

Zenith Markets PLC

Terms and Conditions

January 2025

The logo for tradgrip, featuring the word "trad" in black and "grip" in blue, both in a bold, lowercase sans-serif font.

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1. ABOUT US

- 1.1. **Zenith Markets PLC owns and operates the brand “TradGrip” (www.tradgrip.com). Zenith Markets PLC is registered in Comoros Union, with registration IBC number HT00324011, and is authorized and regulated by the regulated by the MWALI International Services Authority (hereinafter the “MISA”) with a brokerage license number BFX2024031. The Company’s registered office is at Bonovo Road- Fomboni Island of Mohéli- Comoros Union.**
- 1.2. These Terms and Conditions, Schedule along with the completed registration form, and Risk Disclosure Policy, Privacy Policy, AML Policy, Cookies Policy and any documents we refer to and as these amended from time to time, altogether comprise the Client Agreement (hereinafter “the Agreement”), between Zenith Markets PLC (hereinafter referred to as the “Company” ,”TradGrip” or “we” or “us”) on the one part and you (the “Customer” or the “Client” or “you”) who may be a natural or a legal person, who has completed the Company’s online registration procedure and has been accepted by the Company as its Client on the other part.
- 1.3. The Agreement apply to all the actions that are directly related to the investment services provided by the Company in financial instruments including Forex/CFDs in underlying assets as permitted under the applicable law and licensing requirements. The Agreement lay out the framework of the Client Agreement and the nature of the investment services provided by the Company. They cannot be negotiated and overruled by any prior agreements or arrangements made between the Company and the Client.
- 1.4. Through its electronic system over the Internet (hereinafter the “**Trading Platform**”) and its official website www.tradgrip.com (hereinafter the “**website**”) the Company provides investment services, as these are defined herein.
- 1.5. The Agreement apply to both the Company’s website(s) and Trading Platform(s), as well as to the electronic content and/or software currently contained on the Company’s website(s) that supplies the Client with information about the exchange rate of some currencies, as well as with the program facilities for executing trading transactions in the financial instruments offered by the Company such as CFDs on forex, commodities, indices, etc. via the web, phone or fax, and any other features, content or services that the Company may add in the future.
- 1.6. The Agreement override any previous agreements, arrangements, express or implied statements made by the Company or the Company’s employees, affiliates, or business introducers. The Agreement are effective upon the Client’s acceptance of the Agreement and conditions during the registration process with the Company.
- 1.7. You are responsible for checking our website periodically in order to review the current version of the Agreement. Please contact us if you have any questions.

2. LIMITATIONS TO OUR SERVICES

- 2.1. We do not provide personalised investment recommendations or investment or tax related advice. Any explanation or information which we may give to you is not intended to be and should not be considered as advice.
- 2.2. We may not provide all of our Services to customers domiciled in or have nationality of certain countries due to restrictions under the relevant law, or restrictions under our internal policies. If you

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are a resident of a restricted country, you may be able to access some of our Services, but not all of our Services. We may change the list of restricted countries, as well as the Services that are available in a restricted country, from time to time.

- 2.3. We will not accept applications from residents or citizens of the United States of America, as well as other countries as required by the relevant law, or required by our internal policies from time to time. We may change the list of blocked countries from time to time.
- 2.4. If you are travelling to a blocked country, you may not have access to your trading account or any of our Services. This restriction applies even if you do not normally reside in the blocked country. We are not liable for any loss which results from your inability to access the trading platform because you are in a blocked country, or if caused by circumstances outside of our control.
- 2.5. Our services are available to and may only be used by physical or legal persons who under the applicable law of their country of residence can form legally binding contracts. Without limiting the foregoing, the Company does not provide services to its employees and directors, to persons who are not of sound mind and/or legal competence, and to persons under the age of 18 or otherwise under the legal age (hereafter the "Minors"). If you are a minor, you may not use our services. For avoidance of doubt, we shall not be responsible for any unauthorized use by minors of our services in any way or manner. Furthermore, our services and/or trading platform are available only to and may only be used by individuals who have sufficient experience and knowledge in financial matters to be capable of evaluating the merits and risks of acquiring financial contracts via the Company's website (s) and have done so without relying on any information contained on the Company's websites(s) or any published information by the Company including marketing material.

3. ACKNOWLEDGEMENTS, REPRESENTATIONS AND WARRANTIES

3.1. The Client hereby acknowledge, represent and warrant that:

- a) is over 18 years old, and have capacity to enter into this Agreement;
- b) is of legal age or the minimum age in the relevant jurisdiction;
- c) you are not a US Citizen/Resident for tax purposes;
- d) by applying for our services, you acknowledge to have read, understood and accepted the Client Agreement which consists of the present Agreement. By proceeding to the opening of a trading account with the Company, the Client enters into a legally binding agreement with the Company, and it is assured that you understand, agree and accept all the Agreement without modifications;
- e) bears sole responsibility for any decision made and/or to be made by him/her relying on the content of our website (s). Without derogation from the above provision, the Company shall not be responsible for the information provided by the Client during the account opening procedure and the assessment of appropriateness. The Company shall not be responsible for the clients who, upon acceptance of a risk warning provided and acknowledgment and acceptance of the Risk Disclosure Policy, wished to proceed with the opening, activation of the trading account, and the placing of transactions, nor shall the Company be responsible for any damage and/or loss incurred by the Client due to and/or related to the use of our website(s), transactions carried out by the Client and/or the Client's use of the Services. The offering of FX and CFDs on various underlying financial and other assets may not be legal in some jurisdictions. The Client understands and accepts that the Company is unable to provide him/her with any legal advice or assurances in respect of his/her use of the Services and the Company makes no representations whatsoever as to the legality of the Services in the Client's jurisdiction. Our Services and/or Trading Platform are not available where they are illegal to use, and the Company reserves the right to refuse and/or cancel services to anyone at its own discretion. For avoidance of doubt, the ability to access our website does not necessarily means

or imply that our services, and/or the Client's activities available through it, are legal under the laws, regulations, or directives relevant to his/her country of residency. Under the Agreement, the Client agrees and accepts that the Company may take actions that it deems appropriate to comply with existing laws in any country in which it may provide services to the Client;

- f) you are solely and completely responsible for your own compliance with Applicable Law in your jurisdiction including, without limitation, to all exchange control restrictions that may be applicable to you and that you have obtained any necessary exchange control approval;
- g) you have read, understood, and accepted these Terms and Conditions that consist of the present Agreement along with the Legal Documents amended from time to time and as published on the Company's website(s);
- h) the Client is hereby notified of the Company's website (www.tradgrip.com) which can be always accessible by the client;
- i) the Client hereby acknowledges that he/she understands and accepts that the Agreement will be provided to him/her only electronically;
- j) the Company may operate other websites apart from the main website mentioned above and which may contain information concerning the Company, its services and the legal framework to which the Company is bound, either in English language or in different languages. By continuing to access or use the Company's website(s) you agree to follow as they may apply to you;
- k) that the Company's official language is the English language, and the acceptance of the Agreement constitutes a binding legal agreement with the Company. In this respect, the Client also acknowledges and accepts that any documentation, or other information provided or displayed in language other than English, is translated and the Company assumes no warranty of any kind, either expressed or implied, is made as to the accuracy, reliability, or correctness of any translations made from English into any other language;
- l) all information and documents that you supply is true, accurate, complete and not misleading;
- m) all money that you use and invest through the Services do not originate in any way from drug trafficking, abduction, terrorist activity or any other criminal activity that is unlawful or could be considered unlawful by any relevant authority;
- n) that the email she/he will provide will be the appropriate mean of communication between us and you;
- o) you will use the Services offered by us pursuant to this Agreement honestly, fairly and in good faith;
- p) you agree and acknowledge that our initial and ongoing assessments are performed on the basis of information and documents provided by you, and we may rely upon the information and documents provided by you and we are not responsible for any damages or losses which may arise from any inaccuracies. In addition, you agree to immediately notify us of any changes to the information and documents which you have provided, and to provide use with up to date, accurate and complete information to enable us to conduct any assessment, at our reasonable request.

4. THE RISKS FROM USING OUR SERVICES AND PRODUCTS

- 4.1. **The risks of using our services is that you could lose all your money which you have deposited into your TradGrip trading account. Therefore, you should not trade or invest money that you cannot afford to lose. It is important that you fully understand the risks involved before deciding to trade with us in light of your financial resources, level of experience, and risk appetite. If required, you should seek advice from an independent financial advisor. The Client agrees that he/she has understood and accepted that the value of any investment in any type of financial instrument including Forex and CFDs may change upwards or downwards or may result in no value at all. The Client is also aware and acknowledges that there is a great risk of incurring losses and damages of some or all of the initial investment as a result of the investment activity (purchase and/or sale of Financial Instruments/Forex/CFDs) through the Company and the Company's Trading Platform and accepts that he/she is willing to undertake this risk upon entering into this business relationship**

including any costs which may be incurred during such relationship with the Company. The Client further acknowledges the margin requirements as such are specified herein.

- 4.2. The actual returns and losses experienced by you will vary depending on many factors, including, but not limited to, market behaviour, market movement, and your trade size.
- 4.3. The value of your investments may go up or down.
- 4.4. Past performance is not a guide to future performance.
- 4.5. Any transactions with us may carry an inherent foreign exchange risk.
- 4.6. Trading Contracts For Difference (CFDs) and derivative instruments is highly speculative, carries a high level of risk and may not be suitable for all investors.
- 4.7. You acknowledge that there is a risk to lose all or part of your invested capital, therefore you should not speculate with capital that you cannot afford to lose.
- 4.8. You accept that you are aware of all the risks associated with trading in Forex, CFDs and any other financial instruments may be provided by the Company's Platform(s).
- 4.9. You also understand that when trading Forex / CFD's and any other financial instruments provided by the Platform, you are trading on the outcome of the price of an underlying asset and that trading does not occur in a Regulated Market but Over-The-Counter (OTC) and you acknowledge the risks that may involve.
- 4.10. You assume full responsibility in relation to any investment strategy, transaction or investment, tax costs, and for any consequences brought by from any transaction you perform and acknowledge and accepts that the Company shall not be held responsible and accepts that he will not rely on the Company for the aforementioned.
- 4.11. The Client acknowledges and accepts that there may be other risks that are not contained herein and that he/she has read accepted and understood all the risks involved and therefore accepted and understood the Risk Disclosure Policy, a necessary document for the registration process with the company can be reviewed on the Company's website.

5. HOW TO OPEN AN ACCOUNT

- 5.1. To apply for a trading account and be able to use the Company's Services, Products and Trading Platform (s), you will need to register with the Company by completing our Online Application Form and provide us with information that we request, so that we can identify you, verify your identity, and conduct fraud checks, sanctions checks, anti-money laundering and counter-terrorism checks, and any other checks as required by Applicable Law, including without limitation your personal details, financial profile, knowledge and experience as well as the necessary identification documents requested.
- 5.2. After each Client fills in and submits the Online Application Form together with all the required documentation requested by the Company, the Company will verify the Client's identity, perform the relevant anti-money laundering and customer appropriateness tests and send a notice to the Client informing him/her whether or not he/she has been accepted to continue operating his account as the Company's Client, in line with the Anti-Money Laundering Policy.

- 5.3. The Client also accepts that by requesting and/or opening and or having more than one Trading Accounts, the Company has the right to consider all the Trading Accounts of the same Client as one. As a result, the Client also accepts and authorize the Company to have the absolute right at any given moment to merge all or any Trading Accounts to one and/or to transfer any available balance and/or funds between these accounts for covering any exposure and/or any possible exposure of any individual account of the same Client.
- 5.4. The Client agrees that must provide us with true, accurate, current and complete information during the Registration Process, and agrees not to misrepresent or hide his/her true identity from the Company. The Client also accepts and confirms that will use his/her account on his/her own behalf and that he/she is not pursuing at any time to act in a fraudulent manner nor he/she is seeking to impersonate any other individuals for any purpose whatsoever. The Client further agrees and undertakes to notify us of any changes to his/her personal or financial information in writing, by sending us an email to support@tradgrip.com. If the Company becomes aware of any fraudulent or illegal activity, impropriety in the Registration Data or failure to meet the Company's due diligence requirements, it may suspend the Client's account.
- 5.5. The Client acknowledges the imposition of a dormancy fee according to Section 19 below on all accounts which will be charged to all clients by the Company and before approving any requested withdrawal and/or before the Company returns any received funds to clients that their relationship was terminated due to their denial or omission or delay in providing the necessary and/ or requested identification documents and/or any other requested information to the satisfaction of the Company.
- 5.6. During the Registration process the Client will be provided with credentials e.g. username and password. The Client accepts that will not share his/her credentials with any other person or business entity for all purposes, including, but not limited to, facilitating access and unauthorized use of the service and that he is the one accessing and using our services, platform, and website to use our services. If the Client believes that someone has used his/her credentials to access any service without his/her authorization, must immediately notify in writing the Company at support@tradgrip.com.
- 5.7. When the Client registers with the Company, acknowledges his/her willingness to share with the Company certain private information for the purposes of verifying his/her identity. This information is collected in line with the Company's verification procedures which are used to deter money laundering activities and terrorist financing and is subject to the Company's Privacy Policy. By registering with the Company and by using the Company's products and services, the Client confirms and agrees that he/she consents to the use of all or part of the information he/she supplies concerning his/her trading account, the transactions he/she undertakes through it and the dealings which they perform with the Company according to the provisions of our Privacy Policy.
- 5.8. During the account opening the Client may accept that from time to time the Company may contact the Client whether by phone or email or by any form of communication means for the purpose of offering them further information about the Company, FX and CFD's trading / financial markets trading.
- 5.9. The Company may, at its sole discretion, arrange for any Transaction to be effected with or through the agency of an intermediate broker, who may be an associate of the Company. Neither the Company nor its respective director, officers, employees or agents will be held liable to the Client for any act or omission of an intermediate broker or agent. No responsibility will be accepted for intermediate brokers or agents selected by the Client.

- 5.10. The prospective Client acknowledges and accepts that there is a minimum initial deposit of Two Hundred Fifty (250 EUR) or equivalent or other amount in other currency (according to the Currency of the Client Account) as determined by the Company.
- 5.11. The Client further acknowledges and accepts that the level of Leverage is determined by the Company according to the underlying instrument, as published by the Competent Authorities from time to time and/or according to the Company's policies and procedures.
- 5.12. If you elect not to provide the Company with the requested information or if you provide us with insufficient information, the Company will decline your application to open a Trading Account, for the provision of services.
- 5.13. In regards to joint-trading Accounts for two or more persons who will jointly be considered as the Company's Client, the Client's obligations shall be joined and several and any reference in the Agreement to the Client shall be construed, where appropriate, as reference to one or more of these persons. Any warning or other notice given to one of the persons which form the Client shall be deemed to have been given to all the persons who form the Client. Any Order given by one of the persons who form the Client shall be deemed to have been given by all the persons who form the Client as per the acknowledgement form to be signed between such persons on the Company's request before proceeding with the examination of a joint account request. The Company reserves the right to request information and/or evidence on the relationship between such persons as well as perform client identification procedures before approving a joint account. The Company further reserves the right to refuse the provision of a joint account if it is not satisfied of the true relationship between the persons and/or if the persons refuse to provide the identification documentation and/or if the Company has reason to suspect and/or refuse the provision of its services.

6. ACCESS TO THE TRADING PLATFORM AND LIMITATION OF LIABILITY

- 6.1. **Our services are provided on an "as is" and "as available" basis without any representation or warranty, whether express, implied or statutory. To the maximum extent permitted by the applicable law, we specifically disclaim any implied warranties of title, merchantability, fitness for a particular purpose and/or non-infringement.**
- 6.2. The Company does not promise or guarantee that:
- a. the trading platform, and the server that makes it available, are free of viruses or errors, that its content is accurate, that it will be uninterrupted, or that defects will be corrected;
 - b. the service (s) will be available at all times;
 - c. access to our website, any part of the services, our terms and other information provided by us or any part of our services will be continuous, uninterrupted, timely, or error-free; or
 - d. any historical prices/ data available on the trading platform is accurate and/or complete.
- 6.3. The Company grants the Client personal, limited access, which is non-transferable, non-exclusive, and fully recoverable, to use the Company's trading platform(s). Such access includes the use of the Website and any associated downloadable software available and apps for the

placing of trading orders in one or more offered financial instruments in accordance with the Agreement. The Client is solely responsible for ensuring that account credentials provided by the Company to him/her are not shared with any other person or/and that no other person is granted access.

- 6.4. The Company will not be held responsible in the event of an unauthorized access from third persons to information including, but not limited to, electronic addresses and/or personal data, through the exchange of these data between the Client and the Company and/or any other party using the Internet or other network or electronic means available.
- 6.5. The Client acknowledges that the Company has the right, unilaterally and with immediate effect, to suspend, withdraw, restrict, modify or even terminate the Client's access to the Company's electronic systems and/or trading platform if it's deemed necessary. This measure is in force to ensure the unobstructed function of the electronic systems for trading and the protection of the interest of both the Client's and the Company's and may applied where the Company considers it necessary or advisable to do so, for example due to Client's non-compliance with the applicable regulations, breach of any provisions herein, on the occurrence of an Event of Default, network problems, failure of power supply, for maintenance, or to protect the Client when there has been a breach of security.
- 6.6. The orders are placed on the Company's platform(s), with the use of the credentials provided to the Client and through the Client's compatible personal computer, mobile phone or tablet connected to the internet. It is agreed and understood that the Company will be entitled to rely and act on any order given by using the credentials on the Company's platform(s) or via phone, without any further inquiry to the Client and any such orders will be binding upon the Client.
- 6.7. The Client remains fully liable for any and all positions traded on his/her account, and for any credit card transactions entered into the website for his/her account. The Client agrees to indemnify the Company fully in respect to all costs and losses whatsoever as may be incurred by the Company as a result, direct or indirect, of the Client's failure to perform or settle such a transaction. The Client further agrees that in the case that any CFDs/ Forex and/or other financial instrument is acquired or sold at prices that do not reflect its market prices, or that is acquired or sold at an abnormally low level of risk (hereafter the "mispricing") due to an undetected programming error, bug, defect, error or glitch in the Company's website software or any other reason resulting in mispricing (for the purpose of this section the "error"), the Company reserves the right to cancel such transactions upon notifying the Client of the nature of the computer error that led to the mispricing.
- 6.8. The Client's access codes, transaction activities and all other related information must remain confidential at all times and the Company does not bear any responsibility of any financial loss that might arise should the Client disclose his/her access codes to an unauthorized third party. The Client is responsible for all acts or omissions that occur on his/her Trading Account and/or Trading Platform through the use of his/her access codes. Accordingly, the Client will be liable for any orders received by the Company via his/her Trading Account and/or placed on the Trading Platform using his/her Access Codes. Any orders received by the Company will be considered as received from the Client.
- 6.9. The Client shall inform in writing the Company immediately in the case where his/her access codes have been compromised/lost and/or used by another party without his/her consent.
- 6.10. In cases where there is a disruption in the electronic trading and the Client is not able to access the online trading platform (internet, electricity or platform caused delay) the Client must

contact the Company either through telephone or email to request an approval for the placement of a verbal instruction. The Company may, in certain circumstances, accept instructions, by telephone via the Company's Dealing Room but the Client understands and accepts that is at the sole discretion of the Company to accept any transaction through the telephone and that the decision of the Company on this matter is final. The Client also understands that if the instructions are not clear or his/her identity cannot be verified or if the transaction is complicated or if the quality of the communication line is poor, the Company reserves the right to decline any verbal instructions and/or ask the Client to give instructions by other means that it deems appropriate by the company. In addition, the Client must acknowledge that in circumstances of large transaction flow (important market news announcement) there might be also some delay in responding to his/her request to accept any verbal instruction. The Company is not responsible for any power cuts or failures that prevent the use of the Company's system(s) and/or the Trading Platform and cannot be responsible for not fulfilling any obligations under the Agreement because of network connection or electricity failures.

- 6.11. The Company will not be liable to maintain and update its electronic systems at all times and therefore the Client must accept the need for periodic maintenance to ensure the effective operation of the trading platform and that the Company does not bear any responsibility for any loss incurred during maintenance.
- 6.12. The Company will not be liable for any loss or damages that might incur to the equipment or software due to viruses, malfunctions or defects of its electronic systems. Moreover, the Company shall have no liability for any delays, inaccuracies or potential damage the Client may suffer as a result of transmission errors, technical faults, malfunctions, illegal intervention in network equipment, network overloads, viruses, system errors, delays in execution, malicious blocking of access by third parties, internet malfunctions, interruptions or other deficiencies on the part of internet service providers or in general due to any cause beyond the reasonable control of the Company. The Client acknowledges that access to electronic systems/trading platforms may be limited or unavailable due to such system errors, and that the Company reserves its right upon notifying the Client to suspend access to electronic systems / trading platforms for these reasons.

7. PLACING INSTRUCTIONS AND ORDERS

- 7.1. The Client shall provide instructions to the Company through the trading platform or other electronic means to trade in offered products as determined in the Agreement. The Client accepts that the Company has the right to partially carry out his/her instructions. The Client is responsible for any instructions/transactions received/entered through the trading platform, either from the Client directly or through an authorized representative.
- 7.2. The Client acknowledges that the Company enters transactions with the Client as an agent since all Client's orders will be received and transmitted for execution to the Liquidity Provider(s).
- 7.3. The Client shall be able to open positions and/or close existing positions through the Company's trading platform and/or place orders with the Company on any type of Forex, CFD or any other financial instrument offered by the Company.
- 7.4. For any offered product the Company will present two prices the lower price (BID) at which the Client can sell (go short) and the higher price (ASK) at which the Client can buy (go long). Collectively, the BID and ASK are referred to as the Company's price (s). For instant execution orders the Client places an order based on the prices displayed in on the terminal and/or the

Company's Trading Platform and the execution process is triggered. The Client acknowledges and accepts that Client's orders may be executed at a different price than the quoted price or the last reported price at the time of order entry. The Company aims to offer high speed of execution within the limitations of technology links. In cases the Client uses a wireless or dial-up connection or any other communication link that can cause under different circumstances poor internet connection and unstable connectivity with the Company's trading platforms resulting in the Client placing orders at a delay, the Client acknowledges and accepts that the orders will be executed at better or worst prevailing price available. Moreover, the Client acknowledges that in the case of any communication and/or technical error/failure that affects the quoted prices (i.e. prices freeze or stop updating or price spikes), the Company reserves also the right not to execute an order or, in cases in which the order was executed, to change the opening and/or closing price of a particular order or to cancel the said executed order.

- 7.5. The Company may, in certain circumstances, accept instructions, by telephone, provided that the Company is satisfied, at its full discretion, of the Client's identity and the Company is further also satisfied with the clarity of instructions. The Client understands and accepts that it is at the sole discretion of the Company to accept transactions through the telephone and that the Company's decision on this matter is final. To this effect such calls and instructions shall be recorded at all times whereas a designated log shall be maintained by the Head of Dealing as recorded evidence of such orders being received and executed via telephone. In case of an Order received by the Company in any means other than through the Trading Platform, the Order will be transmitted by the Company to the Trading Platform and processed as if it was received through the Trading Platform.
- 7.6. It is understood that an Order will not be considered until it is actually received by the Company. It is noted that, instructions and orders have the same meaning. If the Company wishes to confirm in any manner any instructions and/or Orders and/or communications sent through the telephone, it reserves the right to do so. The Client accepts that there is a risk of misinterpretation or mistakes in the instructions or Orders sent through the telephone, regardless of what caused them, including, among others, technical failures. The Client acknowledges that the Company will keep records of all telephone transactions without any prior written consent in order to ensure that all relevant information being transmitted via telephone is properly recorded. The records kept are the Company's property and may be used by the Company when deemed appropriate as evidence for the Client's instructions and/or transactions.
- 7.7. In the case of the materialization of a corporate action, the Client accepts that the Company has the right to proceed to alterations to the value and/or size of a transaction. An alteration would be made to maintain the economic equivalent of the rights and obligations of the parties of that transaction prior to a corporate action or to reflect the effect of such event on such Orders and as defined in clause 8.20. The alterations are conclusive, and binding and the Client will be properly and promptly informed by the Company.
- 7.8. Once the Client's instructions or Orders are received by the Company, they cannot be revoked, except with the Company's written consent which may be given at the Company's sole and absolute discretion. The Company reserves its right not to accept Client's Orders, in its absolute discretion, and in such a case the Company shall not be obliged to give a reason but it shall promptly notify the Client accordingly.
- 7.9. Depending on the underlying market conditions, most notably liquidity factors, the Company reserves the right of partial execution of orders in cases where the volume of the Client's order and/or the market conditions, dictate such action. In the case where any underlying asset of a

financial instrument is subject to a specific risk resulting in a financial loss, then the Company has the right to restrict short selling or even remove the aforementioned financial instrument from the trading platform. There also may be restrictions on the number of Transactions that the Client can enter into on any day and also in terms of the total value of those Transactions when using an Electronic Service. The Client acknowledges that some Markets place restrictions on the types of orders that can be directly transmitted to their electronic trading systems. These types of orders are sometimes described as synthetic orders. The transmission of synthetic orders to the Market is dependent upon the accurate and timely receipt of prices or quotes from the relevant Market or market data provider. The Client acknowledges that a Market may cancel a synthetic order when upgrading its systems, trading screens may drop the record of such an order, and the Client enters such orders at his own risk. The Client shall refer to the Company's website for details of the restrictions/limits imposed on Transactions performed through its electronic systems and/or trading platforms.

- 7.10. Before the Client places any Orders with the Company, he/she should refer to the prices, charges, spreads, and contract specifications published on the Company's Website or platform. The Company has the right to change the spreads of financial instruments depending on market conditions and the size of the Client's order. From time to time, the Company, in its absolute discretion, has the right to alter the level of the swap rate applied to each type of financial instrument at any given time to the ones available on the Company's website at that time. The Client understands that in such a case he/she will be informed by the Company's about any costs and associated charges related to the trading of the offered financial instruments.
- 7.11. The Company uses its reasonable endeavors to execute any order promptly, but in accepting the Client's orders the Company does not represent or warrant that it will be possible to execute such order or that execution will be possible according to the Client's instructions. In case the Company encounters any material difficulty in carrying out an order on the Client's behalf, for example in case the market is closed and/or due to illiquidity in financial instruments and other market conditions, the Company shall promptly notify the Client.
- 7.12. Orders can be placed, executed, cancelled or rolled over or removed only within the operating (trading) time and can remain effective through the next trading session and or until expiration. The Client's Order shall be valid and in accordance with the type and time of the given Order, as specified.
- 7.13. The Company may require the Client to limit the number of open positions which the Client may have with the Company at any time and the Company may in its sole discretion close out any or more Transactions in order to ensure that such position limits are maintained. The position limits will be notified in advance to the Client either through the Company's website or trading platform(s).
- 7.14. If any underlying asset of the Forex, CFD or any other Financial Instrument becomes subject to a specific risk resulting in a predicted fall in value, the Company reserves the right to withdraw the specific Forex, CFD or financial instrument from the Company's trading platform.
- 7.15. The Company has the right to set control limits to the Client's orders at its own discretion. Such limits may be amended, removed or added and may include without limitation:
 - a. Controls over maximum order amount, value and size;
 - b. Controls over the electronic systems and/or trading platforms to verify for example the Client's identity during the receipt of the order; or
 - c. any other limits, parameters or controls which the Company may deem required to

be implemented in accordance with Applicable Regulations.

- 7.16. Confirmations for all Transactions that have been executed in the Client's Trading Account on a trading day will be available via the Client's online Trading Account through the Trading Platform as soon as the transaction is executed. It is the Client's responsibility to notify the Company if any confirmations are incorrect. Confirmations shall, in the absence of manifest error, be conclusive and binding on the Client, unless the Client places his/her objection in writing within two (2) days.
- 7.17. Under the Agreement Manifest Error shall mean a manifest or obvious misquote by the Company, or any market, liquidity provider or official price source on which the Company has relied in connection with any transaction, having regard to the current market conditions at the time an order is placed as the Company may reasonably determine. When determining whether a situation amounts to a Manifest Error, the Company may take into account any information in its possession, including information concerning all relevant market conditions and any error in, or lack of clarity of, any information source or announcement. The Company will, when making a determination as to whether a situation amounts to a Manifest Error, act fairly towards the Client.
- 7.18. In respect of any Manifest Error, the Company may (but will not be obliged to):
- a. amend the details of each affected Transaction to reflect what the Company may reasonably determine to be the correct or fair terms of such Transaction absent such Manifest Error; or
 - b. declare any or all affected Transactions void, in which case all such Transactions will be deemed not to have been entered.
- 7.19. The Company will not be liable to the Client for any loss (including any loss of profits, income or opportunity) the Client or any other person may suffer or incur as a result of or in connection with any Manifest Error (including any Manifest Error by the Company) or the Company's decision to maintain, amend or declare void any affected Transaction, except to the extent that such Manifest Error resulted from the Company's own willful default or fraud, as determined by a competent court in a final, non-appealable judgment.
- 7.20. The Client acknowledges that all orders are executed by the Company as a regulated STP broker on behalf of the Client and that all orders are executed in a non-regulated market and/or Over the Counter and as such they may expose the Client to greater risks than regulated exchange transactions.
- 7.21. Abusive Trading: If the Company reasonably suspects that the Client performed abusive trading, it may in its absolute and sole discretion, at any time and without any prior written notice, take one or more of the following actions:
- a. terminate the business relationship;
 - b. block the Client's access to the Trading Platform and/or Trading Account;
 - c. suspend, prohibit or restrict the Client's trading activities or any other functions;
 - d. cancel any open positions;
 - e. reject, decline or refuse to transmit or execute a Client Order;
 - f. reverse the funds back to their originating source or to the real beneficial owner;
 - g. cancel or reverse the profits gained through abusive trading. Losses resulting from Abusive Trading of the Client cannot be reversed;

- h. take legal action to recover any losses suffered by the Company.

8. OPENING AND CLOSING ORDERS/TRANSACTIONS

- 8.1. For each transaction in an FX and/or CFD on the Company's Trading Platform the Client can open a Buy or a Sell order or close an order depending on the direction chosen, at the quoted price(s) available.
- 8.2. On the Trading Platform, the Client shall be entitled to make an offer to open a Transaction at the best available rate on the Trading Platform ("Market Order") at the time of opening such a Transaction, unless he/she specifies a particular price in which to make an offer to open a Transaction ("Limit Order"). With respect to a Market Order or a Limit order, the price at which a Transaction is completed may not always be at the exact rate displayed when the order is submitted. The Client agrees that his/her offer to open a Market Order or a Limit Order may be accepted at a lower price or higher price than the price indicated by the Client in his/her Market Order or Limit Order, within a certain range as specified on the Trading Platform under specific market conditions. At any time prior to acceptance of an order, the Client may cancel such order without any further liability. If the Client chooses to open a Market Order or Limit Order, his/her offer will be accepted at the best possible rate offered on the Trading Platform.
- 8.3. Orders can be placed and (if allowed) changed within the Trading Hours for each type of FX and CFD appearing on the Company's Website, as amended by the Company from time to time, on the Company's discretion. The Client agrees that the Order to be opened, if accepted by the Company outside the Trading Hours may not be capable of execution, should the market not trade at the price stipulated once Trading Hours commence.
- 8.4. Pending Orders, not executed, shall remain effective through the next trading session (as applicable). All open spot positions will be rolled over to the next Business Day at the close of business in the relevant Underlying Market, subject to the Company's rights to close the open spot position.
- 8.5. Market Orders not executed due to insufficient equity in the trading account will not remain effective and will be nulled.
- 8.6. Orders shall be valid in accordance with the type and time of the given Order, as specified by the Client. If the time of validity of the Order is not specified, it shall be valid for an indefinite period. However, the Company may delete one or all pending orders if the Trading Account funds are not sufficient to cover margin requirements.
- 8.7. Stop loss and Take Profit orders may be amended providing they meet minimum specified level requirements (keep the pending on the trading symbol).
- 8.8. The Client may change the expiration date of Pending Orders or delete or modify a Pending Order before it is executed. In order to change the expiry, the Client will need to cancel the Order and place a new one.
- 8.9. The Client acknowledges and agrees that due to market volatility affecting both price and volumes and factors beyond its control, the Company is striving to execute client orders with the best execution reasonably possible under the prevailing market conditions however, the Company cannot guarantee that an Order will be executed at the level specified

in the Client Order. In such an event, the Company will execute the Client's Orders at the next best available price. Depending on underlying market conditions, most notably liquidity factors, Clients' Orders may be partially filled if the alternative would be an outright rejection of the Order.

- 8.10. With respect to a Close at Profit where the price for an Underlying Asset moves to the Client's advantage, the Client agrees that the Company can pass such price improvement on to the Client.
- 8.11. In the event that the Company is unable to proceed with an Order, with regard to price or size or other reasons, the Company will not send a re-quote to the Client (with the price it is willing to deal until the price the Client asks is available). The Order will be rejected or partially filled.
- 8.12. Upon the Client's offer and our acceptance of the Client's Order, the Client hereby authorizes the Company to close the Transaction at the "Close at Loss" price or "Close at Profit" price, as applicable, and as agreed in the Order, without further instruction from or notification to the Client. The Company may, in its sole discretion, close the Transaction when the price quoted by us on the Trading Platform equals or exceeds the price accepted by us for such an Order.
- 8.13. The Company may, in its sole discretion, allow the Client to request the opening or closing of a Transaction, including a "Close at Loss" and "Close at Profit" Order, within a specific time period determined by the Client. If the Company has accepted such a request, it may in its sole discretion, close the Transaction within such specific time period. The Client acknowledges and agrees that the Company shall not be obliged to close such a Transaction outside such specific time period or which does not otherwise comply with any other limitations agreed upon with respect to such Transaction.
- 8.14. The Company may, at its sole discretion, accept an offer to place a Trailing Stop in relation to a "Close at Loss". The Client acknowledges that the original price level set forth in a "Close at Loss" may be amended as the market on the Trading Platform moves in the Client's favor. Whilst the Client's Trailing Stop "Close at Loss" is still in effect, the Client agrees that each change in the market by at least one hundredth of a percentage point (referred to as "Pips" on the Trading Platform) in his/her favor shall constitute a new offer by the Client to raise the level of his/her trailing "Close at Loss" by one hundredth of one percentage point. Changes in a Pip will be rounded to the nearest absolute value in the Client's base currency based on the Client's account type, as shall be specified on the Trading Platform.
- 8.15. The Client agrees that placing a "Stop Loss" Order will not necessarily limit losses to the intended amounts due to the prevailing market conditions which may render it impossible to execute such an Order at the stipulated price and the Company bears no responsibility whatsoever.
- 8.16. The Client agrees that trading operations using additional functions of the Client Trading Terminal such as Trailing Stop and/or Expert Advisor are executed completely under the Client's responsibility, as they depend directly on his/her trading terminal and the Company bears no responsibility whatsoever. In case of any difficulties with Expert Advisors, it is suggested to contact Expert Advisor Providers.

9. SWAPS AND SPREADS

A) Swaps:

- 9.1. Any Open Transactions held by the Client at the end of the trading day of the Underlying Market or over the weekend when the relevant Underlying Market is closed, shall automatically be rolled over to the next business day to avoid an automatic close and physical settlement of the Transaction. The Client acknowledges that when rolling such Transactions to the next business day, a Swap will be either added or subtracted from his/her Trading Account with respect to such Transaction ("Rolling").
- 9.2. The Swap amount is a constant percentage of the position value and is based on a number of factors including among others, whether the Transaction is a Buy or a Sell, interest rates, Underlying Asset differentials, daily price fluctuations and other economic and market-related factors. The applicable Swap for each Asset /Underlying Asset is displayed on the Trading Platform and/or the Company's website and is subject to amendments. The Client further acknowledges that is responsible for reviewing the contract specification displayed on the Company's website or/and platform, where applicable as well as consulting the trading platform for the accurate swap rated prior to placing an Order with the Company.
- 9.3. The Client acknowledges that in case of any miscalculation and/or error of a swap rate due to a malfunction of the Trading Platform and/or bug and/or error of any nature, the Company has the right to update and charge the Client's account with the accurate swap, affected on the Client's account balance.
- 9.4. The Company reserves the right in its discretion to disable and/or enable trading without a Swap rate charge for a limited timeframe of up to 7 (seven) calendar days and subject to the clause 36 (hereafter the "**swap free trading**") for the Client's trading account at any given time. Without prejudice to the generality of the foregoing, the imposition of a Swap rate charge can occur if the Client abuses the Company's trading conditions/systems or where the Client's trading strategy imposes a threat to the Trading Platform or where the Company deems necessary in order to protect the smooth operation of its Trading Platform.

B) Spreads

- 9.5. Spread shall mean the difference between the Bid price (selling price) and the Ask price (buying price) and is charged upon the opening of your trade.
- 9.6. All offered financial instruments that appear on the Trading Platform are subject to spreads. The Client understands that must consult on a daily basis and before opening any new position the Spreads of each instrument. The Company only refers to indicative spreads on its website hence the accurate Spread can only be calculated by consulting the trading platform. From time to time, the Company has the right to amend spreads at its absolute discretion. Such changes shall be effected on the Trading Platform and the Client is responsible for checking for updates regularly. Spreads may increase intraday during abnormal and/or other market conditions

that affect trading in certain instruments.

C) Rollover Feature

- 9.7. Rollover occurs when the financial instrument, subject to expiry, is automatically rollover to the next expiry date. For specific types of financial instruments, there are expiration times and dates as shown on the Company's Trading Platform and/or website. In such a case, if the Client does not close the trade within the specified expiration time/date, he/she authorizes the Company to close any such transactions at the quoted price at such time without being Rollover. In cases where the client rollovers a trade then SWAP charges are applied.

10. EXPIRY TRANSACTIONS

- 10.1. The Client acknowledges that certain Financial Instruments have a set Expiry Date and time.
- 10.2. If an Expiry Date for a specific Underlying Asset is set, it will be displayed on the Trading Platform/website for each Underlying Asset. The Client's acknowledges that is his/her responsibility to make himself aware of the Expiry Date and time, if applicable.
- 10.3. Each open position on a financial instrument that is subject to expiration, will be automatically closed upon the Expiry Date, if not closed by the Client prior to that. The Transaction shall close at a price which will be the last price quoted on the Trading Platform immediately prior to the applicable Expiry Date and time.

11. CORPORATE ACTIONS

- 11.1. If a Corporate Action occurs, the Company will reasonably determine what adjustment, if any, should be made to an Order to account for the dilutive or concentrative effect of such event to preserve the economic equivalent of such Orders prior to the relevant event or to reflect the effect of such event on such Orders. Any such adjustments will be effective as of a date reasonably determined by the Company. In cases where a split or a reverse split is applied the Company will adjust the number of CFDs and prices accordingly. The Company does not pay any dividends for any positions in any instrument in CFDs, and the Client acknowledges that it is not entitled to receive any dividend payments from its CFD transactions.
- 11.2. If any Financial Instrument which is a security becomes subject to a specific risk resulting in a predicted fall in value, the Company reserves the right to restrict short selling or even withdraw the specific Financial Instrument from the Trading Platform.
- 11.3. Determination of any adjustment or amendment to the opening/closing price, size, value and/or quantity of the Transaction (and/or the level or size of any order) shall be at the Company's sole discretion and shall be conclusive and binding upon the Client. The Company shall inform the Client of any adjustment or amendment via its internal mail as soon as is reasonably practicable.
- 11.4. Further to the above, in the case where the Client has any open positions on the ex-

dividend day for any of the Financial Instrument Assets, the Company has the right to close such positions at the last price of the previous trading day and open the equivalent volume of the underlying Financial Instrument at the first available price on the ex-dividend day. In this case, the Company will inform the Client via the internal mail of the said adjustment and no Client consent will be required. In the case where the Company's Risk Management believes the Client is deliberately attempting to take advantage of the fact that shares in a particular Spot Index going ex-dividend, the Company reserves the right to apply a dividend adjustment. In the case of short positions, the dividend adjustment will be debited from the clients' account where dividend adjustment will be equal to Index Dividend declared x position size in Lots.

12. REFUSAL TO EXECUTE ORDERS

12.1. Without prejudice to any other provisions herein, the Client accepts that the Company reserves the right, at any time, to refuse the provision of any investment and/or ancillary services, at any time and at its discretion, including but not limited to the execution of instructions for trading any type of Forex, CFD or any other financial instruments offered by the Company, without prior notice to the Client, in any of the following cases:

- i. If the Client has insufficient funds in his/her account to place the order (together with the respective fees, charges and commissions necessary to carry out the transaction);
- ii. If the order affects, in any manner, the reliability, efficiency, smooth or orderly function of the market;
- iii. If the order aims at manipulating the market of the underlying financial instrument;
- iv. If the order constitutes the exploitation of confidential information;
- v. If the order affects, in any manner, the reliability, efficiency, smooth or orderly operation of the trading platform; and
- vi. If the order contributes to the legalization of proceeds from illegal activities such as money laundering, terrorist financing, fraud and/or any other illegal activities;
- vii. If the order is a result of the use of inside information (insider trading);
- viii. Internet connection or communications are disrupted;
- ix. In the case of a Force Majeure Event;
- x. In an Event of Default of the Client.

12.2. Internet, connectivity, delays and price feed errors sometimes create a situation where there is price latency on the Electronic Systems such that there is a disparity between the Company quoted prices and current market prices for short periods. Client expressly acknowledges and agrees that it shall not execute Transactions with the Company that rely on price latency arbitrage opportunities either by using additional functionalities/plugin-ins or by any other means. If the Client acts in contravention of this section, the Company has the right to:

- i. make corrections or adjustments to the relevant Transaction execution prices to reflect what would have occurred had there been no price latency arbitrage; and/or
- ii. cancel all the relevant Transactions; and/or
- iii. terminate without notice the Client's Account with the Company; and/or
- iv. charge an administration fee equal to 10% of the deposited funds, with the maximum charge set at Euro 200 or deposit currency equivalent. Conditional upon a client informing the Company in advance of linked trading accounts with the Company to be used for a hedging strategy within those accounts (i.e. mirror accounts) the

Company will not consider hedging activity in those mirror accounts as an abusive trading strategy.

12.3. The Client understands that any act of refusal by the Company for the execution of any order will not affect any obligation of the Client towards the Company under the *Agreement*. In the event that the Company refuses to execute an order, such refusal will not affect any obligation which the Client may have towards the Company or any right which the Company may have against the Client or his/her assets. If the order is a result of the use of inside confidential information (insider trading) it is understood that any refusal by the Company to execute any order shall not affect any obligation which the Client may have towards the Company or any right which the Company may have against the Client or his/her assets. The Client also declares that he/she shall not knowingly give any Order or instruction to the Company that might instigate the Company taking action.

13. CANCELLATION OF TRANSACTIONS

13.1. The Company has the right to cancel a transaction if it has adequate reasons and/or evidence to believe that one of the following has incurred:

- i. Fraud / illegal actions led to the transaction.
- ii. Orders placed on prices that have been displayed as a result of system errors or systems malfunctions either of those of the Company or of its third-party service providers.
- iii. The Company has not acted upon the Client's instructions.
- iv. The Transaction has been performed in violation to the provisions herein.
- v. If an Event of Default occurs the Company, may at its absolute discretion, at any time and without prior notice to cancel open positions.

13.2. The Company reserves the right to cancel executed trades if the trade cancellation feature is abused. An acceptable rate of cancellation is 1 cancelled trade per 10 executed trades. A rate of cancellation higher than 1 cancelled trade per 10 executed trades will be considered abuse of the cancellation feature.

14. FORCE CLOSE

14.1. The Client acknowledges that the Company has the right, at its sole discretion, to immediately close any of his/her open transactions, whether at a loss or a profit, and liquidate the Client's Trading Account in the following circumstances:

- (a) If the quoted prices, as shown on the Trading Platform, change such that the total difference payable by the Client, pursuant to his/her open transactions, equals or exceeds the total Margin required to maintain the open transactions.
- (b) If the funds in the Client's Trading Account is equal or less than the total Margin required to maintain the Client's open transactions.
- (c) If the Company receives a charge-back from your credit card issuer or with respect to any other payment method, for any reason.

14.2. The exercise of our right to force close will not result in the immediate termination of your

Trading Account, unless the Company notifies you of such in writing.

- 14.3. Notwithstanding the foregoing, if the quoted prices, as shown on the Trading Platform, move against the price of your open transactions we may, without obligation or liability, request the Client to increase the funds in his/her Trading Account, within a specified period of time, to cover the difference and/or meet the Margin requirements for the purpose of keeping a transaction open. If the Client fails to comply with the Company's request for additional funds, we may exercise our right to force close. It is the Client's responsibility to monitor, at all times, the amount of funds in his/her Trading Account against the amount of Margin required as a result of the Client's trading decisions.
- 14.4. The Client acknowledges that trading in certain financial instruments or underlying assets carries a high degree of risk in becoming volatile very quickly and without warning. The Client hereby agrees that the Company reserves the right to close all or any open transaction with respect to any financial instruments or underlying assets that we determine that are volatile, in our sole discretion, at the quoted price at such time without notice.

15. THE USE OF MARGIN

- 15.1. The Client shall provide and maintain the Initial Margin in such limits as applicable. In order to keep a Transaction open, the Client undertakes to ensure that the amount in his/her Trading Account equals the Margin required to maintain the transaction open. The Client acknowledges that the Margin for each Underlying Asset differs and may be changed by us in our sole discretion from time to time. Based on the amount of funds that the Client has in his/her Trading Account, we retain the right to limit the amount and total number of open Transactions that you may wish to open or currently maintain on the Trading Platform.
- 15.2. Unless a Force Majeure Event has occurred, the Company has the right to change the Margin requirements, giving to the Client two (2) Business Days Written Notice prior to these amendments. New Margin Requirements shall be applied for new positions. The Company has the right to change Margin requirements without prior notice to the Client in the case of Force Majeure Event. In this situation, the Company has the right to apply new Margin requirements to the new positions and to the positions which are already open. All changes shall be effected on the Trading Platform and/or the Company's website and the Client is responsible to check for updates. It is the Client's responsibility to monitor at all times the amount deposited in his/her Trading Account against the amount of any Margin required and any additional margin that may become necessary.
- 15.3. The Client acknowledges that we may, at our sole discretion, to make a margin call for the taking of certain actions in his/her Trading Account.
- 15.4. The Company shall not have an obligation to make any margin call to the Client but in the event that it does, or in the event that the Trading Platform warns the Client that it reached a certain percentage of the Margin in the Trading Account, the Client should take any of the following action to deal with the situation:
- (a) Limit his/her exposure (by closing trades); or
 - (b) Deposit sufficient funds in his Trading Account to meet the required Margin.
- 15.5. If the existing or deposited Margin in the Client's Account is not sufficient to meet the required Margin rates, as those are determined by the Company, the Client's transactions

will not be executed. Without prejudice to the generality of the foregoing, the Client's open positions will be automatically closed starting from the most unprofitable and/or loss making, when the Margin in the Client's Account is less than 5% of the Margin Level. This includes positions with a guaranteed stop-loss order or limited risk protection. The Company may provide prior warning to the Client however it shall not be liable for any consequences if such prior notification is not sent.

- 15.6. Failure to meet the Margin Requirement at any time or failure to make a Margin payment when due may result in force closure of the Client's open positions without further notice to the Client. Margin shall be paid in monetary funds in the balance currency of the Client Account.
- 15.7. If you have more than one Trading Account with us, each Trading Account will be treated entirely separately. Therefore, any credit in one Trading Account will not discharge the Client's liabilities in respect of any other Trading Account. Under the Agreement you accept that is your responsibility to ensure the required level of margin is maintained for each Trading Account separately.
- 15.8. The Client acknowledges that the Margin Call is set to 75% and the Stop Out to 5%. The Client further acknowledges that the Company may change at its discretion the Margin Call, Stop Out based on any applicable regulation and/or according to the Company's Policies and Procedures as this may take place from time to time.

16. SETTLEMENT OF TRANSACTIONS

- 16.1. The Company shall proceed to a settlement of all transactions upon execution of such transactions. A transaction is completed when the Forex, CFD or financial instrument payment has been verified and the relevant swap and other charges have been calculated.
- 16.2. The Client hereby authorizes the Company to debit or credit his/her Client Account with the relevant sums at the closing of each Transaction.
- 16.3. The Client agrees to be fully and personally liable for the due settlement of every transaction entered under his/her Trading Account with the Company. Any confirmation or proof for any act or statement of Account or certification issued by the Company in relation to any transaction or other matter shall be final and binding on the Client, unless the Client has any objection in relation to such statement of Account or certification and the said objection is communicated in writing and received by the Company within two calendar days from the receipt of the deemed date of receipt of any statement of Account or certification.

17. SAFEGUARDING OF CLIENTS FUNDS

- 17.1. When holding Client's funds, the Company shall place the Client's funds into one or more bank accounts and take every possible action to ensure that the Client's funds are safeguarded. Such funds will be held in designated bank accounts and the Company shall keep separate accounting records of the Client's funds and its own funds and shall be able to promptly distinguish funds held for different Clients of the Company.
- 17.2. Funds belonging to the Client and that will be used for trading purposes will be kept in an account with any bank or financial institution licensed to accept funds which the Company will specify from time to time to the Client and will be held in the Company's name in a

properly denoted as Client bank account. The Company will not be liable for the insolvency or analogous proceedings, acts or omissions of any third party referred to in this section. In such instances, the Company may only have an unsecured claim against the third party on behalf of the Client, and the Client will be exposed to the risk that the money received by the Company from the third party is insufficient to satisfy the claims of the Client.

- 17.3. Client's fund transfer requests will be performed from the Company's official website(s). The Fund transfer requests are processed within the time period specified on the Company's official website. The Company accepts no liability for bank charges and/or clearing costs by Payment Service Providers and / or Banks. The Client acknowledges and accepts that the Company will credit the client's trading account only the net amount received in the company's Bank Accounts held for clients and any charges/fees from PSPs and Banks will be paid by the Client. The Client acknowledges that on the Company's website the charges, fees and costs for the transfer of funds to his/her account can be reviewed and the Company shall take every effort to notify Clients prior to any fund transfer request, of all charges, fees and costs for the said fund transfer. Any charges imposed by the bank or payment service providers shall be paid by the client. The Company may at its discretion charge a 3% plus 0.25 cents fee per deposit which includes payment from a service provider and handling fees which will be paid by the Client additionally to the deposited amount. For bank deposits, the Company will consider as deposit the net amount received in its bank accounts, subject to any applicable banking fees/charges/costs. In case of a withdrawal, any applicable bank/PSP charges/fees/costs will be deducted by the Company prior to the return of the client's balance to his/her account. The Company shall take every effort to update the fees and charges imposed by third party providers on its website in a timely manner, however it shall not be held responsible for any subsequent changes and/or inaccuracies by third parties such as PSPs and Banks beyond its control.
- 17.4. The Client acknowledges and agrees that the Company reserves the right to set off and may, at its discretion, from time to time and without the Client's authorization, set-off any amounts held on behalf and/or to the credit of the Client against the Client's obligation to the Company including but not limited for charges, fees, expenses and handling fees charged or incurred by the Company on behalf of the Client.
- 17.5. Unless otherwise agreed in writing between the Company and the Client, the Agreement shall not give rise to the rights of any credit facilities. In certain cases, prior to the receipt of any funds from the Clients and as per their request, the Company might from time to time provide credit to Clients by depositing funds to their trading account(s). In these cases where clients are using the credit funds for supporting their trading activity, they hereby declare, acknowledge, and accept that any amount of credit shall be paid back to the Company within 3 business days (the "Credit Repayment Timeframe") by depositing all the funds of the credited amount to the Company's designated Bank, EMI accounts and or Payment Service Providers. Upon the Client's request, the Company at its sole discretion might extend by approving in writing the "Credit Repayment Timeframe". Clients that they receive any Credit as described above, are further declare and accept that they have the legal obligation to repay the Company within the above "Credit Repayment Timeframe". In cases where Clients fail to fulfil their obligations to pay any credit in full within the above timeframes, it immediately gives the right to the Company to cancel the amount credited (Credit), and the client accepts full responsibility for the outcome of the trading account due to the cancellation of the credit. The Client has the right to withdraw only funds which are not used for margin coverage/ requirement and that are free from any obligations towards the company.

- 17.6. The Client accepts to clearly denote/provide all the required information and documentation that the Company may request at its own discretion for the verifying of the source of client's funds in order for us to comply with the applicable regulations on the prevention and suppression of money laundering and terrorist financing, anti-fraud and corruption. Such documents may include among others copies of credit card, bank statements/IBAN certificates/ copies of SWIFT/SEPA for wire transfers, written confirmations from Banks and Card Issuers that the client is the true owner of the credit/ Debit/ Other card used and/or any other documentation to serve such purpose. The Company may not approve and reasonably withhold any withdrawal request unless all requested documents and information are provided by the Client to its complete satisfaction.
- 17.7. The Client agrees that any amount of funds transferred by the Client from his/her bank account/Credit and or other Card/e-Wallet will be deposited to his/her trading account at the value date of the payment received in the Company's Client's account. Any charges/fees/costs charged by the Bank Account and/or other payment service providers and/or any other intermediary Bank/Financial Institution involved in the process of his/her transaction/remittance shall be paid by the client. To this effect, the client shall pay any fees/charges/costs as these may be imposed as a result of the transfer of funds. In order for the Company to accept any deposits by the Client, the identification of the sender must be verified and ensure that the person depositing the funds is the Client. If these conditions are not met, the Company reserves the right to refund the amount deposited via the method used by the remitter minus any applicable fees/charges/costs imposed by the banking or payment service provider, as may be applicable.
- 17.8. When the Client is depositing funds to his/her account with the Company by using a Bank Transfer, the Client is required to use only one bank account, which is in his/her country of residence and in his/her name. An authentic SWIFT confirmation or Transfer Confirmation, showing the origin of the funds, must be sent to the Company. Failure to submit such SWIFT/Confirmation may result in the return of the deposited amount; hence preventing the deposit of such pending amounts to the Client's trading account. Any withdrawal of funds, from the Client's trading account to a bank account, can only be refunded to the same bank account that the funds were originally received from.
- 17.9. The Company reserves the right to refuse a transfer of funds by the Client or on behalf of the Client and not to credit his/her trading account in the following cases:
- i. If the Company has reasonable suspicion that the person transferring the funds is not duly authorized;
 - ii. If the funds are not directly transferred from the Client and a third party is involved;
 - iii. If the transfer is in violation of the applicable legislation.
 - iv. If the identification of the sender is not verified and if the Company doesn't ensure that the person depositing the funds is the Client.
- 17.10. In any of the cases mentioned herein the Company shall return any received funds to the sender with the same method that they were received, and the Client will be cover any relevant charges and fees of the bank or the Merchant provider/ Payment Service Provider. Any charges/fees/costs imposed by payment service providers will be deducted and the Company shall return to the client's account the remaining balance.
- 17.11. In the event that any amount received in the Bank Accounts is reversed by the Bank

Account or the merchant provider at any time and for any reason, the Company will immediately reverse the affected deposit from the Client's trading account and further reserves the right to reverse any other type of transactions effected after the date of the affected deposit. It is understood that these actions may result in a negative balance in all or any of the Client's trading account(s).

- 17.12. The Client agrees to waive any of his/her rights to receive any profits or interest earned in the funds held in the Bank Account where Client's funds are kept and/or on the deposited funds held by the Company on behalf of the Client and further acknowledges that the Company will be entitled to act as the beneficiary of such interest.
- 17.13. The Client shall be entitled to withdraw from his/her account any available funds that are not used for other obligations or charges or any amounts which require conditions to be fulfilled. The Company reserves the right to decline a withdrawal request if the request is not in accordance with certain conditions mentioned in the Agreement or AML/KYC Policy or delay the processing of the request if it is not satisfied with the applicable KYC procedures and or other documentation provided by the Client. The Client acknowledges and accepts that any incurring bank / merchant fees will be paid by him/her in case of fund withdrawals from his/her trading account in order to credit his/her designated bank account. The Client is fully responsible for the payment details that he/she provided to the Company and the Company accepts no responsibility if the Client has provided false or inaccurate bank / merchant details.
- 17.14. Withdrawals should be made using the same method used by the Client to fund his/her trading account and to the same remitter. The Company reserves the right to decline a withdrawal with a specific payment method and to suggest another payment method where the Client needs to complete a new withdrawal request. In the event that the Company is not fully satisfied with the documentation provided in relation to a withdrawal request, the Company can request additional documentation and if the request is not satisfied, the Company can reverse the withdrawal request and deposit the funds back to the Client's trading account. Fund transfer requests are processed by the Company on the same day that the request to withdraw funds is made, or the next working day if the client's request is received outside of normal trading hours. It is noted however that delays may occur with the processing of such requests, as specified on the Company's website. The provision of documentation or any other type of Client from time-to-time authentication as may be required by Anti Money Laundering (AML) regulations, Credit Card companies and the Company is a prerequisite, prior to the execution of any withdrawal order.
- 17.15. The Client acknowledges that in the case where a Client's bank account held with the Company is frozen for any given period and for any given reason the Company assumes no responsibility and the Client's funds will also be frozen. Furthermore, the Client acknowledges that (s)he has read and understood the additional information provided on each payment method available on the Company's website.
- 17.16. The Client acknowledges that the Company from time to time may decide to offer various base currencies. The client shall bear all conversion charges/fees for not depositing funds in the base currency(ies) offered by the company and acknowledges that his/her deposit may be debited sums which due to exchange rates and credit card Companies' fees, may slightly vary from the initial sum that has been deposited by the Client in the account base currency. The Client hereby accepts that such variations may occur, and he/she hereby affirms that shall not seek to object or charge this back.

- 17.17. Credit/ Debit card deposits will be returned to the same credit card when a withdrawal is performed. A withdrawal to credit a bank account where the initial deposits have been performed by a credit card will be executed back to the credit card or to the bank account only at the Company's discretion but in such a case a withdrawal to credit a bank account may take a longer period, due to additional security procedures and documentation that will be requested from the Client. The Client will bear any fees/costs/charges related to withdrawals either via bank or payment service provider and is entitled to pay for any conversion charges, if applicable.

18. APPLICABLE FEES, COMMISSIONS, ASSOCIATED CHARGES AND COSTS

- 18.1. The provision of Services by the Company is subject to the payment of fees, commissions and other associated costs and charges including brokerage fees, spread, commissions, swaps, handling, and other fees (hereinafter the "Fees") that the Company is entitled to receive from the Client for its Services provided as described in the Agreement, the contract specifications and on the Company's website. The Company reserves the right to modify, from time to time, the size, the amounts and the percentage rates of any applicable fees, commissions, swaps and associated charges providing the Client with a respective notification of two (2) days before the implementation of such changes accordingly. Notification can also be made via the Company's website and/or a relevant notification to the Client's e-mail address provided to the Company during the registration process should be sent.
- 18.2. The Client understands that applicable fees, costs, and charges are presented in monetary form and as a percentage. The Client acknowledges that prior to placing any orders with the Company has reviewed, understood, and accepted applicable costs, chargers and associated fees and how these are calculated and charged.
- 18.3. When providing a Service to a Client, the Company may pay or receive fees, commissions or other non-monetary benefits from third parties or introducing brokers as far as permitted by the Applicable Regulations. In any case, the Company shall not deduct any fee from the Client's balance in order to pay any commission and/or fee to any Affiliates and/or introducing broker and/or business introducer. It is stated that the Company shall not pay any fee and/or commission to any of the third parties based on the profit/loss of the Client. To the extent required by law and/or the Client, the Company will provide information on such benefits to the Client on request.
- 18.4. Details of any tax obligations which the Company is required to pay on the Client's behalf will be stated to the Client. The Client is also accountable for other taxes which are not collected by the Company and the Client should seek independent expert advice if he/she is in any doubt as to whether he may incur any further tax liabilities. Tax laws are subject to change from time to time. The Company is fully entitled to debit the account of the Client with the outstanding amount to be settled (excluding taxes payable by the Company in relation to the Company's income or profits). In general, the Company does not collect taxes on behalf of any authority in any form or manner. Without limiting the foregoing, it is the Client's obligation alone to calculate and pay all taxes applicable to him/her in his/her country of residence or otherwise arising as a result of his/her trading activity from the use of the Company's Services. Without derogating from his/her sole and entire responsibility to perform tax payments, the Client agrees that the Company may deduct tax, as may be required by the applicable law, but is not obligated to do so, from the results of the activity with the Company. The Client understands that amounts that may be

withdrawn by him/her from his/her account are “gross amounts”, from which the Company may deduct such taxes, and the Client will have no claim towards the Company with regard to such deductions.

- 18.5. The Client is solely responsible for all filings, tax returns and reports on any transactions which should be made to any relevant authority, whether governmental or otherwise, and for payment of all taxes (including but not limited to any transfer or value added taxes), arising out of or in connection with any Transaction.
- 18.6. Examination of application fees of 50 EURO/USD/GBP are applied to all new applications due to the administration costs incurred by the Company when examining clients' applications. Examination of application fees shall be applicable at the sole discretion of the Company and may not be charged to any new applications.
- 18.7. The client acknowledges the imposition of a dormancy fee according to Section 19 below on all accounts which will be charged to all clients by the Company and before approving any requested withdrawal and/or before the Company returns any received funds to clients that their relationship was terminated due to their denial or omission or delay in providing the necessary and/ or requested identification documents and/or any other requested information to the satisfaction of the Company. For more information on the applicable dormancy fees please also refer to Section 19 below.
- 18.8. The Company further has the discretion to impose chargeback fees, where applicable as per the provisions hereinbelow.
- 18.9. Withdrawal requests will be processed Monday to Friday between 8am to 13:00 GMT. Any request received before GMT 10.00 will be processed within the same day and requests received after GMT 10.00 will be processed the next working day. Once the request has been approved by the Company, the Client shall allow an additional period of 5 to 7 days before his/her funds will be shown in the Client's account due to delays caused by the Banks and other Payment Providers.
- 18.10. The Company shall not be liable for any type of agreement that may exist between the Client and the introducing broker or affiliate or referring agents or for any additional costs that may arise as a result of the Agreement.

19. PRICING

- 19.1. Prices quoted by the Company's are provided by its Liquidity Provider(s) in the manner set out in the enclosed Agreement. Each price shall be effective and may be used in a dealing instruction prior to the earlier of its expiration time and the time, if any, at which it is otherwise withdrawn by the Company. Each price shall be available for use in a dealing instruction for a transaction with a principal amount not to exceed a maximum determined by the Company. The Client acknowledges that these prices and maximum amounts may differ from prices and maximum amounts provided to other Clients of the Company and may be withdrawn or changed without notice. When the Company quotes a price, market conditions may move between the Company's sending of the quote and the time the Client's order is executed. Such movement may be in Client's favor or against it. Prices that may be quoted and/or traded upon, from time to time, by other third parties shall not apply to trades between the Company and the Client.

20. DEPOSIT AND WITHDRAWAL POLICY

A) Deposits

- i. The Client may deposit funds into the Client trading account at any time during the course of the Agreement, once the Client's trading account is verified as per the Company's policies via the methods and in the currency(ies) accepted by the Company from time to time. Deposits will be accepted by bank transfer, Swift, E-wallet, debit / credit card or any other method of electronic money transfer (where the originator is the Client) acceptable by the Company from time to time. The Company at its discretion may charge a 3% plus 0.25 cents fee per deposit which includes payment from the service provider and handling fees which will be paid by the Client in addition to the deposited amount. For bank deposits, the Company will consider as a deposit the net amount received in its bank accounts, subject to any applicable banking fees/charges/costs. The Company does not accept cash deposits.
- ii. The Company does accept a third-party payments of funds in the Client account subject to certain conditions. The Client accepts that the funds shall be deposited in his/her trading account only if the Company is satisfied that the sender of the funds is the Client or his/her authorized representative. If the Company is not satisfied with the above then the Company has the right to reject the funds and return them to the remitter net of any transfer fees or other charges incurred by the Company, using the same transfer method as the one through which it originally received the funds.
- iii. The Company reserves the right to request the Client, at any time, to provide information and/or documentation to confirm the origin and/or the source of the funds including copies of Credit/ Debit Cards, Copies of SWIFT Wires, SEPA and in cases of anonymous cards a proof of the ownership from the relevant Bank/ Issuer. The Company shall have the right to reject a deposit if it is not duly satisfied as to the legality of the source of funds.
- iv. The Company reserves the right to set a minimum or maximum amount of deposits. Relevant information can be found in the Agreement and/or on the Company's official website.
- v. Unless said otherwise, the interest derived from the bank account of Clients' funds shall not be paid to the Clients and it can be used by the Company for its own account. The Clients are informed accordingly as evidenced by their acceptance of the Company's Agreement.

B) Withdrawals

- i. The Company shall make withdrawals of Client funds upon the Company receiving a relevant request from the Client in the method accepted by the Company from time to time.
- ii. To enhance the security and protection of our Clients' funds a withdrawal instruction must be submitted from the Client through his/her trading account through the Company's online trading system or by submitting the withdrawal request via email to the Customer Support at support@tradgrip.com. The Client will borne any applicable fees/costs/charges related to withdrawals either via bank or payment service provider and any conversion charges.
- iii. Clients must ensure that a withdrawal request includes all the necessary information and is accompanied by the relevant documentation. Such documents include among others:
 - a. Copies of credit / Credit card used for the deposit
 - b. Bank statement/IBAN/ Copies of SWIFT, SEPA for wire transfer

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- c. In cases of anonymous cards, a confirmation letter that the card belongs to the client
- d. Any other documentation as may be deemed to be necessary at the discretion of the Company in the process of verifying the source of funds of the client prior to returning the money to the client(s) as per the AML applicable legislative and regulatory framework, as may be amended from time to time.

Before proceeding with a withdrawal, the Company must:

- iv. Confirm that the withdrawal request includes all required information and that the account number, name and banking details of the Client match with the details provided in the account opening application process. The Client accepts that if she/he has provided the Company with wrong instructions and/or information for the withdrawal request, the Company may be unable to correct the mistake and the Client may have to bear the loss.
- v. The instruction is to make a transfer to the originating account (whether that is a bank account, a payment system account etc.) from which the money was originally deposited in the Client Account or as may be otherwise agreed between the Company and the Client.
- vi. the account where the transfer is to be made belongs to the Client.
- vii. Confirm the available amount (balance) for withdrawal in conjunction with article.
- viii. at the moment of payment, the Client's Balance exceeds the amount specified in the withdrawal instruction including all payment charges and there are no open positions associated with the account which made the withdrawal request.
- ix. Confirm that the client has provided all the KYC and other documents requested by the Company including, Valid Passport, Identification Card, Proof of Address, Copies of Credit / Debit Cards, IBAN certificate, Bank/ Card Statements, SWIFT, SEPA wire Copies.
- x. Send the payment instruction to the relevant Bank / Merchant Provider and follow up to receive the necessary bank confirmation for the outward transfer / credit.
- xi. In case the client has open positions, the below parameters should be fulfilled:
 - a. The Margin Level following the withdrawal processing should always be above 100%;
 - b. The Free Margin level shall be more than 100% in order for the client to be able to submit the withdrawal request.
- xii. Upon the Company receiving an instruction from the Client to withdraw funds from the Client's Account, the Client's withdrawal request will be processed within five (5) Working Days and provided the following requirements are met (notwithstanding the provisions of this article the actual receipt of funds depends on the Client's payment method):
 - a. The instruction is to make a bank transfer of funds to the account of the Client;
 - b. At the moment of payment, the Client's available funds for withdrawal exceed or its equal to the amount specified in the withdrawal instruction after the deduction of all payment charges;
 - c. At the moment of payment any applicable Handling Fees, Charges and/or other expenses based on the Agreement were deducted from the trading account.

- d. For the funds to be credited to the Client's account it may take an additional five (5) to seven (7) working days, depending on the Client's selected credit institution and/or chosen withdrawal method; the Company has no influence on the length of time required for the funds to reach the Client's account and as such, bears no responsibility in case any processing delays occurs from the credit institution or the processing company or the payment service provider.
- e. In case the Client requests his/her funds to be withdrawn from his/her account and to be transferred to a bank account that has not been notified to the Company in the past, then the Company shall initiate the necessary procedures for verifying the identity of the beneficial owner.
- f. The Company reserves the right to decline a withdrawal request from the Client asking for a specific transfer method and the Company has the right to suggest an alternative transfer method.
- g. The Company reserves the right to decline/cancel a withdrawal request of the Client during the process of its examination in cases that a client, having submitted such a request, continues trading and the Free Margin level in the trading account of the client falls below 100% resulting the failure to meet the margin requirements as such are specified in this Agreement and Conditions of the Company, for the purpose of covering margin requirements and keeping the position(s) opened.
- h. Withdrawals will only be effected only towards the Client. The Company will not effect withdrawals to any other third party or anonymous account.
- i. The Company reserves the right to request additional information and/or documentation to satisfy itself that the request is legitimate. In addition, the Company reserves the right to reject such a request if it deems that this may not be legitimate. The Client acknowledges and accepts that under such circumstances there may be a delay in processing the request and the client undertakes to provide any additional information as may be requested by the Company in order to facilitate the requested withdrawal. The Company shall not be held responsible for any undue delays caused with regards to the withdrawal emanating from the client's side.
- j. All payment and transfer charges/ expenses will be borne by the Client and the Company shall debit the Client account for these charges. Any charges imposed by the bank or payment service providers shall be paid by the client. Any charges/fees/costs imposed by payment service providers/bank will be deducted and the Company shall return back to the client's account the remaining balance.
- k. The Company shall be responsible for responding to any Client requests, regarding information on the status of their order, received by telephone, within a reasonable period of time. The Client using the Internet shall be able to get information on the status of their order within a reasonable period of time through the Company's Trading System. Information to Clients regarding the status of their order must be provided to the Client in no longer than two business days. When such telephone calls are received, they must be recorded on the software of the Company including date and time the call by the Client was made.
- l. Clients' requests will be received electronically. In case where a Client does not have access on the electronic platform, the company may at its discretion accept instructions

by e-mail, provided that the signature of the Client is verified and the transfer/withdrawal form is properly completed and all the required checks and controls of the Company have been fulfilled.

- m. For all transactions described above the Company shall record the transactions in the Company's cash account ledger and shall file the documentation for each transaction recorded after a reference is made into the ledger and the Client's file.

21. DORMANT ACCOUNT PROCEDURES AND APPLICABLE FEES

- 21.1. Client accounts in which there have been no trades for a period of more than 30 calendar days will be considered by the Company as being dormant accounts. Such 30 days period shall begin from the first day following the lapse of the 30-day period in which no transaction was undertaken. Any new Trading Account for which the client requests a withdrawal before the first 30 calendar days of its operation, will be considered by the Company as being Dormant Account and will be subject to a dormancy fee as per the table below:

Dormant Period	Monthly Dormancy Fee (USD)
Up to 30 days	No fee
31-90 days	50
91-150 days	100
151-210 days	250
> 210 days	500

- 21.2. The Company will not charge trading accounts with zero fee balance and consequently, all accounts with zero balance can be closed by the Company and the Clients can be informed through the platform and / or via e-mail.
- 21.3. Due to the administration effort and expenses that the Company incurs in receiving and checking new applications and First Time Deposits, the Company will charge the "examination of application fees" to all new clients.

22. COMPLAINTS POLICY

- 22.1. We aim to provide and maintain prompt, courteous and transparent procedures for the reasonable and effective handling of any complaints received from our clients and maintain appropriate records in this respect.
- 22.2. Under the Agreement, a complaint shall mean any dissatisfaction that the Client may have with regards to the provision of the services provided by the Company. A Complainant shall mean a Client natural or legal person, who has expressed a dissatisfaction regarding the provision of services by the Company and has submitted a Complaint by filling out the

complaint form.

- 22.3. A complaint form is enclosed at the end of the Agreement as **Schedule 1**.
- 22.4. Before submitting an official complaint, it is recommended that you first contact our customer support team via email at support@tradgrip.com, telephone, or any other method of communication made available by the Company, as most issues can be resolved at this level. Our customer support team will try to resolve the issue immediately.
- 22.5. If you are not satisfied with the response and explanation given by our customer support team and you should wish to file an official complaint, you may complete the official Complaint Form enclosed, as **Schedule 1** and submit it electronically to complaints@tradgrip.com. The Company will not accept any complaint via other means or channels.
- 22.6. Should you require any assistance completing the form please contact support@tradgrip.com. The Company shall record and handle a Complaint as such only if the Client submits a duly signed, completed, Complaint Form accompanied by adequate supporting evidence. In line with this, the Company has the right to request additional documentation or clarification as part of the valuation procedure.
- 22.7. The Company shall acknowledge receipt of your complaint within seven (7) business days from its receipt. Once we acknowledge receipt of your complaint, the Company will review it carefully, investigate the circumstances surrounding your complaint and will try to resolve it without undue delay.
- 22.8. The investigation of the Complaint is subject to the provision of the correct information by the Complainant. All the information requested on the online complaint form must be provided alongside with any other information requested by the Company in order to enable the investigation of the complaint. The Company may request further information and/or clarifications and/or evidence as regards to your complaint.
- 22.9. The Company shall thoroughly examine any Complaints received by taking into account any information contained within our records, including but not limited to the client's trading account history and other data aiming to reach a fair outcome. The outcome of the investigation shall be communicated to the Complainant within two (2) months from the date of receipt of the Complaint.
- 22.10. If we are unable to resolve your Complaint within the above-mentioned period, we will provide a holding writing response where you will be informed of the reason(s) for the delay and the period of time necessary to complete the investigation. This period of time shall not exceed four (4) months from the submission of the Complaint.
- 22.11. During the investigation process will keep you updated on the handling progress of your complaint. One of our representatives may contact you directly (including communication by email or phone) in order to obtain further clarifications and information relating to your complaint.
- 22.12. We will require your full cooperation in order to expedite the investigation and the possible resolution of your complaint. Under the Agreement, you acknowledge and accept that the Company shall consider your complaint as closed and cease the relevant investigation in case you fail to respond to our officers within the period of three (3) months from the date

of the submission of your complaint or from the date of your latest communication with the Company, whichever date is later, and due to this, the investigation cannot be carried forward.

- 22.13. If the Company's final decision on the Complaint does not fully satisfy the Complainant's demands, the Company shall notify in writing the Complainant using a thorough explanation of its position on the Complaint and set out the Complainant's option to maintain the Complaint.

23. PERSONAL DATA AND CONFIDENTIALITY

- 23.1. In line to clause 1.2 the Client acknowledge and accept that the Company's Privacy Policy is an integral part of this Agreement.
- 23.2. By entering into this Agreement, the Client agrees and acknowledges that the Company will process Personal Data as provided in the Company's Privacy Policy, which is available on the Company's website, as this may be amended from time to time by the Company.
- 23.3. The Company may collect client information directly from the Client e.g. during the completion of the Application Form to open a Trading Account, etc. or from other persons.
- 23.4. The processing of personal information is required in order to open a client's trading account, access the Trading Platform and our services in line with this Agreement.
- 23.5. The Company will use, store, process and handle personal information provided by the Client (in case of a natural person) in connection with the provision of the services of the Company in accordance with our Privacy Policy.
- 23.6. The Company has the right to disclose Client information including recordings and documents of a private nature in the following circumstances:
- a. where required by the governing law or a competent Court;
 - b. where requested by Mwali International Services Authority (MISA) or any other regulatory authority that has control or jurisdiction over the Company or the Client or their associates or in whose territory the Company has Clients;
 - c. where required by relevant authorities to investigate or prevent fraud, money laundering or any other illegal activity;
 - d. where necessary in order for the Company to defend or exercise its legal rights;
 - e. to such an extent as reasonably required so as to execute Orders and for purposes ancillary to the provision of the services;
 - f. to the Company's professional advisors provided that in each case the relevant party shall be duly informed about the confidential nature of such information and commit to the confidentiality herein obligations as well;
 - g. to payment service providers and banks processing your transactions;
 - h. to credit reference and fraud prevention agencies and other financial institutions for credit checking, fraud prevention, anti-money laundering purposes, identification or due diligence of the Client;
 - i. at the Client's request or with the Client's consent;
 - j. to third party Companies/tools for the purposes of online verification or/and screening;
 - k. The Client further acknowledges that he/she consents to the

processing/transmission of personal data to third parties/associates of the Company in the context of business execution according to the Privacy Policy of the Company. Therefore, the Client is further informed that third parties, may have a legitimate interest in processing personal data of clients as a controller.

- 23.7. Telephone communications between the Client and the Company are recorded and kept by the Company and such recordings will be the sole property of the Company and shall be kept for such period of time as determined by the regulatory framework. The Client accepts such recordings as conclusive evidence of the Orders/Instructions/Requests or conversations so recorded. Recordings and/or transcripts may be used for any purpose which is deemed necessary such as in the resolution of any complaints and/or grievances you may have against the Company. The Client hereby agrees and consents to the use of the telephone records in the resolution of any complaints and/or settlements and/or to their admission as evidence in any legal or regulatory proceedings.
- 23.8. The Client accepts that the Company may, for the purpose of administering the Agreement of the Agreement, from time to time, make direct contact with the Client.
- 23.9. The Client accepts that the Company or any affiliate of the Company or any other company in the same group of the Company may make contact with the Client, from time to time, by telephone, fax, email or post for marketing purposes to bring to the Client's attention products or services that may be of interest to him or to conduct market research.
- 23.10. For more details on how the Company processes personal data, the lawful basis for processing personal data, the right of the data subject, principles and other information can be found in the Company's Privacy Policy available on our website.

24. TERMINATION

- 24.1. The Client and the Company shall each have the right to terminate the business relationship with immediate effect by giving at least five (5) calendar day's written notice to the other party.
- 24.2. The Company may terminate the business relationship immediately without giving any notice in the following cases:
 - a. Death of a Client.
 - b. In case of a decision of bankruptcy or winding up of the Client is taken through a meeting or through the submission of an application for the aforementioned.
 - c. Termination is required by any competent regulatory authority or body.
 - d. The Client violates any provision herein and in the Company's opinion the Agreement cannot be implemented.
 - e. The Client violates any law or regulation to which he is subject, including but not limited to, the laws and regulations relating to exchange control and registration requirements.
 - f. The Client involves the Company directly or indirectly in any type of fraud.
 - g. If an Event of Default occurs as per the below.
- 24.3. An Event of Default as defined below:
 - a. The failure of the Client to observe or perform any other provision herein such failure continues for one Business Day after notice of non- performance has been provided to the Client by the Company.
 - b. The Client takes advantage of delays occurred in the prices and places Orders at

- outdated prices, trades at off-market prices and/or outside operating hours and performs any other action that constitutes improper trading.
- c. Any representation or warranty made or given or deemed made or given by the Client proves to have been false or misleading in any material respect as at the time it was made or given or deemed made or given.
 - d. Any other situation where the Company reasonably considers it necessary or desirable for its own protection or any action is taken or event occurs which the Company considers that might have a material adverse effect upon the Client's ability to perform any of its obligations under the Agreement.
 - e. the Company reasonably suspects that the Client opened the Client Account fraudulently.
 - f. trading strategies aimed at exploiting errors in prices and/or concluding trades at off-market prices and/or by taking advantage of internet delays.
 - g. trading strategies that specialize in profiting of small price changes (commonly known as sniping and/or scalping trading strategy)
 - h. trading actions and/or tactics that may lead to the exploitation of the Swap Free Account.
- 24.4. Termination by any party will not affect any obligation which has already been incurred by either party in respect of any open position or any legal rights or obligations which may already have arisen under the Agreement or any transactions and deposit/withdrawal operations made thereunder.
- 24.5. Upon termination of the Agreement, all amounts payable by the Client to the Company will become immediately due and payable including (and not limited to):
- a. all outstanding costs, fees, handling fees and any other amounts payable to the Company;
 - b. the necessary funds to close open positions in the Client's account;
 - c. any dealing expenses incurred by terminating the business relationship and charges incurred for transferring the Client's investments to another investment firm;
 - d. any losses and expenses realized in closing out any transactions or settling or concluding outstanding obligations incurred by the Company on the Client's behalf;
 - e. any charges and additional expenses incurred or to be incurred by the Company as a result of the termination of the present Agreement;
 - f. any damages which arose during the arrangement or settlement of pending obligations;
 - g. transfer/bank fees/charges for Client funds;
 - h. any other pending obligations of the Client under the Agreement.
- 24.6. Upon Termination, the Company reserves the right to the following actions, without any prior notice to the Client:
- a. Keep the necessary Client's funds to settle all outstanding obligations;
 - b. Combine any Client Accounts, consolidate the balances in such Client Accounts and to set off those Balances;
 - c. Close the Client's Trading Account;
 - d. Cease to provide access of the Company's electronic systems to the Client;
 - e. Convert any currency;
 - f. Suspend or freeze or close any open positions or reject orders;

- 24.7. Upon Termination if the balance in the Client's account is positive, the Company will pay the amount of the balance after deducting any bank/transfer fees/charges to the Client as soon as is reasonably practicable and supply him/her with a statement showing how that balance has been calculated.

25. CONFLICTS OF INTEREST

- 25.1. The Company shall take all reasonable measures to prevent or manage conflicts of interest between the officers and employees of the Company, including its managers, employees and tied agents, or any person directly or indirectly linked to it by control, and its Clients or between one Client.

26. ANTI – MONEY LAUNDERING PROVISIONS

- 26.1. The Company is legally obliged to comply with the applicable framework for the detection, prevention, and information dissemination on money laundering activities. In line with this, the Client shall understand that the Company shall request and obtain from Clients certain verification documents.
- 26.2. In the case where the Client fails to provide the Company with the necessary information in regard to the above the Company reserves the right not to execute orders on behalf of the Client or block the Client's trading account. Any delays that might arise due to delay in the verification documents of the Client are not the responsibility of the Company.

27. FORCE MAJEURE

- 27.1. A Force Majeure Event includes without limitation each of the following which makes it impossible or very impractical for the Company to comply with any of its obligation under the Agreement:
- a. Government actions, the outbreak of war or hostilities, the threat of war, acts of terrorism, national emergency, riot, civil disturbance, sabotage, requisition, or any other international calamity, economic or political crisis.
 - b. Act of God, earthquake, tsunami, hurricane, typhoon, accident, storm, flood, fire, epidemic or other natural disaster.
 - c. Labor disputes and lock-out.
 - d. Suspension of trading on a Market, or the fixing of minimum or maximum prices for trading on a Market, a regulatory ban on the activities of any party (unless the Company has caused that ban), decisions of state authorities, governing bodies of self-regulating organizations, decisions of governing bodies of organized trading platforms.
 - e. A financial services moratorium having been declared by appropriate regulatory authorities or any other acts or regulations of any regulatory, governmental, or supranational body or authority.
 - f. Breakdown, failure, or malfunction of any electronic, network and communication lines (not due to the bad faith or willful default of the company).
 - g. Any event, act, or circumstances not reasonably within the Company's control and the effect of that event(s) is such that the Company is not able to take any reasonable action to cure the default.
 - h. The suspension, liquidation, or closure of any market or the abandonment or failure of any event to which the Company relates its Quotes, or the imposition of limits or special or unusual Agreement on the trading in any such market or on any such event.

- 27.2. If the Company determines the existence of a Force Majeure Event (without prejudice to any other rights) the Company may without prior notice and at any time take any or all the following steps, as necessary:
- a. increase margin requirements of the Client's accounts;
 - b. close out any or all open positions at such prices as the Company considers in good faith to be appropriate;
 - c. suspend or modify the application of any or all Agreement to the extent that the Force Majeure event makes it impossible or impractical for the Company to comply with them;
 - d. close down the trading platform, in the case of malfunction for maintenance or to avoid damage or further damage;
 - e. cancel any Client Order(s);
 - f. inactivate the Client Account;
 - g. refuse to accept Orders from Client(s);
 - h. increase spreads;
 - i. decrease any leverage level;
 - j. take or omit to take all such other actions as the Company deems to be reasonably appropriate in the circumstances with regard to the position of the Company, the Client and other Clients.
- 27.3. Under the provisions of the Agreement, the Company will not be liable or have any responsibility for any type of loss or damage arising out of any failure, interruption, or delay in performing its obligations where such failure, interruption or delay is due to a Force Majeure event.

28. INTRODUCTION OF CLIENT FROM AN INTRODUCING BROKER

- 28.1. In cases where the Client is introduced to the Company through an Introducing Broker, the Client acknowledges and accepts that the Company is not responsible or accountable for the conduct, representations, or inducements of the Introducing Broker or any loss, damages incurred in this respect and the Company is not bound by any separate agreements entered between the Client and the Introducing Broker.

29. COMMUNICATING WITH YOU

- 29.1. You expressly consent to us using our platform or website (s), as we deem appropriate, to inform you of information about us and any changes of such information. This will include changes to this Agreement and accompanying Policies.
- 29.2. Unless the contrary is specified in the Agreement, any notice, instruction, request, or other communication to be given to the Company by the Client under the Agreement shall be in writing and shall be sent to the Company's address below or to any other address which the Company may from time to time specify to the Client for this purpose by email, facsimile, post if posted in Comoros, or airmail if posted outside Comoros, or commercial courier service and shall be deemed delivered only when actually received by the Company at:

Registered Office Address: Bonovo Road- Fomboni Island of Mohéli- Comoros Union
 Email: support@tradgrip.com

- 29.3. The Company may contact the client via email, the Company's online trading system/platform internal mail, facsimile transmission, telephone, post, commercial courier

service, air mail, or the Company's website. In order to communicate with the Client, the Company will use contact details provided by the Client during the account opening or as these were updated at a later stage. In case the Client explicitly notified the Company of a preferable means of communication, the Company may use this to contact the Client. Further, if the Client opts out of a specified contact method, the Company will refrain from contacting the client via that method. The methods of communication specified in this section are also considered a written notice from the Company.

- 29.4. The language of communication shall be in English and as such, all the information, documents and support you shall receive from us shall be in the English language. Nonetheless, where appropriate and for your convenience, the Company may communicate with you in your native language or in any other language in which you are fluently spoken. In case of translation of any documents/information/material on the website of the Company or any communication with the client, the English language will prevail if there are any differences.

30. LIABILITY AND INDEMNITY

- 30.1. The Company shall not be held liable for any losses, costs, expenses, or damages suffered by the Client for any information, news, or data relating to transactions, market commentary, and any other information provided to the Client via any means including e.g. in newsletters which it may post on its website or provide to subscribers via its website, email or otherwise, and for any inaccuracy or mistake in any such information given. Subject to the right of the Company to void or close any transaction in the specific circumstances set out in the Agreement any transaction following such inaccuracy or mistake shall nonetheless remain valid and binding in all respects on both the Company and the Client.
- 30.2. The Company shall not be held liable for any loss or damage or expense incurred by the Client in relation to, or directly or indirectly arising from but not limited to:
- a. any error or failure in the operation of the company online trading system/platform(s) or any delay caused by the Customer terminal or transactions made via the Customer terminal, any technical problems, system failures and malfunctions, communication line failures, equipment or software failures or malfunctions, system access issues, system capacity issues, high internet traffic demand, security breaches and unauthorized access, and other similar computer problems and defects;
 - b. any failure by the Company to perform any of its obligations as a result of Force Majeure Event or any other cause beyond its control;
 - c. the acts, omissions or negligence of any third party;
 - d. any person obtaining the Client's access codes that the Company has issued to the Client prior to the Client's reporting to the Company of the misuse of his access codes;
 - e. all orders given through and under the Client's access codes;
 - f. any reliance on functions such as Stop Loss Orders;
 - g. risks depicted in the Risk Disclosure Policy and warnings provided by the Company;
 - h. unauthorized third persons having access to information, including electronic addresses, electronic communication, personal data and access codes when the above are transmitted between the parties or any other party, using the internet or other network communication facilities, post, telephone, or any other electronic means;
 - i. a delay transmitting any order for execution;
 - j. currency risk;

- k. slippage;
 - l. any changes in the rates of tax;
 - m. any actions or representations of the introducing broker;
- 30.3. If the Company incurs any claims, damage, liability, costs or expenses, which may arise in relation to the execution or as a result of the execution of the Agreement and/or in relation to the provision of the services and/or in relation to any Order it is understood that the Company bears no responsibility whatsoever and it is the Client's responsibility to indemnify the Company.
- 30.4. The Company shall in no circumstances be liable to the Client for any significant or indirect losses, damages, loss of profits, loss of opportunity (including in relation to subsequent market movements), costs or expenses the Client may suffer in relation to these Agreement.

31. CHARGEBACK POLICY

- 31.1. In case you placed a chargeback with your credit card company (either intentionally or unintentionally) for any deposit you made in your trading account with us, we reserve the right to charge the Client with a research and administrative processing fee. This fee will be used to cover all investigative expenses to prove that the deposit was made by the Client upon receiving the chargeback from the Company's merchant provider/payment service provider.
- 31.2. We do not tolerate credit card fraud or any other type of fraud and as such will be fully investigated and pursued under the law and relevant court proceedings to the fullest extent. Any losses resulting on our behalf will be fully pursued in a civil lawsuit to claim back any losses incurred.
- 31.3. Any chargebacks made to the Company will be regarded as fraudulent if no efforts are made by the Client to help resolve any issues related to a deposit. All frivolous chargebacks result in operations and time costs for our Company, thus:
- a. When we detect suspicious activity relating to any deposit, the respective deposit will be placed as 'Pending' and in the meantime, we will initiate an investigation process to detect possible fraud. During this time access to the Client's Trading Account will also be temporarily prohibited in order to reduce the Company's exposure to the risk.
 - b. All reviews are generally completed within twenty-four (24) hours; however, it may take longer for those deposits posing a potentially higher risk as more extensive fraud detection checks will be performed by the Company.
 - c. The Client acknowledges and agrees that the Company may contact the Client directly in regards to the received transactions/claims.
 - d. Depending on the specific case and chargeback reason, the deposit will either be held as "pending" until the investigation is completed and/or the claim is closed; or the deposit will be cancelled, and the funds will be refunded back to the credit card used to make the deposit. In addition, the Company has the sole discretion to close any (and all) of the Client's Trading Accounts with us in such cases. Any active orders will also be cancelled immediately if associated with the same fraudulent credit card and/or account.
 - e. The Client has fifteen (15) calendar days to cancel the chargeback or to reimburse the amount back to the Company via a bank transfer.
 - f. Any chargeback case that is made against the Company and is not successful, will result in

the sum being reimbursed to the Company along with charges for any research, administration and processing performed.

- g. If the Client reimburses the Company with the disputed amount via bank transfer or if the Client cancels the chargeback, and the cancellation has been officially confirmed to the Company by the payment service provider or the bank, then the Company will not charge any fees.
- 31.4. In addition, in case of chargeback, dispute, retrieval or any type of fraudulent transaction, regardless of the outcome of the chargeback case, the Company reserves the right to block the Client's online trading facility and/or not reactivate it and/or terminate his/her account with us. Consequently, any profits or revenues may be seized, and we reserve the right to inform any third party. We are continually developing tools to monitor any fraudulent activity and any cases from such activity will be decided on by ourselves and any decision made shall be final and non- negotiable.
- 31.5. The Company reserves its right, on its own sole discretion and without prior notice being required, to close or/and suspend any Trading Account (s) or/and cancel all transactions or/and waive/invalid any profits derived from trading strategies that specialise in profiting from small price changes such as scalping and/or sniping. Any indication or suspicion, in the Company's discretion, of any form of scalping and/or sniping or/and other form of deceitful techniques will result in all transactions carried out and/or profits garnered as invalid/voided. Under these circumstances, the Client accepts that will bear any loss affected.
- 31.6. The Company reserves the right to deduct the disputed amount until any investigation from our side is completed.

32. INTELLECTUAL PROPERTY

- 32.1. The Client acknowledges and accepts that all content, trademarks, service marks, trade names, logos and icons and in general all Intellectual Property Rights on the Company's Website www.tradgrip.com are the Company's property or its affiliates or agents and are protected by copyright laws and international treaties and provisions. For more information, please refer to the Company's Agreement of Use.
- 32.2. Images displayed on the website are either the property of the Company or used with permission. The Client agrees not to upload, post, reproduce or distribute any information, software or other material protected by copyright or any other intellectual property right (as well as rights of publicity and privacy) without first obtaining the permission of the owner of such rights and the prior written consent of the Company.
- 32.3. Unless expressly stated otherwise, the Company's surrendered materials and/or messages, including ideas, know-how, techniques, marketing plans, information, questions, answers, suggestions, emails and comments, are neither confidential nor will the Client hold the intellectual property in it.

33. APPLICABLE LAW AND REGULATIONS

- 33.1. These Agreement are governed by the applicable laws and regulations of the Union of Comoros.

- 33.2. We will not be liable to you for any action, inaction, decision or ruling made pursuant to Applicable Law.
- 33.3. We may also take or omit any action that we consider reasonable to comply with applicable Law.
- 33.4. Any reference to a person in this Agreement shall include bodies corporate, unincorporated associations, trusts, partnerships and individuals.
- 33.5. The laws of Comoros apply to this Agreement and Schedule between you and us. Any claim you make against us can be heard in the courts of Comoros.

34. BONUS AGREEMENT

- 34.1. The Company reserves the right to grant bonuses or other promotions to its clients as such will be communicated on its website. To this effect, Clients are encouraged to refer to the Company's website for the latest Bonuses. The present Agreement shall be read in conjunction with the Bonus Agreement as published on the Company's website or provided to you.

35. INTERNATIONAL SWAP FREE ACCOUNTS

- 35.1. The Company may at its own discretion offer Swap Free Account (s) to certain International Clients with a threshold deposit as determined from time to time.
- 35.2. For a limited timeframe only, the Company from time to time, at its discretion might offer to International Client(s), International Swap Free Account (s). This limited timeframe of having free swaps can only be up to seven (7) calendar days. In cases where the company offers an International Swap Free Account, the Client hereby acknowledges, understands and accepts that is for a period that will not exceed seven (7) calendar days. After the period of seven (7) calendar days has lapsed, the Company shall continue to charge Swaps to the trading account(s) previously classified as International Swap Free Account (s), and they will be no longer considered International Swap Free Account (s). This timeframe can only be extended by the Company with a written approval that must also specify the additional days that the client might benefit from free swaps.
- 35.3. Clients acknowledge and accept to manage their open orders and agree that any charged amount will reach 3x in case the overnight order enters a weekend day. The customer hereby confirms and/or accepts and/or declares that all open trades shall expire and be closed automatically by the system after three (3) months, including hedge and limit positions. The trades shall expire without any prior notice.
- 35.4. Any client misusing the swap-free facilities for profit and/or abusing the rights conferred to them by the classification of the account as an International Swap Free Account, the Company has the right, without prior notice to:
 - add commission upon each and every one of the trades executed on the an International Swap Free Account; and/or
 - cancel the special rights and/or conditions conferred to the Account due to its classification as an International swap-free account;
 - recall the designation of the Account as an International swap-free account and render

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- it a normal trading Account;
- the Company may restrict and/or prohibit the customer from hedging their positions; and/or
- upon its sole discretion, close any open positions and reinstate them upon the then real market price.

35.5. The customer hereby acknowledges that they shall bear all costs derived from the aforementioned action(s), including but not limited to, the cost of the change of the spread.

36. SWAP FREE ACCOUNTS

- 36.1. For a limited timeframe only, the Company from time to time, at its discretion might offer to the Client(s) Swap Free Account (s) or Islamic Account(s). This limited timeframe of having free swaps can only be up to seven (7) calendar days. In cases where the company offers a Swap Free Account (s) and/or an Islamic Account (s), the client hereby acknowledges understands and accepts that is for a period that will not exceed seven (7) calendar days. After the period of seven calendar days is lapsed, the Company shall continue to charge Swaps to all the above types of accounts, and they will be no longer considered Swap Free Account(s) or Islamic Account (s). This timeframe can only be extended by the Company with a written approval that must also specify the additional days that the client might benefit from free swaps.
- 36.2. The Company offers Swap Free Account (s) or Islamic Account (s) that comply with Islamic religious beliefs exclusively to Muslim clients upon provision of proof of religion and in line with the limitations described in clause 34.1 above.
- 36.3. As the Islamic religion, forbids any business transaction in which one of the parties must pay or receive some interest from another party (i.e. swaps), Client (s) providing sufficient proof of religion may be granted a Swap Free Account (s) or Islamic Account(s) for a limited period up to seven (7) calendar days, at the Company's sole discretion.
- 36.4. Non-Muslim forex traders are not eligible for Swap Free Account (s) or Islamic Account(s).
- 36.5. Clients acknowledge and accept to manage their open orders and agree that any charged amount will reach 3x in case the overnight order enters a weekend day. The customer hereby confirms and/or accepts and/or declares that all open trades shall expire and be closed automatically by the system after three (3) months, including hedge and limit positions. The trades shall expire without any prior notice.
- 36.6. Any client misusing the swap-free facilities for profit and/or abusing the rights conferred to them by the classification of the account as Swap Free Account (s) or Islamic Account (s) trading accounts, the Company has the right, without prior notice, to proceed with one or more of the following:
- a. The Company may add commission upon each and every one of the trades executed on the Swap Free Account (s) or Islamic Account (s) ; and/or The Company may cancel the special rights and/or conditions conferred to the Account due to its classification as Swap Free Account (s) or Islamic Account (s) trading account;
 - b. recall the designation of the Account as Swap Free Account (s) or Islamic Account (s) and render it a normal trading Account; and/or

- c. the Company may restrict and/or prohibit the customer from hedging their positions; and/or
- d. the Company may, upon its sole discretion, close any open positions and reinstate them upon the then real market price.

The customer hereby acknowledges that they shall bear all costs derived from the action(s), including but not limited to, the cost on the change of the spread.

37. AMENDMENT OF THE AGREEMENT

- 37.1. The Company reserves the right to amend, modify, update and change any of the Agreement, from time to time, and to notify the Client via email for any such amendment, modification or change by publishing the new version of the Agreement on the relevant page of the Company's websites. Any modified version of the Agreement will take effect five (5) calendar days after its publication on the Company's website and the Client's continued use of the Services or the Software after the aforementioned five calendar days will be deemed to constitute the Client's acceptance of the changes to the present Agreement.
- 37.2. The Client accepts and acknowledges that is responsible for ensuring that is aware of the correct, current Agreement and is advised to check for updates on a regular basis. The Client also accepts and acknowledges that a variation that is made to reflect a change of law or regulation may, if necessary, take effect immediately. The Company, for protection of rights and interests of its Clients have the right to notify them about the changes of the provisions of the Agreement by other means except its websites such as: via email, phone, fax and/or other means, at these determined Agreement of entry into effect may be reduced.

Schedule 1

COMPLAINTS FORM

To file a complaint, please complete this form (all fields are mandatory) and submit it by

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email to complaints@tradgrip.com.

Client Name (First and Last Name): _____

Client Address: _____

Trading Account Number: _____

Passport/I.D No.: _____

COMPLAINT (Please describe your complaint and provide us with the relevant details. If necessary, continue the description of your complaint on a separate page attached to this Complaint Form):

[illegible]

Client Signature: _____

Date: _____