if necessary, for taxation. If the Client holds a short Position, the Company will adjust such Client's Account in Company's favour by the dividend multiplied by the short quantity as adjusted, if necessary, for taxation.

A dividend adjustment is applied when an underlying share passes its ex-dividend date (including the ex-date of any special dividend) in the underlying stock market.

However, as the Company is dependent upon notification from an external third party under no circumstances the Company shall be held liable for the consequences of any delayed adjustments.

5.17 Rebates to Professional Clients

The Company might pay to its Professional Client rebates depending on their trading activities. The payments of relevant rebates are made within thirty (30) days of the end of each month. The payment of such rebates shall be concluded only upon completion of compliance and risk checks carried out by the Company.

Notwithstanding any other term of this Agreement, the Company may, at its sole and absolute discretion, withhold, delay or deny payment of any rebate in any of the following events:

- the Company has reason to suspect that the Client's activity is not in compliance with any applicable Rules, laws and regulations;
- the Company has reason to suspect that the Client's activity is in breach of this Agreement or there is any breach of this Agreement;
- the Client has failed to provide any piece of information as may be requested by the Company or has provided misleading or incorrect information; and/or
- the Company has figured out or has been notified by any third party of the alleged infringement of third parties' rights by the Client or there is any infringement of third parties' rules or rights applicable to Client while performing its obligations under this Agreement.

PART 6. EXECUTION OF CLIENTS' TRANSACTIONS

6.1 Execution Only - No provision of Investment Advice

We deal on an execution-only basis and do not advise on the merits of particular transactions, or their taxation consequences.

6.2 Own Judgement and Suitability

Without prejudice to our foregoing obligations, in asking us to enter into any Transaction, you represent that you have been solely responsible for making your own independent appraisal and investigations into the risks of the Transaction. You represent that you have sufficient knowledge, market sophistication, professional advice and experience to make your own evaluation of the merits and risks of any Transaction and that you have read and have accepted the risks associated with any and all Transaction. We have provided you with all the relevant information and documents that you need to decide on the investment including - the present Terms, the Risk Disclosure Statement, supplementary policies, training materials etc., although we give you no warranty as to the suitability of the products traded under these Terms and assume no fiduciary duty in our relations with you.

6.3 Incidental Information

Where we do provide generic trading recommendations, market commentary, or other information:

- a. This is incidental to your trading relationship with us. It is provided solely to enable you to make your own investment decisions and does not amount to advice;

- b.** Where information is in the form of a document containing a restriction on the person or category of persons for whom that document is intended or to whom it is distributed, you agree that you will not pass it on to any such person or category of persons;
- c.** We give no representation, warranty, or guarantee as to the accuracy or completeness of such information or as to the tax consequences of any transaction;
- d.** You accept that prior to dispatch, we may have acted upon it ourselves or made use of the information on which it is based. We do not make representations as to the time of receipt by you and cannot guarantee that you will receive such information at the same time as other Clients. Any published research reports or recommendations may appear in one or more screen information services.

6.4 Conflicts of Interest Policy

6.4.1 Under applicable Laws and Regulations, the Company is required to have arrangements in place to manage conflicts of interest between the Company and its clients and between other clients. The Company will make all reasonable efforts to avoid conflicts of interest, and when they cannot be avoided, the Company shall ensure that you are treated fairly and at the highest level of integrity and that the Client's interests are protected at all times.

6.4.2 You acknowledge that we provide our Services to a broad range of Clients and have numerous counterparties and circumstances may arise in which we, our Associates, or any relevant person may have a material interest in a Transaction with or for you or where a conflict of interest may arise between your interests and those of other clients or counterparties or of ourselves.

6.4.3 Please refer to our Conflicts of Interest Policy for further information on how we manage any conflict that may arise. Upon request, we will provide you with any further details in that regard.

PART 7. AML AND CLIENT ACCOUNT OPENING PROCEDURES

7.1 Account Opening

7.1.1 Before you can place an order with the Company, you must read and accept these Terms, the trading policies as outlined in Part 8 below, and all applicable Schedules (if any). Moreover, you must also deposit sufficient funds in your Account and your Client registration form, and all accompanying documents, must be approved and verified by the Company.

7.1.2 The Company has established a Customer Acceptance Policy to perform accurate and complete risk assessments when accepting clients.

7.2 Customer verification

We are obliged under the applicable regulations to verify the identity of our Customers. We have undertaken a risk-based approach to this process, which might require obtaining amongst other things, documentary proof of your identity or address. You agree that:

1. we may use additional online electronic verification tools for that purpose; and
11. we may request (amongst other things) further details, documents, photo, liveness and/or video evidence from yourself. If you cannot satisfactorily prove your identity, you may not be able to open an Account with us or the Company may have to close an existing Account.

Furthermore we may, at our sole discretion any time during the business relationship, request additional documents including but not limited to the identification documents, proof of address, proof of funds, evidence of your source of funds and proof of funds and proof of ownership of the payment methods used by you.

7.3 Documents

7.3.1 When accepting a new Client, the Company is required to have satisfactory evidence of the Clients' identity, economic profile and financial background, in order to provide an effective service.

The Company requires all clients to enter into an agreement with the Company by completing the account opening documentation which is tailored to extracting this information.

7.3.1.1 For Natural Persons

- Proof of identity: Copies of passports, and if available, official national identity cards issued by competent authorities of their country of origin are obtained;
- Other documents: The Company may request a proof of address and/or other documentation as applicable in accordance with the AML/CFT Regulation and its AML policies if so required.

Proof of address may be a utility bill, house deed, or bank statement not older than six (6) months, stating the client's name and residential address. In cases where the clients reside within countries where the addresses are identified only by reference to a P.O. Box, a declaration letter signed by an independent government representative or professional officer (such as post office, lawyer, accounts and notary public) confirming the Client's address is accepted.

7.3.1.2 For Legal Persons

A different identification procedure is followed for legal persons interested in opening an account with the Company.

The documentation that needs to be obtained from the respective clients is in accordance with the provisions of Article 10 of the AML/CFT Regulation as amended from time to time as well as any other applicable regulation and as per the Company's policies and procedures.

7.3.2 In accordance with the Company's policies and procedures, the documents required for the verification of your identity to approve the registration of your Account must be provided to the Company within 15 (fifteen) calendar days from the date of the first deposit made to the relevant account. During this period the Client will be able to trade.

7.3.3 Upon the provision of all requested documentation, and before the expiration of the fifteen (15) calendar days mentioned in Clause 7.2.2 above, the Company will assess and verify the provided documentation and, if everything is in line with the Company's procedures, approval of your registration as a Client will be sent to you by e-mail to the address you have provided during the registration of the Account.

7.3.4 In case the documents requested during your registration are not provided within the fifteen (15) days period, the Company shall proceed with the suspension of your Account and any other Electronic Services related to your Account will also be terminated. In case of a suspension, the Company will terminate the business relationship with you on the expiration of the last day of the fifteen (15) calendar days period and all available funds (but not exceeding the total amount of funds deposited by the Client) will be returned to the same bank account from which they were initially transferred to the suspended Account. All open positions on the to-be-suspended Account will be closed automatically on the expiration of the last day of the fifteen (15) calendar days period.

If the expiration date falls on a non-trading day/hours the positions will be closed at the first upcoming opening of the markets in the VESTIN.PRO Online Trading Platform.

7.3.5 The Company may, at its sole discretion, at any time during the business relationship with you, request additional documents, including but not limited to the identification documents, proof of funds, evidence of your sources of funds, proof of ownership of the payment methods, as well as selfies with requested documents.

7.3.6 In the event the Company detects any sanctions or adverse media alerts during the screening, either during onboarding or ongoing monitoring, the Company shall request additional identification documents, including, but not limited to, a certificate of clean criminal record from the responsible authorities.

7.4 Registration Approval

Upon the approval of your registration, you will be notified by e-mail to the address you have provided during the registration of the Account.

7.5 Additional Requirements

The Company may, in its sole discretion, at any time during the business relationship with the Client, and on reasonable grounds, request that, in addition to online acceptance of these Terms, the Client must complete and submit any signed documents as required by the Company, including but not limited to these Terms and the Risk Disclosure Statement.

PART 8. TRADING POLICIES AND PROCEDURES/ORDERS

8.1 Placing Orders

You may give us instructions in electronic form through the Website or the mobile app. You accept that all instructions should be placed manually and any use of an automated data entry system or tampering in any way with the Online Trading Platform is expressly and strictly prohibited.

In these Terms "instructions" and "orders" have the same meaning. When placing an Order, if it becomes pending, the funds required for its execution are blocked from the available funds available in the Client's Account (the blocked funds cannot be used for other Orders, until the pending ones are executed or cancelled).

The Client shall be the sole trader on the Account, and all Sub-accounts, unless the Client has explicitly obtained prior consent from the Company. No third party is permitted to affect the trades on the behalf of the Client without prior notification to the Company. You acknowledge that by accepting these Terms, you remain the sole proprietor and trader on the account. Any such breach of the aforementioned may subject the Client's Account to the Enforcement Measures described in clause 13.3 herein.

8.2 Types of Orders Accepted

8.2.1 An order is an offer to open or close a transaction if our price moves to, or beyond, a level specified by you. Our approach is primarily to place orders as a principal and not as an agent on your behalf; we are the sole counterparty to your trades and the sole execution venue for your orders. The VESTIN.PRO Online Trading Platform supports the following types of orders:

A Market Order is an instruction to buy or sell a CFD in a specified size at the best available market price for that size, and it will be executed immediately at the best available market price (the price might change before execution, especially with less liquid financial instruments); such Market Order allows us to execute your order at a price that is different than our quoted bid/ offer price at the time you place it. This order type does not allow any control over the price it will be filled at. Market Orders can be placed only during the trading hours of the underlying asset. Where there is insufficient liquidity available for the specified size, your Market Order will be partially filled while the remaining quantity will be cancelled by the system. A Market Order can take Profit/Stop Loss Orders attached.

A Limit Order is an instruction which allows the Client to set a minimum price (for a sell order) or a maximum price (for a buy order). This gives you a control over the price at which the Limit Order is executed, however this Limit Order may never be executed (or filled). A Limit Order can be used to either open or close a position. When there is insufficient liquidity available for the specified price your Limit Order will be partially filled with the remaining quantity actively pending until it is fully filled or cancelled. Once a Limit Order is triggered it will be executed at a level that is the same or better than the level specified by you. Limit Orders can take Profit and Stop Loss orders attached.

- a. A Working order is a general term for opening either a Stop or Limit Order. This allows the Client to buy or sell a CFD once it meets the stop price predetermined by the Client (after the CFD hits the Client's stop price, the Stop Order becomes a Market Order and is executed at the best price available).
- b. A Stop Market Order is an instruction to execute a trade when a price level (the Stop Market Level) is reached that is equal to or worse than the current best price (a Stop Market Order). When the Stop Market level is reached, the Stop Market Order will trigger and a Market Order will be sent to execute the trade at the best price available at the time the Order is placed for the quantity you wish to buy or sell. Your execution price may be better or worse than the Stop Market Level you set depending on the liquidity available and the size of your Order. Stop Market Orders can be placed and/or cancelled anytime, even when the market is closed. In order to amend a Stop Market Order, you would need to cancel the existing one and place a new Stop Market Order provided the market conditions allow that. Stop Market Orders can be used to open or close a trade and can be Good For Day (GFD) or Good Til Cancelled (GTC). This means that for "GFD" Stop Market Orders any portion of the Stop Market Order which has not been executed during the trading day in which the Order was placed is automatically cancelled at the end of that trading day. It may be the case that your Stop Market Order could be partially executed if there is insufficient liquidity to cover all of your Order at the time your Stop Market Order is triggered. A "GTC" Stop Market Order would remain a working order until you choose to cancel it, if it is cancelled because you are on a margin call, or your Order is filled and becomes a position. Take Profit and Stop Loss Orders attached to Stop Market Orders will be set at a specified level away from the worst execution price received (e.g. 50 points away from the highest Offer price for a Long Market Order). Your Take Profit and Stop Loss Orders will not be set at a level relative to the volume weighted average opening price of your Order.
- c. A Take Profit is an order that can be attached to working orders, market orders or open positions, to close a position at a price that is better than the current price. This order type is primarily used to lock in profits from a position.

If the market has moved to the opposite direction of a position, it is possible to set up a Take Profit at a price that is better than the current price but worse than the opening price. Thus, it is possible to limit losses with a Take Profit order. Where a Take Profit Order is attached to a working order it will be a contingent order that would become active once all or part of your opening order has been executed giving rise to a position being opened on your Account. The Take Profit Orders will be filled at the predefined price. If a Take Profit Order is partially executed because there is insufficient liquidity at the price you specified, the remaining part of your order will be active until your price level is reached again and more liquidity is available. A Take Profit Order will remain active until it is executed or removed, or the open position is closed.

- d. A Stop Loss is an order that can be attached to working orders, market orders or open positions, to close a position at a price that is worse than the current price. This order type is primarily used to limit the potential losses you can incur from an open position. If the market has moved to the direction of a position, it is possible to set up a Stop Loss at a price that is worse than the current but better than the opening price. Thus, it is possible to lock profits with a Stop Loss order. If the Stop Loss level is reached, the Stop Loss Order is executed as a Market Order at the best price available for the quantity you wish to buy or sell. A Stop Loss Order will remain active until it is executed, or removed or the open position is closed. If a Stop Loss Order is partially executed because there is insufficient liquidity, the remaining part of your order will be active until your price level is reached again and more liquidity is available. We do not guarantee that a Stop Loss Order will be filled at the price specified.

A Trailing Stop order is a specific type of Stop Loss that automatically follows your positions, provided the market moves in your favor. If the market moves against you, then the stop loss level does not move. A Trailing Stop order does not set the stop level at a certain price, but rather at a certain distance away from the current market price. It would be placed below the current market price if you are opening a long position on an asset, and above the current market price if you are opening a short position.

A Trailing Stop is set at a percentage level or certain amount of points away from the market price; this distance is known as the trailing step - and the stop will move to maintain that distance from the current price. One of the largest benefits of a trailing stop is the flexibility that it offers you, as you don't have to manually move your stop if your position moves in your favour, and you want to adjust your exposure accordingly. If you leave a basic stop on an open position, which you don't then readjust if your trade is profitable, your position will only automatically close if it retraces back to where you originally placed your stop. Any profits that you could have taken from the position, had you closed it earlier, would be lost. Trailing Stops help to prevent this from happening, protecting the profits on a successful trade as well as minimising losses. When you are setting a Trailing Stop, you have to be careful not to set your trailing step too far away from the market price or too near to it. If you set it too far away, you are at risk of unnecessary losses, but if you set it too close to the market price, you might be closed out before your trade has had the chance to make a profit.

- e. A Guaranteed Stop Loss Order is an order that can be attached to working orders, market orders or open positions, to close a position at an exact price determined by you that is worse than the current price. This order type is used to limit the losses you can incur from an open position. If the market has moved to the direction of a position, it is possible to set up a Guaranteed Stop Loss at a price that is worse than the current but better than the opening price. Thus, it is possible to lock profits with Guaranteed Stop Loss order. When accepting your Guaranteed Stop Loss Order we guarantee that when our bid or offer quote goes beyond the price specified by you, we will close your position at exactly the price specified. An open position can be closed at your initiative before reaching the Guaranteed Stop Loss Order level. As we guarantee your close out price, there is a fee charged when the Guaranteed Stop Loss Order is triggered and executed (see cl. 5.14.1. Guaranteed Stop Loss Order Fee (GSL Fee).

8.2.2 Limit Orders and Stop Loss Orders for equity CFDs are executed based on the preceding ex dividend prices and if not fully executed before the occurrence of the forthcoming Corporate Event, entitling the Client to a dividend for the equity CFD position(s) he/ she currently holds, the Client's relevant CFD position(s) will be closed by the Company prior to that Corporate Event at the then prevailing market price. Similarly, the Company will ask the Client to close any affected pending Limit Orders and Stop Loss Orders before the forthcoming Corporate Event or will do so on its own.

8.2.3 Limit Orders and Stop Loss Orders applied to equity CFDs based on

cum-dividend prices will be valid for the ex-dividend price (and vice versa) unless specifically cancelled by the client.

8.2.4 We may introduce new types of orders from time to time by posting a relevant alert and updating the current information on our platform.

8.2.5 We may introduce restrictions on a temporary basis regarding a certain type of Order or all Orders.

8.3 Terms of Acceptance for Orders

8.3.1 It is your sole responsibility to clearly indicate the terms of an order when entered, whether it is a Market Order, Limit Order, Take Profit, Stop Loss or any other type of order, including the relevant price and lot size.

8.3.2 You acknowledge and agree that, despite our best efforts, the price at which execution occurs may be materially different from the price specified in your order. This may result from sudden price movements in the underlying assets or other reasons that are beyond our control.

8.3.3 The Company shall have no liability for failure to execute orders.

8.3.4 The Company shall have the right, but not the obligation, to reject any order in whole or in part prior to execution or to cancel any order, where your Account contains margin that is insufficient to support the entire order or where such order is illegal or otherwise improper.

8.4 Execution Policy

8.4.1 If there are no specific instructions from the Client on how to execute the order, we will consider several execution factors to ensure that we manage the order on terms most favourable to our Client.

These execution factors include:

- a.** price;
- b.** speed;
- c.** likelihood of execution and settlement;
- d.** costs;
- e.** size and nature of the order;
- f.** any other considerations relevant to the execution of the order.

8.4.2 It is emphasized that the specific instructions as mentioned above prevent the Company from taking the steps that it has designed and implemented in order to ensure the best possible result for the execution of those Orders in respect to the elements covered by those instructions. We do not consider the above list exhaustive and the order in which the above factors are presented shall not be taken as an indication of their priority.

8.4.3 The best possible result for our Clients will be determined in terms of the total consideration, represented primarily by the price of the financial instrument and the costs related to the execution. The costs related to the executions include the expenses incurred by the Client which are directly related to the execution of his/ her order.

8.4.4 The other execution factors of speed, likelihood of execution, size, nature or any other relevant consideration will, in most cases, be secondary to the price and costs considerations, unless they would deliver the best possible result for the Client in terms of total consideration.

8.5 Cancellation/Withdrawal of Instructions

8.5.1 Non-market orders may be cancelled via the VESTIN.PRO Online Trading Platform but we can only cancel your instructions if you explicitly request so, provided that we have not acted up to the time of your request upon those instructions.

8.5.2 Executed instructions may only be withdrawn or amended by you with our consent.

8.5.3 The Company shall have no liability for any claims, losses, damages, costs or expenses, including legal fees, arising directly or indirectly out of the failure of such order to be cancelled.

8.6 Right not to Accept Orders

We may, at our sole discretion refuse to accept any Order or instruction from the Client or may accept the Client's Order subject to certain conditions or may refuse to proceed with an Order that the Company has accepted (including but not limited to situations where the Company is unable to execute the Client's Order due to restrictions with executing brokers or other third parties, trading venues or due to unusual market conditions). The Company will make all reasonable efforts to facilitate sales and to notify the Client in writing unless the Company is prevented from doing so by law.

8.7 Control of Orders Prior to Execution

8.7.1 We have the right (but not the obligation) to set limits and/or parameters to control your ability to place orders at our absolute discretion. Such limits and/or parameters may be amended, increased, decreased, removed or added by us at our absolute discretion and may include (without limitation):

- a.** controls over maximum or minimum order amounts and maximum or minimum order sizes;
- b.** controls over our total exposure to you;

- c. controls over prices at which orders may be submitted (to include, without limitation, controls over orders which are at a price which differs greatly from the market price at the time the order is submitted to the order book);
- d. controls over the Electronic Services (to include, without limitation, any verification procedures to ensure that any particular order or orders has *come* from you); and/or
- e. any other limits, parameters or controls which we may be required to implement in accordance with Applicable Regulations.
- f. the Client accepts that some small and micro cap shares that are traded on highly illiquid markets, or by way of an auction, or other non standard bidding process, may cause delays in executing Orders in such financial instruments. Therefore, the Platform will process the Client's Order as soon as is reasonably possible and will not be liable for any loss of the Client in this regard.
- g. where we have reasonable grounds to believe that you have not acted in good faith, including but not limited to, whether willingly or not, abused our 'Negative Balance Protection' policy. This includes, but not limited to, hedging your exposure using multiple trading accounts, whether under the same name or in connection with another client.

8.8 Trade Adjustments

8.8.1 Clients must be aware that CFD transactions carry a high degree of risk. The amount of initial margin may be relatively small with regard to the value of the instrument so that transactions are 'leveraged' or 'geared'. A relatively small market movement may have a proportionately larger impact on the funds that the Client has deposited or will have to deposit. This may work against as well as for the Client.

8.8.2 The Company exclusively reserves the right to widen its variable spreads, adjust leverage and/or increase the margin requirements without notice under certain market conditions including, but not limited to, when the VESTIN.PRO Trading desk is closed, around fundamental announcements, as a result of changes in credit markets and/or at times of extreme market volatility.

8.9 Execution of Orders

We shall reasonably endeavour to execute any order promptly, but in accepting your orders we do not represent or warrant that it will be possible to execute such order or that execution will be possible according to your instructions. If we encounter any material difficulty, relevant to the proper carrying out of an order on your behalf, we shall notify you promptly or as soon as we reasonably can.

We take all the appropriate measures to manage any possible conflict of Interest that may arise in accordance with the provisions of our [Conflict of Interest Policy](#).

8.10 Hedging Mode

The Company offers its clients "Hedging Mode" trading. Hedging mode allows you to open opposite direction trades in the same market at the same time, to hedge any open positions without closing them and realising profits or losses.

Further details can be found on our website [here](#).

8.11 Reporting Transactions and Account Statements

8.11.1 Trade Confirmations

Confirmations for all Transactions that we have executed on your behalf on that trading day will be available on the mobile app and are updated online as each Transaction is executed.

Confirmation of execution and statements of your Account(s), in the absence of manifest error, shall be deemed correct, conclusive and binding upon you, if not objected to within three days by email, if orders were placed through the Company's Online Trading Platform.

In cases where the prevailing market represents prices different from the prices posted online by the Company on the Website and the mobile app, the Company will attempt, on a best efforts basis and in good faith, to execute Market Orders on or close to the prevailing market prices. This may or may not adversely affect Client's realised and unrealized gains and losses.

The Client might request to receive the Account statement monthly or quarterly via email, by providing such a request to the Client Support Department (info@vestin.pro).

8.12 Improper or Abusive Trading

8.12.1 The Company's objective is to provide the most efficient trading liquidity available in the form of streaming, tradable prices for most of the financial instruments we offer on the VESTIN.PRO Online Trading Platform. As a result of the highly automated nature of the delivery of these streaming, tradable prices, you acknowledge and accept that price misquotations are likely to occur from time to time.

8.12.2 Should you execute transactions falling within the definition of Market Abuse or execute trading strategies with the objective of exploiting such misquotation(s) or acting in bad faith, including acting in any other way to

abuse and/or gain any unfair advantages when using our Online Trading Platform or Services, the Company shall consider this as improper or abusive behaviour.

8.12.3 Should the Company determine, at its sole discretion and in good faith, that you are taking advantage, benefitting, attempting to take advantage or to benefit of such misquotation(s) or that you are committing any other improper or abusive trading, including but not limited to:

- a.** fraud/illegal actions that led to the transaction;
- b.** use of an automated data entry system, mass data entry system, any electronic devices, robots, high speed trading system, or any kind of software or program, or automated software algorithms which might manipulate, alter, tamper with or otherwise abuse our Online Trading Platform or give you an unfair advantage when using our System or Services;
- c.** arbitrage trading on prices offered by our platform as a result of systems errors;
- d.** arbitrage trading on prices offered by our platform as a result of systems errors or any other arbitrage practices (including but not limited to latency abuse), price manipulation or time manipulation, including but not limited to that which aims to manipulate or take unfair advantage of the way in which we construct, provide or convey our bid or offer price;
- e.** coordinated transactions in order to take advantage of systems, system errors and delays on systems updates, including but not limited to actions, coordinated between different clients, aimed at making profit (generating income) out of the application of such functions (opportunities) of the VESTIN.PRO Online Trading Platform as the Negative Balance Protection and the "Stop-loss order", as well as any other action(s), including those coordinated between different clients and/or acting in tandem with third party(-ies) aimed at making profit (generating income) from the application of functions (opportunities) of the VESTIN.PRO Online Trading Platform not in accordance with the purposes of such functions (opportunities); and/or carrying out "oppositely directed" ("mirror") Transactions (operations) (i.e. Long position and Short position) within one market or in relation to the same underlying asset, opened with insignificant time difference and/or difference in prices for underlying assets on one on the same device and/or) from one and the same IP- address but with the use of different Accounts (created in the name of different persons and/or entities), including those aimed at making profit (generating income) from the application of functions (opportunities) of the VESTIN.PRO Online Trading Platform;
- f.** orders placed with the use of inside information (i.e. abusive exploitation of privileged confidential information, the misuse of information or directors trading shares of their own companies);

g. any other unfair, abusive, manipulative, or illegal way of using our Services or Platform; or use of any device, software, program, algorithm or any trading strategy that aims to manipulate, alter, tamper with or take unfair advantage of our Services or Platform, then the Company will have the right to:

- i.** adjust the price spreads available to you; and/or
- ii.** restrict your access to streaming, instantly tradable quotes, including providing manual quotation only; and/or
- iii.** obtain from your Account any historic trading profits that you have gained through such improper or abusive trading as determined by us at any time during our trading relationship; and/or
- iv.** reject an order or to cancel a trade; and/or
- v.** make any corrections or adjustments to your Account; and/or
- vi.** immediately terminate our trading relationship, and/or
- vii.** suspending the Client's account, including freezing of funds, as described in Section 9.12; and/or
- viii.** take any of the Enforcement Measures, provided in Section 13.3.

8.12.4 Without prejudice to the clause 8.12.3, the Company may allow using the tools which are technically integrated into the platforms used by the Company for the provision of Electronic Services (specifically, but not limited to, the MT4 platform). However, the Company reserves the right to assess whether such use remains appropriate, not qualified as improper or abusing trading and does not violate these Terms and terms of use of the relevant platform. In case of any breaches, the Company is entitled to undertake the measures prescribed by these Terms, including Section 8.12.3.

8.13 Prohibited Trading

8.13.1 No employee and/or former employee who currently works or used to work on a full time or part time basis for the Company or any of its related entities shall, during the term of the employee's and/or former employee's service to the Company or any of its related entities and after termination of service become a Client of any brand of the Company (either directly or indirectly, alone or with partners, associates, affiliates or any other third party) without the Company's prior written approval.

8.13.2 Should the Company consider that the employee and/or former employee is trading with any brand of the Company without the Company's prior written approval personally and/or via a third party we shall consider all the trading to be abusive and/or improper trading. In such circumstances, the employee and/or former employee's Account(s) and all open positions shall be closed immediately and any funds held within the Account shall be returned.

8.13.3 No business associate or former business associate of the Company or any of its related entities shall, during the period of the agreement between the associate/former business associate and the Company and after termination of such agreement, become a Client of any brand of the Company (either directly or indirectly, alone or with partners, associates, affiliates or any other third party) without the Company's prior written approval.

8.13.4 Should the Company consider that the associate/former business associate is trading with any brand of the Company without the Company's prior written approval personally and/or via a third party we shall consider all the trading to be abusive and/or improper trading. In such circumstances, the relevant associate/former business associate's Account(s) and all open positions shall be closed immediately and any funds held within the Account shall be confiscated.

8.14 Disabling and Cancelling Deposits

8.14.1 We have the right not to accept funds deposited by you and/or to cancel your deposits in the following circumstances:

- a.** if you fail to provide the Company with any documents it requests from you either for Client identification purposes or for any other reason;
- b.** if the Company suspects or has concerns that the submitted documents may be false or fake;
- c.** if the Company suspects you are involved in illegal or fraudulent activity;
- d.** if the Company is informed that your credit or debit card (or any other payment method used) has been lost or stolen;
- e.** where the Company considers that there is a chargeback risk; and/or
- f.** when you deposit fifteen thousand (15,000) USD or more (or an equivalent of the same in one of our Base Currencies) or if you make over ten (10) separate deposits to your Accounts and the Company is unable to verify your credit or debit card details or is unable to verify any other payment method used.

8.14.2 In case of cancelled deposits, and if it is not a confiscation of your funds by a supervisory authority on the grounds of money laundering suspicion or for any other legal infringement, your funds will be returned only to the bank account that they have been initially received from.

8.15 Performance and Settlement of Transactions

8.15.1 You will promptly deliver any instructions, money or documents deliverable by you under a Transaction in accordance with that Transaction as modified by any instructions given by us.

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

8.15.3 Following execution of the order, we will send you an electronic confirmation in respect of that Transaction as soon as reasonably practicable, and in any event within the time required by the relevant laws and regulations.

8.15.4 In cases of technical or human errors during a Transaction resulting in crediting unsolicited funds to your trading or banking account or other payment method you agree that the erroneous Transaction will be void from the outset and you will be liable to return to us any erroneously transferred funds according to the clause 18.4.3.

8.15.5 At its sole reasonable discretion VESTIN.PRO may temporarily introduce or amend the minimum or maximum size of any Order in any Investment (CFD) and will try to provide the Client with the possibility to close the entire investment, which was affected. Notification of any such restrictions beforehand is mandatory.

8.16 Consent

You consent to receive all Account information, Trade Confirmations and Account Statements through a durable medium.

If you no longer wish to receive such information through electronic means, you must notify us and revoke this consent in writing. However, if you revoke your consent, your access to our Trading Platform may be restricted or terminated at our sole discretion.

8.17 Position Limits

We may require you to limit the number of open positions which you may have with us at any time, and we may in our sole discretion close out any one or more Transactions in order to ensure that such position limits are maintained.

8.18 Withdrawals

Without prejudice and subject to these Terms and all Applicable Laws and Regulations funds may be withdrawn by you from your Account once your withdrawal request is processed and approved, provided that such funds are not being utilised for margin purposes or have otherwise become owing to us, there is a remaining positive balance on your Account and the Account is approved following the verification of the Client as per the applicable Anti-Money Laundering Laws and Regulations governing the Company.

Your withdrawal request will be processed by us and sent to the same bank, credit card or other source for execution owned by you. No Account withdrawals to third parties will be processed by the Company.

If you request a withdrawal of funds from your Account and we cannot comply with it without closing some part of your open positions, we will not comply with the request until sufficient positions are closed, and we have established that you have a positive balance on your Account to make the withdrawal.

The Client shall have the right to withdraw money from the Client's Account up to the amount of the free money available to its account.

Payments to third parties from the Client's Account will not be allowed. Bank deposits from third parties to the Client's Account shall not be accepted either. The Client shall have the right to transfer money to VESTIN.PRO bank accounts only after accepting the Terms and Conditions with VESTIN.PRO and receiving a username and password.

8.19 Inactive Account

8.19.1 The Client acknowledges and confirms that any Account(s) holding funds or not holding any funds, opened by him/her with the Company where the Client has neither open nor closed positions and does not have an active open position for a period of one (1) year or more, shall be classified by the Company as an inactive account ("Inactive Account"). The Company reserves the right to close Inactive Accounts at its sole discretion. In this case all the remaining funds held on the Inactive Account will be refunded to the payment method used for depositing.

8.19.2 The Company shall not be responsible for inability to return the Client funds in case specified under Clause 8.19.1 of this Terms the inability is resulted from the circumstances which are beyond the Company's control.

8.19.3 Any Account that is not an Inactive Account shall be classified by the Company as an active account ("Active Account").

8.20 Negative Balance Protection

CFDs are leveraged products and therefore incur a high level of risk and may result in the loss of all the Client's Invested Capital. For the benefit of the Company's Clients, the Company has implemented a "no negative balance" protection program, on an account basis, whereby the Client cannot lose more than his/her investment in accordance with Rule 29 of SIR. Nonetheless, the Client is expected to actively monitor and manage open positions in the account and to contact the Company about options if the account is close to a Margin Call.

It is possible for adverse market movements to result in the loss of more than your Account balance, so that it becomes negative. In this case, we will bear the negative consequences of such adverse events and any of your losses will be limited to your Account balance.

Any trading strategy based on the use of the Negative Balance Protection mechanism and creating unfair advantages to the Client can be considered as improper or abusive behaviour, which will grant us an absolute right to suspend the trading account, terminate this Agreement or take other enforcement measures in accordance with the provisions of clause 13.3. and clause 9.12 of these Terms.

8.21 Corporate Events

8.21.1 The Client has no rights or obligations in respect of the underlying instruments or assets relating to his/her CFD. Specifically, in case of an equity CFD the Client will not receive any voting rights. However, the underlying instrument can be affected by various corporate actions (hereinafter "Corporate Events"). A "Corporate Event" is any action or event, whether temporary or otherwise, in relation to an underlying asset(s) of the CFD, or in relation to the issuer of the underlying asset(s) of the CFD, which would have an effect on the value, legal characteristics or ability to trade the underlying asset(s)

or the CFD based on or referencing such underlying asset(s), including but not limited to: distributions or the grant of entitlements to existing holders of rights in the underlying asset(s), dividend payments, the granting of rights to purchase, subscribe or receive any underlying asset(s) (whether for free, on preferential payment terms or otherwise) or cash, placings, rights issues, bonus/scrip issues, capitalization issues and similar issues, mergers or takeovers relating to the issuer of the underlying asset(s), sub-divisions, splits, reductions (including share buy-backs), consolidations, reclassifications, restructurings, cancellation or suspension of listing of the underlying asset(s) or the issuer of the underlying asset(s), and any action or event analogous to any of the foregoing or otherwise that may have a dilution or concentration effect on the value of the underlying asset(s) of the CFD.

8.21.2 In case a Corporate Event will occur while the Client is holding an open CFD position or has a pending order affected by such event, we will endeavour to notify the Client of such Corporate Event, accomplished or yet to occur, as soon as it is reasonably practicable, however the Company reserves the right to act without prior notifications. Corporate Events can be amended, withdrawn or cancelled at any time. These changes are beyond the control of the Company, who is not responsible for any loss of the Client in this regard. According to the type of Corporate Event, the Company will inform the Client of the action(s)/ adjustment(s) to be taken, if any, including the possibility of closing the affected position(s), including any pending order(s).

In relation to the above, depending on the type of Corporate event, the Company may be required to make an adjustment to the size and/or value and/or number of the related position(s), including also the possibility of opening the new position(s) or closing of the existing position(s) at the last available price. Such adjustment will account for the diluting or concentrating effect of the Corporate Event in order to preserve the economic equivalent of the rights and obligations of the parties in relation to that position(s). Any action taken by the Company will be effective from the date determined by the Company and shall be binding, however, for the avoidance of doubt, the said actions may be retrospective. Closing of Client's CFD position(s) affected by a Corporate Event will not take place in case of dividend payments related to underlying equities. In this case adjustments will be made to the Client's Account, such adjustment will be calculated by the Company based on the size of the dividend, the size of Client's position, taxation and whether it is a buy or a sell trade. For more details please see paragraph 5.16 herein.

8.22. Product or instrument termination

We may require you to close any of your positions which you may have with us and which may be or have been affected by product or instrument termination due to, no price provider or any relevant reason which is determined by the Company, or we may close any of such positions at last available prices without prior notification at our sole discretion.

8.23. Expiring CFDs

Certain CFDs shall have an expiry date. On the expiry date an open position on the expiring CFD will be closed automatically at the then prevailing or last available market price. Weekend FX CFDs have a settlement price as defined in the relevant documents. Any affected pending order(s) will be cancelled. Nothing precludes the Client from closing the relevant position and cancelling the affected pending orders prior to the expiry date.

The expiry date for the relevant CFD shall be published on the relevant section of the Company's website and on the mobile app.

8.24. Circumstances under which the CFD may mature or be terminated

- a. The CFD will end with the closing of the Client's position;
- b. The Client's position may be closed by the Client at any time during the trading hours indicated on VESTIN.PRO;
- c. The Client's position may be closed at the initiative of the counterparty when there is excessive usage of the margin or the position's margin falls below required minimum as set by the counterparty to protect the Client from the accumulation of large losses that would be expressed in a negative account balance;
- d. The Client's position(s) may be closed at the initiative of the counterparty in the case that an underlying asset of the CFD is no longer trading;
- e. The Client's position(s) may be closed by the Company in the case a financial instrument is no longer offered on our Online Trading Platform;
- f. The Client's position may be closed at the maturity of an underlying asset (for instance with CFDs on Futures and Commodities);
- g. The Client's position may be closed at the initiative of the counterparty in the case that changes to the liquidity of the instrument in the market mean that risk cannot be properly hedged;

- h. The Client's position may be closed in case the Client initiated a chargeback case against the Company;
- i. The Company may terminate a client's position at its sole discretion;
- j. Under any terms and conditions mentioned in these Terms.

8.25 Online Trading Platform

8.25.1 The Company provides its Online Trading Platform pursuant to this Agreement and will allow you to open positions and monitor the activity in your Account by granting you access to the Online Trading Platform(s). You may choose the Online Trading Platform you prefer to use.

8.25.2 Please take note that the MT4 platform is a third-party trading platform provided by MetaQuotes and additional terms and conditions regarding the use of the MT4 platform may apply between you and MetaQuotes. These terms and conditions, where applicable, will appear in the MT4 platform. You are responsible for ensuring that you read and understand these terms and conditions. By using the platform and/or its features (e.g., 'one click trading'), you will be deemed to have read, understood and agreed to those terms and conditions.

8.25.3 MT4 is a third party platform and is provided to you "as is". The Company does not make any representations or warranties in respect of the Online Trading Platforms and in particular, in respect of MT4. This includes, but is not necessarily limited to, warranties or representations relating to:

- access; or
- the accuracy of the financial information or trading history of a user stored on MT4;
- that the use of the Trading Platform will be uninterrupted or error free; or
- that the Electronic Service will meet any specific criteria with respect to its performance, fitness for purpose or quality.

You agree to use the Online Trading Platforms as permitted by the terms of this Client Agreement, any other terms and conditions presented in the Online Trading Platform, our policies and any applicable laws and regulations, all of which may be subject to change from time to time, with or without notice to you.

8.25.4 The Company cannot be held liable, to the extent permitted by law, for any losses or damages suffered or incurred from the use, operation or performance of MT4. The Company shall not, under any circumstances, be responsible or liable for any direct, indirect, punitive, incidental, special or consequential damages that arise from any fault, inaccuracy, omission, delay or any other failure of the Online Trading Platforms.

8.25.5 You are responsible for securing your password and logins and preventing unauthorised access and use of the Online Trading Platform.

8.25.6 By trading through our Online Trading Platforms, you acknowledge and agree that you are liable and responsible for all trades executed on your Account irrespective of whether they were executed by you personally or a third party.

8.25.7 You agree that the use of the Online Trading Platform is at your risk. You are responsible for any losses resulting from the use of any software and/or any other electronic material or device obtained via the Online Trading Platform, including loss arising out of your use of third-party add-ons including but not limited to expert advisors, copy traders, signal providers or robo advisors (where these are permitted). The Company does not offer this software/material and accordingly does not assume liability therefore nor do we provide technical support in relation to the use of such software/material or devices.

PART 9. ELECTRONIC TRADING TERMS

9.1 Access and Trading Hours

9.1.1 Once you have gone through the security procedures associated with an Electronic Service provided by us, you will get access to such Electronic Service, unless agreed otherwise or stated on our Website or mobile app.

9.1.2 All references to the Company's hours of trading on our website are in Coordinated Universal Time (UTC) using the 24-hour format.

9.1.3 Our Electronic Services will normally be available 24/7 with reasonable breaks for technical maintenance as specifically mentioned for each underlying asset on our Website and in the mobile app, every week, excluding public holidays, periods where the markets for the underlying assets of the CFDs do not operate and cases where the markets are closed due to illiquidity in the financial instruments.

9.1.4 You may request a quote to open a Transaction or to close all or any part of a Transaction at any time during our normal hours of trading for the CFD in respect of which you wish to open or close the Transaction.

9.1.5 Outside those hours, we will be under no obligation to, but may, at our absolute discretion, provide a quote and accept and act on your offer to open or close a Transaction.

9.1.6 Please consult our Website or mobile app for more details on operating times for each CFD. We reserve the right to suspend or modify the operating hours on our own discretion and in such event our Website and mobile app will be updated without delay in order to inform you accordingly. In this respect the operating hours, as indicated on the Website and the mobile app, are the applicable ones.

9.1.7 We may change our security procedures at any time and we will inform you of any new procedures that apply to you as soon as possible through our Website or mobile app.

9.2 Restrictions on Electronic Services Provided

There may be restrictions on the number of Transactions that you can enter into on any one day and also in terms of the total value of those Transactions when using an Electronic Service. Please refer to our Website and mobile app for details of the limits imposed upon Transactions carried out through our Electronic Services.

9.3 Access Requirements

You will be responsible for having hardware equipment forming part of the System to enable you to use an Electronic Service.

9.4 Virus Detection

You will be responsible for the installation and proper use of any virus detection/scanning program that shall reasonably keep your systems virus-free.

9.5 Use of Information, Data and Software

In the event that you receive any data, information or software via an Electronic Service other than that which you are entitled to receive pursuant to these Terms, you will immediately notify us and will not use, in any way whatsoever, such data, information or software.

9.6 Maintaining Standards

When using an Electronic Service, you must:

- a.** ensure that the System is maintained in good order and is suitable for use with such Electronic Service;
- b.** run such tests and provide such information to us as we shall reasonably consider necessary to establish that the System satisfies the requirements notified by us to you from time to time;
- c.** carry out virus checks on a regular basis;
- d.** inform us immediately of any unauthorised access to an Electronic Service or any unauthorised Transaction or instruction which you know of or suspect of and, if within your control, cause such unauthorised use to cease; and
- e.** not at any time leave the terminal from which you have accessed such Electronic Service or let anyone else use the terminal until you have logged off such Electronic Service.

9.7 System Defects

In the event you become aware of a material defect, malfunction or virus in the System or on the VESTIN.PRO Online Trading Platform, you will immediately notify us of such defect, malfunction or virus and cease all use of such Electronic Service until you have received permission from us to resume use.

9.8 Intellectual Property

9.8.1 All rights in patents, copyrights, design rights, trade marks and any other intellectual property rights (whether registered or unregistered) relating to the Electronic Services remain vested in us or our licensors.

9.8.2 You will not:

- use the System or the Electronic Services in any other manner except as permitted by and in accordance with the terms of this Agreement;
- copy, record, translate or amend whole or part of the software comprising the System of the Electronic Services;
- interfere with, tamper with, alter, amend or modify the software comprising the System of the Electronic Services or any part or parts thereof unless expressly permitted by us in writing;

- reverse engineer, decompile or disassemble the software comprising the System of the Electronic Services, or otherwise attempt to derive source code of the System of the Electronic Services nor purport to do any of the same or permit any of the same to be done, except in so far as such acts are expressly permitted by law;
- transfer or distribute any rights to the System under this Agreement;
- separate or alter any part of the System;
- attempt to reconstruct or discover any computer code, underlying ideas, or computer programming of the System by any means whatsoever;
- generally in any manner damage, tamper with or impair any of our Systems or any Intellectual Property Rights.

9.8.3 You will not cause or permit any actions to be caused, which might endanger or damage any intellectual property belonging to us and/or do any other act which would be damaging and or defamatory against us.

9.8.4 Any copies of the software comprising the System of the Electronic Services made in accordance with law are subject to these Terms. You shall ensure that all the licensors trademark, copyright and restricted rights notices are reproduced on these copies. You shall maintain an up-to-date written record of the number of copies of the software comprising the System of the Electronic Services made by you. If we so request, you shall as soon as reasonably practicable, provide to us a statement of the number and whereabouts of copies of the software comprising the System of the Electronic Services.

9.9 Liability

Without prejudice to any other provisions of these Terms, relating to the limitation of liability, the following clauses shall apply to our Electronic Services.

9.9.1 System Errors

- a.** We shall have no liability to you for damage which you may suffer as a result of transmission errors, technical faults, malfunctions, illegal intervention in network equipment, network overloads, malicious blocking of access by third parties, internet malfunctions, interruptions or other deficiencies on the part of internet or servers service providers.
- b.** You acknowledge that access to Electronic Services may be limited or unavailable due to such system errors, and that we reserve the right upon notice to suspend access to Electronic Services for this reason.

9.9.2 Delays, inaccuracies or errors caused by third parties

- a.** Neither we nor any third-party software provider accepts any liability in respect of any delays, inaccuracies, errors or omissions in any data provided to you in connection with an Electronic Service.
- b.** We do not accept any liability in respect of any delays, inaccuracies or errors in prices quoted to you if these delays, inaccuracies or errors are caused by third party service providers with which we may collaborate.
- c.** We shall not be obliged to execute any instruction which has been identified that is based on errors caused by delays of the system to update prices provided by the system price feeder or the third-party service providers.
- d.** We do not accept any liability towards executed trades that have been based and have been the result of delays or errors as described above.

9.9.3 Malicious Software

We shall have no liability to you (whether in contract or in tort, including negligence) in the event that anyviruses, worms, software bombs or similar items are introduced into the System via an Electronic Service or any software provided by us to you in order to enable you to use the Electronic Service, provided that we have taken reasonable steps to prevent any such introduction.

9.9.4 Indemnity re Malicious Software within your System

You will ensure that no computer viruses, worms, software bombs or similar items are introduced into our computer system or network and will indemnify us on demand for any loss that we suffer arising as a result of any such introduction.

9.9.5 Unauthorised Use

We shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Electronic Service. You shall on demand indemnify, protect and hold us harmless from and against all losses, liabilities, judgements, suits, actions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using an Electronic Service by using your designated passwords, whether or not you authorised such use.

9.10 Markets

We shall not be liable for any act taken by or on the instruction of an exchange or regulatory body.

9.11 Suspension with Notice

We may suspend an Electronic Service, by giving you 24 hours written notice.

9.12 Immediate Suspension or Permanent Withdrawal Without Notice

9.12.1 We have the right, unilaterally and with immediate effect, to suspend or withdraw permanently your ability to use any Electronic Service, or any part thereof, without notice, where we consider it necessary or advisable to do so, for example due to your non-compliance with the Applicable Regulations, breach of any provisions of this Agreement, on the occurrence of an Event of Default, Event of Force Majeure, the client commit a breach of his/hers obligations under this agreement, the client is engaged in credit card fraud, money laundering, funding terrorism and/or any relevant criminal conduct, network problems, failure of power supply, for maintenance, or to protect you when there has been a breach of security.

9.12.2 In addition, the use of an Electronic Service may be terminated automatically, upon:

- a.** the termination, renunciation, revocation, withdrawal or suspension of any license granted to us which relates to the Electronic Service; and/or
- b.** the termination of these Terms.

9.13 Effects of Termination

In the event of a termination of the use of an Electronic Service for any reason, upon request by us, you shall, at our option, return to us or destroy all software and documentation we have provided you in connection with such Electronic Service and any copies thereof.

PART 10. CLIENT MONEY

10.1 Client Money

10.1.1 We treat all funds received from you or held by us on your behalf (hereinafter "Client Money") in accordance with the requirements of the Client Money Rules. The following steps have been taken by the Company in order to ensure the protection of Clients' financial instruments or funds:

- Segregation: As per the provisions of this Agreement funds belonging to the Client that will be used for trading purposes will be kept in accounts with credit institution(s) used to accept only Client's funds and as such will be held segregated from the Company's own funds.

- Due diligence measures: The Company has the obligation to exercise all due skill, care and diligence in selection, appointment and periodic review of the credit institution(s) where Clients' funds are placed. The Company's due diligence measures have been designed in such a manner so as to ensure that expertise and market reputation of such institutions are taken into consideration.

10.1.2 The Company may hold Clients' funds in omnibus accounts with third party financial and credit institutions. An omnibus account means that your funds will be kept in a pooled account with money belonging to other clients in a segregated account. Hence, the Client is warned that there is a link of loss emanating from the use of omnibus accounts in financial or credit institutions. In general, in case of default or insolvency of the Company, no single client will have a claim against a specific sum in a specific account. Omnibus accounts may also hold other types of risks including legal, haircut risk, liquidation risk, third party and others. By accepting the Terms and by establishing a business relationship with us, you expressly provide your consent for maintaining your funds in an omnibus account.

10.1.3 The Company may deposit money received from Clients, excluding any Client Money held by the Company as margin in accordance with the Rules and these Terms, into segregated accounts with credit institutions with fixed terms or notice periods up to 95 days. Placing such Client's funds in deposit accounts with fixed terms or notice periods does not limit or affect otherwise your ability to deal with your money or withdraw it from your Account.

10.2 Interest

You, the Client, acknowledge and confirm that no interest (including any interest received on client funds deposited into accounts with fixed terms or notice periods under section 10.1.3) will be received on the balance of your Account on Clients funds held.

10.3 Overseas Bank

10.3.1 Client Money deposited may be kept in one or more omnibus accounts with any authorised credit institution used to accept funds which the Company will specify from time to time and will be held in the Company's name.

10.3.2 We will not be liable for the insolvency, acts or omissions of any financial and credit institution or other third party referred to in this Part.

10.4 Due Care, Skill and Diligence

10.4.1 With regards to the deposit of Clients' Money, in the event we do not deposit Client Money with a central bank, we exercise all due care, skill and diligence in the selection, appointment and periodic review of the credit institutions and banks where the funds are placed and the arrangement for the holding of those funds.

10.4.2 It shall be noted that we take into account the expertise and reputation of the third party as well as the legal requirements or market practices related to the holding of those financial instruments that could adversely affect our Clients' rights.

10.5 Payment Service Providers

The Company may keep merchant accounts in its name with payment services providers (hereinafter "PSP") used to settle payment transactions of its Clients.

10.6 Diversification of Risks

We shall ensure, where deemed necessary, the diversification of the Clients' financial instruments and funds, for example the maintenance of accounts with several third parties.

10.7 Omnibus Account Risk

10.7.1 The Company may hold client funds in omnibus accounts within third party financial and credit institutions. In this respect, the Client is warned that there is a risk of loss emanating from the use of omnibus accounts in financial or credit institutions. In such cases it may not be possible to distinguish if the particular Client funds are held by a certain financial or credit institution. Omnibus accounts may also hold other types of risks including legal, liquidation risk, haircut risk, third party risk, etc.

10.7.2 In the event of insolvency or any other analogous proceedings in relation to a financial or credit institution where client funds are held, the Company (on behalf of the Client) and/or the Client may only have an unsecured claim against the financial or credit institution, and the Client will be exposed to the risk that the money received by the Company from the financial or credit institution, is insufficient to satisfy the claims of the Client with claims in respect of the Account. The Company does not accept any liability or responsibility for any resulting losses so in the unlikely event of default the proportionate loss shall affect all of the Company's Clients' monies held in omnibus accounts with the financial or credit institution. To mitigate this risk the client funds are being held in few reputable financial or credit institutions and constant exposure monitoring is taking place.

10.8 Unclaimed Client Money

You agree that we may cease to treat your money as Client Money if there has been no movement on your balance for thirty(30) calendar days. We shall write to you at your last known address informing you of our intention of no longer treating your balance as Client Money and giving you twenty-eight (28) Business Days to make a claim.

10.9 Liability and Indemnity

10.9.1 You agree that we shall not be liable for any default of any counterparty, bank, or other third party in which we hold client funds.

10.9.2 The Company will not be liable for loss suffered by you in connection to your funds held by us, unless such loss directly arises from our gross negligence, willful default or fraud.

PART 11. MARGINING ARRANGEMENTS

11.1 Contingent Liability

11.1.1 When we effect a Transaction, you should note that, depending upon the nature of the Transaction, you may be liable to make further payments when the Transaction fails to be completed or upon the earlier settlement or closing out of your position.

11.1.2 The Client shall provide and maintain Margin in accordance with the terms of this Agreement to secure Client's obligations to the Company. The Company must maintain at all times the minimum margin requirements for the Open Positions in Client's Account.

11.1.3 You may be required to make further variable payments by way of margin against the purchase price of the CFD, instead of paying (or receiving) the whole purchase (or sale) price immediately.

11.1.4 The movement in the market price of the CFD will affect the amount of margin payment you will be required to make.

11.1.5 We will constantly monitor your margin requirements and we will inform you as soon as it is reasonably practicable of the amount of any margin payment required under this Part.

11.1.6 The Margin value for each position is calculated in accordance with the formula below:

Margin = (Volume * Underlying Instrument Price) / Leverage

Margin fluctuates with the changes in price of the underlying asset.

11.2 Margin Call

You agree to pay us on demand such sums by way of margin as are required from time to time as we may in our discretion reasonably require for the purpose of protecting ourselves against loss or risk of loss on present, future or contemplated Transactions under these Terms.

11.2.1 A Margin Call takes place when the client's Margin Level is at or below 100% and the Company sends its client a notification that he/she needs to either delete pending orders to free up margin, or close some positions, or deposit more funds in his/her account to maintain the relevant positions open.

11.3 Failure to Meet Margin Call

In the event that you fail to meet a margin call, we may immediately close out any of the relevant positions, as well as any pending orders that may negatively affect your margin balance once executed.

11.4 Close Out

A Close Out takes place when the client's Margin Level is at or below 50%, and the Company decides to exercise its right to liquidate client's open positions on a gradual basis subject to clause 4.1 below. If a sudden market movement causes the Margin Level to drop from above 100% to below 50% the Company may liquidate the client's open positions without sending a notification to the client that his/her Margin Level is at or below 100%.

11.4.1 Execution of Close out If Margin Level has reached 50% and the Client has several open positions, the Company closes the Client's positions at the current market price in the following order:

- a.** all pending orders are cancelled;
- b.** if the Margin Level is still below 50%, then all open positions with the negative financial result on open markets are closed;
- c.** if the Margin Level is still below 50%, then all remaining positions on openmarkets are closed;
- d.** if the Margin Level is still below 50%, then everything else is closed, as soon as the markets open;

11.5 Form of Margin

Margin must be paid in cash in a Base Currency of your Account. A cash Margin paid to us is held as Client Money in accordance with the requirements of the Client Money Rules. Margin deposits shall be made by wire transfer, credit card or by such other means as the Company may direct.

11.6 Set-off on Default

If there is an Event of Default or these Terms are terminated, we shall set-off the balance of the cash margin owed by us to you against your obligations (as reasonably valued by us). The net amount, if any, payable between us following such set-off, shall take into account the Liquidation Amount payable under Part 15 ("Netting").

11.7 Further Assurance

You agree to execute such further documents and to take such further steps as we may reasonably require to perfect our security interest over and obtain legal title to the Secured Obligations.

11.8 Negative Pledge

You undertake neither to create nor to have outstanding any security interest whatsoever over, nor to agree to assign or transfer, any of the cash margin transferred to us.

11.9 General Lien

In addition, and without prejudice to any rights to which we may be entitled under these Terms or any Applicable Laws and Regulations, we shall have a general lien on all cash held by us or our Associates or our nominees on your behalf until the satisfaction of the Secured Obligation.

PART 12. LEVERAGE ARRANGEMENTS

12.1 Trading on CFDs is a form of Leveraged Trading and is highly speculative, complex and involves a significant risk of loss and is not suitable for all investors. CFDs are among the riskiest types of investments and can result in large losses.

12.2 Clients must be aware that CFD transactions carry a high degree of risk. The amount of initial margin may be relatively small with regard to the value of the instrument so that transactions are 'leveraged' or 'geared'. A relatively small market movement may have a proportionately larger impact on the funds that the Client has deposited or will have to deposit. This may work against as well as for the Client.

12.3 The leverage limit applied on the opening positions of CFDs shall be set depending on the Client's category. Leverage limits on the opening of a position by a Retail client for all underlying assets, **except digital assets (i.e. Cryptocurrencies)**, shall be up to 1:200 in accordance with article 23 of the Rules.

12.4 Leverage limits on the opening of a position by a Retail client for a digital asset as an underlying asset (ie Cryptocurrencies), shall be 1:20 in accordance with article 23 of the Rules.

12.5 Clause 12.4 and 12.5 above do not apply for clients categorised as Professional in accordance with article 24 of the Rules.

12.6 The Company is entitled to set/change the leverage limit for a specific financial instrument at its absolute discretion, but only up to the value determined by the Rules depending on the Client category.

PART 13. REPRESENTATIONS, WARRANTIES AND COVENANT

13.1 Representations & Warranties

13.1.1 You represent and warrant to us on the date these Terms *come* into effect and as of the date of each Transaction that:

- a.** You are at least eighteen (18) years old and of legal age in your respective jurisdiction to form a binding contract, such as these Terms, as well as open a Transaction and perform your obligations thereunder;
- b.** Any information which you provide or have provided to us in respect of your financial position, domicile, location or other matters in your application form and at any time thereafter is true and accurate in all respects;
- c.** You have obtained all governmental or other authorisations and consents required in connection with these Terms and in connection with opening or closing Transactions and such authorisations and consents are in full force and effect and all of their conditions have been and will be complied with;
- d.** The execution, delivery and performance of these Terms and each Transaction will not violate any law, ordinance, or any other rule applicable to you in the jurisdiction in which you are domiciled or located in or are a resident of, or any agreement by which you are bound or by which any of your assets are affected;
- e.** You will not send funds to your Account(s) from, or request that funds be sent from your Account(s) to a third party;
- f.** If you are an employee or a contractor of a financial services firm or any other firm that has controls over the financial transactions in which its employees and contractors deal, you will give us proper notice of this and of any restrictions that apply to your dealing;
- g.** You will not use our bid and offer prices for any purpose other than for your own trading purposes, and you agree not to redistribute our bid and offer prices to any other person whether such redistribution be for commercial or other purposes;

- h.** You will use the Electronic Services offered by us pursuant to these Terms in good faith and, to this end, you will not use any electronic device, software, algorithm, or any trading strategy ("Device") that aims to manipulate or take unfair advantage of the way in which we construct, provide or convey our bid or offer prices. You agree that using a Device whereby in your dealings with us you are not subject to any downside market risk will be evidence that you are taking unfair advantage of us;
- i.** No Event of Default or any event which may become (with the passage of time, the giving of notice, the making of any determination or any combination of the above) an Event of Default ("Potential Event of Default") has occurred and is continuing with respect to you;
- j.** You act as principal and sole beneficial owner (but not as trustee) in entering into these Terms and each Transaction and you need to provide us with the necessary information and/or documentation. In addition you are not permitted to maintain more than one Account with the Company. In the event it is absolutely necessary that either in the present time or in the future, you maintain more than one Account with the Company you are required to disclose to us your intention and it remains the Company's sole discretion to accept;
- k.** You confirm that you are the lawful owner the debit or credit card used during registration for the Account with the Company, or the lawful owner of any other payment method used to open an Account with us;
- l.** You are willing and financially able to sustain a total loss of funds resulting from Transactions and trading in such Transactions is a suitable investment for you;
- m.** Except as otherwise agreed by us, you are the sole beneficial owner of all margin you transfer under these Terms, free and clear of any security interest whatsoever;
- n.** VESTIN.PRO will not be liable for any additional fees the client may be charged by any bank, credit card provider or other third party payment services provider, which the Client use for the transfer of funds to and from your account;

13.1.2. Any breach by you of a representation or warranty given under these Terms renders any Transaction voidable from the outset, or grants us the right to any Enforcement Measures subject to clause 13.3.

13.1.3 We shall not be held liable for any damages incurred by you as a result of your breach of a representation or warranty given under these Terms.

13.2 Covenants

13.2.1 You covenant to us that:

- a.** You will promptly notify us of the occurrence of any Event of Default or Potential Event of Default with respect to yourself;
- b.** You will use all reasonable steps to comply with all Applicable Regulations in relation to these Terms and any Transaction, so far as they are applicable to you or us;
- c.** You will not send orders or otherwise take any action that could create a false impression of the demand or value for a financial instrument.
- d.** You will not act in a way which we have reason to believe can be considered as a breach of Applicable Regulations;
- e.** You will not seek to manipulate the relevant financial market and/or Electronic Services offered by us, including but not limited to your intention to benefit from delays in the prices or other time manipulation, to trade at off-market prices or manipulated prices or similar practices, or use any kind of automated data entry system, robots, high speed trading system or any other software, program, device or scheme which might manipulate, abuse, tamper with our Services or otherwise give you an unfair advantage, or enter into transaction which are qualified as market abuse, improper and abusive trading subject to clause 8.12. or similar abusive or manipulating way of using the VESTIN.PRO Online Trading Platform;
- f.** Upon demand, you will provide us with such information as we may reasonably require to evidence the matters referred to in this Clause or to comply with any Applicable regulations;
- g.** You will undertake to advise the Company within 30 days of any change in circumstances which affects provided information or causes the information contained herein to become incorrect or incomplete, and to provide the Company with suitably updated information within 60 days of such a change;
- h.** All statements made by you and any information provided by you, are correct and complete.

13.2.2 Any breach by you of Covenants given under these Terms renders any Transaction voidable from the outset or grants us the right to any Enforcement Measures subject to clause 13.3.

13.2.3 We shall not be held liable for any damages incurred by you as a result of your breach of covenants given under these Terms.

13.3 Enforcement Measures

Notwithstanding the provisions of these Terms, the Company, without any liability and/or notice (to a Client) shall be entitled to the following enforcement measures:

1. refuse to complete or execute a transaction, block, cancel (void) or suspend any executed or processed transaction on the VESTIN.PRO Online Trading Platform despite the fact they have been confirmed by the Company. The Company reserves the right to return the Parties of the Agreement (the situation) to the position that they were in before the Transaction was made, and/or
11. suspend, restrict or terminate Client access to the VESTIN.PRO Online Trading Platform on the whole or to certain of its functionalities and features (functions), and/or
111. prohibit or block the use or withdrawal of funds and/or
- IV. suspend or block the Account and/or
- V. withhold (seize) from the client funds any amounts which are referred to the breach of the Agreement or client acting in bad faith and/or
- VI. terminate the Agreement; and/or
- VII. report and disclose any such details for the Client's transactions or such other information as it may deem necessary, to the Commission, or any other authority as applicable, in order to comply with any requirements of any person entitled to require such a disclosure in accordance with the Applicable Laws.

PART 14. EVENTS OF DEFAULT

14.1 The following shall constitute Events of Default on the occurrence of which the Company shall be authorised to exercise its rights in accordance with the below:

- a. You fail to make any payment when due under these Terms or to observe or perform any other provision of these Terms after notice of non performance has been given by us to you;
- b. You fail to perform any obligation due to us;
- c. You fail to perform any of the provisions of these Terms;
- d. Where any Transaction or combination of Transactions or any realised or unrealised losses on any Transactions or combination of Transactions opened by you results in your exceeding any credit or other limit placed on your dealings;

- e. In the case of receiving official proof of the death of the Client, the Company shall close any open positions of the Client irrespective of their current result and hold any Client's assets in custody until VESTIN.PRO has received official evidence of the legal successors of the deceased Client and concrete instructions by an authorised person on how to proceed thereafter;
- f. The initiation by a third party of proceedings for your bankruptcy (if applicable) or if you make an arrangement or composition with your creditors or any other similar or analogous procedure is commenced in respect of you;
- g. Where any representation or warranty made by you in these Terms is or becomes untrue;
- h. You fail or omit to disclose to us your capacity as the beneficial owner of more than one Account you may maintain with us, subject to our approval;
- i. You take advantage of delays occurred in the prices and you place orders at outdated prices, you trade at off-market prices, you manipulate the system to trade at prices not quoted to you by us and you perform any other action that constitutes improper trading as described in Clause 8.12;
- j. Any event of default (however described) occurs in relation to you under any other agreement between us; and/or
- k. Any other circumstance where we reasonably believe that it is necessary or desirable to take any action to protect ourselves or all or any of our other Clients.

PART 15. NETTING

15.1 Rights on Default

On the occurrence of an Event of Default, we may exercise our rights under this Part and Part 16, except that in the case of the occurrence of an Event of Default specified in Clause 14.1 (f) (a "Bankruptcy Default"), the automatic termination provision of this Clause shall apply.

15.2 Liquidation Date

Subject to the following Clause 15.3, at any time following the occurrence of an Event of Default, we may, by notice to you, specify a date (the "Liquidation Date") for the termination and liquidation of Transactions in accordance with this Part.

15.3 Automatic Termination

The date of the occurrence of any Bankruptcy Default shall automatically constitute a Liquidation Date, without the need for any notice by us and the provisions of the following Clause 15.4 shall then apply.

15.4 Calculation of the Liquidation Amount

15.4.1 Upon the occurrence of the Liquidation Date:

- a.** neither of us shall be obliged to make any further payments or deliveries under any Transactions which would, but for this Part, have fallen due for performance on or after the Liquidation Date and such obligations shall be satisfied by settlement (whether by payment, set-off or otherwise) of Liquidation Amount (as defined below);
- b.** we shall (on, or as soon as reasonably practicable after, the Liquidation Date) determine (discounting if appropriate), in respect of each Transaction a total cost, loss or, as the case may be, gain, in each case expressed in the Base Currency of your Accounts (and, if appropriate, including any loss of bargain, cost of funding or, without duplication, cost, loss or, as the case may be, gain as a result of the termination, liquidation, obtaining, performing or re-establishing of any hedge or related trading position) as a result of the termination, pursuant to these Terms, of each payment or delivery which would otherwise have been required to be made under such Transaction (assuming satisfaction of each applicable condition precedent and having due regard, if appropriate, to such market quotations published on, or official settlement prices set by the relevant exchange as may be available on, or immediately preceding, the date of calculation); and
- c.** we shall treat each cost or loss to us, determined as above, as a positive amount and each gain by us, so determined, as a negative amount and aggregate all of such amounts to produce a single, net positive or negative amount, denominated in the Base Currency of your Account (the "Liquidation Amount").

15.5 Payer

If the Liquidation Amount determined pursuant to this Part is a positive amount, you shall pay it to us and if it is a negative amount, we shall pay it to you. We shall notify you of the Liquidation Amount, and by whom it is payable, immediately after the calculation of such amount.

15.6 Other Transactions

Where termination and liquidation occur in accordance with this Part, we shall also be entitled, at our discretion, to terminate and liquidate, in accordance with the provisions of this Part, any other transactions entered into between us which are then outstanding.

15.7 Payment

The Liquidation Amount shall be paid in the Base Currency of your Account by the close of business on the Business Day following the completion of the termination and liquidation under this Part (converted as required by applicable law into any other currency, any costs of such conversion to be borne by you, and (if applicable) deducted from any payment to you).

Unless a Liquidation Date has occurred or has been effectively set, we shall not be obliged to make any payment or delivery scheduled to be made by us under a Transaction for as long as an Event of Default or any event which may become (with the passage of time, the giving of notice, the making of any determination hereunder, or any combination thereof) an Event of Default with respect to you has occurred and is continuing.

15.8 Additional Rights

Our rights under this Part shall be in addition to, and not in limitation or exclusion of, any other rights which we may have (whether by agreement, operation of law or otherwise).

15.9 Application of Netting to the Transactions

This Part applies to each Transaction entered into or outstanding between us on or after the date these Terms take effect.

5.10 Single Agreement

These Terms, the particular terms applicable to each Transaction entered into under these Terms, and all amendments to any of them shall together constitute a single agreement between us. Both parties acknowledge that all Transactions entered into on or after the date these Terms take effect, are entered into in reliance upon the fact that these Terms and all such provisions constitute a single agreement between us.

PART 16. RIGHTS ON DEFAULT

16.1 Default

On an Event of Default or at any time after we have determined, in our absolute discretion, that you have not performed (or we reasonably believe that you will not be able or willing in the future to perform) any of your obligations to us, in addition to any rights under Part 15 ("Netting") we shall be entitled, without prior notice to you:

- a.** instead of returning to your investments equivalent to those credited to your account, to pay to you the fair market value of such investments at the time we exercise such right;
- b.** to sell such of your investments as are in our possession or in the possession of any nominee or third party appointed under or pursuant to these Terms, in each case as we may in our absolute discretion select or and upon such terms as we may in our absolute discretion think fit (without being responsible for any loss or diminution in price) in order to release funds sufficient to cover any amount due by you hereunder;
- c.** to close out, replace or reverse any Transaction, buy, sell, borrow or lend or enter into any other Transaction or take, or refrain from taking, such other action at such time or times and in such manner, as at our sole discretion, we consider necessary or appropriate to cover, reduce or eliminate our loss or liability under or in respect of any of your contracts, positions or commitments; and/or
- d.** to cancel and/or consider void any Transactions and profits or losses either realised or unrealised and/or to close out the account(s) you maintain with us pursuant to these Terms, immediately and without prior notice.

PART 17. TERMINATION WITHOUT DEFAULT & CANCELLATION

17.1 Termination & Cancellation

Rights of the Clients to request the termination/ cancellation of their business relationship with the Company:

17.1.1 You have a right to cancel these Terms for a period of fourteen (14) days commencing on the date on which you have accepted these Terms (the "Cancellation Period"). The Company may terminate the Agreement by giving to you a seven (7) days written notice, specifying the date of termination therein.

17.1.2 Should you wish to cancel these Terms within the Cancellation Period, you should send notice in writing to the contact details are set out in Part 20 ("Miscellaneous") under the heading "Notices" or electronically through the "Contact Us" section of our Website or the mobile app. Cancelling these Terms within the Cancellation Period will not cancel any Transaction entered into by you during the Cancellation Period. If you fail to cancel these Terms within the Cancellation Period you will be bound by its terms but you may terminate these Terms in accordance with Clause 17.1.3 ("Termination Without Default").

17.1.3 Unless required by Applicable Regulations, a party may terminate these Terms (and the relationship between us) for its own convenience in the absence of an Event of Default on that party's side by giving in prior ten (10) days written notice of termination to the other party. The written notice may not reference the grounds of termination.

17.1.4 Where these Terms have been terminated, in accordance with the Clauses included in Part 17, no penalties shall be imposed, however:

- a.** all amounts payable by you to us will become immediately due and payable including (but without limitation):
 - i.** all outstanding fees, charges and commissions;
 - ii.** any dealing expenses incurred by terminating these Terms; and
 - iii.** any losses and expenses realised in closing out any Transactions or settling or concluding outstanding obligations incurred by us on your behalf.
- b.** The Company shall apply best execution rules in cases where you have not provided the Company with specific instructions regarding the closing of your positions.
- c.** The Company shall return any Client funds remaining in your Account to your bank account, specifically to the account from which the funds were debited. Your funds may be returned to another bank account to which you are the beneficiary in exceptional circumstances and as long as you provide us with the required documents to verify that the account belongs to you.
- d.** If due to circumstances beyond the Company's control, the Company is unable to process payments for returning funds upon termination of these Terms, the Company shall not bear any responsibility for such inability to process the payment.

17.1.6 This Agreement can be terminated by the Company along with opening a new account for you with another regulated entity affiliated to us. In this case you will need to enter into the agreement with a relevant party, while this Agreement will be terminated with immediate effect. The positions you held with us before this will be reopened at the same quantity and price under the newly opened account, or when this may not be reasonably possible - you will be compensated with the relevant positions value.

17.1.7 In case when clause 17.1.6 is applied, you, by accepting the terms of this Agreement, irrevocably empower us to perform our obligations to return you the funds, as set out under the Agreement, by way of crediting your newly opened account, and such performance of our obligations shall be deemed as appropriate and made in the best interest of the client.

17.2 Existing Rights

17.2.1 Termination shall not affect the outstanding rights and obligations and Transactions which shall continue to be governed by these Terms and the Parts agreed between us in relation to such Transactions until all obligations have been fully performed.

17.2.2 The Company may terminate the Agreement immediately without giving any notice see terms mentioned in clause 9.12 herein.

17.2.3 The termination of the Agreement shall not in any case affect the rights which have arisen existing commitments or any contractual provision which was intended to remain in force after the termination and in the case of termination, the Client shall pay:

- Any pending fee of the Company and any other amount payable to the Company;
- Any charge and additional expenses incurred or to be incurred by the Company as result of the termination of the Agreement;
- Any damages which arose during the arrangement or settlement of pending obligations.

17.3 The Company shall terminate the agreement with the client in case the Client will not behave in an appropriate manner towards VESTIN.PRO or any of its employees (such inappropriate behaviour can include but is not limited to Swearing, Abusive Language, Racism, Discrimination, Harassment, Defamation, Abuse of the Chat / Email System, Misuse of Social Media Channels and Spam). The Company reserves the right to terminate the Clients Agreement in these circumstances.

17.4 The Company is not obliged to inform the Client on what grounds it has decided to terminate the agreement with the Client.

PART 18. EXCLUSIONS, LIMITATIONS AND INDEMNITY

18.1 General Exclusion

18.1.1 Neither we nor our directors, officers, employees or agents shall be liable for any losses, damages, costs or expenses, whether arising out of negligence, breach of contract, misrepresentation or otherwise, incurred or suffered by you under these Terms (including any Transaction or where we have declined to enter into a proposed Transaction) unless such loss is a reasonably foreseeable consequence or arises directly from our or their respective gross negligence, wilful default or fraud.

18.1.2 In no circumstance, shall we have liability for losses suffered by you or any third party for any special or consequential damage, loss of profits, loss of goodwill or loss of business opportunity arising under or in connection with these Terms, whether arising out of negligence, breach of contract, misrepresentation or otherwise.

18.1.3 Nothing in these Terms will limit our liability for death or personal injury resulting from our negligence.

18.2 Tax Implications

18.2.1 Investing in financial instruments may be subject to tax depending on the jurisdiction where you are residing. However, this will depend on your personal circumstances. The Company does not provide any advice to its clients on any tax issues related to any of its services. Thus, you should seek independent tax advice if you are unsure on tax implications due to our services.

18.2.2 Without limitation, we do not accept liability for any adverse tax implications of any Transaction whatsoever.

18.2.3 You understand that certain transactions in certain financial instruments may carry a tax obligation under any applicable tax regime, stamp duty, transfer tax, dividend tax, withholding tax or other taxes or duties in any jurisdiction. Where there is such a tax obligation, we shall pass it on to you by debiting from your Account.

18.3 Changes in the Market

18.3.1 Market Orders are executed at the bid/ask prices offered through us. Pending orders are created at a market price requested by you and offered through us, which can be the price you requested or better/worse depending on the market conditions and the type of order you requested subject to Clause 8.2 ("Types of Orders Accepted").

18.3.2 We reserve the right, at our full discretion, not to execute the order, or to change the quoted price of the Transaction in case of technical failure of the VESTIN.PRO Online Trading Platform or in case of extraordinary or abnormal fluctuations of the price of the financial instrument as offered in the market.

18.3.3 Without limitation, we do not accept any liability by reason of any delay or change in market conditions before any particular Transaction is affected.

18.3.4 Market conditions can cause temporary delays to the execution of Orders. Therefore, before placing a new Order for the same Investment (CFD), the Client is obliged to make sure that the previous pending Order is cancelled. It is the client's obligation to make sure that any earlier pending Order(s) is/are cancelled. VESTIN.PRO is not responsible for any loss of the Client in this regard.

18.4 Events of Force Majeure, Limitation of Liability & Manifest Error

18.4.1 We shall not be liable to you for any partial or non-performance of our obligations hereunder by reason of any cause beyond our reasonable control, it is stated that VESTIN.PRO does not bear any responsibility, for any loss of the client in connection with the below points ("Events of Force Majeure").

18.4.2 Nothing in these Terms will exclude or restrict any duty or liability we may have to you under Applicable Regulations, which may not be excluded or restricted thereunder.

18.4.3 Any partial or full default of our obligations by reason of any cause or event beyond the Company's reasonable control, including but not limited to any communications, systems or computer failure, market default, suspension, failure or closure, or the imposition or change (including a change of interpretation) of any law or governmental or regulatory requirement.

18.4.4 Any superior force, any event that encompasses acts of God (such as earthquakes or tsunamis, etc.), certain acts of man of a disruptive and unforeseeable nature, industrial action, epidemics, pandemics, actions by government agencies, or work stoppages, any material change in economic conditions or any other event, that is beyond the reasonable control and was and whose effects could not be avoided by reasonable measure.

18.4.5 The suspension or failure of any financial instrument, the suspension or closure of any markets, exchanges, the nationalisation and/or government sequestration, the failure of any of Platform's suppliers, intermediate brokers, agents or principals, dealers, etc., for any reason, to perform its obligations. In any such event the Company will try to take reasonable steps to mitigate the effect of the said event in order to continue operations and to continue to provide the Client with services.

18.4.6 Manifest Error

- a.** We reserve the right to unilaterally either void from the outset or amend retroactively the conditions of any Transaction that contained or was based on any error that we reasonably believe to be obvious or palpable (a "Manifest Error").
- b.** If, in our discretion, we choose to amend the conditions of any Transaction with a Manifest Error, the amendments will reflect the conditions that we reasonably believe would have been fair at the time the Transaction was entered into.
- c.** In deciding whether an error is a Manifest Error we shall act reasonably and we may take into account any relevant market practice and/or any relevant information including, without limitation, the state of the relevant underlying market(s) at the time of the alleged Manifest Error, or any connected error in, or lack of clarity of any information source or pronouncement upon which we base our quoted prices or form other trading conditions.
- d.** Any financial commitment that you have entered into or refrained from entering into in reliance on a Transaction with us that was voided from the outset or amended retroactively as provided for in this Clause will not be taken into account in deciding whether or not there has been a Manifest Error.
- e.** In the absence of fraud, wilful misconduct or gross negligence on our part, we will not be liable to you for any losses, costs, claims, demands or expenses of any sort following or related (either directly or remotely) to a Manifest Error (including, where the Manifest Error is caused by any information source, commentator or official on whom we reasonably rely).

- f. If a Manifest Error has occurred and we choose to exercise our right to void from the outset the affected the Transaction and you have already received any monies from us in connection to the affected Transaction, you agree that those monies become immediately due and payable to us and you shall be liable to return the initial amount received to us immediately.
- g. If a Manifest Error has occurred and we choose to exercise our right to amend retroactively the conditions of the affected the Transaction and you have already received any monies from us in connection to the Transaction with the Manifest Error, you agree that those monies become immediately due and payable to us and you shall be liable to return the initial amount received to us immediately. If based on the results of the retroactive application of the fair conditions as provided for in Clauses 18.4.3 - 18.4.4 above, the Company shall owe you any monies, such monies shall be transferred to your Account in a timely manner. Similarly, if as a result of the retroactive application of such fair conditions, you shall owe the Company any monies, such money should be transferred by you to the Company in a timely manner.
- h. The Company shall notify you regarding the Manifest Error and the way the Company shall proceed to rectify it within 5 (five) Business Days after it has established the existence of such Manifest Error.
- i. In case of a Manifest Error, the Company may take any appropriate measures necessary to rectify the consequences of such Manifest Error, which may include, among other things, the suspension, freezing or immediate closing of any of the Client's positions.

18.4.7 Missed Opportunities

Without limitation, the Company does not accept any liability for any missed trading opportunity or potential profit on the side of the Client regardless of the reasons, unless any particular existing Transaction is affected.

18.5 Responsibility for Orders

You will be responsible for all orders entered on your behalf via an Electronic Service and you will be fully liable to us for the settlement of any Transaction arising from it.

18.6 No Other Representations

You acknowledge that you have not relied on or been induced to enter into these Terms by a representation other than those expressly set out in these Terms. We will not be liable to you (in equity, contract or tort) for a representation that is not set out in these Terms and that is not fraudulent.

18.7 Indemnity

You shall pay to us such sums as we may from time to time require in or towards satisfaction of any deficiency on the balance of your Account(s) (excluding negative balances that are covered under Negative Balance Protection (clause 8.20.)) with us and, on a full indemnity basis, any losses, liabilities, costs or expenses (including legal fees), taxes, imposts and levies which we may incur or be subjected to with respect to any of your Account(s) or any Transaction or as a result of any misrepresentation by you or any violation by you of your obligations under these Terms (including any Transaction) or by the enforcement of our rights.

PART 19. DESCRIPTION AND ACKNOWLEDGMENT OF RISKS

The Company shall provide you in good time before carrying on Securities Business activities with a general description of the nature and risks of financial instruments, taking into account, in particular, the Client's categorisation as either a Retail Client or as a Professional Client. That description shall explain the nature of the specific type of instrument concerned, the functioning and performance of the financial instrument in different market conditions, including both positive and negative conditions, as well as the risks particular to that specific type of instrument in sufficient detail to enable the Client to take investment decisions on an informed basis.

The description of risk referred above will include, where relevant to the specific type of instrument concerned and the status and level of knowledge of the Client, the following elements:

- a.** The risks associated with that type of financial instrument including an explanation of leverage and its effects and the risk of losing the entire investment including the risks associated with insolvency of the issuer or related events, such as bail in;

- b. The volatility of the price of such instruments and any limitations on the available market for such instruments;
- c. Information on impediments or restrictions for disinvestment, for example as may be the case for illiquid financial instruments or financial instruments with a fixed investment term, including an illustration of the possible exit methods and consequences of any exit, possible constraints and the estimated timeframe for the sale of the financial instrument before recovering the initial cost of the transaction in that type of financial instruments;
- d. The fact that an investor might assume, as a result of transactions in such instruments, financial commitments and other additional obligations, including contingent liabilities, additional to the cost of acquiring the instruments;
- e. Any margin requirements or similar obligations, applicable to instruments of that type.

For more information please refer to the Risk Disclosure Statement.

PART 20. MISCELLANEOUS

20.1 Amendments

20.1.1 Shall the Company introduce any material amendments to the present Terms, you will be notified accordingly by means of the app and/or by e-mail of such material amendments. You will be given 48 hours from the moment the notice has been dispatched ("48 Hours") by the Company to decide on whether you would want to proceed under the new Terms. Upon the expiration of these 48 Hours you shall be deemed to have provided consent to the application of the new Terms.

20.1.2 If you disagree with the application of the new Terms you must get in touch with the Company by utilising the email stated in Clause 20.2 ("Notices") below prior to the expiration of the 48 Hours, clearly state that you no longer wish to be a Client of the Company and discontinue your use of the Services.

20.1.3 If you send us such notice of disagreement mentioned in Clause 20.1.2 above you will not be allowed to open any new positions from the moment we receive such notice and you will be prompted to close any of your outstanding positions prior to the expiration of the 48 Hours. If you fail to do so, we will have the discretion to automatically close all of your positions upon the expiration of the 48 Hours.

We will process the termination of your Account and any relevant issues as provided for herein and the Applicable Regulations.

20.2 Record Keeping

20.2.1 The Company will keep records of internal telephone conversations and electronic communications that are intended to result in transactions or relate to the reception and transmission of orders and execution of orders on behalf of clients.

20.2.2 Further, the Company will also keep records to be kept of all services and activities provided and transactions undertaken by the Company as well as records related to its business and internal organisation.

20.2.3 The Company shall keep records of the content and timing of instructions received from you. A record of the allocation decisions taken for each operation shall be kept providing for a complete audit trail between the movements registered in clients' accounts and in the instructions received by the Company. In particular, the final allocation made to each investment Client shall be clearly justified and recorded. The complete audit trail of the material steps in the underwriting and placing process shall be made available to competent authorities upon request.

20.2.4 You have the right to request and receive records of telephone and electronic communications that are related to reception, transmission and execution of your orders. Such records will be kept by the Company for a period of up to 7 years from the end of business relationship with you according to the relevant regulations (please refer to our Privacy Policy for more details).

20.2.5 The Client acknowledges and accepts that the Company is required to disclose information in relation to any US reportable persons to the relevant authorities, as per the reporting requirements of FATCA and Qualified Intermediary Agreement regimes. The Client may contact the Company for additional information and/or clarifications prior to accepting these Terms and Conditions.

20.3 Electronic Communications

20.3.1 Subject to the Applicable Laws and Regulations, any communication between us using electronic signatures and any communications via our Website and/or the mobile app shall be binding as if they were in writing. Orders or instructions given by you via e-mail or other electronic means will

constitute evidence of the orders or instructions given.

20.3.2 The Company will also keep records of orders placed by clients through channels other than the Companies' electronic platform, provided that such communications are made in a durable medium (e.g. mails, fax, emails, chats, internet communications, etc.). In case of relevant face-to-face conversations with the Client, the content of such will be recorded by using written minutes or notes.

20.4 Our Records

20.4.1 Our records, unless shown to be wrong, will be evidence of your dealings with us in connection with our Electronic Services. You will not object to the admission of our records as evidence in any legal proceedings because such records are not originals, are not in writing nor are they documents produced by a computer.

20.4.2 You will not rely on us to comply with your record keeping obligations, although records may be made available to you on request at our absolute discretion.

20.4.3 The records will be retained in a medium that allows the storage of information in a way accessible for future reference by the competent authority, and in such a form and manner that the following conditions are met:

- I. the competent authority is able to access them readily and to reconstitute each key stage of the processing of each transaction;
- II. it is possible for any corrections or other amendments, and the contents of the records prior to such corrections or amendments, to be easily ascertained;
- III. it is not possible for the records otherwise to be manipulated or altered;
- IV. it allows IT or any other efficient exploitation when the analysis of the data cannot be easily carried out due to the volume and the nature of the data; and
- V. the firm's arrangements comply with the record keeping requirements irrespective of the technology used.

20.5 Your Records

You agree to keep adequate records in accordance with the Applicable Laws and Regulations to demonstrate the nature of orders submitted and the time at which such orders are submitted. You can access your statements online at any time via our Website or mobile app. You may request to receive your statement monthly or quarterly via email, by providing such a request to the support department.

20.6 Confidential Information

20.6.1 The Company does not have any obligation to disclose to the Client any information or take into consideration any information either when making any decision or when it proceeds to any act on behalf of the Client, unless otherwise agreed and stated in this Agreement and where this is imposed by the relevant Act and Regulations in force.

20.6.2 The Company has the right, without informing the Client beforehand, to disclose such details of the Client's Transactions or such other information as it may deem necessary in order to comply with any requirements of any person entitled to require such a disclosure by any applicable laws.

20.6.3 The Company will handle all of Client's personal data according to the relevant Laws and Regulations for the protection of Personal Data. For more information please refer to the Company's Privacy Policy.

20.7 Complaints Procedure

20.7.1 We are obliged to put in place internal procedures for handling complaints and inquiries fairly and promptly. In the event you are dissatisfied with the Electronic Services provided to you by the Company you can submit the claim through the "Complaints Procedure" section of our Website or send to the following e-mail address: info@vestin.pro. You must provide the following information to assist us in dealing with your complaint:

- Your Trading Account Number;
- Your Name/Surname/Email address;
- Date of the event;
- Cause of your complaint (please indicate one of the causes as follows: execution of orders, quality or lack of information provided, terms of contract/fees/charges, general admin/customer services, issues in relation to withdrawal of funds, other);
- Details of the person or department of the company to whom you think the complaint should be directed.

All Client complaints must be submitted in writing, and should be as descriptive as possible in respect of the events that led to the filing of the complaint. The Company reserves the right not to review verbal complaints or claims missing significant details, such as date of the event, affected positions and/or requested compensation amount etc.

20.7.2 To resolve your complaint, we will take the following steps:

- a. When the Compliance Officer receives the Client's complaint then a written acknowledgement will be sent to the Client within 7 business

days;

- b. The Company will attempt a final response within 14 days, however in case we are still not in a position to resolve the issue then the Compliance Officer will notify you in writing stating the reasons for the delay and indicate an estimated time to resolve the issue;
- c. A final response should be provided to the Client within 60 business days the latest from the date he submitted his complaint.

20.8 Transfers & Assignment

These Terms shall be for the benefit of and binding upon us both and our respective successors and assigns. You shall not assign, charge or otherwise transfer or purport to assign, charge or otherwise transfer your rights or obligations under these Terms or any interest in these Terms, without our prior written consent, and any purported assignment, charge or transfer in violation of this Clause shall be void. You agree that we may without further notice to you and subject to the Applicable Laws and Regulations, transfer by whatever means we consider appropriate all or any of our rights, benefits, obligations, risks and/or interests under these Terms to any person who may enter into a contract with us in connection with such transfer and you agree, that we may transfer to such person all information which we hold about you.

20.9 Time is of Essence

Time shall be of the essence in respect of all obligations of yours under these Terms (including any Transaction).

20.10 Rights and Remedies

The rights and remedies provided under these Terms are cumulative and not exclusive of those provided by the Law. We shall be under no obligation to exercise any right or remedy either at all or in a manner or at a time beneficial to you. No failure by us to exercise or delay by us in exercising any of our rights under these Terms (including any Transaction) or otherwise shall operate as a waiver of those or any other rights or remedies. No single or partial exercise of a right or remedy shall prevent further exercise of that right or remedy or the exercise of another right or remedy.

20.11 Set-off

Without prejudice to any other rights to which we may be entitled, we may at any time and without notice to you set-off any amount (whether actual or contingent, present or future) owed by you against any amount (whether actual or contingent, present or future) owed by us to you. For these purposes, we may ascribe a commercially reasonable value to any amount which is contingent or which for any other reason is unascertained.

20.12 Partial Invalidity

If, at any time, any provision of these Terms 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 these Terms nor the legality, validity or enforceability of such provision under the Law of any other jurisdiction shall in any way be affected or impaired.

20.13 Data Protection

The Company and its related entities are responsible for the protection of the privacy and the safeguarding of your personal and financial information.

Your personal data are safely stored in the Company's electronic systems and are treated as confidential. The Company will not disclose any of the Client's personal data to a third party that is not an affiliate, partner, or an associate related to the provision of services to the Client, unless we have your consent or the Company is required to do so by an official government regulatory authority or a competent jurisdiction. The Company will not hold any information about its Clients' debit or credit cards, or any payment method used by a Client to make his/her deposit not required by the Applicable Regulations and will at all times be in compliance with the undertaken cardholder data security standards.

We are also bound by principles contained in the Data Protection (Privacy of Personal Information) Act of 2003 as amended from time to time as well as any other applicable privacy laws in this respect. The Privacy Policy outlines how we manage the personal information we hold about our clients through their interaction with the company on social media or any other dealing with us.

20.14 Advertising Standards

The Company shall adhere to the advertising standards described in article 93 of SIR whereby any advertisement or other public invitation for persons to invest in a security or engage in a securities transaction shall contain sufficient relevant information so that it is not misleading.

PART 21. GOVERNING LAW AND JURISDICTION

21.1 Governing Law

The interpretation, construction, effect and enforceability of these Terms shall be governed by the laws of Swiss Confederation. You as the Client agree that all Transactions carried out on the VESTIN.PRO Online Trading Platform are governed by the laws of the Bahamas regardless of the location

of the Client.

21.2 Jurisdiction

The Parties to these Terms submit to the exclusive jurisdiction of the courts of the Bahamas to settle any suit, action or other proceedings related to these Terms ("Proceedings").

21.3 Waiver of Immunity and Consent to Enforcement

You irrevocably waive to the fullest extent permitted by applicable Law, with respect to yourself and your revenue and assets (irrespective of their use or intended use) all immunity on the grounds of sovereignty or other similar grounds from suit; jurisdiction of any courts; relief by way of injunction, order for specific performance or for recovery of property; attachment of assets (whether before or after judgement); and execution or enforcement of any judgement to which you or your revenues or assets might otherwise be entitled in any Proceedings in the courts of any jurisdiction and irrevocably agree that you will not claim any immunity in any Proceedings. You consent generally in respect of any Proceedings to the giving of any relief or the issue of any process in connection with such Proceedings, including, without limitation, the making, enforcement or execution against any property whatsoever (irrespective of its use or intended use) of any order or judgement which may be made or given in such Proceedings.

Terms and Conditions Version 3, January 2024

Annex 1 - Swap-Free Account Terms and Conditions

1. These Swap-Free Account Terms and Conditions (hereinafter referred to as the Terms) are a supplementary and integral part of the Agreement with clients on conducting operations involving non-deliverable over-the-counter (OTC) financial instruments (CFDs Transactions) concluded between Company and the Client, and they govern the terms and conditions of using a Swap-Free account.

These Terms supplement and modify the Agreement. The provisions of these Terms supersede the provisions of the Agreement only to the extent that the provisions of these Terms and the Agreement expressly conflict. Nothing in these Terms should be interpreted as invalidating the Agreement, the provisions of which will continue to govern the relationship between the Parties insofar as they do not expressly conflict with these Terms. In case of a contradiction between these Terms and the Agreement, the Terms shall prevail. For these Terms, definitions and expressions shall have the meanings given to them as defined in the Agreement, unless the context otherwise requires.

2. By applying for a Swap-Free account, the Client explicitly expresses his/her approval and acceptance of these Terms.

3. A Swap-Free account is designed and offered by the Company to its Clients who can not use a regular account owing to their religion, faith, or beliefs.

4. A Swap-Free account is an account with the following special conditions being applied:

- 4.1 No overnight commission (also known as "swap") is applied. If the Client holds a position open overnight, the overnight commission is not deducted from or added to the Client's deposit;
- 4.2 The spread size in a Swap-Free account may differ from the spread size in a regular account.

5. The Client can have only one type of account: a regular account or a Swap-Free account. For existing Clients, it is necessary to close the existing regular account before opening a Swap-Free account. Before closure of a regular account, the Client should make sure that a Swap-Free account is available for him/her by contacting the Company via any appropriate means of communication.

6. Pursuant to Section 3 of these Terms, the Company reserves the right to require an adequate justification for and/or proof of the necessity or need of opening a Swap-Free account, including provision of proof of faith.

7. A Swap-Free account may be subject to restriction in respect to the Client's place of birth, nationality and/or country of residence as well as to other restrictions, which may be imposed by the Company from time to time, at its sole discretion.

8. A Swap-Free account is subject to regular comprehensive checks and monitoring to detect any improper / abusive activities prohibited by these Terms or by the Agreement.

9. It is strictly prohibited to apply for a Swap-Free account and/or use such an account if the primary reason for this is taking advantage of not paying overnight commission inherent in a regular account. Should the Company determine, at its sole discretion and in good faith, the violation of this rule, the Company shall be entitled to:

1. suspend or block the account (suspend and/or terminate the provision of the Services under the Agreement);
11. terminate the Agreement (unilaterally and extrajudicially refuse to perform the Agreement);
111. take any other measure(s), provided in Section 9.3 and/or other sections of the Agreement for the Client's violation of the terms of the Agreement. In addition, should the Company determine, at its sole discretion and in good faith, that a Swap-Free account is used in bad faith, the Company shall be entitled to apply retrospectively all the overnight commissions that were previously omitted.

10. The Company reserves the right to close a Swap-Free account and/or refuse to open such an account at any time, at its sole discretion, with or without reason, without being obliged to provide any explanation or justification.