# JUST GLOBAL MARKETS (VG) LIMITED

# CLIENT AGREEMENT

## DEFINITIONS OF TERMS

For the purposes of this Agreement, the following definitions shall exclusively govern the interpretation of rights and obligations between the Parties. All terms listed herein are capitalized wherever used in this Agreement.

“Ask” means the price at which a Client is able to purchase a financial instrument. The Ask price is always higher than the Bid price.

“Authorization Data” refers to the login credentials, including usernames and passwords, required to access the Personal Area, the Client’s Trading Account(s), and to carry out trading and non-trading transactions.

“Balance” is the total amount of funds recorded in the Client’s Trading Account after the execution of the most recent Order at a specific moment in time.

“Base Currency” denotes the first-listed currency in a currency pair and is the currency used as the basis for executing all market Orders.

“Bid” means the price at which a Client may sell a financial instrument. The Bid price is lower than the Ask price.

“Business (working) days” are defined as Monday through Friday, excluding weekends, 25 December, 1 January, and official public holidays as announced on the Company’s Official Website, during which the Company conducts business activities.

“Buy Limit” is a type of Pending Order placed to buy at a price below the current market level, based on the expectation that the price will decline to a certain point and subsequently rise.

“Buy Stop” is a Pending Order to buy at a price above the current market level, placed in anticipation that the price will reach the specified level and continue to increase.

“Client” means any individual or legal entity that meets the Company’s eligibility requirements as described in this Agreement and related policies, has registered a Personal Area with the Company, and has accepted the terms of this Client Agreement.

“Client’s Terminal” refers to the software or trading interface (including web, desktop, and mobile versions) used by the Client to access real-time information on Financial Instruments, submit, modify, or cancel Orders, perform Deposits and Withdrawals, receive Company notifications, and monitor the status, balance, and equity of Trading Account(s). The Client’s Terminal constitutes the primary trading interface within the Trading Platform.

"Client's Terminal Log File" means a file generated by the Client's Terminal that records, within any one-second interval, all Orders sent by the Client to the Company along with the corresponding execution results.

"Company's Official Website" or "Website" means the website located at jmob.org.

"Contract Specifications" are the key trading terms and conditions applicable to each Financial Instrument, as published on the Company's Official Website.

"Corporate Action" means any action or event initiated by the issuer of an Underlying Asset that may influence the value, structure, or liquidity of the related Financial Instrument, including but not limited to:

- payment of dividends (regular, interim, or special);
- stock splits or reverse stock splits;
- issuance of additional shares, rights, warrants, options, bonus issues, or capitalization issues;
- share buybacks or cancellations;
- reductions, reclassifications, or redistributions of share capital;
- corporate reorganizations such as mergers, acquisitions, bankruptcies, liquidations, or delistings;
- any other event which, in the Company's reasonable judgment, may temporarily or permanently dilute or concentrate the market value of the Underlying Asset.

"Currency Rate" or "Quotation" means the exchange ratio between two currencies at a given time.

"Deposit" refers to funds credited to the Client's Trading Account for the purpose of conducting transactions.

"Equity" represents the real-time value of the Client's Trading Account and is calculated as follows:

Balance + Floating Profit + Credit - Floating Loss = Equity.

"Expert Advisor" is an automated trading system designed for use on a Trading Platform, capable of executing trades and managing Trading Operations automatically, including order placement and adjustment of Stop Loss, Trailing Stop, and Take Profit levels, or notifying the Client of trading opportunities.

"Financial Instrument" means a contract for difference (CFD) or derivative contract whose value is based on the price movements of an underlying asset, including but not limited to currency pairs, commodities, indices, shares, futures, or other spot-traded assets.

“Fixed Spread” is a type of Spread that remains constant regardless of market conditions and applies to specific Trading Account types as described on the Company’s Official Website.

“Floating Loss” refers to an unrealized loss on open positions calculated using current market prices.

“Floating Profit” refers to an unrealized gain on open positions based on current market prices.

“Floating Spread” is a Spread whose size varies depending on prevailing market conditions.

“Free Margin” means the portion of funds not currently used as margin to support open positions and is calculated as:

Equity - Margin = Free Margin.

“Gap” is a discontinuity on a price chart that occurs when the opening price of a trading period differs from the closing price of the previous period.

“Leverage” is a mechanism that allows the Client to trade positions with a value exceeding the funds available in the Trading Account.

“Long” means a buy Order placed with the expectation of profiting from an increase in the market price.

“Lot” is a standardized trading volume of Base Currency, the size of which depends on the specific Financial Instrument.

“Margin” is the amount of collateral required to open and maintain leveraged positions. For example, with leverage of 1:100, a position of USD 10,000 requires a margin of USD 100.

“Margin Call” is a notification indicating that the Trading Account’s available funds are approaching the minimum required margin level and that a Stop Out may occur if market conditions move adversely.

“Market conditions different from normal” refer to situations where quotations are delivered irregularly (thin market) or where prices change rapidly within a short time frame (fast market).

“Markup” is an additional fee or commission charged by the Company to the Client.

“Non-market quotation” or “Spike” means a price quote that meets one or more of the following criteria:

- a significant price Gap;
- a rapid return of price to its prior level after a Gap;
- absence of active price movement before the quotation;

- lack of significant economic news that could reasonably justify the price change.

“Non-trading operation” means any Deposit, Withdrawal, or internal transfer between the Client’s Trading Accounts.

“Normal market conditions” describe a market environment characterized by:

- no significant price Gaps;
- no sharp price movements over a short period;
- uninterrupted and regular flow of quotations to the Trading Platform.

“Order” (as an “Instruction”) means a directive from the Client to the Company to execute a trading or non-trading action.

“Order” (as a “Position”) means an instruction to buy or sell a Financial Instrument, which must subsequently be closed to realize profit or loss.

“Order (position) Closing” is the execution of an opposite transaction of equivalent volume to offset an open position. Opening an opposite Order alone does not constitute position closure.

“Order (position) Opening” is the act of entering a buy or sell transaction with the intention of profiting from price movements, which must later be closed.

“Partner” means an individual or legal entity that meets the Company’s acceptance criteria, has entered into an Introducing Broker Agreement and/or Affiliate Agreement with the Company, and acts in the Company’s interests as an IB and/or Affiliate.

“Party” refers to either the Company or the Client individually, while **“Parties”** refers to both collectively.

“Payment Details” means a unique set of identifiers used to designate a bank account, bank card, or account within a payment system belonging to a natural or legal person.

“Pending Order” is an instruction to buy or sell a Financial Instrument at a future time when the market price reaches a specified level.

“Personal Area” means the Client’s secure workspace on the Company’s Official Website and/or official mobile application, accessible after successful registration.

“Point” is the smallest possible price increment of an exchange rate (0.00001). For example, a change from 1.40000 to 1.40001 equals 1 point or 0.1 pip, where 1 pip equals 10 points.

“Rebate” is a partial refund of the spread or commission paid by the Referred Client, returned by the Partner.

“Quoted Currency” is the second currency listed in a currency pair and represents the value of the Base Currency.

“Sell Limit” is a Pending Order to sell at a price above the current market level, based on the expectation that the price will rise to a certain level and then decline.

“Sell Stop” is a Pending Order to sell at a price below the current market level, placed with the expectation that the price will continue to fall after reaching the specified level.

“Server” means the combination of technical and software systems used by the Company to receive, process, and execute Client Orders and provide real-time market data.

“Server Log File” is a file maintained by the Server that records all Orders received from the Client and the results of their processing within any one-second interval.

“Server Time” means GMT+2/GMT+3, which is the official time used to record all Client trading activities.

“Short” means a sell Order placed with the aim of profiting from a decrease in market price.

“Slippage” refers to the difference, measured in points, between the price specified in an Order and the price at which it is actually executed.

“Spread” is the difference between the Bid and Ask prices of a Financial Instrument at a given moment, expressed in pips.

“Stop Loss” is a Pending Order designed to close a position at a specified price level to limit potential losses.

“Stop Out” is the forced closure of a position when the Trading Account equity reaches a predefined margin threshold.

“Swap” is an overnight financing charge or credit applied to open positions, based on interest rate differentials or other factors.

“Swap-Free” is a special status applied to the Client’s Personal Area and Trading Accounts, under which Swap charges are not applied to some or all Financial Instruments, depending on the applicable level.

“Take Profit” is a Pending Order to close a position once a specified profit level has been reached.

“Ticket” means a unique identification number assigned to each open or Pending Order, excluding Take Profit and Stop Loss Orders.

“Trading Account” is an individual record of all trading and non-trading activities conducted on the Trading Platform, including open positions, completed transactions, and account balances.

“Trading Operation” means any act of buying or selling a Financial Instrument by the Client.

"Trading Platform" refers to the integrated online trading system, including all hardware, software, databases, and communication systems, that enables real-time pricing and access to the Company's services.

"Trading Platform (Client's Terminal) Time" corresponds to the Server Time.

"Trailing Stop" is a dynamic risk management tool that automatically adjusts the Stop Loss level as the market price moves in a favorable direction.

"Volatility" describes the degree and speed of price fluctuations of a Financial Instrument over time.

"Volume" means the quantity of Base Currency traded, expressed in Lots.

## 1. INTRODUCTION

This Client Agreement (hereinafter referred to as the "Agreement") is entered into between Just Global Markets (VG) Limited, having its address at Trinity Chambers, PO Box 4301, Road Town, Tortola, VG1110, British Virgin Islands, a company regulated by the British Virgin Islands

Financial Services Commission ("FSC") under Investment Business License number SIBA/L/24/1177 (hereinafter referred to as the "Company"), on the one part, and a natural person who is at least 18 years old and has reached legal age and possesses legal capacity in his jurisdiction, or a legal entity if such entity is duly registered and validly existing under the laws of its country of incorporation (hereinafter referred to as the "Client"), on the other part.

The Client acknowledges that the decision to enter into this Agreement was made at the Client's own discretion and without any solicitation, advice, or recommendation from the Company or any other entity within the Company's group.

1.2. This Agreement, together with its appendices, establishes the terms and conditions under which the Company shall provide the Client with services relating to:
● execution of trading operations conducted on, or referenced to, international financial markets, including foreign exchange (forex), shares, indices, futures, and other Financial Instruments offered by the Company as indicated on the Company's Official Website;
● non-trading operations; and
● provision of information to the Client regarding the Company's services and the status of the Client's Trading Account, all of which collectively form the subject matter of this Agreement.

This Agreement further defines the respective rights and obligations of the Parties in connection with the services rendered hereunder.

1.3. The Client agrees and undertakes to carefully review and fully understand the provisions of this Agreement and all attachments hereto.

1.4. This Agreement shall enter into force upon the Client's successful registration of a Personal Area, which shall constitute the Client's acceptance of the terms of this Agreement.

1.5. All trading and non-trading operations shall be carried out in strict compliance with the terms and conditions set forth in this Agreement and its attachments, which the Client undertakes to observe.

1.6. The Company reserves the right to amend, supplement, or otherwise modify the terms and conditions of this Agreement or any attachments thereto, provided that the Client is notified at least five (5) business days in advance, in the manner specified in clause 8.3 of this Agreement.

1.7. The attachments associated with this Agreement includes:

- Anti Money Laundering (AML) Policy;
- Confidentiality and Privacy Policy;
- Refund Policy;
- Introducing Broker Agreement;
- Affiliate Agreement;
- Complaint Procedure for Clients;
- Risk Disclosure;
- Copytrading Terms and Conditions

and can be found on the Company's Official Website and/or in the Company's Official mobile application.

1.8. Any information made available on the Company's Official Website and/or through the Company's Official mobile application shall constitute an integral and supplementary part of this Agreement.

1.9. The meanings of capitalized terms used in this Agreement are set out in the Table of Definitions and Interpretations forming part of this Agreement.

1.10. The Client shall be solely responsible for keeping and maintaining copies of all transaction records and any applicable Terms and Conditions published on the Company's Official Website or accessible via the relevant URL. Such documentation should be retained for the Client's personal records as well as for compliance with regulatory requirements or for the purpose of resolving any disputes.

## 2. SERVICES

2.1. The Company provides the Client with software products and related services that enable the Client to monitor financial market conditions, open and operate Trading Account(s), execute trading operations, deposit and withdraw funds, transfer funds between Trading Accounts, and trade Financial Instruments in accordance with the Contract Specifications applicable to the selected account type. The services further allow the Client to obtain information regarding the status of the Trading Account and the Company's services, as well as, where available, to engage with third-party solutions such as Multi-Account Management (MAM), copy-trading, or social-trading services.

2.2. The list of available Financial Instruments, together with the applicable trading conditions, is published on the Company's Official Website and may be amended from time to time.

2.3. Trading operations conducted under this Agreement do not involve the physical delivery of currency or other underlying assets. Upon the closing of a position, any resulting profit shall be credited to, or loss debited from, the balance of the Client's Trading Account.

2.4. The Company acts solely as an executor of the Client's Orders. The Company and its employees do not provide asset management services and do not offer investment, trading, or portfolio management advice.

2.5. Any information, materials, or market commentary made available by the Company through its Official Website, Official mobile application, or other communication channels are provided for informational purposes only and shall not be construed as investment advice or a recommendation to enter into any specific trading operation.

The Client may, at their own discretion, rely on information, opinions, or recommendations received from third parties, including Partners. Any decision taken on the basis of such information shall be made at the Client's sole risk, and the Client shall bear full responsibility for all financial outcomes, including any losses incurred.

2.6. The Company reserves the right to modify, expand, restrict, or otherwise amend the scope of its services at its discretion, subject to prior notification to the Client.

## 3. CLIENT REGISTRATION AND VERIFICATION

3.1. Access to the Personal Area is granted upon completion of the online registration process, which includes filling in the registration form, reviewing this Agreement and its attachments, and confirming acceptance thereof without reservations.

3.2. A Personal Area may be registered by either a natural person or a legal entity upon submission of a relevant request to the Company. Each Client is entitled to register only one Personal Area.

3.3. Following registration on the Company's Official Website and/or Official mobile application, the Client shall undergo a verification process within a timeframe determined by the Company. The Company reserves the right to specify the period for submission of identification documents, required information, and any additional materials requested on an ad-hoc basis. Notification of such requests shall be sent via the communication channel(s) selected by the Client during registration or subsequently updated.

The Company relies on the information provided by the Client in the registration questionnaire and during verification. The Client is responsible for ensuring that all submitted personal data is accurate, complete, and up to date.

If the Client fails to complete verification or submit the requested documentation within the specified timeframe, the Company may return deposited funds to their original source, restrict certain Trading Account operations (including further deposits), and/or take any other measures deemed necessary, including termination of the business relationship.

3.4. Upon successful registration of the Personal Area, the Client may open an unlimited number of Trading Accounts offered by the Company, subject to applicable terms and conditions.

3.5. Restoration of access credentials shall be performed exclusively through the procedures provided by the Company.

– Trading Account passwords may be restored by submitting a designated request form via the Personal Area.

– Personal Area access passwords may be restored only through the password recovery process described on the Company's Official Website and/or Official mobile application. No alternative password recovery methods shall be accepted.

3.6. The Client undertakes to provide truthful and valid personal information and shall bear full responsibility for any consequences arising from the submission of inaccurate, incomplete, or misleading data, in accordance with this Agreement and its attachments.

3.7. The Company reserves the right to refuse to open, suspend, or maintain a Personal Area and/or Trading Account(s) at any time if the Client is suspected of providing false information, failing to supply requested information, or otherwise breaching verification requirements.

3.8. Where the same IP address and/or device is used to access the Personal Areas or Trading Accounts of multiple Clients, the Company may suspend related transactions and require the affected Clients to:

- submit additional documentation; and/or
- provide a reasonable explanation for the shared use of the IP address and/or device.

If, at the Company's sole discretion, the explanation or documentation provided is deemed insufficient, the Company reserves the right to refuse the opening of a Personal Area or consider such failure as non-fulfilment of the Client's obligations.

## 4. TRADING OPERATIONS PROVISIONS

4.1. General Provisions

4.1.1. These provisions define the terms and conditions for the Client's trading operations and the procedures for processing and execution of the Client's Orders by the Company on the MetaTrader 4 and/or MetaTrader 5 Trading Platforms via the Client's Terminal.

4.1.2. The Client's Account Number (Login) and Trading Account password serve as unique identifiers, allowing access to monitor account status and perform transactions. An Investor (Read-Only) password may also be used to view account status without the ability to trade.

4.1.3. Orders submitted via the Client's Terminal are transmitted and processed in the following sequence:

- the Client submits an Order, which is checked for correctness by the Client's Terminal;
- the Order is sent to the server;
- if the connection is stable, the server verifies the Order for correctness;
- if correct, the Order is queued according to reception time and marked "Order is accepted";
- the Order is then processed by the system and marked "Order is in process";
- the server receives the result of processing;
- the result is sent back to the Client's Terminal.

4.1.4. The Client may give instructions to open, close, modify, or delete orders, including pending orders, via the Client's Terminal. Execution is only possible for financial instruments that are allowed for trading at that time.

4.1.5. Each Order placed in the queue has a maximum waiting time of three (3) minutes. Orders not transmitted to the Company within this period are automatically removed.

4.1.6. Under normal market conditions, Order processing time typically does not exceed 1–3 seconds. In exceptional cases, such as server overload, execution may take longer.

4.1.7. The Client may use Expert Advisors, provided they do not violate this Agreement.

4.1.8. The Client acknowledges that quotations provided by the Company are the sole valid prices for trading purposes. Differences between these quotations and those from other sources do not constitute a basis for claims against the Company.

4.1.9. The Client is fully responsible for all trading operations conducted under this Agreement and for any resulting consequences. Individual trading conditions may be provided by the Company in specific cases.

4.1.10. Spreads are floating across all account types and vary according to market conditions.

4.2. Prohibited Actions and Trading Practices

4.2.1. The Company has the sole discretion to determine prohibited trading practices on the Trading Platform. Prohibited activities include, but are not limited to:

- use of Expert Advisors, robots, or any software intended solely for market or price manipulation;
- insider trading, including front-running;
- non-market or risk-free trading, including certain arbitrage operations;
- internal hedging in coordination with other parties;
- abuse of negative balance protection;
- trading predominantly or exclusively during illiquid periods;
- excessive leverage during high volatility, including misuse of deposit bonuses;
- price gap exploitation, including dividend gap anticipation;
- churning, bonus arbitrage, or any abuse of bonus systems;
- trading on off-market quotes;
- engaging in profit-making without legitimate trading activity or economic purpose;
- abuse of the Company's systems, procedures, or technical infrastructure;
- operation of accounts exhibiting identical trading patterns, deposits/withdrawals, or shared devices/IPs/IDs/phone numbers;
- any other fraudulent, deceitful, or abusive actions.

Other Expert Advisors, robots, or practices not specifically mentioned may also be restricted at the Company's discretion. The Company's decision regarding the permissibility of any trading practice is final.

4.2.2. In cases of prohibited or abusive activity, the Company may, at its discretion:

- revise or cancel results of trading operations, including profits, losses, Partner Remuneration, and Rebates;

- modify leverage or margin requirements;
- close, suspend, or block the Client's Trading Accounts and/or related accounts of other Clients.

Such measures may apply in the following situations:

- trading on non-market quotations;
- software failures causing delayed or incorrect quotations;
- excessive order submission from the Client's Terminal causing server overload;
- engagement in prohibited or fraudulent activities as defined above.

4.2.3. If an Expert Advisor causes excessive server load, the Company may restrict or prohibit its use, or prevent trading on the affected Trading Account.

4.2.4. The Company may temporarily suspend services, including trading and non-trading operations, during investigation of repeated or severe breaches of this Agreement. During such suspension, the Company may close Open Positions at current quotations if reasonably necessary.

4.2.5. The Company may reject any Client Order under the following circumstances:

- received before the first quotation at market opening;
- submitted under abnormal market conditions;
- placed at a non-market quotation;
- insufficient free margin to open the Order;
- in violation of this Agreement or its attachments.

4.2.6. If the Company zeroes a Trading Account due to fraudulent or intentional actions (including hedging via multiple accounts), it may:

- disable negative balance protection on one or all Trading Accounts;
- declare an Event of Default and take measures under Article 12.2;
- apply funds from other Trading Accounts to eliminate a negative balance, or require the Client to fund the account within ten (10) business days.

4.2.7. The Company reserves the right to investigate any activity at any time, without explanation or justification, including the use of software applications or engagement in prohibited practices.

4.3. Types of Orders

4.3.1. The Client may use the following order types via the Client's Terminal:

- Market Orders: Buy, Sell
- Pending Orders: Take Profit, Stop Loss, Buy Limit, Buy Stop, Sell Limit, Sell Stop

4.4. Position Transfer and Swap

4.4.1. Positions carried overnight are subject to a Swap, calculated automatically.

4.4.2. Swap calculation begins at 23:59 Company server time for all positions open before that time. Positions opened after 23:59 or closed during calculation may not receive a Swap. Calculation may take several minutes depending on the number of open positions.

4.4.3. Positions transferred on Wednesday night incur a triple Swap (for Wednesday, Saturday, and Sunday).

4.4.4. Current Swap values are available in the Client's Terminal. Swaps may vary daily and may be adjusted at the Company's discretion without prior notice.

4.4.5. Swap-Free Option

- The Company may offer Swap-Free status for all or specific Financial Instruments.
- Two Swap-Free levels exist: Standard and Extended, visible in the Client's Personal Area.
- The Company may modify the list of Swap-Free instruments or change a Client's Swap-Free level at any time with prior notification.

4.4.6. Islamic Accounts

- Clients from Islamic countries, as determined by the Company, are eligible for Islamic Accounts with no Swap charges.
- In exceptional cases, commission fees may apply for overnight positions depending on trading strategy.
- Non-Islamic clients receive the Extended Swap-Free level by default. Islamic clients residing in non-Islamic countries may request Islamic Account status via Customer Support.
- Swap-Free provision is a goodwill feature and may be revoked at the Company's discretion with prior notice.

4.4.7. Anti-Abuse Measures

In cases of fraud or misuse of Swap-Free:

- The Company may cancel or adjust Swap-Free status at any time.
- The Company may recover unaccrued Swaps or interest retrospectively.
- In exceptional cases, all positions may be force-closed and all profits/losses nullified.

4.5. Opening an Order

4.5.1. Open orders include Market Orders (Buy, Sell) and Pending Orders (Buy Limit, Buy Stop, Sell Limit, Sell Stop).

4.5.2. Buy orders (long positions) are executed at the Ask price, and Sell orders (short positions) at the Bid price.

4.5.3. To open a position, the Client must maintain a security margin, which depends on leverage, financial instrument, and order volume. For some instruments, the current market price is used for margin calculation. Leverage adjusts according to changes in equity.

4.5.4. Upon receiving the Client's order, the Company's server automatically checks margin sufficiency:

- If the free margin is sufficient, the position is opened.
- If insufficient, the position cannot be opened and the Client receives a "Not enough money" message.

4.5.5. Orders received during non-trading hours or before the first quotation will be automatically cancelled.

4.5.6. If an order is processed in error under clause 4.5.5, the Company may cancel both the order and its financial result, and will notify the Client accordingly.

4.5.7. Pending orders (Buy Limit, Buy Stop, Sell Limit, Sell Stop) and associated Take Profit or Stop Loss orders must respect the minimum distance from the current price, as indicated in the Client's Terminal.

4.5.8. Stop Loss and/or Take Profit can be added to pending orders.

4.5.9. When opening a Market Order, the Client must specify:

- financial instrument,
- volume,
- buy or sell direction,
- optional Stop Loss and/or Take Profit levels (can also be added when modifying the position).

4.5.10. When opening a Pending Order, the Client must specify:

- financial instrument, volume, order type, and price level (mandatory),
- optional Stop Loss and/or Take Profit levels, and the pending order duration.

4.5.11. Each order, except Stop Loss and Take Profit, receives a unique ticket number.

4.5.12. An order is considered executed and the position opened once a confirmation message appears in the server log.

4.6. Order Execution

4.6.1. All trading operations are executed using Market Execution.

4.6.2. Orders are executed at the current market price at the moment of processing. Slippage may occur, meaning the execution price could be better or worse than indicated in the order, without prior notice or confirmation from the Client.

4.6.3. All executed orders are recorded in the server log file.

4.6.4. Pending Orders Execution Conditions:

- Buy Stop: executed if the Ask price equals or exceeds the order level.
- Sell Stop: executed if the Bid price equals or falls below the order level.
- Buy Limit: executed if the Ask price equals or falls below the order level.
- Sell Limit: executed if the Bid price equals or exceeds the order level.
- Take Profit (Buy): executed if the Bid price equals or exceeds the order level.
- Take Profit (Sell): executed if the Ask price equals or falls below the order level.
- Stop Loss (Buy): executed if the Bid price equals or falls below the order level.
- Stop Loss (Sell): executed if the Ask price equals or exceeds the order level.

4.6.5. Execution in Case of Price Gaps:

- Buy Stop or Sell Stop pending orders, including Take Profit, that fall into a price gap are queued for execution at the first price after the gap. Take Profit orders are closed immediately after execution.
- Pending orders of all types (Buy Stop, Sell Stop, Buy Limit, Sell Limit, Take Profit, Stop Loss) whose levels fall into a price gap are executed at the first price after the gap.

4.6.6. The Client may use a Trailing Stop with a minimum value of 15 points.

4.7. Order Closing

4.7.1. An order is closed when a relevant instruction is sent from the Client's Terminal to the Company's server.

4.7.2. Long positions are closed at the Bid price, short positions at the Ask price.

4.7.3. Orders may also be closed automatically when the current price reaches Stop Loss or Take Profit levels.

4.7.4. Instructions received during non-trading hours or before the first quotation will be automatically cancelled.

4.7.5. If an instruction is processed in error under the above conditions, the Company may cancel the operation and restore the order to its original state, notifying the Client accordingly.

4.7.6. An order is considered closed once a confirmation appears in the server log file.

4.7.7. Instructions to close an order will be declined if the position is currently being executed at Stop Loss or Take Profit.

4.8. Order Modification and Deletion

4.8.1. The Client may modify pending orders (Buy Limit, Buy Stop, Sell Limit, Sell Stop) by setting a new price level and/or adjusting Stop Loss and Take Profit values.

4.8.2. To modify Stop Loss or Take Profit for an open position, the Client must specify the new values.

4.8.3. Modifications or deletions are considered executed once a confirmation message appears in the server log file.

4.8.4. Pending orders may only be modified or deleted before they are sent for execution. Orders already accepted for execution cannot be changed.

4.8.5. To remove Stop Loss or Take Profit levels, the Client must set their price value to zero.

4.8.6. The Company may refuse to process modifications or deletions if the difference between the current market price and the requested order price is less than the minimum point distance indicated in the Client's Terminal.

4.8.7. If a modification is attempted while the price reaches the specified Take Profit or Stop Loss, the Company may cancel the modification instruction.

4.8.8. Instructions received during non-trading hours or before the first quotation will be automatically declined.

4.8.9. If a modification or deletion is processed in error due to the conditions in 4.8.8, the Company may cancel the change and restore the order to its original state. In such cases, any affected open positions and their results will be cancelled, and the Client will be notified.

4.9. Margin Requirements

4.9.1. The Client acknowledges that maintaining the required margin is necessary to avoid forced closure of any open position, as set out in the Trading Terms available on the Company's Official Website.

4.9.2. The required margin is blocked immediately upon opening a position.

4.9.3. New positions cannot be opened if the Trading Account has insufficient funds to cover the required margin.

4.9.4. The Company may adjust margin requirements for both open and new positions in response to major news events, rollover weekends, national or international holidays, bank holidays, or similar circumstances.

4.9.5. The Company may change leverage for specific Clients based on their profile, account equity, trading practices or strategy, Company policies, or market conditions.
4.9.6. The Client may adjust leverage via their Personal Area in accordance with the Trading Terms. The Client is fully responsible for any consequences of such changes.
4.9.7. The Company provides leverage according to the Trading Terms, taking into account the Trading Account balance and any available credit. The Company may adjust leverage without prior notice if the account balance and credit reach a range where the current leverage exceeds the appropriate level.
4.10. Forced Order Closure
4.10.1. If the margin on the Client's Trading Account reaches the Margin Call level, the Company may, at its discretion, close positions with one business day's notice.
4.10.2. If the margin reaches or falls below the Stop Out level, open positions may be closed immediately without prior notice or Client consent.
4.10.3. Margin Call and Stop Out levels are published on the Company's Official Website.
4.10.4. A negative Trading Account balance does not create any obligation for the Client to pay. The Company will adjust the account balance to zero.
4.10.5. The Company may close one or all positions if the Client breaches any terms of this Agreement or its attachments.
4.11. Commissions and Other Charges
4.11.1. The Client shall pay commissions and other fees as specified on the Company's Official Website for each Trading Account type.
4.11.2. No commission is charged for Standard Cent, Standard, or PRO accounts; only spreads and swaps apply.
4.11.3. For Raw Spread accounts, a commission on traded volume applies in addition to spreads and swaps, as specified in the Trading Terms.
4.11.4. All commissions and fees are charged directly to the Client's Trading Account.
4.11.5. Commission rates may be changed by the Company with 2 business days' notice in accordance with clause 8.3.
4.11.6. The Company is not obliged to disclose its profits or expenses to the Client.
4.11.7. If no market orders or non-trading operations are executed on a Trading Account for 150 consecutive calendar days, a maintenance fee of USD 5 per 30 days will apply from day 151, for accounts with a positive balance.
4.12. Archivation of Inactive Accounts and Cancelled Orders

4.12.1. The Company may archive a Client's Trading Account if all the following conditions are met:

Inactivity period exceeds:

- 90 calendar days for MT4 accounts;
- 7 calendar days for MT5 accounts; Inactivity is defined as no logins, trading, or non-trading operations.

Account balance is 0 USD or less.

No open orders remain on the Trading Account.

4.12.2. The Client cannot access a Trading Account that is archived.

4.12.3. The Client may request reactivation of an archived account. The Company may approve, deny, or restrict such requests at its sole discretion; reactivation is not guaranteed.

4.12.4. Cancelled pending orders (Buy Stop, Sell Stop, Buy Limit, Sell Limit) older than 1 month may also be archived.

4.13. Corporate Actions, Adjustment Events and Insolvency

4.13.1. The Client acknowledges that the Company may adjust CFD instruments in case of dividends, corporate actions, adjustment events, or other significant market changes affecting the underlying asset.

4.13.2. Such adjustments may include:

- Dividend credits or debits for long or short positions;
- Changes in contract size;
- Price adjustments;
- Forced position closures;
- Instrument delistings;
- Application of "Close Only" mode.

4.13.3. Adjustments may also involve modification or closure of open CFD positions and orders to maintain the economic equivalence of positions.

4.13.4. Positions may be automatically closed in case of trading suspension, issuer insolvency, CFD expiry, or other circumstances affecting the underlying asset.

4.13.5. Adjustments and position closures are made at the Company's discretion, based on standard market practice and information from liquidity providers, exchanges, or data vendors.

4.13.6. The Company will notify the Client of such actions as soon as reasonably practicable but may act without prior notice in cases of force majeure or circumstances beyond its control. The Client bears all risks associated with these actions.

4.14. Client protection

4.14.1 In order to provide Clients with protection against the potential adverse consequences of certain events i.e. when the market is highly volatile, the Company might take any or all of the following steps, including but not limited to:

- Restrict the opening of Orders;
- Decrease/Increase leverage;
- Widen/Narrow Spreads;
- Decrease/Increase Margin Requirements;
- Volume Restrictions;
- Temporarily prohibit the opening of new orders for certain financial instruments for an indefinite period of time without the Client's prior notice.

4.14.2. The Company shall notify Clients of any actions it intends to take during major news events, rollover weekends, national or international holidays, bank holidays, or other circumstances likely to cause significant market volatility. Such notifications will be available on the Company's Official Website under the sections "Margin Requirements and Leverage Rules" and "High Margin Requirements."

4.14.3. The Company reserves the right, at its sole discretion, to:

- Close open positions at current market prices;
- Temporarily prohibit the opening of new orders;
- Delay the execution of pending orders for a specific financial instrument, in cases where trading in that instrument becomes impossible for any reason, including, but not limited to, management decisions or the failure of third parties to fulfill obligations toward the Company.

4.14.4. Under exceptional or unforeseen market conditions, the price of any financial instrument may be impacted, potentially preventing the execution of orders at the intended price. In such cases, the timeliness of order execution shall take precedence over the price at which the order is executed.

## 5. NON-TRADING OPERATIONS PROVISIONS

5.1. General Terms

5.1.1. The Company's Finance Department is responsible for the execution and monitoring of all non-trading operations.

5.1.2. Non-trading operations include, but are not limited to:

- Deposits of funds to the Client's Trading Account(s);
- Withdrawals of funds from the Client's Trading Account(s);
- Transfers of funds between the Client's Trading Account(s).

5.1.3. The Company does not accept or provide cash under any circumstances.

5.1.4. The Company does not pay interest on Client Trading Accounts.

5.1.5. The Company may request proof of accuracy of personal data provided during registration, including identity verification, residential address, source of funds, or other necessary documents in accordance with the Company's AML Policy. Failure to provide requested documents without valid explanation may constitute an Event of Default (see Section 12).

5.1.6. Instructions to withdraw funds or transfer funds between accounts must be confirmed using a one-time PIN code sent to the Client through the Personal Area.

5.1.7. The Company may investigate suspicious non-trading operations or activities that may result in financial loss. During such investigation, the Company may:

- Temporarily suspend the Client's ability to perform trading and non-trading operations;
- Stop processing Client's instructions;
- Close open positions at current market quotes if reasonable.

5.1.8. Non-trading operations may be considered suspicious in cases such as:

- Excessive transfers or non-trading operations, including currency conversions;
- Activity that appears unusual or economically unjustified;
- Suspected money laundering;
- Submission of false, fraudulent, or invalid documents;
- Failure to contact the Client using provided registration details.

5.1.9. The circumstances listed above are not exhaustive. The Company may deem any non-trading operation suspicious based on its assessment of the Client's activities.

5.1.10. If a non-trading operation is deemed suspicious, the Company may:

- Refuse execution of the operation;
- Impose withdrawal limits on the Trading Account;
- Return deposited funds to the originating account;

- Debit the Client's Trading Account for any losses incurred;
- Terminate the Client Agreement.

5.1.11. The actions listed above are not exhaustive. Any unresolved situation shall be addressed by the Company in accordance with applicable law.

5.1.12. Actions taken under clause 5.1.10 do not give rise to civil liability on the part of the Company.

5.1.13. The Company is not responsible for delays caused by banks, electronic payment systems, or card providers. The Client accepts all risks arising from such delays unless caused by the Company's fault.

5.1.14. The Company is not obliged to disclose details of its counterparties or methods of fund transfer to the Client.

5.1.15. Transfers to Company bank accounts must comply with all applicable laws and regulations in the relevant jurisdiction.

5.1.16. Merchant Company: GMFT Services Ltd (HE 424491, Syrakouson 9, Office 106, 3077, Limassol, Cyprus) may process payments on behalf of the Company. The Company may, at its discretion, process payments directly or through the Merchant Company.

5.1.17. Payments made to the Merchant Company are considered payments made directly to the Company.

5.1.18. Appointment of the Merchant Company does not:

- Reduce the Company's liabilities under this Agreement;
- Release the Company from any obligations;

Affect the Client's rights under this Agreement.

5.1.19. All payment-related inquiries must be addressed to the Company, not the Merchant Company.

5.1.20. The Company may replace or dismiss the Merchant Company at any time and will notify Clients on the Official Website.

5.2. Depositing Funds

5.2.1. All fund deposits must be initiated by the Client through the Personal Area. If this is not possible, the Client must follow the instructions provided exclusively in the Personal Area.

5.2.2. Payments not made in accordance with clause 5.2.1 may be refused by the Company.

5.2.3. The Client confirms that all funds transferred to the Company for crediting the Trading Account originate from legal sources and that the Client is authorized to use these funds.

5.2.4. The Company may require the Client to complete verification procedures before crediting any funds.

5.2.5. The Company will process fund deposits as quickly as possible, and no later than 2 business days (excluding non-working days) after the funds are received. Company working hours are specified in clauses 8.1 and 8.2.

5.2.6. A deposit request is considered accepted once it appears in the Personal Area Payment History.

5.2.7. If funds are deposited in a currency different from the Trading Account currency, they will be converted using either the Company's internal exchange rate at the time of receipt or the exchange rate of the payment system/aggregator, depending on the deposit method.

5.2.8. The Client may cancel a deposit request only if it has not yet been processed (pending status) and only via the Personal Area.

5.2.9. All deposit-related fees are covered by the Company unless otherwise agreed. This excludes any internal commissions charged by the payment provider. The Company reserves the right to reclaim deposit charges if:

- The Agreement is terminated due to Anti-Money Laundering (AML) reasons;
- Deposits were made without trading activity or economic rationale;
- The Agreement is terminated due to improper or abusive trading.

5.2.10. The Company may set minimum and maximum deposit limits depending on the deposit method.

5.2.11. Technical issues may cause delays in crediting funds. If funds are not credited within the timeframe indicated on the Official Website, the Client must notify the Company.

5.2.12. Deposits must be made from accounts or bank cards in the Client's name. Third-party deposits are not accepted.

5.2.13. If a deposit from a third party is received, the Company may:

- Decline the deposit and return the funds to the sender (minus remittance fees);
- If the Trading Account balance is insufficient, return only up to the available balance;
- Apply additional measures as specified in clause 12.2(b).

5.2.14. Breaches of clause 5.2.12. may result in:

- Blocking or closing the Trading Account(s);
- Closing open positions;
- Reviewing and canceling trades made using third-party funds;

- Refusing withdrawals exceeding amounts deposited by third parties;
- Returning funds to the original sender as described in 5.2.13;
- Reviewing non-trading operations related to third-party funds, including Partner remuneration, rebates, etc.

5.3. Withdrawing Funds

5.3.1. Withdrawal requests may only be submitted by the Client through the Personal Area and only after completing the verification procedure.

5.3.2. If there are open positions on the Client's Trading Account, withdrawal requests will be processed under standard terms. The Client assumes full responsibility for any forced position closures resulting from such requests.

5.3.3. Requests exceeding the available free margin will be declined.

5.3.4. A withdrawal request is considered received once it appears in the Personal Area Transactions History.

5.3.5. The Client may cancel a withdrawal request only if it has a pending status and has not yet been processed by the Company.

5.3.6. A withdrawal request is considered processed once its status in the Personal Area Transactions History is marked as "Completed."

5.3.7. The Company aims to complete withdrawals as quickly as possible, no later than 2 business days after receipt, excluding non-working days. Company hours are defined in clauses 8.1 and 8.2.

5.3.8. Processing may take longer if the transaction is under additional monitoring, account review, or investigation. Withdrawal will be completed as soon as the review concludes.

5.3.9. The Company retains full discretion over the method, structure, and routing of withdrawals. Withdrawal amounts may be split into multiple transactions depending on internal policies, risk management, technical requirements, or compliance obligations. Timing of credit may vary, and the Company is not responsible for such differences.

5.3.10. Withdrawals must comply with the Company's AML Policy.

5.3.11. Funds can only be withdrawn to accounts or cards in the Client's name. Third-party accounts are not permitted.

5.3.12. If the deposit method does not allow withdrawal, the Company may use an alternative account of the Client, agreed upon with the Company, to ensure the account owner's identity.

5.3.13. Withdrawals from accounts funded via multiple payment systems will be processed proportionally. Bank card deposits will be withdrawn back to the same card up to the original deposit amount. Profits may be withdrawn using any available method from the account used for deposit.
5.3.14. When multiple payment methods were used, bank card deposits are withdrawn first to the same card(s) before allowing withdrawal via other methods or withdrawal of profits.
5.3.15. Withdrawals in a currency different from the Trading Account currency will be converted using either the Company's internal exchange rate or the payment system/aggregator rate at the time of request.
5.3.16. In case of force majeure, the Company may require the use of an alternative withdrawal method.
5.3.17. For security reasons, the Company may, in exceptional cases, withdraw funds only to a bank account of the Client.
5.3.18. Minimum and maximum withdrawal limits may apply depending on the method used.
5.3.19. Withdrawal requests must comply with the applicable laws and regulations of the country where the transaction takes place.
5.3.20. The Company may, at its discretion:

- Decline withdrawals via certain payment methods;
- Return funds to the sender, minus fees;
- Require resubmission using a different payment method.

5.3.21. The Company covers withdrawal-related fees except those charged by banks or intermediaries. The Company may reclaim withdrawal charges if the Agreement is terminated due to AML violations, non-trading withdrawals, or abusive trading practices.
5.3.22. The Client must provide accurate information in the withdrawal request. The Company is not responsible for errors caused by the Client.
5.3.23. Withdrawal requests may be declined if:

- Incorrect payment details are provided;
- Invalid payment method is chosen;
- The Client cannot be contacted;
- There is a breach of the Agreement.

5.3.24. The above circumstances are not exhaustive; the Company may decline requests for other legitimate reasons.

5.3.25. If funds are not received within 7 business days after processing, the Client may request a payment search. The Client bears any associated costs, either by funding the Company's account or debiting the Trading Account.

5.3.26. Withdrawals without trading activity or involving abuse may incur a charge equal to deposit fees or 3% of the withdrawal amount. The Client will be notified via email.

5.4. Internal Transfers

5.4.1. Requests to transfer funds between the Client's own Trading Accounts (hereinafter "Internal Transfer Requests") must be submitted exclusively through the Personal Area.

5.4.2. The Client may transfer funds only between his own Trading Accounts. Transfers to third-party accounts are strictly prohibited.

5.4.3. The Company will process Internal Transfer Requests as quickly as possible, no later than 2 business days from submission, excluding non-working days. Company hours are specified in clauses 8.1 and 8.2.

5.4.4. If open positions exist on the source Trading Account, the request will be processed under standard terms. The Client assumes full responsibility for any forced position closures resulting from the transfer.

5.4.5. Requests exceeding the available free margin in the source Trading Account will be declined.

5.4.6. An Internal Transfer Request is considered received once it is recorded in the Personal Area Transactions History.

5.4.7. The Client must ensure that all details in the Internal Transfer Request are accurate and complete.

5.4.8. No fees or commissions are charged by the Company for internal transfers.

5.4.9. The Client may cancel an Internal Transfer Request only if it has a pending status and has not yet been processed by the Company. Cancellations must be submitted through the Personal Area.

5.5. Rebate

5.5.1. If a Client is referred by a Partner, the Partner may transfer a portion of the Remuneration received from the Client's orders (hereinafter "Rebate") to the Client's Trading Account.

- Clients are strongly advised to work with Partners who utilize the automatic Rebate payment functionality available in the Partner's Personal Area.

- Under these circumstances, the Company guarantees only the technical execution of the Rebate system according to the Partner's settings and agreed Rebate level.
- The Company does not act as a third-party guarantor of the Partner's compliance with Rebate agreements.

5.5.2. The Partner has the right to refuse Rebate payment for any Client order that is cancelled by the Company.

5.6. 1-Click Payments

5.6.1. The Client may use 1-Click services for bank card deposits, where supported by the chosen payment method.

5.6.2. By completing the payment form, selecting the "Save the card" option, and confirming the payment, the Client consents to:

- storing the bank card details ("Payment Credentials") with the payment services provider;
- automatic processing of future transactions using these Payment Credentials without re-entering card details;

debiting the specified amount from the Client's card to fund the Trading Account ("1-Click service").

5.6.3. The Client confirms ownership or authorized use of the bank card used for 1-Click services.

5.6.4. The Client assumes full responsibility for all payments made via 1-Click services. The Company and payment service provider are not liable for additional fees, taxes, or charges arising during payment processing.

5.6.5. Once the payment confirmation is made, the transaction is irrevocably executed. By using 1-Click, the Client confirms legal entitlement to use the services offered by the Company.

5.6.6. The Client acknowledges that the payment service provider is not responsible for unauthorized or illegal use of the Company's platforms or for breaches of applicable laws.

5.6.7. 1-Click services take effect upon successful bank authorization and the Company's receipt of the Client's consent.

5.6.8. The 1-Click service remains active until either the Client or the Company disables it.

5.6.9. The payment service provider is not responsible for declined or failed transactions due to bank or technical reasons. The Company is not responsible for pricing, fees, or service scope.

5.6.10. Payment Credentials are not stored by the Company; all data is securely stored with the authorized payment provider. Data exchange follows the Company's Confidentiality and Privacy Policy.
5.6.11. Clients may opt out of 1-Click services by deselecting "Save the card" and can contact the Company directly if necessary.

## 6. RISK STATEMENTS

6.1. Leverage Effect
6.1.1. The use of leverage can significantly impact the Client's Trading Account, even with small price fluctuations in traded financial instruments. The Client should carefully select leverage levels to manage risk.
6.1.2. The Client acknowledges and assumes full responsibility for all risks associated with leverage.
6.2. High Volatility of Financial Instruments
6.2.1. Many trading instruments exhibit high intraday volatility, which can result in profits or losses. The Client fully accepts the risk of potential losses from such volatility.
6.3. Technical Risks
6.3.1. The Client may experience losses due to technical issues on their side, including:

- software or hardware failures;
- communication or connection disruptions;
- incorrect configuration of the Client's Terminal;
- delayed updates of the Terminal;
- failure to follow instructions provided on the Company's Official Website;

other technical problems.
6.3.2. The Company is not liable for losses resulting from delayed connection to its server due to system overloads or high client traffic.
6.4. Market Conditions
6.4.1. The Client understands that unusual market conditions may extend the time required to process orders.
6.5. Administrative Risks

6.5.1. The Client assumes all risks arising from actions or transactions prohibited by the laws of their country of residence. The Client is responsible for reporting income to relevant authorities.

6.6. Trading Risks

6.6.1. Any analytical materials provided by the Company are for informational purposes only and are not investment advice.

6.6.2. Stop Loss settings may not always fully prevent losses.

6.6.3. The Client assumes risks arising from limited knowledge of financial markets or the Trading Platform.

6.6.4. Friday closing prices may differ from Monday opening prices; Clients uncomfortable with potential gaps should consider closing orders before weekends.

6.7. Client's Terminal

6.7.1. The Company's main server is the sole reliable source for instrument quotations.

6.7.2. Only one instruction to open or close an order can enter the instruction queue at any given moment.

6.7.3. Closing the order window does not cancel instructions already received by the Company.

6.7.4. The Client assumes the risk of executing unscheduled operations if multiple orders are sent before confirmation of prior orders.

6.8. Communication Risks

6.8.1. Emails sent to the Client may not always be fully protected from unauthorized access. The Company stores information securely according to its Confidentiality and Privacy Policy but is not liable for third-party access to the Client's email.

6.8.2. The Client must not disclose confidential information from the Company and assumes full risk of losses if third parties gain access. This includes Personal Area passwords, Trading Account access codes, and other sensitive information.

6.8.3. The Company is not responsible for financial losses if important messages are not received due to technical or other issues on the Client's side.

6.9. Force-Majeure

6.9.1. The Client assumes all risks arising from force-majeure events.

6.10. Psychological Risks

6.10.1. Trading requires concentration. Unstable physical or psychological conditions may negatively affect trading performance, and the Client assumes full responsibility for resulting losses.

6.11. Other Risks

6.11.1. The risks listed above are not exhaustive. The Client accepts any other risks that may arise during trading.

## 7. FORCE MAJEURE

7.1. The Company shall not be liable for any complete or partial financial losses sustained by the Client if such losses result from force majeure events.

7.2. Neither Party shall be considered in breach of this Agreement if performance of obligations is prevented by a force majeure event occurring after the Agreement's conclusion.

Force majeure events include, but are not limited to:

- Acts of God, fires, technological accidents or disasters;
- Accidents affecting engineering or communication infrastructure;
- Mass unrest, military actions, strikes, lockouts, riots, or terrorist attacks;
- DDOS-attacks or cyberattacks;
- Regulatory sanctions preventing due performance;
- Market suspension, closure, or liquidation;
- Company's inability to quote due to lack of underlying events for quotations;
- Trade restrictions or unusual market conditions.

7.3. The above list is not exhaustive. Other unforeseen events may also qualify as force majeure, and neither Party shall be in breach of the Agreement in such cases.

7.4. If a force majeure event occurs, the time for performing obligations under this Agreement shall be extended for the duration of the event, and no claims for losses shall be made.

7.5. During a force majeure event, the Company reserves the right, without prior notice, to:

- Adjust trading and non-trading conditions and requirements;
- Close any or all Client's open positions at prices deemed fair under current market conditions;
- Suspend or modify performance under one or more clauses of this Agreement;

- Take, or refrain from taking, other actions regarding the Client as deemed necessary by the Company.

7.6. The Company shall not be liable for illegal acts against it, its employees, or its property, including hacker attacks and other unlawful actions.

7.7. A Party affected by a force majeure event must notify the other Party within 7 calendar days. Failure to notify will prevent the affected Party from invoking the event to avoid liability.

7.8. If a force majeure event affecting the Company lasts longer than 30 calendar days, the Company may terminate its performance under the Agreement and post a relevant notice on its Official Website.

7.9. The Client acknowledges that force majeure events may delay deposits or withdrawals. The Company will credit the Client's Trading Account as soon as practically possible after the event.

## 8. COMMUNICATION

8.1. The Company operates 24 hours a day from 00:00 Monday to 23:59 Friday (server time). This schedule refers to the period during which Clients' trading operations are processed. Specific Company departments may have different working hours. Detailed information is available on the Company's Official Website.

8.2. International holidays that affect financial markets or trading in certain financial instruments are exceptions to the schedule specified in clause 8.1.

8.3. The Company may contact the Client using any of the following channels:

- Internal email of the Trading Platform or Client's Terminal;
- Email;
- Telephone;
- Postal mail;
- Company's Official Website.

8.4. Communication shall be deemed received by the Client as follows:

- One hour after being sent to the Client's email address;
- Immediately if sent via Trading Platform or Client's Terminal internal email;
- Immediately following a telephone conversation;
- Immediately after being displayed on the Company's Official Website.

8.5. The Company will use only the contact details provided by the Client during registration or subsequently updated.
8.6. Correspondence and information sent to the Client will be considered delivered if sent to the Client's most recent contact details known to the Company. The Client cannot claim non-receipt unless they have properly updated their contact information.
8.7. Requests to update contact details shall be processed if submitted via the designated form available in the Personal Area.
8.8. The Client acknowledges that messages sent via the Trading Platform or Client's Terminal internal email may be deleted by the Company seven (7) calendar days after dispatch if not received by the Client.
8.9. The Client acknowledges and agrees that all verbal and telephone conversations with the Company may be recorded. Such recordings are the property of the Company and may be used to verify communications between the Parties.

## 9. SETTLEMENT OF DISPUTES

9.1. All claims and disputes arising under this Agreement shall primarily be resolved through negotiations or written correspondence between the Parties.
9.2. Claims submitted electronically by the Client will be considered received and accepted only if sent from the Client's Personal Area email to the appropriate departmental email addresses of the Company. Claims submitted via public forums, phone calls, Skype, or other unofficial channels will not be considered.
9.3. In exceptional cases, the Company may request the Client to submit claims in writing. The preferred method for such submission will be agreed on a case-by-case basis.
9.4. Trading Operations
9.4.1. Claims related to trading operations must be submitted electronically within two (2) working days from the occurrence of the disputed event.
9.4.2. Trading-related claims should be sent to: compliance@justmarkets.com.
9.4.3. Each claim must include:

- Full name of the Client;
- Trading Account number;
- Date and time of the dispute (based on Trading Platform time);
- Ticket numbers of the disputed orders;

- A description of the claim, including screenshots or other supporting information, where possible.

9.4.4. The Company shall acknowledge receipt and commencement of claim consideration within five (5) working days.

9.4.5. Trading-related claims will be reviewed in accordance with the Trading Operations Provisions of this Agreement.

9.4.6. The Company's server log files are the primary source of information for resolving trading disputes and override any other evidence, including the Client's Terminal logs.

9.4.7. If server logs do not confirm the Client's actions, any defense arguments provided by the Client shall be considered invalid.

9.5. Non-Trading Operations

9.5.1. Claims related to non-trading operations must be submitted electronically within ten (10) working days from the date of the dispute.

9.5.2. Non-trading claims should be sent to: finance@justmarkets.com.

9.5.3. Each claim must include:

- Full name of the Client;
- Trading Account number;
- Description of the claim, including screenshots or other supporting evidence, where possible.

9.5.4. Non-trading claims will be reviewed in accordance with the Non-Trading Operations Provisions of this Agreement.

9.5.5. The Company shall notify the Client of the start of claim consideration within five (5) working days.

9.5.6. The review period shall not exceed twenty (20) working days from the date the claim review begins.

9.6. Claim Rejection

The Company may decline to consider a claim if:

- It does not comply with clauses 9.4.1–9.4.3 or 9.5.1–9.5.3;
- It contains obscene language, insults, or threats toward the Company or its employees.

9.7. If additional information or documents are required, the claim review period starts from the date the Company receives all requested materials.

9.8. If a dispute is resolved in favor of the Client, the Company shall execute the decision as quickly as possible.

9.9. Claims for moral damages or loss of profit will not be accepted.

9.10. If a dispute cannot be resolved based on the Agreement or related documents, the Company may make a decision using market practices in similar situations.
9.11. In the event of a translation, the English version of this Agreement prevails over any other language version.
9.12. If the Parties cannot resolve the dispute according to this section, it shall be submitted to the competent authorities of the country where the Company is registered.
9.13. Any use of Personal Area login credentials and Trading Account access codes is considered an action taken by the Client. The Company shall not be liable for losses resulting from unauthorized third-party access if the Client fails to safeguard their access codes.

## 10. GOVERNING LAW AND JURISDICTION

10.1. The Parties agree that this Agreement is executed and performed under the jurisdiction of the British Virgin Islands (BVI).
10.2. This Agreement shall be governed and interpreted in accordance with the laws of the British Virgin Islands.
10.3. The Client is solely responsible for paying any taxes or fees required under the laws of their country of residence.
10.4. The courts of the British Virgin Islands shall have exclusive jurisdiction over any disputes arising from or related to this Agreement.
10.5. If a dispute requires legal resolution, the Parties agree that only the courts of the British Virgin Islands shall be competent, and both Parties submit to the exclusive jurisdiction of these courts.
10.6. The Client bears full responsibility for ensuring that any trading or financial activity performed in their country of residence complies with local laws and regulations.

## 11. TERMINATION OF AGREEMENT

11.1. The Company reserves the right to terminate or suspend and subsequently terminate this Agreement at any time under the following circumstances:

- If the Client breaches any term or condition of this Agreement or its attachments;

- If termination is required by a court order;
- If the Client's Trading Accounts have not been used for their designated purposes (e.g., currency conversion);
- If the Client is suspected of conducting criminal or suspicious activities, including but not limited to money laundering;
- To protect the interests of the Company, its Clients, service providers, or affiliated companies, whenever the Company deems it necessary;
- If the Client spreads false information aimed at damaging the Company's reputation, threatens employees, or exhibits abusive behavior.

11.2. The Company may terminate this Agreement at its sole discretion by providing one business day's notice to the Client via email.

11.3. Upon termination:

- If any Trading Account has a positive balance, the available funds will be remitted to the Client within 10 working days, provided that all open positions have been closed at the current market price and no new positions are opened;
- Access to the Client's Personal Area will be blocked immediately.

11.4. The Client may terminate this Agreement by:

- Withdrawing all funds from all Trading Accounts; and
- Notifying the Company via email at finance@justmarkets.com of the intention to close the Trading Accounts.

11.5. In the event of the Client's death:

- The right to withdraw funds from the Client's Trading Account transfers to the Client's successors according to the Client's will or other valid documents confirming succession rights;
- The right to use the Trading Account and conduct trading operations does not transfer to the Client's successors.

## 12. DEFAULT

12.1. Events of Default

An Event of Default occurs if any of the following situations arise:

a. The Client fails to pay amounts due under this Agreement;

b. The Client fails to perform any obligation owed to the Company;

c. If the Client is an individual, the Client dies, is declared absent, or becomes of unsound mind;
d. The Client uses prohibited software or engages in prohibited or unlawful trading practices, as determined solely by the Company;
e. Any other circumstance where the Company reasonably believes it is necessary or desirable to take action under clause 12.2;
f. The Client involves the Company in fraud or illegal activities, including but not limited to those listed in clause 4.2;
g. If the Company suspects the Client is involved in money laundering, terrorist financing, or other criminal activities;
h. If the Client carries out abnormal trading activity.

12.2. Rights of the Company in Case of Default

If an Event of Default occurs, the Company may, at its absolute discretion and without prior written notice, take one or more of the following actions:
a. Temporarily block the Client's Trading Account(s) or any other Trading Accounts the Company deems suspicious until it determines whether an Event of Default has occurred. During this investigation, the Client must provide requested documents;
b. Combine or consolidate any of the Client's Trading Account(s), Investor Wallet(s), Trader Wallet(s), or IB Account(s), and set off balances against any obligations owed to the Company;
c. Close the Client's Trading Account(s);
d. Convert any currency in the Client's accounts;
e. Close out the Client's open positions at current quotes, and review or unwind any trading and non-trading operations on the Client's Trading Account(s);
f. Terminate this Agreement immediately, without notice to the Client.