

Global Financial Market Services Agreement

This document, prepared by the International Trading Company "Newmar Group" (registered in the United States register - Dun & Bradstreet, hereinafter referred to as the "Company"), defines the procedure for interaction between the Company and clients (hereinafter referred to as the "Client") wishing to carry out trading operations in the international financial market through specialized software provided by the Company.

1. Reasons for concluding an agreement

1.1. By accepting the terms and conditions of this Agreement, the Client agrees to perform both trading and non-trading operations in accordance with the terms and conditions set forth herein. Accession to the Agreement is carried out by creating (registering) a personal Personal Account on the official website of the Company.

1.2. Access to the Personal Area is protected by a password, which the Client sets independently when registering on the Company's website. All actions performed in the Personal Area using this password are considered to be actions performed personally by the Client.

1.3. This Agreement is not a public offer. The Company reserves the right to refuse any person to join the Agreement at its discretion without giving reasons.

1.4. The relationship governed by this Agreement is also subject to the following documents available on the Company's website: Trading Regulations, Non-Trading Regulations, Glossary of Terms and Definitions, Risk Warning.

2. Rights and obligations of the parties to the agreement

2.1. The Client's responsibilities include:

2.1.1. Strict compliance with the conditions specified in the Regulations for Transactions;

2.1.2. Depositing funds into the Company's account as a guarantee of the fulfillment of its contractual obligations and claims;

2.1.3. Ensuring the confidentiality of information obtained during the execution of this Agreement;

2.1.4. Providing reliable and up-to-date information about yourself when registering on the Company's website, as well as timely notifying the Company of any changes in this data through the Personal Account or in any other way provided by the Company;

2.1.5. Viewing all correspondence and notifications from the Company posted on the Company's website or sent to the Client's e-mail.

2.2. The Client has the right to:

2.2.1. Carrying out any Operations in accordance with the Regulations within the specified time limits;

2.2.2. Starting the process of debiting funds from the account within the available balance in accordance with the Regulations;

2.2.3. Unilateral withdrawal from the Agreement at any time without litigation in accordance with the terms of this Agreement;

2.2.4. Independent change of the password for access to the Personal Account or the application of the procedure for its recovery.

2.3. Obligations of the company:

2.3.1. To provide the Client with services for the performance of Operations provided for by the Regulations;

2.3.2. To maintain the confidentiality of information obtained in the course of the implementation of this Agreement.

2.4. The Company has the right to:

2.4.1. Terminate the Agreement unilaterally without judicial intervention in case of violation of the terms of the Regulations by the Client or if there is a suspicion of unfair use of the provided software and funds;

2.4.2. Refuse to carry out certain Transactions of the Client if they do not comply with the Regulations;

2.4.3. Request the Client to confirm his/her identity at any time after registration, including the provision of identity documents for individuals and registration documents for legal entities;

2.4.4. Suspend Transactions if the Client's data turn out to be incorrect or the Client refuses to provide the required documents;

2.4.5. Refuse to conclude the Agreement, open an account or create a Personal Account without specifying the reasons;

2.4.6. At its own discretion, change the list of Trading Terminals and the conditions of their operation;

2.4.7. Record and store all conversations between the Client and the Company's employees to resolve disputes, including the possibility of transferring these records to banks and other parties involved in the dispute.

3. Term and Termination of the Agreement

3.1. This Agreement comes into force immediately after its signing in the manner prescribed by the rules and is valid for an indefinite period.

3.2. The Agreement remains in force until its official termination. The Client has the right to initiate termination of the Agreement no earlier than six months after the first payment has been made, notifying the Company in writing (including by e-mail) three days in advance and provided that the Client has no open positions in Forex, CFDs and unfulfilled obligations to the Company. Termination shall be effective upon receipt by the Company of this notice. The Company may also notify the Client of the termination of the Agreement in writing at any time. In any case, termination does not affect the terms of previously concluded transactions and does not release the parties from fulfilling their obligations, as well as does not release the Client from obligations related to a possible shortage of funds on the account.

3.3. The Agreement is considered fully executed and terminates for the parties from the moment they fully fulfill all obligations arising from previously performed transactions.

4. Mutual responsibility of the parties

4.1. The rights and obligations of the parties are established by the provisions of this Agreement and its annexes.

4.2. The Company is liable only for direct damage caused as a result of deliberate failure to fulfill its obligations under the Agreement, except for lost profits.

4.3. The Client is responsible for damage caused by his fault, including late provision or failure to provide documents, provision of inaccurate information, as well as misuse of the Company's services. The Company has the right to reimburse such losses at the expense of the Client.

4.4. Differences between the data of the Trading Terminal and the Company's Server do not impose responsibility on the Company, which makes the necessary corrections to the data.

4.5. The Company is not responsible for losses caused by hacker attacks, network or telecommunication failures that are not related to the actions of the Company.

4.6. The Company is not responsible for technical malfunctions and interruptions in the operation of the Trading Terminal, if they were not caused by the Company's actions, as well as for the Client's losses resulting from such malfunctions.

4.7. Decisions made by the Client based on analytical data, recommendations or signals do not impose liability on the Company for the results of such transactions. The Client is aware of the risks associated with trading operations.

4.8. The Company is not responsible for losses caused by the theft, loss or disclosure of the Client's password to third parties.

4.9. Failure to fulfill or partial fulfillment of obligations under the Agreement due to force majeure exempts the Company from liability.

4.10. The Company is not responsible for the Client's indirect losses, including lost profits or loss of income, even if it has been warned of the possibility of their occurrence.

4.11. The Client acknowledges the quotes provided by the Company as the only correct ones and waives any claims related to quotes from other sources.

4.12. The Company is not responsible for the Client's losses resulting from non-delivery of notifications due to spam filters. The Client is obliged to independently control his mailbox and spam filter.

4.13. The Client undertakes to independently pay all taxes and fees related to his activities on the trading account, in accordance with the legislation of his country, and releases the Company from any claims on this matter.

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5. Complaint Procedure and Dispute Resolution

5.1. All disputes between the Client and the Company arising on the basis of or in connection with the execution of the terms of this Agreement will first of all try to be resolved through negotiations. In the event that no agreement is reached, the dispute will be referred to the Financial Compliance Service of the Newmar Group or resolved in court. In order for the claim procedure to be considered complied with, the following conditions must be met:

The complaint meets the requirements of this section;

Sent to the address specified during the registration of the Company;

Confirmation of receipt of the claim by the Company has been received.

The deadline for the Company's response, which is 20 days from the date of receipt, has expired.

5.2. The rules for filing claims include:

Written form of the claim.

Indication of the required information for the consideration of the claim, including the amount and justification of the claims, evidence and attached documents;

The claim must be sent no later than three business days from the date the basis for the complaint appears. Failure to comply with this deadline is a reason for refusing to consider it.

Sending a claim to the Company's email address or using other means of communication that provide confirmation of receipt.

5.3. Requests for Non-Trading Operations must be sent to the Company's email address, and only such requests are accepted for consideration. The request form must be filled out correctly.

5.4. Time frame for consideration of appeals and requests:

Requests for Non-Trading Transactions are processed within three business days.

Other appeals and requests are considered within seven working days. If the necessary documents are not provided, they are requested from the Client.

5.5. In case of disputes, the Company has the right to suspend Transactions on the Client's accounts until the conflict is resolved.

5.6. Claims may not be considered if they contain unreasonable criticism, insults or profanity.

6. Miscellaneous

6.1. Relations between the parties, as well as any disputes arising in the process of fulfilling the terms of this Agreement, are governed by the legislation of the country in which the Company is registered.

6.2. The Company has the right to make changes or additions to this Agreement and its annexes at its discretion. Changes take effect from the moment determined by the Company.

6.3. Changes related to legislation or regulations affecting the terms of this Agreement shall come into force from the moment such changes are made to these documents.

6.4. All changes made by the Company apply to all Clients, including those who entered into the Agreement before the changes came into force.

6.5. The Client must regularly, at least once a week, check the information on the Company's Website about the changes and additions made.

6.6. The Company has the right to send information messages to the Client using the contact details provided.

6.7. By providing their personal data, the Client agrees to their processing by the Company and its partners in accordance with the terms of the Agreement, including advertising campaigns and other events.

6.8. The Client has the right to use the information provided by the Company or third parties solely for the purposes specified in the Agreement, without the right to distribute or change it.

6.9. The Company is not a bank or credit institution, does not attract deposits and does not carry out banking activities. The Client's funds are used exclusively for the execution of Transactions.

6.10. The Agreement can be concluded with any legally capable individual or legal entity, except for residents of the country where the Company is registered, as well as countries in which there are restrictions on such services.

6.11. The Company has the right to transfer its rights and obligations under the Agreement to a third party, provided that it complies with the terms of the Agreement.

6.12. The texts of the Agreement and Appendices may be drawn up in several languages. In the event of discrepancies, the English version shall prevail.

Detailed reworded text APPENDIX No1: Terms and Definitions

1. The Actual Price is a quote that reflects the current value at which the Company is ready to carry out trading operations at a given time.
2. Base Currency is the currency that is listed first in a currency pair in the FOREX market and is bought or sold in exchange for the second currency of the pair – the Quote Currency. Base Currency is used to calculate the rate of a currency pair.
3. The underlying asset is the foundation for the financial instrument on the basis of which trading transactions are carried out. Underlying assets can be a variety of resources, including currencies, stocks, commodities, financial indices, or even derivatives.
4. Balance – This is the current state of the client's account, including the sums of all completed trades, non-trading operations, accrued bonuses and available funds. The balance sheet shows the financial position of the client, not taking into account the results of open positions.
5. The quote currency is the currency that is used to display the value of one unit of the base currency. In a currency pair, it comes after the base currency and shows how many units of the quote currency are needed to purchase one unit of the base currency.
6. A currency pair is two types of currencies that serve as the basis for trading operations, where the goal is to exchange one currency for another. Currency pairs are a key instrument in the FOREX market and show the ratio of the value of one currency to another.
7. Client's External Account is a bank account or an account in an electronic payment system owned by the client and intended for conducting financial transactions outside the company's platform.
8. Gap – A sudden change in the price of an asset without intermediate values, which usually occurs as a result of significant news or events that affect the market, which causes the price to move rapidly upwards or downwards.

9. A dealer is an employee of the Company who is authorized to provide quotes, monitor the correctness of the execution of trading operations by clients, as well as consider financial claims and clarify issues related to trading operations.
10. A Long Position is a situation in which a client buys an instrument, expecting an increase in its value, in order to sell it later at a higher price and make money on the price difference.
11. Available Funds are funds in the client's bonus account that can be used to trade or transfer to the main trading account. These funds include various types of bonuses and commissions from the Company.
12. A closed position is the result of an operation to close a previously opened position, which leads to the fixation of the final financial result of the transaction.
13. Margin is the amount of funds that are required and reserved in the client's account to hold open positions. The amount of collateral is determined by the trading conditions for each financial instrument.
14. Instrument – This is the object with which a trading operation is carried out. It covers various types of assets, including currencies, stocks, indices, commodities, and other financial instruments.
15. A CFD is a CFD that allows clients to speculate on changes in the value of underlying assets without having to physically own them. CFDs allow you to earn both on the rise and fall of the prices of the underlying assets.
16. Spot instruments are a category of currency pairs and metals that are traded on the spot market. The list of such instruments available for trading in the company is posted on the official website and the company's server. In case of discrepancies, the information posted on the server takes precedence.
17. Client is any natural or legal person who enters into a contractual relationship with the Company to conduct trading operations in accordance with the terms of the concluded contract.
18. A counter currency is a currency that is used to determine the value of the base currency in a currency pair. The name of the counter currency is indicated second when designating the pair.
19. A short position is a transaction to sell an asset with the expectation of its future fall in price.
20. A quote is an offer of a price at which a trading operation can be carried out with the selected instrument.
21. Leverage is the ratio of the transaction volume to the required collateral (initial margin), which makes it possible to expand the client's trading opportunities.
22. A limit order (Limit, Take Profit) is an order to execute a transaction at a price that is more favorable than the current market price: to buy at a price lower or to sell at a price higher than the current price.
23. The Personal Area is a digital platform on the company's website designed to manage the client's account and is equipped with security measures to protect confidential data.

24. A lot is a unit of measurement of trading volume, a standard size of a trade with a financial instrument. Lot sizes may vary depending on instruments and trading platforms.
25. The Initial Margin is the required amount of collateral that the client must have in the account to open a trade. Margin requirements vary depending on the tool.
26. Unrealized Financial Result is the financial total of open positions at the moment, which can be either positive (floating profit) or negative (floating loss).
27. Non-Trading Operation – Any actions on the client's account that are not directly related to the execution of trading transactions, such as depositing or withdrawing funds.
28. Trade Volume – This is the amount of instrument (expressed in lots, units or trade amount) involved in the trade.
29. Operations – These are all trading and non-trading actions performed by the client.
30. An operational day is a working period of time during which operations are performed. The duration of the operating day may vary taking into account the seasonal transition to summer or winter time.
31. An order is a preliminary instruction of the client to conduct a trading operation under certain conditions specified in the trading platform, with expected execution in the future.
32. Open Position – This is an active trade that requires subsequent closure with the opposite operation. It assumes a commitment to maintain an appropriate level of margin.
33. Position Rollover (SWAP) is the process of extending an open position to the next trading day, in which swap points are charged or debited depending on the terms of the transaction.
34. A Payment Agent is an external organization that interacts with a company to process customers' financial transactions, both incoming and outgoing.
35. A Round Trip is two related trading operations of the same volume (opening and closing) for one position, including buying and then selling or vice versa.
36. Quotes Flow is a continuous sequence of quotes transmitted to the trading terminal, which displays all current and executed quotes of offers from the company.
37. A pip is the smallest change in the value of the instrument, which is usually 0.0001 for most currency pairs and 0.01 for yen pairs.
38. A working day is any day except weekends and official holidays set by the company. Working hours may change due to the transition to summer or winter time.
39. The Realized Financial Result is the final financial result of the client for closed transactions, which can be both positive and negative.
40. Quote Mode is a process in which the client is provided with confirmation of the current price in order to execute a trading transaction, which varies depending on the chosen trading instrument and platform.
41. The official website of the Company is available at [https:// newmargroup.com](https://newmargroup.com), which provides all the necessary information and documentation.

42. Free Cash Balance is the amount of money in the client's account that is available for withdrawal or for subsequent trading and is calculated in accordance with the company's rules.
43. The Company's server is a key technical system through which all client operations, including trading requests and quote updates, pass.
44. Debit is the process of withdrawing money from the client's trading account to external bank accounts or electronic wallets in accordance with the submitted withdrawal request.
45. The Debit Method is a specific method that the client chooses to withdraw funds and which is specified in detail in the personal account.
46. Spread is the difference between the buy and sell prices of a trading instrument, expressed in pips, which may vary depending on the market situation.
47. Equity is the total value of assets in the client's account, which includes the current balance and unrealized profit or loss on open positions.
48. Status is an indicator that reflects the level of the client's trading activity and the amount of his funds, expressed in points.
49. Stop Loss is a type of order that is used to reduce losses and is triggered when the price level set by the client is reached; It is usually set below the bid price for long positions or above the sell price for short positions.
50. A Stop-Out is an automatic closure of the client's positions at current market prices when a certain critical level of losses is reached, and the details of the procedure depend on the selected trading platform and are described in the relevant documents.
51. Company Account — a company's bank account or an account in an electronic payment system, including accounts that are used by payment agents to conduct transactions with client funds.
52. A tick is the minimum possible change in the price of an instrument, with the exact values for each instrument indicated on the company's website and on its server. In the event of discrepancies, the information provided on the server takes precedence.
53. A ticket (ID) is a unique number that is assigned to each trading operation or pending order of a client in the trading system.
54. The Fixed Price execution type (on demand) is a method of order execution in which the client first receives the price and then confirms the trade. If the price changes, the client has the opportunity to request a new quote.
55. The Instant Execution type is the execution of a trading operation at the current price with the ability to offer a new price in case of a change in market conditions.
56. Market Execution Execution Type – Trades are executed at the current market price without a prior request for a quote.
57. A trading operation is a transaction to buy or sell a financial instrument without actual delivery, carried out between the client and the company.

58. Trading Hours is the period during which transactions can be carried out and orders can be placed on instruments, set by the Company and indicated on its website and server.
59. A Trading Account (Client Account) is an account that is used to record all of the Client's transactions, such as trades, open positions and orders, in accordance with the terms of the contract.
60. A trading terminal is a set of software and hardware that allows clients to interact with the company via the Internet to manage trading operations, such as order execution and cancellation, as well as viewing financial information in real time. The terminal ensures data security and confidentiality using encryption methods.
61. An Authorized Person is a natural or legal person who is officially authorized to perform certain actions or make decisions on behalf of the client.
62. The Margin Level is the percentage ratio between the total amount of the client's funds and the collateral required to hold open positions, and is an indicator of the financial stability of the account.
63. Stop-Out Level is a predetermined minimum margin level at which one or more of the client's positions are automatically closed in order to prevent further losses, in accordance with the rules set by the company.
64. Hedging (Locking) is a strategy that allows you to simultaneously keep open positions on the same instrument in different directions, used to reduce risks.
65. The Ask price is the current price at which the client can purchase an instrument used in trading terminals if there is a difference between the buy and sell prices (spread).
66. The Bid price is the price at which the client has the opportunity to sell the instrument; It is an important element when conducting sell operations in trading platforms with a spread.
67. The Mid price is the average value between the Ask and Bid that is offered to clients for trading in systems that do not use the spread.
68. Expiration is the point at which a CFD instrument, normally associated with futures contracts, expires, leading to the end of trading of the current contract and the commencement of trading of a new one. The Company independently determines the expiration dates of each CFD instrument and publishes them on its website and server. In case of discrepancies, priority is given to the information on the company's server.
69. Terms and definitions used in this Agreement and not explained in this section shall be construed in accordance with generally accepted rules and practices in the field of financial trading, including exchange transactions and transactions in derivative financial instruments recognized in the business environment.

APPENDIX No2: Control of Non-Trading Operations

(SECOND ADDENDUM to the Agreement on the Provision of Services in International Financial Markets)

1. Key principles

1.1. These Regulations are designed to implement measures against illegal trading, financial fraud and money laundering, to protect clients from fraudulent actions and to monitor compliance with the rules governing non-trading operations through the client's account.

1.2. The following obligations are imposed on the client:

1.2.1. Compliance with laws, including international ones, aimed at combating illegal activities, financial fraud and legalization of proceeds from crime;

1.2.2. Preventing any support for illegal economic activities or other prohibited activities through a personal account;

1.2.3. Prohibition of assistance in financial fraud and other actions contrary to international laws and regulations;

1.2.4. Refraining from any actions through a personal account that may harm the fight against money laundering.

1.2.5. Ensuring the purity of origin, legal possession and the right to dispose of funds transferred to the company's accounts.

1.3. For prompt communication with the client on issues related to non-trading operations, the company may use the client's contact details specified by him during registration or subsequently changed in accordance with the established rules. The Client agrees to receive communications from the Company at any time.

1.4. The Company has the right to investigate suspicious non-trading operations and suspend them until all the circumstances are clarified and the verification is completed.

1.5. During the investigation, the Company may request documents from the client confirming the legality of the funds, including identity documents and bank cards.

1.6. In case of detection of suspicious transactions, the Company has the right to:

1.6.1. Refuse to perform such operations;

1.6.2. Restrict withdrawals from the Client's account at its sole discretion;

1.6.3. Return the credited funds to the original accounts;

1.6.4. Close the Client's account and terminate the service;

1.6.5. Charge an account maintenance fee in case of absence of trading activity for a certain period or until the account is closed by the client, as well as in other cases of improper use of the account;

1.6.6. Write off all fees and costs associated with a suspicious transaction;

1.6.7. Close the client's current positions by fixing the financial result;

1.6.8. Block access to the trading platform until the suspicious situation is resolved.

1.7. Refusal to perform suspicious non-trading operations or termination of the contract with the client due to suspicion of his unfair actions does not entail the legal responsibility of the Company for non-compliance with the terms of this Agreement.

1.8. The Company reserves the right to close the client's account under certain circumstances:

1.8.1. if the Client has not been active on his account for six months, and there are no funds on the account;

1.8.2. if the Client has not been active on the account for three years, regardless of whether there are funds on it, and the Company has taken all possible measures to establish contact with the Client or his successors, but without success. Such inaction is considered as a refusal of the client from the terms of the contract and rights to the property due under the contract;

1.8.3. in other cases provided for by these Regulations and the Agreement.

1.9. If the client submits a request for withdrawal of funds without prior trading operations, the Company may charge an additional commission for performing non-trading operations.

1.10. In case of refusal to provide service to the client or refusal to use a particular trading terminal, the Company has the right, at its discretion, to restrict the withdrawal of funds from the client account.

2. Identification and features of suspicious transactions not related to trade

2.1. A transaction may be recognized as suspicious on the following grounds:

2.1.1. In case of detection of abuses related to crediting or debiting funds from the Client's account without conducting trading operations;

2.1.2. if the transactions are unusual and have no obvious economic purpose or legal basis;

2.1.3. when identifying signs that may indicate the possible use of transactions for money laundering or terrorist financing;

2.1.4. if the client does not provide the information necessary for identification within the period set by the Company or provides false data;

2.1.5. in case of submission of forged or invalid documents;

2.1.6. in the absence of a permanently functioning management body of a legal entity at the address of its registration;

2.1.7. if the client does not provide information about the ultimate beneficiaries at the request of the Company;

2.1.8. if the client fails to comply with the Company's requests for information or documents, including data on the financial situation.

2.2. The listed criteria and signs of suspicious transactions are not final. A transaction may be recognized by the Company as suspicious based on an analysis of the situation, even if the specified criteria and signs are not directly manifested.

2.3. In case of detection of suspicious transactions, the Company independently decides on subsequent measures in relation to the client and his transactions.

3. Receipt of funds to the client's account

3.1. Funds are credited to the client's account by transferring funds to the accounts of the Company or its authorized payment agents.

3.2. Transfers made by the client must comply with the requirements and restrictions established by law.

3.3. The Client undertakes to check the Company's data in his personal account before each transfer.

3.4. The Client is fully responsible for the correctness of the execution of payment orders. Any changes in the deposit methods posted in the personal account oblige the client to be accurate when making payments in accordance with the new instructions.

3.5. Replenishment of the Company's account can be carried out both directly by the client and through persons authorized by the client to perform such actions.

3.6. If the funds came from a card that does not belong to the client, the Company has the right to request supporting documents, including the consent of the cardholder, ID and photo of the card. In the absence of these documents or if there are doubts about their authenticity, the Company may issue a refund.

In order to securely transfer a copy of the card, you need to:

3.6.1. The front side of the card must display basic data, such as the name of the bank, expiration date, initials of the owner (if applicable), as well as the first 6 and last 4 digits of the card number.

3.6.2. The CVV2/CVC2 code should be hidden on the reverse side.

3.7. The Client understands that the Company is not responsible for delays in making payments caused by technical failures.

3.8. The amount received in the Company's account is credited to the Client's account, and all fees associated with the transfer are paid by the Client.

3.9. The Company accepts payments in the currency specified in the client's personal account.

3.10. Information about the exchange rate and related costs is available in the personal account and is subject to change without prior notice.

3.11. Funds are credited to the client's account in the following cases not related to reimbursement:

3.11.1. when funds from the client are received on the Company's account;

3.11.2. when funds are returned to the Company's account after an unsuccessful attempt to contact the client to resolve the issues that have arisen.

3.12. Term for crediting funds:

3.12.1. In case of replenishment of the account through a bank transfer or through payment agents, the funds are credited on the next business day after their receipt, provided that the payment contains all the necessary information for identification. The Company is not responsible for delays caused by incorrect data entry.

3.13. In the event that the funds have not been credited to the account within five business days, the client has the right to ask for clarification by providing confirmation of the transfer.

3.14. The Company carries out verification at the request of the client, who assumes potential commission costs.

3.15. Depending on the results of the check, the Company notifies the client of the findings. If necessary, the client can contact his bank for further clarification of the situation. The Company does not assume responsibility for the client's interaction with his bank.

4. Withdrawal of funds by the client

4.1. The Client has the right to request the withdrawal of part or all of the funds from his account at any time by sending a corresponding order to the Company. This can be either a withdrawal request or an internal transfer within the Company's system, subject to the following conditions:

4.1.1. Withdrawal requests are considered within the available balance of the client's account and must exceed the amount of the transaction fee in accordance with the Company's policy. Requests for an amount equal to or less than the commission will not be processed. The Company reserves the right to reject such a request.

4.1.2. All withdrawal requests must comply with applicable laws and regulatory requirements.

4.1.3. Requests must comply with the conditions established by these Regulations and the agreement with the Client.

4.2. Withdrawals are made through the payment agent selected by the Company.

4.3. Withdrawal requests must be made in the currency of the client's account. If the currency is different, the amount will be converted at the Company's exchange rate.

4.4. Transfer parameters, including currency, fees and limits, are determined by the Company and may vary depending on the selected withdrawal method.

4.5. The Client acknowledges that all costs associated with the withdrawal operation are borne by him.

4.6. Funds are withdrawn after receiving and processing the relevant request of the client.

4.7. A withdrawal request is considered accepted if it was correctly executed through the personal account and displayed in the system.

4.8. Processing of a withdrawal request can take up to 7 business days.

4.9. The Client has the right to submit a withdrawal request to his bank account or bank card. Requests for details of third parties are not considered.

4.10. The Client can transfer funds to another account located in his profile. Transfers to third-party accounts are prohibited.

4.11. Transfers to accounts previously used to replenish the Client's account can be made through the same payment systems through which the incoming transactions were made. When choosing the withdrawal method applied to the deposit, the Client is obliged to comply with the security and verification procedures established by the Company.

4.11.4. Transfers to bank cards that were previously used by the Client to replenish the account are made in accordance with the terms and conditions established by the card payment systems.

4.12. Funds are credited to the Client's account as follows:

4.12.1. For bank transfers – on the next business day after the application is processed, unless the Company sets another deadline in the procedure for submitting an application by the Client.

4.12.2. For transactions using bank cards – on the day of processing the request.

4.12.3. Transfers to bank cards that were used to replenish the account are carried out in accordance with the established procedures.

4.13. In the event that the funds are not received within the established timeframe, the Client has the right to start the investigation process by providing the necessary documents confirming the fact of the transfer.

4.14. The Company provides the Client with documents confirming the execution of the withdrawal operation. The costs of commissions related to the investigation may be borne by the Client. The method of compensation is established on an individual basis.

4.15. In the event that the Company's error is confirmed during the investigation, the Company is obliged to reimburse the Client for commission costs.

4.16. In the event that the Client has made an error in the payment details, which led to the non-crediting of funds, the commission for resolving this situation remains the responsibility of the Client.

4.17. The Client has the right to cancel a previously submitted order before it is processed by the Company, clearly indicating which order needs to be canceled.

4.18. The Client has the right to withdraw the funds specified in the withdrawal order before they are actually credited to his account. All costs associated with the execution of the order, as well as the services rendered, are payable by the Client.

5. Control of changes in the selection of recommended Trading Platforms

5.1. The Company reserves the right to change the list of Trading Platforms offered for use within the framework of fulfilling the terms of this Agreement, with appropriate notice to the Client.

5.2. In the event that the changes lead to the impossibility of further use of a certain Trading Platform, the Client is obliged to withdraw or transfer the funds on the Trading Account within the period specified in the notification. This can be done by submitting a withdrawal request from the Trading Account or by requesting the transfer of funds to another account used on another Trading Platform.

5.3. In the event that the Client does not fulfill this condition within the established period, the Company has the right to independently dispose of the funds by moving them:

5.3.1. In case there are several active Accounts of the Client used on another Trading Platform, the choice of a specific account for transfer is made at the discretion of the Company.

5.3.2. If the Client does not have other accounts to work on different Trading Platforms, the funds may be transferred to a new Trading Account, which the Company will open in the Client's interests for use on another available Trading Platform.

5.4. The Company has the right to close and cancel any Trading Account opened in the interests of the Client, if within three years after notification of its opening and crediting of funds to it, the Client has not been active, namely:

5.4.1. Has not performed Trading Operations on the account, which may indicate a decrease in interest in the Company's services.

5.4.2. Did not show interest in the funds in the account and did not take any actions to use them.

5.4.3. In the event that the Company has made every possible effort to contact the Client or his representatives by all available means, but without success.

The Client's inactivity during the specified period is considered as a waiver of the terms of the Agreement and rights to the property owned by the Client under this Agreement.

APPENDIX No3: TRADING PROCEDURE

(Third Addendum to the Agreement on the Provision of Services in the Global Financial Market)

1. Key principles

1.1. This Regulation is part of the Global Financial Market Services Agreement, setting out the terms and conditions for clients to trade in the global financial market.

2. Relationship between the Client and the Company

2.1. Interaction between the Client and the Company to agree on the basic terms of trading operations is carried out through sending requests, offers and confirmations from the Client, as well as responses, confirmations, reports and information messages from the Company. These documents and information are created, transmitted and recorded using the Trading Platform.

2.2. Coordination of key terms of trading operations is possible only during working hours and can be carried out in the following ways:

2.2.1. by exchanging electronic messages through the Trading Platform connected to the Internet;

2.2.2. by phone. The availability of this service and the procedure for coordination by phone are governed by this Agreement and additional terms posted on the Company's website.

2.3. The conditions for conducting trading operations by phone are specified after the Client's verification. For verification, the Client must provide the login and password for his trading account.

2.4. The terms and conditions of a trade transaction agreed upon by telephone shall be deemed accepted if:

2.4.1. the main terms of the trading operation were announced by the dealer after the Customer;

2.4.2. Immediately after the dealer has repeated the key conditions, the Customer has confirmed the execution of the transaction by saying one of the following expressions: "yes", "confirm", "agree", "transaction" or any other expression that clearly indicates consent.

2.5. The terms agreed over the phone are considered approved from the moment they are confirmed by the Client. The basis is the conditions announced by the dealer. In case of incorrect announcement of the conditions by the dealer, the Customer is obliged to interrupt it and repeat the conditions again.

2.6. In the course of telephone communication, including the verification stage, the Company has the right to record conversations with the Client using its own recording tools. The Client also has the right to record conversations at his own discretion. Both parties agree that the recordings of telephone conversations made by the Company can be used as reliable evidence in the resolution of disputes both in the pre-trial procedure and in court.

2.7. All agreements on trading operations reached through telephone conversations, as well as verbal orders, are registered by the Operator in the Trading Platform system.

2.8. The Client may request information about the status of his Trading Account by phone in case of an unsuccessful attempt to perform a trading operation or if an error is detected in the operation of the Trading Platform.

2.9. The Operator reserves the right to immediately terminate the conversation if the Customer observes:

2.9.1. Emotional expression of dissatisfaction or critical remarks in relation to the Company;

2.9.2. Insults or unacceptable statements about the Company or its employees;

2.9.3. Use of obscene language.

2.10. Any instructions sent to the Company and confirmed by the Client's unique credentials shall be deemed to have been executed directly by the Client.

2.11. If the Client has not received confirmation of the execution of a trading operation or the placement of an order through the Trading Platform, the Client is obliged to independently verify the fact of execution of the transaction or placement of the order through the reporting in the Trading Platform or by calling to clarify the information.

3. Procedure for Trading in Financial Instruments

- 3.1. Clients are given the opportunity to conduct trading operations with various instruments on the terms established on the Company's website or through individual agreements.
- 3.2. The Company has the right to independently change the rules for trading operations on the eve of weekends and holidays, as well as in case of reduced activity in the market.
- 3.3. The transaction is considered completed after the Client has confirmed the key parameters of the operation, and this information has been entered into the Company's system log. Each open position is assigned a unique identification number.
- 3.4. In order to execute a trade transaction, the following key conditions must be agreed:
 - 3.4.1. selection of suitable tools;
 - 3.4.2. identification of the type of transaction: purchase or sale, as well as closing the current position;
 - 3.4.3. the volume of the transaction in lots or other units, in accordance with the minimum permissible parameters for this instrument, available on the Company's website and on the server;
 - 3.4.4. Determination of the cost of the operation, if such an option is provided by the selected trading interface/execution method.
- 3.5. In some market conditions, such as high volatility or decreased activity, the Company may provide only one type of quotes.
- 3.6. The Company has the right to close the Client's open positions without his consent in cases provided for by these Regulations.
- 3.7. If the Client has open positions at the end of the trading day, the Company automatically transfers them to the next day. The terms and fees for the transfer are available on the Company's website and in its system.
- 3.8. A commission may be charged for opening a position depending on the type of trading instrument and the platform used. The amount of the commission, as well as the list of instruments with which it works, are available on the Company's website and in its system.
- 3.9. Trading on the instrument is suspended if the current price is not available in the Company's system.
- 3.10. The Company reserves the right to make changes to the rules for conducting trading operations, including, but not limited to: changes in the minimum and maximum volume of trading operations and open positions, methods of order execution, choice of trading platform, level of forced closure of positions (Stop-Out), maximum profit per position, duration of holding a transaction, requirements for collateral and commissions, as well as trading time. The Company may also restrict the client's access to a particular trading

terminal or refuse service. Changes to the list of available instruments may be made taking into account the legislation of the client's country of residence. In the case of a transaction with a restricted instrument, the Company may close such position without financial consequences or at the last available price, as well as take other measures in accordance with legal requirements.

3.11. The Client acknowledges that his orders for trading operations may be partially executed or not executed at all due to lack of liquidity for this instrument.

3.12. The Client agrees that in the event that the ratio of the number of orders to the number of executed transactions becomes disproportionately high, the Company may reject his requests, orders or orders, or execute them with subsequent priority.

3.13. The Client undertakes not to close trading positions with a loss exceeding 10% of his current balance. In case of closing such a position, the client must recover this loss either through direct funding of the trading account, or by making a profit.

3.14. The Company has the right to forcibly close the Client's open positions on the following grounds:

3.14.1. when the level of forced closure of positions (Stop-Out) set by the Company is reached;

3.14.2. if the Company has reason to suspect that the Client is engaged in suspicious non-trading operations;

3.14.3. if the client's trading position was opened due to an error by the Company, including technical problems or erroneous quotes;

3.14.4. if the Client's actions cause excessive load on the Company's servers;

3.14.5. when the Company is unable to maintain the client's open position due to changes in legislation, market situation, relations with third parties involved in the fulfillment of the Company's obligations to the client, or the actions of these third parties affecting the provision of services by the Company;

3.14.6. in case of termination of customer service by the Company.

4. Clients can place, modify or activate buy or sell orders within the allowed trading time for the relevant instrument through the trading terminal or by phone. In order to place or modify an order, it is necessary to have an up-to-date quote of the instrument on the company's server. Restrictions on the execution of orders outside of trading hours may vary depending on the specifications of the selected trading terminal.

4.1. The order must contain all the main parameters of the trading operation defined by these Regulations: the name of the instrument, its volume, the type of operation and the desired execution price (or the established limit).

4.2. The order that is placed must be at a minimum distance from the current market level specified on the Company's website and server. In case of disagreement, the company's server data takes precedence. In conditions of non-standard market activity, the minimum distance for an order may be increased.

4.3. Orders placed by the Client may be cancelled by the Company without prior notice for the following reasons:

4.4. In case of insufficient funds on the client's account to execute the order;

4.4.1. Upon expiration of the validity period of the order, if any;

4.4.2. In case of closing the position to which the order was related;

4.4.3. In case of expiration on the CFD instrument;

4.4.4. When increasing the volume of a position;

4.4.5. In the event that the order opening the position was executed during the gap period, the related stop orders or profit orders that fall within the gap may be canceled;

4.4.6. In the event that the placement of an order was caused by erroneous actions of the Company, for example, due to technical failures or incorrect quotes.

4.4.7. In the event that the number of orders placed by the client may lead to an increase in the load on the Company's server(s);

4.4.8. In the event that the Company terminates servicing the client.

4.5. Cancellation or modification of an order after its execution or when the market price has reached the level of the order is not allowed.

4.6. Orders and limits are executed in accordance with the conditions established by the Company for each type of trading terminal, and are fixed in the appendices to these Regulations.

4.7. The Company has the right to limit the number of orders placed by the client or their volume for any instruments.

4.8. The Company has the right to delete from the report on trading operations in the client's trading terminal orders that have been canceled or deleted, one month after their cancellation or deletion. The cases in which an order placed by the client may be cancelled or deleted by the Company without prior notice are specified in clause 4.4 of this section.

Procedure for establishing mutual obligations between the Client and the Company

5.1. The Company regularly monitors the financial relationship between itself and the client, including the funds in the client's account and the unrealized financial result of open positions. Financial liabilities cover cash assets in the account and the current result of open

positions. In exceptional cases, such as technical failures or force majeure that prevent the accurate determination of the financial result, mutual liabilities are calculated based on the client's account balance and the results at the end of the previous trading day Greenwich Mean Time (GMT).

5.2. Automated calculation of the current financial result (unfulfilled profit or loss) is carried out at each change in quotes for open positions and is displayed in the trading terminal.

5.3. The financial results of the client's operations (profit or loss) are reflected in his account at the time of closing a position for each instrument.

5.4. The Client is obliged to maintain such a level of margin that will be sufficient to hold open positions.

5.5. In case of forced closure of positions, if a negative balance is formed on the client's account, the Company has the right to compensate for losses by bringing the account balance to zero at the expense of funds on other accounts of the client.

5.6. If, due to a technical failure or other circumstances beyond the control of the Company, an incorrect financial result is displayed in the client's trading terminal, the result calculated according to the formulas given in the appendices to these regulations is considered to be true.

6. CUSTOMS DUTIES AND FEES

6.1. The Client is aware that the Company's income is formed at the expense of the difference between the buy and sell prices (spread) for each transaction.

6.2. In case the Client chooses a certain commission scheme, he may face commissions for opening and closing positions on Forex and CFDs. These fees will be automatically deducted from his account when the Company makes the relevant transactions.

6.3. The Client undertakes to pay all applicable government taxes, fees and mandatory payments related to his account, including, but not limited to, tax deductions, in accordance with the laws of the country in which he is a resident. The Client also waives any claims against the Company related to the payment of these taxes and fees.

6.4. The Company also has the right to charge additional fees for banking transactions, such as deposits, withdrawals or chargebacks.

6.5. The Client acknowledges that the Company has the right to demand the payment of taxes in accordance with the current legislation based on the financial results of interaction with the Company. At the same time, the Company has no right to withhold or deduct commissions or taxes from the Client's account.

6.6. In some cases, the client may incur additional costs such as billing fees, order cancellations, transfer of funds between accounts, telephone calls with orders, as well as fees charged by banks, contract markets or regulatory bodies as part of the services provided by the Company under this agreement.

6.7. The Client agrees and understands that in connection with the Company's payment of a commission to the Bank for opening and maintaining a trading account, as well as for providing trading quotes, closing a trading account is possible either after 6 months from the date of its registration, or when working out the trading volume in a ratio of 1:50, where 1 is the minimum amount for activating the account, and 50 is the number of lots, necessary for working out.

6.8. The Client may incur additional costs for access to specialized services provided by the Company.

6.9. The Client acknowledges and accepts responsibility for the calculation and payment of all applicable taxes in accordance with the laws of the country of which he is a resident.

6.10. The Client acknowledges that the Company has the right to require the Client to pay taxes in accordance with the requirements of current legislation, based on the financial results of cooperation with the Company. Tax fees are paid as additional payments and cannot be offset by funds from the Trading Account.

6.11. Payment of taxes and commissions is carried out in accordance with the terms of the client's trading operations from the moment of his registration and depending on the total amount of net profit received until the moment of submitting a withdrawal request.

6.12. The Client is advised that all amounts to be withdrawn from the account are treated as gross amounts subject to tax under local law, and the Client waives any claims against the Company regarding tax charges on such amounts.

7. ROLLOVERS AND OVERNIGHT INTEREST:

7.1. A rollover fee is charged daily for each open position in Forex and CFD instruments at the end of the trading day.

7.2. This commission may either be requested by the Client from the Company or automatically accrued by the Company depending on the type of position and instrument.

7.3. The amount of the financing fee depends on the type of instrument and is adjusted depending on the current market rates. The fee is charged or withheld on the next day after it is applied. The Company reserves the right to change the conditions for calculating this fee.

7.4. The client may be charged a fee for opening and closing positions in Forex and CFDs.

7.5. This commission is deducted from the Client's account at the time of opening or closing a position.

7.6. CFD trading is related to underlying assets, including futures contracts. Before the underlying asset expires, it is replaced, which affects the CFD quotes.

7.7. CFDs do not have an expiration date.

7.8. CFDs are traded without interruption, with the underlying assets updated from time to time.

7.9. The Company sets the underlying asset for the CFD and the conditions for its replacement.

7.10. When replacing the underlying asset, quotes are adjusted, which is displayed on the Client's account in the form of credit or debit.

7.11. The difference in quotes shows market rates for buying and selling, which requires adjustment of the buy and sell prices.

7.12. Clients bear the costs associated with the spread when changing contracts, as well as standard overnight commissions.

7.13. Usually, in such transactions, the debit exceeds the credit.

7.14. Any transaction opened by the client at the end of the day or on the weekend will be automatically carried over to the next business day.

7.15. Rollover of positions leads to the accrual or deduction of overnight interest.

7.16. The amount of overnight interest is set by the Company.

7.17. The Client agrees to the Company to accrue or withhold overnight interest on open positions.

7.18. Daily nightly interest is accrued at the specified time in accordance with the rules of the trading platform.

7.19. The Client is notified that overnight interest may have an impact on the account.

7.20. The Company, at its sole discretion, determines the amount of overnight interest.

7.21. The Company is authorized by the Client to carry out transactions with overnight interest.

7.22. The Client agrees to withhold or charge overnight interest on each transaction in accordance with the rate.

APPENDIX No4: RISK INFORMATION

(Appendix No 4 to the Agreement on the Provision of Services in International Financial Markets)

The purpose of this section of information (hereinafter referred to as the "Information") is to inform the Client about the risks associated with transactions in the financial markets and to warn the Client about possible financial losses that may arise as a result of these risks. The list of risks specified in this Information is not exhaustive, as there are many different situations that may arise when performing such transactions.

1. Operations in global financial markets are associated with risk due to possible fluctuations in the prices of underlying assets. These fluctuations may significantly affect the balance of the Client's Trading Account due to the use of the leverage mechanism. As a result, if the market moves in the opposite direction of the Client's position, he may incur losses in excess of his initial investment, including additional funds deposited to maintain open positions. The Client is fully responsible for taking into account all risks, choosing a strategy and managing his funds when carrying out such transactions.

2. Certain financial instruments are characterized by significant volatility during the day, which implies a high probability of both profit and loss on such transactions. In the event of an increase in volatility, a decrease in liquidity and other sharp changes in the market situation, leading to fluctuations in quotations by more than 5% during one business day, the Company has the right to fix the financial result of the Client's operations at a price reflecting a change in quotes by no more than 5% determined by the Company at the time of the beginning of these fluctuations.

3. The risk of losses associated with malfunctions of information, telecommunications, electronic and other systems is assumed by the client.

4. In non-standard conditions, the processing time of the Client's commands and orders may increase.

5. The Client acknowledges the possibility of losses caused by force majeure, which includes, but is not limited to:

5.1. Social unrest, terrorism, conflict, natural disasters, incidents, fires, floods, storms, power outages and equipment breakdowns may cause instability in one or more markets.

5.2. Suspension of trading, closure or disappearance of markets on the basis of which the Company forms its quotes, the introduction of restrictions or emergency conditions for trading.

6. In high-risk transactions, the Client should take into account that the probability of both favorable and unfavorable outcomes often coexists and is determined by a variety of factors, including the correctness of market analysis.

7. Accordingly, the Company recommends that the Client carefully assess the extent to which the risks of trading in international financial markets correspond to his financial goals and capabilities.

8. The purpose of this Warning is not to dissuade the Client from trading, but to ensure that the Client is aware of the risks involved, to help him make informed decisions and to choose a strategy that complies with the terms of the contract with the Company.