



TERMS AND CONDITIONS FOT LIMITED



FOT Limited (hereafter the “Company” or “fot.co” or “we” or “our” or “us”) is a Securities Dealer Licensee, regulated and authorized by the Financial Services Commission Mauritius (the “FSC”), under license number GB23201518. FOT is the brand name of FOT Limited.

The Company is operating under the Securities Act and the Securities Regulations of the FSC, as amended from time to time.

Introduction

The Company will provide its investment services strictly under the terms and conditions defined throughout this Agreement. This Agreement is made between yourself, as our Client (“you” or “your” or the “Client”) and the Company and may hereinafter be referred to individually, as “Party” and, collectively, as the “Parties”.

The Business relationship between the Client and the Company shall be governed by this Agreement. You hereby expressly acknowledge and agree that:

1. By completing and submitting the Registration form to the Company, and clicking on the “Submit” button or similar buttons or links as may be designated by the Company on FOT.CO (hereinafter referred to as Main Website) shows your approval of this Agreement;
2. By continuing to access and/or use the Company’s Main Website; you are entering into a legally binding contract by and between you and us, and you fully agree to abide by and to be bound by all the Terms and Conditions set out in this Agreement as they may apply to you.

For client protection and satisfaction, you should take time to carefully read this Agreement as well as any other policies, additional documents and information available to you via our website prior to opening a trading



account with us. By default, you must read, agree and accept all the terms and conditions set out below, and any additional documents incorporated herein by reference before you establish a Business relationship with us (without modifications).

IF YOU HAVE OBJECTIONS TO ANY OF THESE TERMS AND CONDITIONS, OR ANY PART THEREOF, AND/OR IF YOU DO NOT AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS, OR ANY PART THEREOF, DO NOT ACCESS AND/OR USE OUR ONLINE TRADING FACILITY IN ANY WAY AND INFORM US IN WRITING IMMEDIATELY.

By accepting this Agreement, the Client confirms and acknowledges that the Company reserves the right to amend, alter, modify, delete or add to any of the provisions of these Terms and Conditions at any time, in accordance with the Terms hereof. When these Terms and Conditions are modified (hereinafter referred to as “Changes”) we will post such Changes on our Online Trading Facility and/or otherwise notify you of such Changes. Each such notification shall be deemed as sufficient notice and it is your duty to consult and/or to check regularly this Agreement on our Online Trading Facility regarding any such Changes. Therefore, you should review these pages from time to time so as to ensure that you will be aware of any such Changes. All amended terms shall be effective five (5) calendar days after their initial posting on our Online Trading Facility, or as of the first time that you access and/or use our Online Trading Facility after such amendments were made, whichever is sooner. Your continued use of our Online Trading Facility after the publication of any Changes shall be considered as your agreement to such modified Terms and Conditions and shall be governed by those Terms and Conditions, as modified. If you do not wish to be bound by those Changes, you should cease to access and/or use our Online Trading Facility and inform us in writing, immediately. Your access and use of our Online Trading Facility constitute your acceptance of these Terms and



Conditions and any other legal notices and statements contained on or in our Online Trading Facility. Your access and use of our Online Trading Facility is governed by the version of these Terms and Conditions that is in effect on the date on which our Online Trading Facility is accessed and/or used by you. Please feel free to contact our customer support team for any clarifications before you continue to access and/or use our Online Trading Facility.

Communication With Us

You expressly agree to communicate with us, via Electronic messaging, website posts, email, telephone, telefax or otherwise, to the extent permitted by Applicable Laws and/or Regulations. The communication being made via electronic media or otherwise in order to place Orders, transactions, other notice or additional documentation in relation herein, to the extent permitted by the Applicable Laws and/or Regulations, to be treated as Confidential, and satisfying any legal/regulatory requirements.

The main language of communication shall be English, and you will receive documents and other information from us in English. However, where appropriate and for your convenience, we will endeavor to communicate with you in other languages. By accepting and agreeing to the Terms and Conditions of this Agreement, you accept the following terms and conditions, and Additional documentation such as policies included on our website of the Company.

The Company is free to use any ideas, concepts, know-how or techniques or information contained in your communications for any purpose including, but not limited to, developing and marketing products. The Company monitors your communications to evaluate the quality of service you receive, your compliance with this Agreement, the security of the website, or for other reasons. You agree that such monitoring activities will not entitle you to any cause of action or other right with respect to the way the Company monitors



your communications.

The contents of our website and any communication that you may receive from us, via Electronic messaging, website posts, email, telephone, telefax or otherwise, and any articles forming our website, in particular, are general information and educational purposes only and do not amount to investment advice or unsolicited financial marketing to you. You are advised to read our General Risk Disclosure on our website, before opening a trading account and accessing and/or using our online trading services.

You acknowledge your understanding that you have the right to withdraw your consent to our Online trading services and signature of documents at any time by providing us with written notice. The Company reserves the right to terminate or restrict the Client login access to our website if you refuse to consent or/ revoke consent at any given time before or/ after establishing a business relationship with us.

Membership Eligibility

Services are available and reserved only for individuals or legal entities that have established a legally binding contract under the laws applicable in their country of residence. Without limiting the below-mentioned terms, our Services are not available to people aged under the age of 18 or who have not attained the legal age (“Minors”). To avoid any doubt, we disclaim any liability for unauthorized use by Minors of our Services in any manner or another.

Without limiting the above-mentioned provisions, our Services are not available in areas where their use is illegal, and the Company reserves the right to refuse and/ or cancel access to its Services to anyone at its sole convenience.

For the avoidance of doubt, the ability to access our website does not necessarily mean that our services, and/ or your activities through it, are legal

under the laws, regulations or directives relevant to your country of residence. You hereby expressly acknowledge and agree that by (1) downloading, completing and submitting to us documentation and form available on our website and/or clicking on the appropriate consent boxes or/ similar buttons and/or (2) using or/ accessing or/ continuous use or/ access of our website, you are entering into a legally binding contract with us, and you fully agree to abide by and to be bound by all the Terms and Conditions set out in this Agreement, as such may apply to you.

Definitions – Interpretation

For the purpose of this Agreement, when used in this Agreement, unless the context otherwise requires, capitalized words and expressions shall have the meanings assigned to them in the defined terms that are set forth in bold hereinafter, under the heading “Definitions” and throughout this Agreement:

- “Access Codes” means the User ID/email and password of the Client, which are required to access and use the platform and the client’s portal.
- “Agreement” means the provision of these Terms and Conditions for the Services provided by the Company, inclusive of all of its annexes, appendices, attachments, schedules, and amendments, as the same may be in for from time to time and modified from time to time.
- “Applicable Laws and/or Regulations” means FSC Legislation, Directives, Circulars or other Regulations issued by FSC and govern the operations of Security Dealers, Anti- money laundering (AML) Law and all other applicable laws and rules in force and as amended from time to time.
- “Balance” means the sum held on behalf of the Client on its Client Account within any period of time.

- “Business Day” means a day which is not a Saturday or a Sunday or a public holiday in Mauritius or any other holiday to be announced by the Company on its website.
- “Business Introducer” or “IB” means the individual or entity which applies for partnership with the Company in accordance with the relevant agreement which the parties enter into. Such individual/entity may be remunerated by the Company as per the respective agreement;
- “Client” or “client” means “you”, “your” and in general terms, including each instance, without limit to a “Natural person” or/ “Legal person”: (1) who register a trading account with us, (2) who enters or/ has entered into our online trading platform and/or (3) who has submitted to us all corporate account opening application form(s) including identifiable documentation required by applicable laws and regulations.
- “Client Account” means the personal trading account allocated to the Client, under a unique account number maintained with the Company. In this Agreement, unless the context otherwise requires, account also means the trading account or FOT Limited account registered with us, which consists of all personal transactions, open positions or/ orders, account balances and deposits/withdrawals of client money.
- “Client Funds” means money that is paid or/ deposited into the FOT Limited trading account and held for the Client in segregated client accounts or in segregated accounts with another authorized firm which may be our affiliate.
- “Contract For Differences or CFD” means a derivative Contract involves the exchange of the difference in the value of a particular currency, commodity, share, crypto or index between the time at which a contract is opened and the time at which it is closed. Gains or losses are made based on how the underlying instruments’ prices change relative to the price at the initiation of the contract.

- “CRS” is an abbreviation for Common Reporting Standard.
- “Company’s website” means <https://fot.co/>
- “FSC” means the Financial Services Commission Mauritius.
- “Execution” means the execution of Clients’ orders on the Company’s trading platform, where the Company acts as a Principal to Clients’ transactions.
- “FATCA” is an abbreviation for Foreign Account Tax Compliance Act.
- “FFI” is an abbreviation for Foreign Financial Institution.
- “Financial Markets” means international financial markets in which financial instruments exchange rates are determined in multi-party trade.
- “Financial Instruments” means any of the financial instruments offered by the Company and which are defined as such under applicable Law or Regulation.
- “Initial Margin” means any payment or settlement for the purpose of opening a CFD position, excluding commission, transaction fees, and any other related costs.
- “Leverage” means the ratio in respect of transaction size and initial margin.
- “MTF” means the Multilateral Trading Facility.
- “Margin” means the amount of cash that a Client is required to deposit with the Company in order to enter Transactions/ Contracts.
- “Margin Close Out” means the percentage of the margin required for a client account to hold open CFD positions. A Margin Level of up to 50% is required at which the Company will automatically close one or more positions at market prices where the stop out level is reached. By applying a close-out rule at 50% margin call, limits the risk of any substantial loss by a client when the sum of funds in the trading CFD account and the unrealized net profits of all open CFDs connected to the Client.

- “Margin Level” means the percentage ratio (%) of the amount of equity to margin used and is shown on the trading platform and calculated as follows: $\text{margin used} / \text{account balance} * 50\%$ stop out
- “Office or Operating Hours” means between 09:00 to 18:00 GMT+2 (GMT +3 during summertime) on Business day(s), and the client can contact us until 22:00 GMT for support.
- “Order” means the request/ instruction given by the Client to the Company to Open or Close a Position in the Client’s Account.
- “Online Trading Facility” or “Platform” means MetaQuotes MT5 platform or any other platform that the Company may offer.
- “Omnibus Accounts” means that the Clients’ funds are pooled with monies (or funds) belonging to other Clients in a segregated account which is kept separate from the Company’s corporate account.
- “Politically Exposed Persons” means a natural person who is or who has been entrusted with prominent public functions in Mauritius or in any other country (internationally), an immediate close relative of such person as well as a person known to be a close associate of such persons as further defined in the applicable laws and regulations.
- “Reporting” means a formal record of the financial activities, transactional statements and position of a person or/ entity, as required under applicable FSC Rules, and/or other Law or Regulation.
- “Services” means the services offered under the Securities Dealer license as well as all the other services and ancillary services that we may provide in accordance with the terms of our license and in connection with the clients trading with us;
- “Stop Order” means an order to buy and sell a CFD once the price of the CFD reaches a specified price, known as the ‘Stop Price’.
- “Slippage” means the difference between the requested/expected price of a trade and the executed price.

- “Segregated Accounts” means the account held with a banking institution for the purpose of holding Client monies (or funds). This account is held in trust with Clients as beneficiaries and kept separate from the Company’s own funds.
- “Spread” means the difference between Ask and/or Bid of an underlying asset in a CFD trade at that simultaneously.
- “Swap or Rollover” means the interest added or deducted for holding a position open overnight.
- “Transaction” means any type of transaction subject to this Agreement effected in the Client’s trading account(s) including but not limited to Deposit, Withdrawal, Open Trades, Close Trades and any other transaction of any financial instrument.
- “Transaction size” means the notional monetary size of the trade shown as the amount/unit on the trading platform.
- “US Reportable Persons” In accordance to FATCA, a US Reportable person is:
 - a US citizen (including dual citizens)
 - a US resident alien for tax purposes
 - a domestic partnership
 - a domestic corporation
 - any estate other than a foreign estate
 - any trust if:
 - a court within the United States is able to exercise primary supervision over the administration of the trust
 - one or more United States persons have the authority to control all substantial decisions of the trust
 - any other person that is not a foreign person

Please note that the Company does not accept Clients that are US Reportable Persons.

- “Scalping” is a form of trading strategy through which the Client performs and/or tries to perform numerous transactions on small price changes (5 pips average or less within 24 hours trading period of time) or in very short timeframes (closing a trading position within 5 minutes of opening).

In this Agreement, all the words that denote only the singular number will also comprise the plural, wherever the aforementioned definitions apply and vice versa and the words that denote natural persons will comprise legal persons and vice versa. Words denoting any gender include all genders and whenever reference is made to the terms “Paragraphs”, “Clauses”, “Sections” and “Appendices” it concerns paragraphs, sections, and appendices of this Agreement.

The headings of the Sections are only used for facilitating the reference and they do not affect their interpretation. References to any law or regulation will be considered to comprise references to that law or regulation as this can be altered or replaced from time to time or, similarly, to be extended, re-enacted or amended.

Provision of Services

1. The Company is authorized to provide brokerage services in accordance with its Securities Dealer license authorization and are governed by this Agreement.

The Company provides services related to ‘Financial Contracts for Differences’ related to Commodities, Forex, Shares, Indices, and other Derivatives.

It shall be clarified and noted that the Company deals on an execution-only basis and does not advise on the merits of particular transactions, their legal or tax consequences or portfolio management. Where we issue technical or other market analysis or marketing content, this is not directed and does not have regard to the investment objectives or specific circumstances of the Client. This analysis or content should not be construed as any form of investment advice or recommendation.

2. You assume all responsibility in relation to any investment strategy, transaction or investment, tax costs, and any consequences brought by from any transaction that you perform, and the Company shall not be held responsible nor you shall rely on the Company for the aforementioned.

Where the Company provides general trading recommendations, market commentary or other information in its newsletters and/ or website:

- This is incidental to your dealing relationship with the Company. It is provided solely to enable you to make own investment decisions and does not result in investment advice;
- If the document contains a restriction on the person or category of persons for whom that document is intended or to whom it is distributed, you agree that you will not pass it on to any such person or category of persons;
- The Company gives no representation, warranty or guarantee as to the accuracy or completeness of such information or as to the tax consequences of any transaction;
- You accept prior to its dispatch; the Company may have made use of the information on which it is based. The Company does not make representations as to the time of receipt by you and cannot guarantee



that you will receive such information at the same time as other Clients. Any published research reports may appear in one or more screen information service(s).

3. The Company's operating hours are from 00:00 GMT+2 Monday to 23:59 GMT+2 on Friday, excluding holidays which will be announced through the Company's website. The Company reserves the right to suspend or modify the operating hours on its own discretion and on such event its website will be updated without delay in order for you to be informed accordingly.

Meeting the Needs of Investors

1. By entering this Agreement, you acknowledge, agree and accept that you have and understand the risks related to Contract for Difference ("CFDs"). Whilst we provide negative balance protection limits to client's aggregate liability for all CFDs, it ensures the maximum losses from trading CFDs, including all related costs, are limited to the total funds that are in the account. This means that your losses cannot exceed your equity.
2. Nevertheless, the Company also offers margin close-out protection rule set at 50% to ensure a client's margin is not eroded close to zero (0); initial margin protection; and standardized risk warning. You understand and accept that the risk of loss associated with the corresponding potential benefits for trading CFDs, is reasonably understandable considering the specific nature of the financial contract.

Account Opening Information and Requirement

1. We are obliged by law to confirm and verify the identity of each person and/or legal entity who register an Account with us.

2. You acknowledge that we shall obtain, verify and record information identifying each individual client who registers a trading account with us as per applicable laws and regulations. Upon registration process or at any given period thereafter and in the events before commencing your trading activities, we shall require you to provide personally identifiable information and documentation to complete the registration process, before you can make a deposit and start trading.
3. It is hereby agreed that the Client may suffer any applicable transfer/bank charges in case that the Client's funds are refunded and/or withdrawn from the Client's trading account to the Client source of funding, should the Client fail and/or otherwise, to provide the Company with the requested identifiable information and/or documentation required for the verification of the Clients.
4. You agree that during the initial registration period and onward, you will not impersonate any person or/ entity, misrepresent any affiliation with another person, entity, institution or/ association, use a false identity or/ otherwise conceal your identity.
5. When you register for the aforementioned Services, you will be requested to provide certain personal information, as part of the account registration and opening procedure that will allow us to identify and verify you. Each Client is entitled to have one (1) trading account. Where a Client creates more than one (1) account under multiple email addresses, the Company reserves all rights to close all trades on the one (1) account and immediately return funds (deposit) to the client source funding.

In such an event, the Company will investigate whether the Client had been acting in accordance with our Order Execution Policy and these Terms and Conditions, or whether it was an act to exploit any deficiencies for the purpose of riskless or/and fraudulent profits.

Where there are no indications that the Client wasn't acting in good faith, the Company will communicate with the Client in order to make the transition of orders from one account to the other with minimal to zero losses for the Client.

6. You further acknowledge your willingness to share with the Company certain private information which it uses for the purpose of verifying your identity. This information is collected in line with our stringent verification procedures which are used to deter international money laundering operations and to ensure the security and safety of our clients' trading activity throughout and is subject to the Company's Privacy Policy.

If you are registering as a legal entity, you hereby declare that you have the authority to bind that entity to this Agreement. The Company will treat with care the information you entrust to the Company, in accordance with the disclosures it provides during the Registration process and in its Privacy Policy.

7. By registering with the Company, you confirm and agree that you consent to the use of all or part of the information you supply concerning your trading account, the transactions you undertake through it and the interactions which you perform with the Company on behalf of the Company. All interactions you undertake with the Company will be stored by the Company for the purposes of record-keeping, as required by the Law and may be employed by the Company in cases where disputes arise between you and the Company or on request by FSC or any other competent authority.

Client 's Experience and Knowledge

1. You hereby represent, warrant and covenant, without prejudice to any other representations, warranties and/or covenants made

under this Agreement that:

- you have sufficient knowledge and experience in trading of financial instruments thus being capable of evaluating the merits and risks of trading through our platform;
- you have done so without relying on any information contained on or in our platform and/or otherwise provided by us in relation thereto;
- You act as a principal and sole beneficial owner in entering into this Agreement and/or any trading activity via our platform;
- Regardless of any subsequent determination to the contrary, trading via our platform is suitable for you and that you are aware of the risks involved;
- You are willing and financially able to sustain a total loss of funds resulting from trading through our platform; and
- You have read and fully understood our General Risk Disclosure. Without prejudice to any of the foregoing, we shall not be responsible for verifying and/or checking whether you have sufficient knowledge and experience for trading via our platform nor we shall be responsible for any damages and/or losses incurred by you as a result of insufficient knowledge and/or experience.

If you do not qualify, please do not access and/or use our platform and inform us in writing immediately.

Suitability and Appropriateness

1. We will not advise you on the merits or suitability of any services or trading activity performed via our Platform pursuant to these Terms and Conditions, nor will we manage or monitor your investments. You



acknowledge and understand that by executing any order on your behalf does not imply, in any way, that we have approved or recommended that activity.

Guarantees on Behalf of the Client

1. You state, confirm and guarantee that any funds handed to the Company for trading purposes, belong exclusively to you and are free of any lien, charge, pledge or any other burdens. Further, whatever funds handed over to the Company by you are not in any manner whatsoever directly or indirectly proceeds of any illegal act or omission or product of any criminal activity.
2. You act for yourself and not as a representative or a trustee of any third person, unless you have produced, to the satisfaction of the Company, a document and/ or powers of attorney enabling you to act as representative and/ or trustee of any third person.
3. You understand and agree that in the event that the Company has such proofs that are adequate to indicate that certain amounts, as classified above, received by you are proceeds from illegal acts or products of any criminal activity and/ or belonging to a third party, the Company reserves the right to refund these amounts to the sender, either this being you or a beneficial owner of a legal entity. Furthermore, you also agree and understand that the Company may reverse any transactions performed in your Trading Account and may terminate this agreement. The Company reserves the right to take any legal action against you to cover and indemnify itself upon such an event and may claim any damages caused to the Company by you as a result of such an event.
4. You understand and accept that all transactions in relation to trade in any of the financial instruments, will be performed only through the Trading Platforms provided by the Company and the financial

instruments are not transferable to any other Trading Platform whatsoever.

5. You guarantee the authenticity and validity of any document handed over to the Company. You understand and accept that the Company is unable to provide you with any legal advice or assurances in respect of your use of the Services and the Company makes no representations whatsoever as to the legality of the Services in your jurisdiction.
6. You act as principal and sole beneficial owner in entering this Agreement and each transaction. In the event you wish to open more than one account with us either as an individual client (natural person) or as the beneficial owner of a Corporate client (legal entity), you are required to disclose to us such information with immediate effect, during the account opening procedure and provide us with all information and/or documents regarding the natural person and/or legal entity. We reserve the right and are entitled at any time and open our sole discretion to decline offering our services to such natural person(s) and/or legal entity(s);
7. If you are a natural person, you represent and warrant to us on the date of this Agreement comes into effect and the date of each transaction that:
 - You are of legal age for the purpose of entering this Agreement which is legally binding on you in accordance with the applicable laws and regulations, and
 - You are at least 18 years of age (not Minor) and of legal age in your jurisdiction to form a binding contract, and all information you submit to us is true and correct for the purposes of this Agreement.
8. If you are a legal entity, you represent and warrant to us on the date of this Agreement comes into effect and of the date of each transaction that:

- You are duly incorporated and validly existing under the applicable laws of the jurisdiction in which you are constituted;
- Each natural person executing and delivering this Agreement on your behalf, entering all transactions and performance of all obligations contemplated under this Agreement has been duly authorized by you;
- You have submitted all necessary authority, powers, consents, and/or authorizations as well as taken all necessary action to enable you to lawfully conclude and perform this Agreement and each transaction;

Electronic Trading

1. Use of Trading Platform, Access Codes, and Safety

- The Company shall provide you with Access Codes for gaining online access to the Company's website and/ or trading platforms, thereby being able to place orders for any Financial Instrument available from the Company and entering into transactions with the Company. Further, you will be able to trade on the Company's Trading Platforms with and through the Company with the use of a personal computer, smartphone or any other similar device that is connected to the internet. In this respect, you understand that the Company can, at its absolute discretion, terminate your access to the Company's systems in order to protect both the Company's and your interests and to ensure the systems' effectiveness and efficiency.

You agree that you will keep the Access Codes in a safe place chosen in your discretion and will not reveal them to any other person. You will not proceed and avoid proceeding in any action that could probably allow the irregular or unauthorized access or use of the Trading Platforms.

- You agree not to attempt to abuse the Trading Platforms in an attempt to make illegal profits or to attempt to profit by taking advantage of the

server latency or applying practices such as price manipulation, lag trading, time manipulation.

- You are responsible for all acts or omissions that occur within the website using your registration information. If you believe that someone has used or is using your registration information, username or password to access any Service without your authorization, you should notify the Company immediately. You must make every effort possible to keep the Access Codes secret and known only to you and you will be liable for any Orders received by the Company through your trading Account under your Access Codes. Further, any Orders received by the Company will be considered as received from you. In cases where a third person is assigned as an authorized representative to act on behalf of you, you will be responsible for all Orders given through and under the representative's Account Password.
- Trading under more than one (1) account, that has been created under multiple email addresses by the same client is not permissible by the Company. Similarly, we may limit the number of trading accounts maintained by any person or within a single household, at our sole discretion. You agree that the Company without notice to you take such action to protect our own position by closing trades on the one (1) account and immediately return funds (deposit) to the client source funding.
- You are responsible to monitor your Account and to notify the Company immediately if it comes to your attention that your Access Codes are lost or being used by an unauthorized third party. Also, you agree to immediately notify the Company should you become aware of any failure by you to receive a message indicating the reception and/or execution of an Order, the accurate confirmation of an execution, any information for your Account balances, orders or transactions history as

well as in case you receive confirmation of an Order that you did not place.

- You acknowledge that the Company may choose not to take action based on Orders transmitted to the Company using electronic means other than those Orders transmitted to the Company using the predetermined electronic means such as the Trading Platform, and the Company shall have no liability towards the Client for failing to take action based on such Orders.
- You agree to use software programs developed by third parties including but not limited to the generality of those mentioned above, browser software that supports Data Security Protocols compatible with the protocols used by the Company. Moreover, you agree to follow the access procedure (Login) of the Company that supports such protocols.
- The Company shall not be held responsible in the event of 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 you and the Company and/or any other party using the Internet or other network or electronic means available.
- The Company is not responsible for any power cuts or failures that prevent the use of the system and/or the Trading Platform and cannot be responsible for not fulfilling any obligations under this Agreement because of network connection or electricity failures. The Company further reserves the right to ask you to give instructions regarding your transactions by other means that it deems appropriate.
- The Company shall have no liability for any potential damage you 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. You acknowledge that access to electronic systems/online trading platforms may be limited or unavailable due to such system errors and that the Company reserves its right upon notifying you to suspend access to electronic systems/online trading platforms for this reason.

- The Company has the right, unilaterally and with immediate effect, to suspend or withdraw permanently your ability to use any Electronic Service, or any part thereof, without notice, where the Company consider it necessary or advisable to do so, for example, due to your non-compliance with the Applicable Regulations, breach of any provision of this Agreement, on the occurrence of an Event of Default, network problems, failure of power supply, for maintenance, or to protect you when there has been a breach of security.

In addition, the use of the service may be terminated automatically, upon the termination (for whatever reason) of any license granted to the Company which relates to the particular service; or this Agreement. The use of the service may be terminated immediately if the service is withdrawn by any market or the Company is required to withdraw the facility to comply with Applicable Regulations.

Reporting Obligation

The Company shall, at all times perform its Reporting obligations (i.e. Transaction Reporting) and exercise discretions under the below Reporting requirements with reasonable care, provided the Company shall not do or cause to be doing anything in contrary or/ otherwise prevented from doing under any applicable Laws, Rules or Regulations.

The Company shall also provide the Client with additional information and

disclosures so as to ensure adequate protection of the Client's interests.

The Company reserves the right to take any action as we consider necessary, at our sole and absolute discretion to ensure our Reporting obligations are compliance with FSC Rules or any applicable Laws and Regulations, and such actions shall be binding on you and shall not render us or any of our affiliates liable. You agree to contact the Company for additional information and/or clarifications prior to agreeing to these terms.

1. FATCA

Without limiting the foregoing, the Company, as a regulated Securities Dealer, is required to comply based on the Intergovernmental Agreement between Mauritius and the United States and has taken all reasonable steps to be considered in compliance with FATCA. You acknowledge and accept that the Company, is required to disclose information in relation to any US reportable persons to the relevant authorities, as per the reporting requirements of FATCA.

2. CRS

The CRS is an international model agreement between competent Tax authorities between participating jurisdiction on automatic exchange of financial account information.

In reference to the improvement of the international tax compliance with the common reporting standard (CRS) for the automatic exchange of financial account information developed by the Global Forum of the Organization for Economic Co-Operation and Development (OECD), Mauritius has signed the Multilateral Competent Authority Agreement for the automatic exchange of financial information of financial accounts. Subsequently, the Company to comply with the common reporting standard (CRS), in the cases where your tax residence is located outside Mauritius, the Company may be legally obliged to pass on the information and other financial information with



respect to your financial accounts to Mauritius tax authorities and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

The Client shall be responsible to provide accurate information for the CRS purposes and the company shall not be held liable if any misleading and/or false information will be reported to the tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

Financial Information

Through one or more of its Services, the Company makes available to you a wide range of financial information that is generated internally, from agents, suppliers or partners (“Third Party Providers”). This includes, but is not limited to financial market data, quotes and news, analyst opinions and research reports, graphs and data (“Financial Information”).

The financial information provided on the Company’s website is not intentional investment advice. The Company, its affiliate companies, and its Third-Party Providers do not warrant the accuracy, timeliness, completeness or correct sequencing of the financial information or the results of your use of this financial information. The financial information may quickly become unreliable for various reasons, including, for instance, changes in market conditions or economic circumstances.

It is your responsibility to verify the reliability of the information on the Company’s website and its suitability for your needs. We exclude all liability for any claim, damage or loss of any kind caused by information contained in or referenced to by the website.

Orders – Instructions and Basis of Dealings

1. Execution of Orders

- You can place an Order via the Company's trading platform. Once your 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.
- You place your market request at the prices you see on your terminal/platform and the execution process is initiated. Due to the high volatility of the market as well as the internet connectivity between the client terminal and the server, the prices requested by the client and the current market price may change, during this process.
- You have the right to use a Power of Attorney to authorize a third person (representative) to act on behalf of you in all business relationships with the Company. The Power of Attorney should be provided to the Company accompanied by all identification documents of the representative. If there is no expiry date, the Power of Attorney will be considered valid until the written termination by you. The Company has the right to refuse the Power of Attorney.
- The Company uses its reasonable endeavors to execute any order promptly, but in accepting your 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 your instructions. In case the Company encounters any material difficulty in carrying out an order on your 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 you.
- Orders can be placed, executed, changed or removed only within the operating (trading) time and shall remain effective through the next trading session. Your Order shall be valid and in accordance with the

type and time of the given Order, as specified. If the time of validity of the Order is not specified, it shall be valid for an indefinite period.

- The Company shall record telephone conversations, without any prior warning (unless required to do so by Applicable Regulations), to ensure that the material terms of a transaction and/ or order placed by the client and/ or any other material information relating to a transaction are properly recorded. Such records will be the Company's property and will be accepted by you as evidence of your orders or instructions. If any underlying asset of the financial instrument becomes subject to a specific risk resulting in a predicted fall in value, the Company reserves the right to withdraw the specific financial instrument from the Company's trading platform.
- Unless expressly determined and stated otherwise, the Company may limit the number of transactions that you can enter into on any one day and also in terms of the total value of those transactions. You acknowledge 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.
- Without limiting the foregoing, by using our services you understand and acknowledge that failure to provide your information and documentation within the required time-frame or provide inaccurate, incomplete or otherwise misleading information for verifying your identity we reserve the right to restrict transaction order(s), block access to the services (including closing all open positions) and/or terminate your account if such information is not provided. You should note that any applicable charges may be instantly deducted from your

Trading Account(s). You acknowledge that a market may cancel a synthetic order when upgrading its systems, trading screens may drop the record of such an order, and you enter such orders at your own risk. You shall refer to the Company's website for details of the restrictions/limits imposed on transactions performed through its electronic systems and/or online trading platforms.

2. Execution Policy

The Company takes all reasonable steps to obtain the best possible results for its Clients. The Company's Order Execution Policy sets out a general overview of how orders are executed as well as several other factors that can affect the execution of a financial instrument. You acknowledge and accept that you have read and understood the "Order Execution Policy", which was provided to you during the registration process and which is uploaded on the Company's website.

You agree that the Company may execute an order on your behalf outside a regulated market and/or multilateral trading facility and that the Company's Order Execution Policy will not apply when you place a specific instruction.

The Company is the sole execution venue and the sole counterparty to the Clients' trades as well as any execution of orders, on the contrary, we use multiple third-party liquidity providers to enhance the likelihood

of execution across instruments we offer. We reserve the right to register with and/or change from any of the third-party liquidity providers at our own discretion.

Our Execution Policy shall be applicable to all Transactions and Contracts entered into by and between the Client and the Company, to the extent that it does not impose and/or does not seek to impose any obligations on us that we would not otherwise have, but for the FSC as a supervisory authority.

3. Prices and Open Positions

The Company shall provide you with price quotes (bid and offer prices) in relation to financial instruments offered through our Trading Platforms or our Dealing Department where expressly agreed so. Each price quote shall be available to be used in facilitating the Client's Transaction or/Contract with a principal amount not to exceed a maximum leverage amount, decided by us. You acknowledge that the prices and maximum Leverage provided by the Company may differ from price and Leverage provided to other clients and may be adjusted or withdrawn by us at any time. For more information please see section 16 below.

We are restricted to executing Transaction or/ Contracts in financial instruments offered via our Online Trading Platform, at the prices quoted therein on our website or otherwise communicated to you upon request.

Trade Confirmations

1. Confirmations for all transactions that have been executed in your Trading Account on a trading day will be available via your online account through the online trading platform as soon as the transaction is executed. It is your responsibility to notify the Company if any confirmations are incorrect. Confirmations shall, in the absence of

manifest error, be conclusive and binding on you, unless you place your objection in writing within 14 (fourteen) Business Days. You may request to receive the account statement monthly or quarterly via email, by providing such a request to the Company, but the Company is not obliged to provide you with the paper account statement. The Account statement may be provided at the expense of the Client.

2. If there is any manifest error in the statement or information provided made by us, we, acting reasonably and in good faith, void any transaction or decline to accept any orders and/or reserve the effect of any transaction or amend any trade so that the relevant trade is affected as if the error did not incur.
3. You have the right to authorize a third person to give instructions and/or Orders to the Company or to handle any other matters related to this Agreement, provided that you have notified the Company in writing that such a right shall be exercised by a third party and that this person is approved by the Company and fulfills all of Company's conditions to allow this.
4. In case that you have authorized a third person as mentioned above, it is agreed that in the event that you wish to terminate the authorization, it is your full responsibility to notify the Company of such decision in writing. In any other case, the Company will assume that the authorization is still ongoing and will continue accepting instructions and/or Orders given by the authorized person on behalf of you.

Pricing

1. In respect of any transactions, the Company shall quote prices at which it is prepared to deal with you. Save where we exercise any of its rights:
 - to close out a transaction, or
 - a transaction closes automatically;



It is your responsibility to decide whether or not you wish to deal at the price quoted by the Company. The Company's prices are determined by the Company in the manner set out in the enclosed terms.

2. 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. A price may not be used in a dealing instruction after such time. 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.
3. You acknowledge 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. The Company may in its sole discretion and without prior notice to you immediately cease the provision of prices in some or all currency pairs and for some or all value dates at any time.
4. When the Company quotes a price, market conditions may move between the Company's sending of the quote and the time your order is executed. Such movement may be either in your favor or against it. Prices that may be quoted and/ or traded upon, from time to time, by other market makers or third parties shall not apply to trades between the Company and you. For example, in times of high volatility (i.e. major news announcements, central bankers' speeches, etc.) as well as low liquidity in the market, your orders may not be executed at declared prices but instead on the next best available prices.

Refusal To Execute Orders

The Company has the right, at any time and for any reason and without giving any notice and/ or explanation, to refuse, at its discretion, to execute any Order, including without limitation in the following cases:

- If you fail to provide to the Company with any documents requested from you either for Client identification purposes or for any other reason.
- If the Company suspects or has concerns that the submitted documents may be false or fake.
- If you do not have the required funds deposited in your Account.
- If the Company is informed that your credit or debit card (or any other payment method used) has been lost or stolen.
- If the Company considers that there is a chargeback risk.
- If the Company has adequate reasons to suspect that the execution of an Order is part of an attempt to manipulate the market, trading on inside information, relates to money laundering activities or if it can potentially affect in any manner the reliability, efficiency, or smooth operation of the Trading Platform.
- If you do not have sufficient available funds deposited with the Company or in your bank account to pay the purchase price of an Order along with the respective charges and commissions necessary to carry out the transaction in the Trading Platform. In the event that the Company does refuse to execute an order, such refusal will not affect any obligation which you may have towards the Company or any right which the Company may have against you or your 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 you may have towards the Company or any right which the Company may have against you or your assets. You declare that you shall not knowingly give any Order or instruction to the Company that might instigate the Company taking action in accordance with the paragraph above.

Cancellation Of Transactions

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

- Fraudulent /unauthorized activities/ illegal actions led to the transaction;
- 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; or
- The Company has not acted upon your instructions.
- The transaction has been performed in violation of the provisions of this Agreement.

In the event that, you involve us, directly or indirectly in any type of fraud, the Company shall reserve the Right, without prejudice to any other rights we may have under this Agreement, to reverse all previous Transactions and/or Contracts that would place the Client and the Company at a Risk exposure.

Settlement Of Transactions

The Company shall proceed to a settlement of all transactions upon execution of such transactions. The acquisition of a financial contract is completed when the financial contract has been customized, the premium (or the margin, as the case may be) has been calculated and payment has been verified.

You agree to be fully and personally liable for the due settlement of every



transaction entered into under your account with the company.

Clients Funds or Money

1. Client funds and Assets

- We cooperate with various banks, credit institutions and/or payment service providers which are regulated in their country of incorporation.
- You acknowledge that funds that belong to you may be used for trading purposes and kept in an account with any bank or credit institutions, and the Company may notify you from time to time regarding any changes regarding such arrangements. The legal and regulatory regime applying to any such banks or credit institutions may differ from the legal and regulatory regime in Mauritius, and in the event of the insolvency or any other analogous events in relation to that bank or credit institutions or financial institutions, your funds may be treated differently from the treatment which would apply if the funds were held with banks or credit institutions in an account in Mauritius.
- Without foregoing the above, all funds and/or assets (including collateral by that we mean securities, investments or financial instrument, or acceptable to us in lieu of cash) held by us on behalf of the Client for the provision of our services, will be held in one or more accounts opened with the central bank or approved credit institutions or bank, or any electronic payment service providers/processors (PSPs) or a qualifying money market fund approved by us and will be segregated and held separately from the Company's own funds. You accept that such Client funds will be subject to the laws of that territory and therefore your rights differ accordingly.
- By accepting this Agreement, you expressly consent that we may maintain your funds in an omnibus account separated from Company's

money.

- An omnibus account means that your funds will be pooled with funds belonging to other clients in a Segregated Account. On the contrary, in the event of default, a Client has no right to claim against a specific sum in a specific account in the event of insolvency or default of the credit institution. Clients' claims may be made against the monies held in the segregated account according to the Laws of that jurisdiction.
- Unless you notify us beforehand and in writing, we may allow a third party, such as an exchange, a clearing house or an intermediate broker to hold control of all or part of your funds where we have transferred your funds: (i) for the purpose of a transaction you entered into; or (ii) to meet your obligations to provide collateral or Margin for a transaction.
- You hereby authorize us to make any deposits and withdrawals from your Account with us on your behalf, including, without limitation and prejudice to the generality of the above, withdrawals for the settlement of all trading activity you have entered into under this Terms and Conditions, as well as for the settlement of any and all amounts which are payable by you, or on your behalf, to us or any other person under and/or pursuant to these Terms and Conditions.
- The Company will exercise all due skill, care and diligence in the selection, appointment and periodic review of the credit institutions, banks and the qualifying market fund for the holding and safekeeping of Clients' funds.
- It is commonly understood that any amount payable by the Company to you, shall be paid directly to you to a bank account the beneficial owner of which is you. Fund transfer requests are processed by the Company within the time period specified on the Company's official website and the time needed for crediting into your personal account will depend on your bank account provider.

- The Company retains a right of set-off and may, at its discretion, from time to time and without your authorization, set-off any amounts held on behalf and/or to the credit of you against your obligation to the Company. Unless otherwise agreed in writing by the Company and you, this Agreement shall not give rise to the rights of credit facilities.
- The Company will perform reconciliation of funds on a regular basis and in line with our internal policies and procedures, in order to comply with the applicable Laws.

2. Withdrawal and Deposit of Funds

- The Company shall not accept payments by cash and/or cheque.
- You have the right to withdraw the funds which are not used for margin covering, free from any obligations from your Account without closing the said Account, subject to any applicable restrictions regarding its operation, and any other right or limitation on such withdrawal. We reserve the right to decline a Client's withdrawal request where such instruction is intended to manipulate the Negative Balance Protection policy of the Company.
- The Company reserves the right to decline a withdrawal or deposit request if the request is not in accordance with certain conditions mentioned in this Agreement or delay the processing of the request if not satisfied with the full documentation provided. More information on our accepted payment methods can be found on our website.
- The Company covers most deposit processing fees. There are occasions when fees may occur when depositing to or withdrawing from your FOT Limited account. These are set and applied as stated in our Funding Methods and by your payment provider or bank.

Third parties may add fees for:

- International credit cards – When transactions are processed through foreign (non- local) acquirers.

- Incoming/Outgoing bank wire – When transferring funds from your bank account to FOT Limited, and vice versa.
- Currency conversions – When the deposit is in a currency that the selected payment method does not support.

You are fully responsible for the payment details that you provided to the Company and the Company accepts no responsibility if you have provided false or inaccurate bank details. You may be requested to provide proof of ownership of the account or of the card to which the funds are being transferred on withdrawal or closure of the account request.

- You agree that any amounts sent by you to an account in the Company's name, under its bank or merchant accounts, will be deposited to your trading account at the value date of the payment received and for the gross amount received in the bank or at the payment processor. In order for the Company to accept any deposits by you, the identification of the sender must be verified and ensure that the person depositing the funds is you. If these conditions are not met, the Company reserves the right to refund the net amount deposited via the method used by the depositor.
- The Company reserves the right to decline a withdrawal with a specific payment method and to suggest another payment method where you need 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 your trading account.
- The Company shall ensure that all withdrawals, either in part or in full of the funds you deposit with us are sent to the same source where the funds came from. Where we are unable to do so, for some reason, and

subject to restrictions under the applicable Regulations, we shall return the funds as requested in part or full to another verified source, net of any transfer fees, charges or other deductions incurred by the Company.

- In the event we are not satisfied as to the above and decline an incoming transaction, we reserve the right to return the funds to the sender, net off any transfer fees or charges which we may incur. We will send back refunds to the same source from where the funds were received. The Company may deviate from this policy provided we have been satisfied that this will not be contrary to any of our policies and applicable Laws.
- When a withdrawal request is submitted, the Company will process the withdrawal within one working business day. The withdrawal applications which have not been received during business operating hours and/or on during business days will be dealt with in the next business day. When your withdrawal application is approved, it may take time for the banks and/ or payment processors to process the payment, in these cases, the Company shall not be held liable for such delays. You should be aware, however, that the actual time for processing may vary between time of any past deposits is not indicative and cannot guarantee that any subsequent deposits would be processed in a similar timeframe.
- You agree that the Company or the banks or payment service providers (PSPs) or credit institution that we collaborate with may introduce limits on the total amount of money that can be accepted or transferred by or to us or them at any given time or on an aggregated limit basis. Where the Company sets a deposit limit, based on market circumstances, you will be notified of the same in advance, either through email notification, the trading platform or/and other

communication means under the terms of this Agreement. By accepting the terms of this Agreement, we shall have no liability to you where you are unable to deposit any amount to your account due to the deposit limits and you waive any claims that you may have against us in any jurisdiction, to the extent permissible by law, as a result of you being unable to deposit any amount to your account with us.

- In the event that any amount received in the bank accounts or payment providers in the name of the Company are reversed by the provider at any time and for any reason, the Company will immediately reverse the affected deposit from your 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 your trading account(s).
- You agree to waive any of your rights to receive any interest earned on the funds held in the Bank Account where your funds are kept.

3. Declining of Client's Funds

The Company has the right not to accept funds deposited by you and/or to cancel your deposits and remit your funds back to you in the circumstances that include but are not limited to the following:

- a client fails to provide us with documents and/or information which we require from you either for client identification or for any other regulatory reason, including with respect to verifying the source of wealth;
- we have reason to suspect your involvement in illegal or fraudulent activity or engage in abusive trading activities;
- we have been informed of a lost or stolen credit or debit card or any other payment method;
- we have reason to believe the documents and information provided to us are misleading, false or fake;



- we are unable to identify you as the original remitter of the funds; or
- we are unable to return funds to the same source payment; and/or
- we decline to do so in order, in our own discretion, to comply with the applicable laws and regulations.

4. Withdrawal and Deposit Charges

You agree that any specific bank fees or direct payment processing fees incurred when depositing funds in your Account will be borne by the Company but other transfer fees, corresponding fees or fees which are charged outside the process of the Company shall be borne by you, the Client. More information regarding deposit methods and fees can be found on our website under Funding Methods.

You agree that following your withdrawal request the company may charge a withdrawal fee which rate will be according to the method of withdrawal (i.e. card or wire transfer). More information regarding withdrawal methods and fees can be found on our website under Funding Methods.

We are not involved with and nor have any control over these additional fees. We, therefore, advise you to check with your payment solution provider if any additional fees may apply on their side.



Additional withdrawal requests from any of the client's account(s) during the same calendar month will result in a charge per withdrawal which is made available on our website. The Company reserves the right to change, from time to time, any of the charges applicable to clients without prior written notice to the latter, unless otherwise agreed in this Agreement.

You hereby authorize us to debit or credit your FOT Limited Account with the transfer/bank charges relating to facilitating a refund or withdrawal as a result of failure to provide us with identifiable information and documentation within the designated time-frame as defined under section 7 of this Agreement.

Any amounts sent by you to an account or merchant account in the Company's name will be deposited to your trading account at the value date of the payment received and for the gross amount received in the bank or at the payment processor.

Withdrawal Limits

The Company reserves the right to impose withdrawal limits on your withdrawal requests at any time. These limits are based on the free margin within a trading account and any other pending instructions to the Company at the point in time when the withdrawal request was submitted. When a withdrawal or refund is performed, the Company shall only process such requests to accounts held in the account holders name and reserves the right (but shall under no circumstances be obliged) to send the funds to the same sender from, and by the same payment through which such funds were initially received by us. Should you wish to receive the funds in another method, the Company shall request sufficient proof and details of the new account details in order to process with a withdrawal request.



Verification of Client's Identity

If you make a payment/ deposit, the Company, without prejudice to any other provision of this Agreement, use or best efforts to credit your Account with the gross amount of such payment within the one (1) business day following receipt of the deposit, if the Company is satisfied that you are the sender of the funds.

You shall be requested to submit additional documentation as required by applicable Anti-Money Laundering (AML) Act as amended from time to time and/or equivalent Regulations applicable to us.

Business Introdurers

1. If you were referred/ introduced to the Company by a Business Introducer ("IB"), you acknowledge and agree that:
 - you authorize the IB to introduce you to FOT Limited; and
 - a commission may be paid to the IB for introducing you to FOT Limited, the amount of which can be found on the relevant section of our website. The Company shall not be responsible for any agreement made between the Client and the Client's IB. The Client acknowledges that any such IB will either be acting as an independent intermediary or an Agent for the Client and that no such IB shall be authorized to make any representations concerning Company or Company's Services.
2. The Client is specifically made aware that the Client's agreement with its IB may result in additional costs as Company may pay fees or commission to such person.
3. The Client is also specifically made aware that the Client's agreement with its IB may result in additional costs for the client because the IB can deduct commissions and fees as well as price or interest/financing

rate adjustments for any trade conducted on or allocated to the Client's account either by the IB or the Client.

4. If the IB undertakes any deductions from the Client's Trading Account according to any agreement between the Client and the IB, Company has no responsibility as to the existence or validity of such an agreement.
5. Company shall have no responsibility or liability to the Client in following the instructions given by the IB. Company is under no obligation to supervise or otherwise know or review the payment instructions or any other acts, including but not limited to the trading, of the IB.
6. The client acknowledges and accepts that frequent transactions may result in a sum total of commissions, fees, price or interest/financing rate adjustments for trades conducted that may be substantial and not necessarily be offset by the net profits, if any, achieved from the relevant trades. The responsibility for correctly assessing whether the size of the total commissions, fees, price or interest/financing rate adjustments for trades conducted paid from the Client's account makes trading commercially viable, is the combined responsibility of the Client and the IB. Company only acts as the custodian and principal broker, and therefore is not responsible for the size of the commissions and fees as well as price or interest rate paid by the Client.
7. Any commissions, fees, price or interest/financing rate adjustments for trades conducted may be shared between the IB, Company and third parties according to the IB's written instructions and/or at Company's discretion.



8. IBs are prohibited from copying any material from fot.com or any of its related sites, or use the brand (FOT Limited) and are prohibited in taking any actions which could potential mislead clients for the IBs own benefit.
9. If the IB violates the rules described in 23.8 the broker has the authority to move the IBs clients directly under its entity (FOT Limited) and forgoes any benefits of financial or other nature.

Credit/Debit Card Use

You can deposit or withdraw funds to/from your Account with us easily by credit or/ debit card, and the transaction process is electronically carried out online. The Company

reserves the right to require that you register with us your credit or/ debit card information and submit documentation as required by applicable rules and regulations. The credit/debit card must be connected to your personal information which is already identified and verified by us (i.e. mailing address used upon your registration and your full name must match credit/debit card).

The Company takes extra measures to protect its clients and has various systems, control tools for protection against credit card fraud and so as to comply with all applicable Laws and Regulations. The measures to identify and/or prevent credit card fraud may include, but limited to, under certain instances such as authentication for processing of transactions, limits on amounts allowed to deposit/withdraw per transaction, per client and registered email address within a certain timeframe.

It is a serious criminal offense to provide false or inaccurate information whilst registering your credit/debit card with us. We shall endeavor to resolve any

dispute arising from fraudulent activity in our sole and absolute discretion, that decision shall be final and binding on all parties involved.

The Company uses '3-D Secure (3DS)' electronic software designated as an additional authentication and serves as a security layer for online transactions as well as payment cards issued to clients under the name issued and verified by the Client's bank. In particular, we will use the 3DS as an enhanced measure to mitigate fraudulent transactions and/or third-party payments.

Unless expressly determined and stated, we may impose limits and restrictions on the deposit, as we consider fit pursuant to applicable Laws and Regulations. You may contact our Customer Support Team if you wish to increase your credit/deposit limit and/or read more information on the Account Types limits available on our website.

Chargebacks

By accepting this Agreement, you agree to contact us with the aim to resolve any problem you might have before requesting a chargeback from your bank or credit card provider at any time while or after using our services. A chargeback in breach of the foregoing obligation is a material breach of the Agreement and we reserve a right to debit 20 USD research fee (to cover investigative costs), upon receiving the chargeback by our merchant service provider.

We do not allow credit card fraud or fraudulent activities, and without exception, these instances shall be prosecuted through criminal proceedings under the applicable Laws, Rules and/or under the relevant jurisdiction.

Third-Party Payments

You may deposit funds into your Client Account at any time, and such deposits shall be accepted by the Payment methods available on our website and need to be done from an



account in your name, as initially identified and verified by us. The Company will not accept third-party or/ anonymous payments under any circumstances.

Inactive and Archived Accounts

1. You acknowledge and confirm that any trading account held with the Company in which you have not logged for a period greater than six (6) months, shall be considered by the Company as an Inactive Account.
2. Inactivity means that a Client has not deposited funds into his Account and/or has not logged into his Account for a period of at least 6 months. You can request to re- activate your Account at any time.
3. You further acknowledge and confirm that we may impose a minimum fee, the exact fee will be based on the currency denomination of the Client account that will be considered inactive. You may find the relevant information about the applicable fees through our website.
4. You further agree that any inactive accounts, having zero balance/equity, shall be considered as Dormant Accounts. Provided that the account has been open throughout a period of five (5) years and during that period no trades, deposits or transactions have been carried out in relation to the account by or on the instruction of the client.

Prior to the decision to consider the client's account to be treated as a Dormant account, the Company may take all reasonable steps to ensure the clients satisfies the conditions set out by its competent supervisory authority. For the reactivation of an Inactive and/ or Dormant Account, you must contact the Company. The Inactive and/ or Dormant Account will then be reactivated subject to if required, up-to-date client identification documentation to be provided to the Company.

Costs and Charges

1. You shall pay the Company's commissions, swaps, spreads, costs and associated charges as agreed with you, and any applicable fees imposed by clearing entities and interest on any amount due to us at the rates then charged by us. We disclose all current typical commissions, charges and other costs on our website. The spread will vary according to market conditions, liquidity, and trade size. You may be notified about any alteration to our commissions, prices, or charges. We may notify you on or after the event.
2. It is your responsibility to ask for further clarification should you require so. Any applicable charges are directly deducted from your Account. You may find the comprehensive tables with all costs and associated charges regarding deposits and withdrawals as set out on our website. The Company has the right to charge a withdrawal fee according to the withdrawal method used, as well as a fee/penalty for withdrawal without having traded. For more information please visit our website.
3. Unless expressly applicable by law, the Company shall not impose on its clients any of the following fees and charges: (a) incomplete application fee; (b) performance fee; (c) maintenance fee and (d) VAT charges on any of the transactions.
4. The associated costs and charges may not all be represented in monetary value but may be displayed in other units such as swaps, spread, or roll-over which can vary depending on the instrument and market conditions.
5. The Company shall have the right to amend from time to time its costs, fees, charges, commissions, financing fees, swaps, and roll-over charges, found on the Company's website. Such changes shall be displayed on the website and/or the platform while the Client is responsible to check

for updates regularly. In the absence of a force majeure event and unless otherwise agreed in this Agreement, we shall be providing you with advance notice on our website.

6. You acknowledge that our commissions, spreads, charges, and other costs disclosed to you when opening trade and/or on our website and/or platforms are not guaranteed by us and represent an estimation only based on market conditions at the time that the trade has been opened.
7. You further understand and acknowledge that the commissions, prices, spreads, rolls over fees and/or credits charged may vary and there may be instances when market conditions cause spreads to widen beyond the typical spreads displayed on our website. We may vary commissions, charges and other costs from time to time and such changes in commissions, charges, and other costs are displayed on our websites/platforms.
8. The Company shall not be liable for any loss incurred by the Clients as a result of any graph in inconsistency or misinterpretation on the trading platform.
9. We reserve the right to void any transaction containing or based on any 'manifest error' or a price, or series of prices, which are subsequently determined to be unrepresentative of the actual market value of an asset or/product. Without fraud or default action by us, we will not be liable to you for any loss, claim, demand, costs or expenses following any 'manifest error' or such erroneous quote. 'Manifest error' refers to any error that we reasonably believe to be evident or obvious, including without limitation, any offers to execute transactions for exaggerated volumes or at manifestly incorrect market price, quotes or prices at a clear loss.
10. Subject to the above paragraphs 19 and 23, Clients are fully responsible

for the payment details that are provided to us and we accept no responsibility for the Client's funds where the Client's details provided are incorrect. In addition, the Company accepts no responsibility for any funds not deposited directly into the Company.

11. You acknowledge and agree that we may make payments to third-parties that assist initiate, conclude or maintain a business relationship between us or our clients (or affiliates).
12. In compliance with the applicable laws and regulations or rules of any supervisory authority, we are under no obligation to disclose to or account to you for any profits, benefits, commissions or other remuneration made or received by us by any reason of transaction or investment.

13. Quotes and Transactions

Where appropriate, we may provide quotes via the trading platform, email notifications and/or over the recorded telephone. Our quotes are strictly indicative as well as current as at the time provided or shown on our trading platform or/ website and are provided for informational purposes. These quotes do not constitute an offer by us to buy or sell any product or instrument at that price. All quotes are subject to volatility and market fluctuations.

You understand and acknowledge that we are under no obligation to ensure that the quotes provided are within any specific percentage of the underlying asset price. Where the underlying market or exchange is closed, quotes provided by us will reflect what we believe to be the current bid and ask the price of the relevant underlying asset price at that time. You acknowledge that quotes may be set by us in our absolute discretion.

We reserve the right in our opinion to determine a Force majeure events that will include, but not limited to, the following:

- any act, occurrence or event (including act of terrorism, war, strike, natural calamities, etc.) that prevents us from maintaining an orderly market in one or more of the instruments we offer on our trading platform;
- occurrence of an exclusive movement in level of any transaction or/ exchange or/ our anticipation of the occurrence of such movements;
- any failure of transmission;
- closure or/ suspicion of any exchange or government sequestration, abandonment or failure of any instrument on which we offer;
- failure of any relevant financial institution intermediate broker or liquidity provider, agent or principal of ours, custodian, sub-custodian, supplier, exchange, dealer, clearinghouse or regulatory or self- regulatory corporations, for any reason, to perform its obligations.

Without derogating from the above paragraph, where we determine that a Force majeure event exists, we may without notice and at any time, acting reasonably, take one or more of the following steps:

- alter your margin requirements which may require you to provide additional margin;
- close all or any of your open transactions at such closing prices as we reasonably believe to be appropriate;
- suspend or modify the application of all or part of these Terms and Conditions to the extent that the Force Majeure Event makes it

impossible or impracticable for us to comply thereto, or (d) adjust the trading hours for a particular transaction; or (e) revoke all open transactions in affected instruments we offer.

You understand and agree that we will not be liable in any way to you or to any other persons in the event of a Force majeure event, nor for our actions mentioned herein, where we decide to take such action. Any parties to this agreement shall be released of all responsibilities for partial or full non-fulfillment, as well as for improper fulfillment of the obligations under these Terms and Conditions if such non-fulfillment or breach was a result of a Force Majeure Event, which occurred after the services were terminated.

14. Tax Implications:

You acknowledge, recognize and understand that you are solely responsible for your Tax liabilities on profits and/or gains made on a trading account registered with us. The Company is not liable to calculation, account or deduct these amounts from the client's trading account. It is solely your obligation to manage, calculate and pay all taxes related to the income you derive from your trading activities on or through our services.

In case of any value-added tax or any other tax obligations that arise in relation to a transaction performed on behalf of you or any other action performed under this agreement for you, the amount incurred is fully payable by you and in this respect, you must pay the Company immediately when so requested and the Company is fully entitled to debit the account of you with the outstanding amount to be settled (excluding taxes payable by the Company in relation to Company's income or profits).

We shall not provide you any advice on any tax issues related to any of our services. You are advised to consult with an independent financial advisor, auditor or legal counsel with respect to any tax implications of

our services and/or your income derived from your trading activities on or through our services.

15. Business Introducers

The Company shall receive and/or charge for inducements, including fees related to affiliates, Business Introducers, intermediaries, referring agents or other third parties on a written agreement. The manner in which these fees, charges and/or commission are calculated shall be disclosed in the respective agreements.

Company Liability and Indemnity

1. It shall be noted that the Company and any entity related to the Company, will perform transactions in good faith and with proper due diligence but shall not be held liable for any omission, deliberate omission or fraud by any person, firm or company from whom the Company receives instructions for the execution of the Orders and/or from which transactions are carried out on behalf of you, including where this would be the result of negligence, deliberate omission or fraud on the part of the Company.
2. The Company will not be held liable for any lost opportunities by you that have resulted in either losses or reduction (or increase) in the value of your financial instruments.
3. In case the Company incurs any claims, losses, damage, liability or expenses that arise throughout the provision of the Services and all related operations that are performed as a means for these Services to be performed to you as these are agreed in this Agreement or in relation to the potential disposal of your financial instruments, you are fully liable for these losses/ expenses/ liabilities/ claims whereas the Company bears absolutely no responsibility and it is, therefore, your responsibility to indemnify the Company for the aforementioned.

4. The Company shall not be held liable for any damage caused to you as a result of any omission, negligence, deliberate omission or fraud by the bank where the Company's bank account is maintained.
5. The Company shall not be held liable for the loss of financial instruments and funds of you in cases where your assets are kept by a third party such as a bank, or for an act, which was carried out based on inaccurate information at its disposal prior to being informed by you, of any change in the said information.
6. The Company makes every effort to ensure that the Banks and institutions to which your funds and/ or financial instruments are deposited are of good standing and reputation. However, the Company shall not be held liable in the event of a loss resulting from deterioration of the financial standing of a bank or institution, or for an event such as liquidation, receivership or any other event that causes the Bank or institution of a failure and therefore leads to a loss of all or part of the funds deposited.
7. **Limitation of Liability**
Neither the Company nor its directors, officers, employees, or agents shall be liable for any losses, damages, costs or expenses, whether arising out of negligence, breach of contract, misrepresentation or otherwise, incurred or suffered by you under this Agreement (including any transaction or where the Company has declined to enter into a proposed transaction).

In no circumstances shall the Company shall have liability for losses suffered by you or any third party for any special or consequential damages, loss of profits, loss of goodwill or loss of business opportunity arising under or in connection with this Agreement, whether arising out of negligence, breach of

contract, misrepresentation or otherwise.

You shall pay to the Company such sums as it may from time to time require in or towards satisfaction of any debit balance on any of your accounts with the Company and, on a full indemnity basis, any losses, liabilities, costs or expenses (including legal fees), taxes, imposts and levies which the Company may incur or be subjected to with respect

to any of your accounts or any transaction or any matching transaction on a Market or with an intermediate broker or as a result of any misrepresentation by you or any violation by you of your obligations under this Agreement (including any transaction) or by the enforcement of the Company's rights.

You acknowledge that you have not relied upon or been induced to enter into this Agreement by a representation other than those expressly set out in this Agreement. The Company will not be liable to you for a representation that is not set out in this Agreement and that is not fraudulent.

Duration of the Agreement and Amendment Thereof

This Agreement shall be valid for an indefinite time/ period until its termination from either the Company or you or both. This Agreement is considered valid only when the Client will do his/ her first deposit with the Company.

The Agreement may be amended in the following cases:

- Unilaterally by the Company if such amendment is necessary following an amendment of the law or if FSC or any other regulatory authority issues decisions or binding directives which affect the Agreement. In any such case, the Company shall notify the Client of the said amendment either in writing or per electronic mail or through its main webpage and your consent shall not be required for any such amendment.
- In cases where the amendment of the Agreement is not required by

any change in the legal framework, the Company shall notify you of the relevant amendment through its main webpage and/ or via email. If objections arise, you may terminate the Agreement within 14 (fourteen) days from the notification by sending a registered letter and on the condition that all pending transactions on behalf of you shall be completed. Upon expiry of the above deadline without the Client having raised any objection, it shall be considered that you consent and/or accepts the content of the amendment.

Improper or Abusive Trading and/ or Unauthorized Activities

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

1. Abusive Trading

Should the Clients execute trading strategies with the objective of exploiting such misquotation(s) or act in bad faith (commonly known as 'sniping') the Company shall consider this as unacceptable behavior. Should the Company determine, at its sole discretion and in good faith, that any of the Clients and/ or any of his/ her representative trading on his/ her behalf is taking advantage, benefitting, attempting to take advantage or benefit of such misquotation(s) or that any Client is committing any other improper or abusive trading activities such as for example:

- orders placed based on manipulated prices as a result of system errors or system malfunctions;
- arbitrage trading on prices offered by our platforms as a result of systems errors;

- fraud/ illegal actions that led to the transaction;
- coordinated transactions by related parties in order to take advantage of systems errors and delays on systems updates. This can include performing coordinated transactions across different accounts with the same or different name.

In the event that, you perform, directly or indirectly Abusive Trading, the Company shall reserve the Right, without prejudice to any other rights we may have under this Agreement, to reverse all previous Transactions and/or Contracts that have been considered as a result of Abusive Trading.

2. Unauthorized Activities

Clients agree and acknowledge that they will not use our products and services for any Unauthorized Activity. “Unauthorized Activity” means any act, including but not limited to money laundering, arbitrage, or trading on off-market quotes or any other activity involving the purchase of the Financial Products on one market for immediate resale on another market in order to profit from a price discrepancy or pricing error. In such events and where we reasonably believe that any transaction involves an unauthorized and/ or abusive activity, the Company will have and retain the right to:

- adjust the offered payouts available to such Clients; and/ or
- restrict Clients’ access to streaming, instantly tradable quotes, including providing manual quotation only; and/ or
- obtain from Clients’ accounts any historic trading profits that they have gained through such abuse of liquidity as determined by the Company at any time during our trading relationship; and/ or
- reject any order or to cancel a trade; and/ or
- cancel or reserve any transaction; and/ or
- terminate our trading relationship with immediate effect.

The Company has and will continue to develop any tools necessary to identify

fraudulent and/or unlawful access and use of our Online Trading Facility.

3. Prohibited and Unlawful Trading Techniques

3.301 Price, Order Execution Process and Trading Platform Manipulation

It is prohibited for the Client to engage in and/or take actions, including but not limited to the following:

- o Take and/or engage in any action with the purpose of manipulating the Company's quoted prices;
- o Take and/or engage in any action with the purpose of manipulating the Company's execution processes;
- o Take and/or engage in any action with the purpose of manipulating the Company's Trading Platform(s);
- o Place orders on the basis of privileged confidential information (i.e. insider trading);
- o Place orders on the basis of manipulated Prices as a result of system errors and/or system malfunctions;
- o Engage in coordinated transactions by related parties in order to take advantage of systems errors and/or delays on systems updates; This can include performing coordinated transactions across different accounts with the same or different name
- o Engage in arbitrage trading, such as "Swap Arbitrage" "Latency Arbitrage" and/or "Bonus Arbitrage";
- o Engage in unusual transactions such as scalping and/or enter into positions for an arbitrarily short period of time and/or exhibit trading patterns involving what the Company considers to be sudden and significant changes in trading volume; Scalping also includes holding opposite "hedged" positions for an indefinite amount of time and then closing, or partially closing the 2 positions within a short period of time from each other
- o Deliberately attempt to take advantage of the fact that a stock price usually drops by the amount of the expected dividend the day after the Ex-Dividend date. In such case, the Company

reserves the right to apply a dividend adjustment in a form of Dividend trade without prior notice or consent at the Company's sole discretion. In case of short positions, the dividend adjustment that may be debited from the Client's account is calculated as follows $\text{dividend adjustment} = (\text{Lot Size}) * (\text{Contract Size}) * (\text{Dividend Declared})$;

- o Use any methodology, strategy, plan, device, which may adversely affect the Company's ability to effectively manage risk and/or the Company's ability to comply with financial services obligations;
- o Allow a third party, which has not be notified to the Company as an Authorized person and who is not the Account holder, to trade on the Client's account;
- o Trade on multiple accounts from a single IP address and/or from a single device;
- o Use an IP address other than the IP address of the Client's geolocation;
- o Use any software, which applies artificial intelligence analysis to the Company's systems and/or Platform(s);

- o Use any type of spider, virus, worm, Trojan-horse, time bomb and/or any other codes and/or instructions that are designed to distort, delete, damage and/or disassemble the Platform(s) and/or the communication system and/or any system of the Company;
- o Send any unsolicited commercial communication not permitted under applicable law and/or Applicable Regulations;
- o Take and/or engage in any actions that will and/or may violate the integrity of the Company's computer system(s) and/or Platform(s) and/or cause such system(s) to malfunction and/or stop their operation;
- o Unlawfully access and/or attempt to gain access, reverse engineer and/or otherwise circumvent any security measures that the Company has applied to the Platform(s);
- o Take and/or engage in any action that could potentially allow the irregular and/or unauthorized access and/or use of the Platform(s).

Should the Client engage in and/or take any of the actions listed in paragraph 3.301, or should the Company determine at its sole discretion, that the Client has engaged in and/or attempted to engage in and/or has taken any of the actions listed in paragraph 3.301, the Company reserves the right to take actions including but not limited to the following:

- Adjust the Price Spreads available to the Client; and/or
- Restrict the Client's access to streaming, instantly tradable quotes, including providing manual quotation only; introduce time delays of up to 6 seconds between the Client's placing of the order and the order opening on the Electronic Trading Platforms (to prevent scalping); and/or
- Obtain from the Client Account any historic trading profits that the Client has gained through such abuse of liquidity as determined by the

Company at any time during the Company and Client's trading relationship; and/or

- Reject an order or to cancel a trade; and/or
- Immediately terminate any contractual agreement between the Company and the Client.
- Return to the client any remaining balance net of any withdrawal and deposit fees that were initially waived

3.302 Errors in Prices

- It is possible that errors, omissions or misquotes (Material Error) may occur in relation to the Company's Products, which by fault of either of the Company or any third party, is materially incorrect when taking into account market conditions and quotes in Underlying Instruments which prevailed at the time. A Material Error may include an incorrect price, date, time or other characteristic of a Product or any error or lack of clarity of any information.

If a trade is based on a Material Error, the Company reserves the right to take the following actions without the Client's consent:

- (i) amend the terms and conditions of the Contract to reflect what the Company considers having been the fair price at the time the Contract was entered into and there had been no Material Error;
 - (ii) close the trade and any open Contracts resulting from it;
 - (iii) void the Contract from the outset; and/or
 - (iv) refrain from taking action to amend or void the Contract.
- The Company will exercise the right(s) in paragraph 31.302(a) as soon as reasonably practicable after the Company becomes aware of the Material Error. To the extent practicable, the Company will give the Client prior notice of any action the Company takes under this clause; but if it is not practicable, the Company will give the Client notice as soon as practicable afterwards. The Company, will not be liable to the

Client for any loss, cost, claim, demand or expense that the Client incurred or suffered (including loss of profits or indirect or consequential losses), arising from or connected with the Material Error including where the Material Error arising from an information service on which the Company relies.

- In the event that a Material Error has occurred and the Company has exercised its rights under paragraph 31.302(a), the Company may, without notice, adjust the Client's Account or require that any moneys paid to the Client in relation to the Contract, being the subject of the Material Error, be repaid to the Company as a debt due payable to the Company on demand.

Should the Company reasonably suspect that the Client has violated the terms of paragraph 3.301 and/or 3.302, it is entitled to take one or more of the counter measures of paragraph 31 of this Agreement.

The concept of using trading strategies aimed at exploiting errors in prices and/or concluding trades at off- market prices and/or by taking advantages of internet delays, commonly known as 'arbitrage', 'sniping' or 'scalping' (hereinafter collectively referred to as "Arbitrage"), cannot exist in an OTC market where the Client is buying or selling directly from the Principal.

Engage in unusual transactions such as scalping and/or enter into positions for an arbitrarily short period of time and/or exhibit trading patterns involving what the Company considers to be sudden and significant changes in trading volume.

Scalping also includes holding opposite "hedged" positions for an indefinite amount of time and then closing, or partially closing the 2 positions within a short period of time from each other.

The Company reserves the right, not to permit the abusive exploitation of Arbitrage on its Online Trading Facility and/ or in connection with its services.

3.31 Changes in Market Conditions



The Company shall have no obligation to contact you to advise upon appropriate action in light of changes in Market Conditions or otherwise. Clients agree and acknowledge that trading in Contract for Differences (CFDs) which are traded off-exchange or Over- The-Counter (OTC) Market are highly speculative and volatile and that, following execution of any transaction, Clients are solely responsible for making and maintaining contact with us and for monitoring open positions and ensuring that any further instructions are given on a timely basis.

Contracts for Difference (CFDs) Trading Terms

1. Overnight Swaps

A daily financing charge may apply to each Forex, CFDs, open position at the closing of the Company's trading day related to that Forex, CFD and other derivatives. If such financing charge is applicable, it will either be requested to be paid by a client directly to the Company or it will be paid by the Company to the client, depending on the type of CFD and the nature of the position the client holds. The method of calculation of the financing charge varies according to the type of CFD to which it applies. The financing charge will be credited or debited (as appropriate) to the client's account on the next trading day following the day to which it relates.

The Company reserves the right to change the method of calculating the financing charge, the financing rates and/or the types of CFDs to which the financing charge applies. For certain types of CFDs, a commission is payable by a client to open and close CFD positions. Such commission payable will be debited from the Client's account at the same time as the Company opens or closes the relevant CFD. Changes in our swap interest rates and calculations shall be at our own discretion and without notice. Clients need to always check information for the current rates charged. Information concerning the

swap rates for each Instrument is displayed on the trading platform. Rates may change quickly due to market conditions (changes in interest rates, volatility, liquidity, etc) and due to various risk related matters that are at the firm's sole discretion.

As a client, you acknowledge that when leaving a position on a CFD overnight, a premium may be either debited or credited to your account balance. Information concerning the swap rates for each Instrument is available on the Trading Platform and on our website.

2. Expiry Transactions and Rollover

Trading CFDs are linked to the market price of a certain base asset, including the market price of future contracts. A few days prior to the expiration date of the base asset to which the CFD linked, the base asset shall be replaced with another asset, and the quotation of the CFD shall change accordingly.

For certain Instruments on our platform that are based on Futures Contracts, we may, in our sole and absolute discretion, set an Expiry Date and time for a specific Instrument. Information concerning the expiration date for each Instrument is displayed on the Website.

If you do not close an open transaction with respect to an Instrument which has an Expiry Date, prior to such Expiry Date, the transaction shall automatically rollover and balance adjustments will be reflected on Client's Trading account according to the type of transaction as well as the price difference between the two contracts.

3. Corporate Actions regarding CFDs on Shares / Indices

3.1 While trading CFDs on Shares and Indices, please consider that the Company may apply reasonable measures in order to reflect the Corporate Actions of the underlying assets. This can include but is not limited to: Splits / Reverse Splits, Dividends Payments, Rights Issues, Mergers or Acquisitions, etc.

3.2 Please also note that it is the Client's sole responsibility to be aware if an

upcoming corporate event is approaching that may affect the underlying securities. The Company might charge the costs associated with the underline corporate actions, depending on Clients' position direction (Buy/Sell), without notice as this has been applied directly by our Liquidity Providers to the Company.

3.3 In relation to a dividend adjustment to be applied to the Client's account, the Client must hold an open trade at the close of the trading session on the Business Day before the ex-dividend date.

4. Types of Orders

Orders may be placed as market orders to buy or sell as soon as possible at the price obtainable in the market, or on selected products as limit stop orders to trade when the price reaches a predefined level. Limit orders to buy and stop orders to sell must be

placed below the current market price, and limit orders to sell and stop orders to buy must be placed above the current market price. If the bid price for sell orders or ask price for buy orders is reached, the order will be filled as soon as possible at the price obtainable in the market. Limit and stop orders are executed consistent with the Company's Order Execution Policy and are not guaranteed executable at the specified price or amount unless explicitly stated by the Company for the specific order.

5. Execution Practices in the Financial Instruments

5.1 Slippage

You are warned that Slippage may occur when trading in financial instruments. This is the situation when at the time that an Order is presented for execution, the specific price showed to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested price. So, Slippage is the difference between the expected price of an Order and the price the Order is actually executed at. If the execution price is better than the price requested by the Client, this is

referred to as positive slippage. If the executed price is worse than the price requested by the Client, this is referred to as negative slippage.

A Slippage is a normal element when trading in financial instruments. Slippage often occurs during periods of illiquidity or higher volatility (for example due to news announcements, economic events, and market openings and other factors) making an Order at a specific price impossible to execute. Your Orders may not be executed at declared prices. Slippage may appear in all types of accounts we offer. It is noted that Slippage can occur also during Stop loss orders, Limit orders, and other types of Orders.

We do not guarantee the execution of your Pending Orders at the price specified. Limit Orders can be filled at either requested or better price, while Stop Orders can be filled at worse, requested or better price. The resulting Slippage is always subject to market conditions at the time of the execution and the Company has no power of controlling the executed price.

5.2 General terms of Use

The Client hereby acknowledges and agrees that the Company may, in its sole discretion, add, remove or suspend from the Platform, any financial instruments, on any type of Underlying Asset or Market, from time to time in the event of a stock transformation event (for example as the result of a takeover, share consolidation/ split, merger, spin-off, nationalization, de-listing, etc.) or if no Client Positions are held in a particular financial instruments at that time.

Additionally, in the event we are no longer able to continue to provide an instrument in its existing format, we reserve the right, in our sole discretion, to amend the content or

terms of an instrument including its expiry date, trading hours or any other parameters in the instrument details tab by providing you with notice.

5.3 Benefits

The Client benefits on Takeovers and Transformations (including events such

as share consolidations/ splits, mergers, takeovers, spinoffs, MBOs, de-listings, etc.). Depending on the circumstances of each event, our policy is to close out any client open Positions at the market price immediately prior to the event taking place.

As a result of such an event, if any Instrument becomes subject to an adjustment as the result of a takeover or transformation action we shall determine the appropriate adjustments to be made to the contract price or contract quantity as we consider appropriate to account for the diluting or concentrating effect of the action. Such adjustment shall represent the economic equivalent of the rights and obligations of us and you immediately prior to the action.

5.4 Limitations and acceptance of orders

The Company may but shall not be obliged to accept instructions to enter a transaction. If we decline to enter into a proposed transaction, we shall not be obliged to give a reason, but we shall notify you accordingly. In a few cases such as technological or/ other system failures or/ in the case of force majeure events or at times where sharp movements in the market make it difficult to determine relevant market price, we may not be able to provide a price for a market.

We reserve the right to refuse to execute your order if we reasonably believe that in executing your order we will not be able to comply with our obligations under the applicable laws and regulations, where you do not have sufficient funds or margin for the relevant transaction, where the relevant trade would result in a breach of any trading limits set by us in pursuant of our risk management policy.

5.5 Minimum and maximum trade sizes

The Company reserves the right but not the obligation to set limits and parameters to control your ability to place orders at our absolute discretion. We may at any time require you to limit the number of open positions that

you may have with us. Such trading limits may be amended, increased, decreased, removed or added by us at our absolute discretion and may include: controls over our total exposure, controls over maximum order amount and order sizes, any other limits, parameters or controls which we may be required to implement with applicable laws and regulations.

Termination

1. Without Notice

You have the right to terminate the Agreement by giving the Company at least 14 (fourteen) days written notice, specifying the date of termination in such, on the condition that in the case of such termination, all Client's open positions shall be closed by the date of termination without derogating all the provision aforementioned therein, including all outstanding fees, charges, commissions, penalties and/or dealing expenses incurred by terminating this Agreement; and any losses and expenses realized in closing any transactions or settling payments or concluding outstanding obligations incurred by us on your behalf.

The Company may terminate this Agreement by giving you within 14 (fourteen) days written notice, specifying the date of termination therein.

The Company may terminate this Agreement immediately without giving any notice in the following cases:

- Death of the Client;
- In case of a decision of bankruptcy or winding up of you is taken through a meeting or through the submission of an application for the aforementioned;
- Termination is required by any competent regulatory authority or body;
- You violate any provision of this Agreement and in the Company's opinion this Agreement cannot be implemented;

- You violate any law or regulation to which you are subject, including but not limited to, laws and regulations relating to exchange control and registration requirements;
- You involve the Company directly or indirectly in any type of fraud;
- An Event of Default as defined in Section 31.3 of this Agreement occurs.

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

- Any pending fee of the Company and any other amount payable to the Company;
- Any charge and additional expenses incurred or to be incurred by the Company as a result of the termination of the Agreement;
- Any damages which arose during the arrangement or settlement of pending obligations.
- Failure to provide us with personal identifiable documentation and information within the time frame in which the verification of the identity of a client, not exceeding fourteen (14) days from the initial contract.

2. Breach

In case of breach by you of this agreement, the Company reserves the right to reverse all previous transactions which place the Company's interests and/or all of any of its Clients' interests at risk before terminating the Agreement.

3. Events of Default

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

- The failure of you to observe or perform any other provision of this Agreement and such failure continues for one (1) business Day after

notice of non-performance has been provided to you by the Company.

- The commencement by a third party of procedures seeking your bankruptcy (in case of a natural person) or your insolvency or other similar voluntary cases of liquidation (in case of legal person) under the applicable laws or any other similar proceedings which are analogous to those pre- mentioned in relation to you.
- You take 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.
- You die or become of unsound mind (if a natural person).
- Any identified Conflict of interest arises and cannot be managed by the Company;
- Any representation or warranty made or given or deemed made or given by you under this Agreement 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.
- 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 your ability to perform any of its obligations under this Agreement.

On the occurrence of an Event of Default the Company shall be entitled to take, in its absolute discretion, any of the following actions at any time and without giving prior notice to you:

- instead of returning to your investments equivalent to those credited to your account, to pay you the fair market value of such investments at the time the Company exercises such right, and/ or

- to sell such of your investments as are in the Company's possession or in the possession of any nominee or third party appointed under or pursuant to this Agreement, in each case as the Company may in its absolute discretion select or and upon such terms as the Company may in its absolute discretion think fit (without being responsible for any loss or diminution in price) in order to realize funds sufficient to cover any amount due by you hereunder, and/ or
- to close out, replace or reverse any transaction, buy, sell, borrow or lend or enter into any other transactions or take, or refrain from taking such other action at such time or times and in such manner as, at the Company's sole discretion, the Company consider necessary or appropriate to cover, reduce or eliminate its loss or liability under or in respect of any of your contracts, positions or commitments, and/ or
- to treat any or all transactions then outstanding as having been repudiated by the Client, in which event the Company's obligations under such transaction or transactions shall thereupon be canceled and terminated.

Risk Acknowledgment

1. It shall be noted that due to market conditions and fluctuations, the value of financial instruments may increase or decrease, or may even be reduced to zero. Regardless of the information, the Company may provide to you, you agree and acknowledges the possibility of these cases occurring. You are aware and acknowledge that there is a great risk of incurring losses and damages as a result of the investment activity (purchase and/or sale of financial instruments) through the Company and the Company's Trading Platform and accepts that you are willing to undertake this risk upon entering into this business relationship.

You declare that you have read, understood and unreservedly accepted the following:

- Trading and investing in leveraged and/or non-leveraged Instruments is (i) highly speculative; (ii) may involve an extreme degree of risk; and (iii) is appropriate only for persons who, if they trade on margin, can assume risk of loss in excess of their margin deposit.
 - Information on the previous performance of a financial instrument does not guarantee its current and/ or future performance. Historical data are not and should not be considered as reflective of the future returns of any financial instruments.
 - In cases of financial instruments traded in currencies other than the currency of your country of residence, you are running the risk of a change in the exchange rate that will decrease the value and price of the financial instruments and affect their performance.
 - You must be aware that you are running the risk of losing all of your funds invested and must only purchase financial instruments if you are willing to do so if happened. Further, all expenses and commissions incurred will be payable by you.
 - You are aware that any open positions may be automatically closed if you fail to provide the Company with documentation within the required time period.
2. The maximum loss that may be incurred by any client is the amount of money paid by them to the Company including rolling fees for day trade deals.
 3. Each financial contract purchased by a Client via the Company's website is an individual Agreement made between the client and the Company and is not transferable, negotiable or assignable to or with any third party.



Confidential Information

1. Confidentiality

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

The Company will never disclose any private or otherwise confidential information in regard to our Clients and former Clients to third parties without the express written consent of our Clients, except in such specific cases in which disclosure is a requirement under law or is otherwise necessary in order to perform verification analysis on the Client's identity for the purposes of safeguarding their account and securing their personal information.

2. Communication

Unless the contrary is specifically provided, any notice, instructions, authorizations, requests or other communications to be given to the Company by you under the Agreement shall be in writing and shall be sent to the Company's mailing address as indicated in the Company's website or to any other address which the Company may from time to time specify to you for this purpose and shall take effect only when actually received by the Company, provided they do not violate and are not contrary to any term of this Agreement. You hereby consent to your account information and trade confirmations being available online instead of having such information delivered to you by mail or email. You will be able to access account information through the trading platform using your Account credentials. We publish all of your account activity, so you are able to download such a report

from your account.

This Agreement covers any form of communication between the Company and you including email, telephone, fax and any other means of communication we agree.

Any orders or instructions you provide us with via email or any other electronic means will constitute evidence of the orders or instructions given.

You further acknowledge that the Company may record telephone conversations between you and the Company without the use of a warning tone to ensure that the

material terms of the transaction and any other material information relating to the transaction are promptly and accurately recorded. Such records will be the Company's sole property and accepted by you as evidence of the Orders or instructions given.

It is the responsibility of the client to ensure that any communication with us with regards to any matter, you should do so on time as the Company cannot accept any liability for any loss that arises as a result of undeliverable or delayed communication sent to us by you.

3. Disclosure of Clients' Information

We do not disclose our Client's information (whether active or/ inactive) to any non- affiliated third-parties other than in the following:

- Regulatory or/ Lawful Disclosure: We may disclose personal information of our Clients to third- parties as permitted by or required to comply with applicable Laws and/or Regulations in the jurisdiction of which you are a permanent resident or/ citizen and/or jurisdictions where the Company may be lawfully required to do so. Within the context of our licensed services, we may share your data with the state regulator of Mauritius (FSC) in order to be able to fully perform its supervisory functions and takes steps to ensure the controlled companies compliance with obligations under the applicable laws.



- **Third Parties:** We do not disclose personal information of our Clients to our Affiliates and/or third parties. Any disclosure made by us to third parties shall result from support services for your Account or to facilitate your transactions or contracts with us (such parties include companies related to FOT Limited, payment providers, legal, professional or accounting advice).
- **Disclosure to affiliate companies and/or Business Introducers:** We may disclose personal information of our Clients to our affiliate companies or IBs in order to provide you with the relevant services.
- **Other Disclosures:** By consenting to the terms of this Agreement, you have consented to the disclosure of the data or where disclosure is necessary to achieve the purpose(s) for which it was collected, processed and stored such data, and that the data may also be disclosed in some circumstances where we have reason to believe that doing so is necessary to identify, contact or bring legal action against anyone damaging, injuring, or interfering with our rights, property, users, or anyone else who could be harmed by such activities, or otherwise where necessary for the establishment, exercise or defense of legal claims. For more information, please read our Privacy Policy.

Personal Data Protection

The Company will collect, process and store all personal data of its Clients, and where you are a corporate entity, shall include personal data of any of your directors, employees or officers..

We collect, process and store information about our Clients, including, without limitation to personal information on identity, trading history, financial information, payment information, repayment information, and transaction information in order for the Company to comply with its legal obligations and the anti-money laundering legislation.

For this purpose, we may share or transfer Clients' personal data to payment service providers (PSPs) whose card or/ payment method the Client selected for payment in order for the said providers to process the payment (e.g.Skrill, Neteller, etc). Data transfer is performed to fulfill the contractual relationship and the provision of investment and/or ancillary services.

Within the Company, access to your personal data is given to those officers who require such access to perform the Company's contractual and legal obligations. Access is given to the third party, service providers and agents under a service agreement with the Company for these and other regulatory purposes. The Service providers and agents appointed by the Company are required to observe the instructions and authorization provided in relation to the processing of personal data of its Clients.

We store all personal data necessary and mandated by law for a period of five (5) years after the termination of the Client's relationship with the Company. If the purpose of the storage ceases to apply or storage period mandated by law expires, the personal data are archived or erased pursuant to regulatory provisions.

By accepting this Agreement, you understand and consent that you have read and accepted the terms of the "Privacy Policy" that the Company has adopted as this Policy is mentioned in detail in the Company's main website available to all Clients.

Complaints Procedure

The Company has set out the procedures that need to be followed in the event that a Client wants to lodge a complaint about the product or the distribution and sale of the product or the conduct of the Company, pursuant to our "Complaints Handling Policy", available on our website.



The Client may subsequently submit the complaint following the above mentioned policy to our Compliance Department at contact@fot.co.

Conflict of Interest

Under Applicable Regulations, the Company is required to have arrangements in place to manage conflicts of interest between the Company and its Clients and between other Clients. The Company will make all reasonable efforts to avoid conflicts of interest. Where such conflicts cannot be avoided the Company shall ensure that you are treated fairly and at the highest level of integrity and that their interests are protected at all times.

We reserve the right to give you notice of termination in accordance with the provisions of Section 33 of this Agreement (Termination), and more information regarding the identified conflict of interest shall be provided to you upon request.

You acknowledge and accept that you have read and accepted the “Conflicts of Interest Policy”, which was provided to you during the registration process and made available on our website.

Third-Party and Website Content

You acknowledge that the website (“www.fotmarkets.com”) might include general information, news, commentaries, quotes and other information related to financial markets and/or advertising.

The information provided by the Company does not constitute investment research or advice. All news, commentaries, quotes and other information related to financial markets published by the Company are strictly of promotional/marketing nature. Your consent to receive such material may be revoked at any time by following the instructions in our Privacy Policy.

Within the scope of this Agreement, the Company will not be liable for the content of any third-party websites or omissions or the actions of their proprietors nor for the contents of Third-party advertisements or activities on those websites.

Any hyperlinks to other websites are provided for general information purposes only, and the use of such links by Clients or potential client remains at own risk.

Our website is regulated by the provisions of our Privacy policy and all applicable local legislation and regulations, as amended from time to time.

General Provisions

You acknowledge that no representations were made to you by or on behalf of the Company which has in any way incited or persuaded you to enter into the Agreement.

1. Copyright

Copyrights published on our website <https://formatkets.com/> belong to the Company or of third parties which have authorized the Company of its use on the website or Service. It is prohibited to alter, advertise, publish, sell, distribute or make any commercial use of the copyrighted material, whether in whole or in part, except with a signed prior acknowledgment from the Company.

Unless agreed otherwise, all content, including but without limitation to the marketing plan, information, questions and answers, emails and commentaries (hereinafter "Information") provided to the Company shall not constitute a confidential or proprietary right of the Clients. By accepting the terms of this Agreement, you have granted authorization to the Company to use your information (except for personal identification), at the sole discretion

of the Company without additional consent and/or the need for compensation due to such use.

You shall refrain from providing or uploading content that is illegal or harmful or inappropriate to other Clients, and prohibited action which might revoke the license of the Company.

2. Enforceability

In case any provision of the Agreement is or becomes, at any time, illegal void or non-enforceable in any respect, in accordance with a law and/ or regulation of any jurisdiction, the legality, validity or enforceability of the remaining provisions of the Agreement or the legality, validity or enforceability of this provision in accordance with the law and/ or regulation of any other jurisdiction, shall not be affected.

All transactions on behalf of you shall be subject to the laws which govern the establishment and operation, the regulations, arrangements, directives, circulars, and customs (jointly hereinafter called the “Laws and Regulations”) of FSC and any other authorities which govern the operation of the Securities Dealers (as defined in such Laws and Regulations), as they are amended or modified from time to time.

The Company shall be entitled to take or omit to take any measures which it considers desirable in view of compliance with the Laws and Regulations in force at the time. Any such measures as may be taken and all the Laws and Regulations in force shall be binding for you and shall not render us or any of our directors, officers or employees liable.

You shall take all reasonably necessary measures (including, without prejudice to the generality of the above, the execution of all necessary documents) so that the Company may duly fulfill its obligations under the Agreement.

The location of detailed information regarding the execution and conditions for the investment transactions in financial instruments conducted by the

Company and other information regarding the activity of the Company are accessible and addressed to any natural persons and legal entities via the Company's website.

3. No Waiver

No failure by either party to this Agreement herein at any time to give notice of any breach by the other party to, or to require compliance with, any condition or provision of this Agreement shall be deemed a waiver of similar or dissimilar provisions or conditions

at the same or at any prior or subsequent time. The failure of any party hereto to exercise any right, power or remedy provided under this Agreement or otherwise under the applicable Laws and/ Regulations, or to insist upon compliance by any other party hereto with such party's obligations hereunder, and any custom or practice of the parties in conflict with the terms hereof, shall not constitute a waiver by such party of such party's right to exercise any such or other rights, power or remedy or to demand such compliance.

4. Customer Due Diligence (CDD) and Know Your Customer (KYC)

The Company may not or/ may be unable to accept the client as its client, and hence open a Client Account for him or/ accept any money from him or/ allow him to initiate trading activities until the client properly or fully completes and submits the Account opening questionnaire along with all lawfully required identification documents, and all internal company checks in accordance to the applicable Laws and Regulations.

We need to receive the identification documents that include but are not limited to:

- Valid passport or National ID Card issued by Government Authority;
- Recent proof of address in the form of a Utility bill or Bank statement;

By accepting our Terms and Conditions, you acknowledge and agree that you are required by law to provide us with personal identifiable information and

documents within fourteen (14) days as of the effective date of this Agreement. We reserve all rights to terminate the business relationship, block access to our services and refund any available balances through the original method of payment in your name.

We retain the right, during the business relationship with the client, to request at any time any other documents and/or information from the client that the Company considers necessary, as part of the Company's ongoing monitoring of the Clients' activities and/or to update the Client's information. The Company also reserves the right to impose additional documents and/or specific due diligence requirements to accept clients residing in certain countries as required under the applicable laws, regulations and/or jurisdiction.

5. Money Laundering, Sanctions, and Financial Crime Prevention

It is the obligation of the Company and its affiliates to prohibit and actively pursue the prevention of money laundering as well as any activities that facilitate money laundering or terrorist financing or criminal activities. The Company reserves the right to terminate this Agreement with immediate effect, to decline to execute any pending orders and freeze or block your account access and any valuables thereon:

- Where we have a reason to believe that you are in breach of the AML laws and regulations;
- Where you refuse to provide us either at the account opening stage or any subsequent stage that we determine at our discretion information or documents about you are required for the purposes of this Agreement, including updated proof of identity or residence in accordance to the applicable laws;
- Where any of your information or documents becomes untrue or misleading. We may report and disclose any information to any authority which we consider necessary for the purpose of our

compliance with the applicable laws and regulations concerning money laundering, sanctions, corruption, and terrorist financing, and may act in accordance with their instructions with respect to you, your account, your transactions and any information which we have about you.

Where you or any ultimate beneficial owner or persons for whom you might act hereunder is a politically exposed person (PEP), adequate disclosure of this fact must be made to us and, if during the term of this Agreement, you or any ultimate beneficial owner or persons for whom you might act hereunder becomes a politically exposed person (PEP), you will notify us of such fact immediately.

If you or your associate (including an individual or entity) or any ultimate beneficial owner or persons for whom you might act hereunder is subject to any sanctions, you will notify us of such fact immediately.

6. Unauthorized use of your account

Your account, your password, your user ID and access code that shall be assigned to you, shall only be used by yourself or any authorized persons of yours appointed for the purpose of this Agreement.

You are solely responsible for all and any loss resulting from unauthorized use of your account, including loss suffered as a result of stolen or lost user ID or password or other security information.

If you believe that your account is being used without your permission or consent, you should immediately contact our Customer Support Team through live chat or contact us page. If we receive your notification outside our operating hours, the account will be blocked as soon as reasonably possible.

We may, but shall not be obliged to notify you of any activity which we believe is carried out through your account without your authorization and where reasonably suspend this to be the case, we may, at our own discretion,

suspend access to your account until you confirm all trading activities carried out through your account is authorized by you.

7. Your Authorized Persons

Any authorized persons of the Client must solely act on behalf of the client in accordance with the terms of this Agreement.

We reserve the right to decline to approve the proposed authorized person, to suspend, to terminate and/or withdraw our consent to such authorized persons trading through your account.

It is your sole responsibility to monitor the activities of any authorized persons whom you allow to trade through your account with us and ensure that all activities are in accordance with your authorization.

Unless otherwise agreed in writing and/or upon receipt of your instruction to terminate authorization, you are solely responsible for any losses suffered by you as a result of the trading activities of the authorized persons, with respect to any orders placed or trades carried out in the event where such persons exceeded your authority or acted fraudulently.

8. System Maintenance

The Company shall conduct regular technical maintenance to ensure the continuous proper functioning of our trading platforms, systems as well as improve the provision of our services in accordance with the terms of this Agreement.

Where non-regular technical maintenance may be necessitated as a result of technical errors, technical bugs, error fixes, and/or malfunctions, we reserve the right to conduct such urgent maintenance at any time. We shall endeavor to provide you with prior notice of such maintenance within a reasonable time.

However, we reserve the right to extend and/or adjust the maintenance hours at our discretion, in such event we shall notify you of such extended or adjusted maintenance hours by publishing a notice on our website or

notification via email to you or via other means of communication permitted in this Agreement. Nevertheless, however, you shall not be able to access our online trading platforms during the maintenance hours. You agree that it is your responsibility to keep yourself informed on the maintenance hours that may be applicable during the business day by visiting our website.

You do acknowledge and waive any claims you may have against us as a result of our electronic trading platform being unavailable during the normal trading hours due to the non-regular technical maintenance.

9. Assignment

Unless expressly determined and stated otherwise, this Agreement and its terms and conditions shall apply to parties to it, whether directly and/or indirectly.

10. Governing Language

Any translation for this Agreement or any other policies and/ or any other content included in the official website of the Company is done for a local requirement or for your convenience.

The provisions of the Terms and Conditions and/ or any other policies and/ or any other content included in the official website of the Company expressed in the English language shall prevail over the provisions of any other translation of the same documents in whichever language the potential translation might be. You must keep in mind that the English version of this document will serve for legal purposes.

11. Modifications

The Company reserves the right to change the terms and conditions of this Agreement at any time with or without notice by posting such changes on the www.fot.co website. You are responsible for regularly reviewing the terms of this Agreement for any modifications, amendments and agree to be bound by the same.

12. BONUS POLICY



Any bonuses, promotions and benefits that are provided by Fot Limited or any trading account are held under the Company's terms and conditions and can be viewed there for more details. Should Fot Limited under any circumstance suspect any wrong doing or deception, Fot Limited reserves the right to cancel bonuses, promotions or benefits that have been provided or are supposed to be provided to the specified trading account. The decision whether to offer a bonus to a prospective/potential client is clearly and indisputably at Fot Limited absolute and unreserved discretion.

Fot Limited does not wish to restrict your account during the period in which you have not met trading volume requirements related to your bonus. Thus it should be noted that if you request a withdrawal during this period, the full bonus amount, including profits generated from the said bonus, will be forfeited. In such a case, the bonus amount will be deducted from your remaining account balance. You will then be able to manage the remaining balance in your account freely.

Please Note

If the balance turns negative the balance is zeroed and the credit ie bonus also zeros

If the losses exceed the available balance (client's funds), the balance (client's funds) will reach zero and further losses will be deducted from the bonus amount. Then (if not reached the required bonus trading volume) the rest of the remaining bonus will be automatically removed from the equity of the account as soon as the position/s is closed (either by the client or automatically due to the fall of the margin level under 50%).

The acceptance to the reception of the bonus and its insertion to your account, binds the client to the bonus's terms and conditions above and hereinafter. After the bonus is injected to the client's account, it cannot be retracted and/or removed under any circumstances.

Account Terms:

Customers are prohibited from opening multiple accounts with the Company for the sole purpose of enjoying more than one Bonus. In such cases the Company shall retain any Bonus rewarded to the Customer, any earnings will be forfeited, and any amount deposited by the Customer to the Account will be returned to the Customer accordingly.

Opt out:

The Customer is not required to accept any Bonus offered by the Company; all Bonuses are optional. The Customer may choose not to accept a Bonus. In these circumstances, the Customer will not be bound to the terms relating to Bonuses.

Should the Customer mistakenly accept a Bonus, the Customer shall not trade on the Account and notify the Customer Support within 5 working days from mistakenly accepting the Bonus. In such circumstances, the Company will remove the Bonus from the Customer's account and the Customer shall not be held to the Bonus terms.

Applicable Law, Jurisdiction

This Agreement and all transactional relations between you and the Company are governed by the Laws of Mauritius and the competent court for the settlement of any dispute which may arise between them shall be the District Court of the district in which the Company's headquarters are located.

Declaration

The Company may review and/ or amend the present Agreement on its sole discretion, whenever it deems necessary. Your access and use of our Online Trading Facility constitute your acceptance of this Agreement and any other legal documents and/or notices and/or statements contained on or in our Online Trading Facility. Your access and use of our Online Trading Facility is governed by the version of the Agreement that is in effect on the date on



which our Online Trading Facility is accessed and/or used by you. Please feel free to contact our customer support team for any clarifications before you continue to access and/or use our Online Trading Facility.

Contact Details

Should you have any questions about the Terms and Conditions of Use, please contact our Support team at contact@fot.com.