



## CORPORATE APPLICATION

Account Type

Are you politically exposed?

### GENERAL CORPORATE INFORMATION

Company Name*	<input type="text"/>
Street Address*	<input type="text"/>
City *	<input type="text"/>
State*	<input type="text"/>
Postal Code*	<input type="text"/>
Country*	<input type="text"/>

Is your company in good standing?

Phone 1*	<input type="text"/>
Phone 2*	<input type="text"/>
Fax*	<input type="text"/>
Email Address*	<input type="text"/>

### INCORPORATION INFORMATION

President's Name	<input type="text"/>
Secretary's Name	<input type="text"/>
Date of Incorporation	<input type="text"/>
Country of Incorp.	<input type="text"/>
Country	<input type="text"/>

Mailing Address (If your mailing address is different from your residential address.)

Street Address	<input type="text"/>
Street Address 2	<input type="text"/>
State	<input type="text"/>
Zip Code	<input type="text"/>
Country	<input type="text"/>

### TELL US ABOUT YOUR INVESTMENT EXPERIENCE:

Risk Tolerance	<input type="text"/>	Amount to Fund Account	<input type="text"/>
Knowledge Level	<input type="text"/>	Main source of Funds for trading	<input type="text"/>
Years of Experience	<input type="text"/>	Funding Method	<input type="text"/>
Transactions per year	<input type="text"/>	Origin of Funds (Country)	<input type="text"/>
Average size per trade	<input type="text"/>		

### TRADING SUMMARY

Do you use Market Data solely for your personal, non-business use?

Do you receive Market Data for your business or any other entity?

Are you engaged to provide investment advice to any individual or entity?

Are you engaged as an asset manager?

## INCORPORATION INFORMATION

President's Name

Secretary's Name

Date of Incorporation

Country of  
Incorporation

Is your company in good standing?

## FINANCIAL & EMPLOYMENT INFORMATION

### Financial Information

**ANNUAL INCOME** (total amount of income or salary earned annually.)

**NET WORTH**

**LIQUID NET WORTH** (The part of your net worth that can be readily turned into cash)

### Employee Information

**EMPLOYMENT TYPE**

Note: If you selected employed or self-employed please complete the below section

Employer Name

Nature of Business

Address 1

Address 2

Occupation

Postal Code

City

State

Country

## INDUSTRY AND AFFILIATIONS

Are you or any of your immediate family members employed by this firm?

*\*if yes, enter details here*

Are you or any of your immediate family members employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, or branch manager of a broker-dealer firm) or a financial regulatory agency?

*\*if yes, enter details here*

Are you or any of your immediate family members an officer, director or 10%(or more) shareholder in a publicly-owned company?

*\*if yes, enter details here*

Have you ever been convicted of an indictable offence, fraud, or any other serious criminal offense?

*\*if yes, enter details here*

Have you ever had a bank or investment account involuntarily closed or frozen in any jurisdiction?

*\*if yes, enter details here*

**DIRECTORS**

Director 1		Director 4	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Director 2		Director 5	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Director 3		Director 6	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	

**OFFICERS**

Officer 1		Officer 4	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Officer 2		Officer 5	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Officer 3		Officer 6	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	

**BENEFICIAL OWNERS**

Beneficial Owner 1		Beneficial Owner 4	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Beneficial Owner 2		Beneficial Owner 5	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Beneficial Owner 1		Beneficial Owner 1	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	

How did you hear about us?

DIRECTOR # 1 PERSONAL INFORMATION		DIRECTOR # 2 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
EMPLOYMENT INFORMATION		EMPLOYMENT INFORMATION	
Employment Status		Employment Status	
Employer Name		Employer Name	
Occupation		Occupation	
Business Type		Business Type	
# of Years Employed		# of Years Employed	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	

Country		Country	
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DIRECTOR # 3 PERSONAL INFORMATION		DIRECTOR # 4 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
<b>EMPLOYMENT INFORMATION</b>		<b>EMPLOYMENT INFORMATION</b>	
Employment Status		Employment Status	
Employer Name		Employer Name	
Occupation		Occupation	
Business Type		Business Type	
# of Years Employed		# of Years Employed	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	
Country		Country	

DIRECTOR # 5 PERSONAL INFORMATION		DIRECTOR # 6 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
<b>EMPLOYMENT INFORMATION</b>		<b>EMPLOYMENT INFORMATION</b>	
Employment Status		Employment Status	
Employer Name		Employer Name	
Occupation		Occupation	
Business Type		Business Type	
# of Years Employed		# of Years Employed	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	
Country		Country	

OFFICER # 1 PERSONAL INFORMATION		OFFICER # 2 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
<b>EMPLOYMENT INFORMATION</b>		<b>EMPLOYMENT INFORMATION</b>	
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Employer Name		Employer Name	
Occupation		Occupation	
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Street Address		Street Address	
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OFFICER # 3 PERSONAL INFORMATION		OFFICER # 4 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
State		State	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
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State		State	
Zip Code		Zip Code	
Country		Country	

OFFICER # 5 PERSONAL INFORMATION	OFFICER # 6 PERSONAL INFORMATION
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First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
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State		State	
Zip Code		Zip Code	
Country		Country	



GENERAL CLIENT AGREEMENT AND RISK DISCLOSURES: PLEASE READ THIS DOCUMENT CAREFULLY and retain it for future reference. Please note that the information contained herein is subject to change without notice.

Please contact us if you need further clarification.

Contracts for Difference ("CFDs") are complex derivative products and are not suitable for all investors. When trading CFDs, you should not use money that you cannot afford to lose. You should only consider trading CFDs if you have experience of trading in volatile markets, fully understand how CFDs work (including all associated risks and costs), are aware that the use of margin or leverage creates greater risks, understand that there are situations where we will be able to close out your transactions without giving you notice, and have sufficient time to manage your transactions on an active basis. More detailed risk warnings are set out below.

### Introduction

You ("the Client") acknowledge that by opening a CFD Trading Account you agree to be bound by the Terms and Conditions of service provided by F1Trade, Ltd. (also referred to as 'F1TRADE'), a company registered in St. Vincent & The Grenadines (registration number: 25629 BC 2019) as an unregulated CFD/Forex broker, whose registered office is Suite 305, Griffith Corporate Centre, P.O. Box 1510, Beachmont, Kingstown, St. Vincent and the Grenadines.

Your consent to these terms

You acknowledge and agree that by clicking the "I Accept" button or similar buttons or links as may be designated by F1TRADE to show your approval of any foregoing texts, the use of the Services, you are entering into a legally binding contract.

### Definitions

Various terms in this agreement have a defined meaning as follows:

"F1Trade, Ltd." or "F1Trade" means F1 Trade, Ltd., a company registered in St. Vincent and the Grenadines (registration number: 25629 BC 2019), whose registered office is Suite 305, Griffith Corporate Centre, P.O. Box 1510, Beachmont, Kingstown, St. Vincent and the Grenadines.

"We", "us", "our" means F1Trade, Ltd., where your account is held.

"You", "your" means you, the natural person or legal entity in who is the registered user of the Trading Platform or a visitor to the Website, [www.f1trade.com](http://www.f1trade.com).

"Account Application" means the application you prepare and submit to open a Brokerage Account.

"Available Funds" means the sum of all funds on deposit in your account, plus funds receivable from settled sales, minus funds needed to pay for recent purchases and minus funds needed to pay for any open orders and any uncleared deposits.

"Business Day" means any day other than a Saturday or a Sunday or a U.S. stock exchange holiday.

"Customer Agreement" means the agreement you make with us when you open a CFD Trading account, as amended.

"Debit Balance" means an account balance representing money owed us, F1TRADE.

"Good Delivery" means the delivery to F1TRADE of freely transferable share CFDs (properly endorsed, registered and fully negotiable stock certificates which clear transfer)

"Password" means Your Personal Password used to access the F1TRADE online trading service.

"Property" means share CFDs, certificates of deposit, commercial paper, monies, cash deposits, options, commodities and contracts for the future delivery of, or otherwise relating to commodities or share CFDs and all other property usually and customarily dealt with by CFD firms.

"Service" means F1Trade's online services.

"Short Sale" means the sale of a share CFD you are not long in.

"User ID" means Your alphanumeric code which is required for you to access your account through the Service.

"Margin Account" means a brokerage account in which the broker lends the customer cash to purchase share CFDs.

Any words following the terms including, include, in particular, for example or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

## Scope of Services

These Terms and Conditions cover the entire scope of Services provided by F1TRADE including, but not limited to, the use of our website and/or applications, data collection and storage practices as fully described in our Privacy Policy, downloadable material from the F1TRADE website, financial information published on our website, electronic content, data feeds, tools for executing transactions on the internet or by phone and any other features, content or services that We may add in the future. These Terms and Conditions cover any form of communication between Us and you including email, telephone, fax and any other means of communication we agree.

The Services are offered in relation to:

Transactions in U.S. stock CFDs where the underlying assets include shares, Exchange-Traded Funds (ETFs), and/or indices and other CFD products.

We reserve the right to modify, suspend or discontinue, temporarily or permanently, all or any part of our Services with or without notice. You agree that we will not be liable to you or to any third party (for whom you may be acting) for any modification, suspension or discontinuance of all or any part of our Services.

As set out in Clause 17 below, F1TRADE will generally act in a principal capacity, in connection with the transactions provided under these Terms and Conditions. F1TRADE will therefore arrange for Orders are usually routed through F1Trade's trade system and executed through the firm's liquidity provider account in a principal capacity and not direct access through the marketplace, certain orders, at F1Trade's sole discretion, may be subject to manual review and entry, which may cause delays in the processing of your orders. You also understand that you will receive the price at which your order executes at the market price when reached, which may be different from the price at which the cfd or option is trading when your order is entered into our system.

## Your Relationship With Us

F1TRADE will generally act in a principal capacity. The trades are routed through F1Trade's trade system and executed through the firm's inventory account on a principal or risk-less principal capacity and not direct access through the marketplace.

## Your Representations & Warranties

Every time you use a Service you will be deemed to represent and warrant that:

You are at least 18 years old, or the age of legal consent for engaging in financial investment activities under the laws of any jurisdiction that applies to you;

You are not a politically exposed person and do not have any relationship (e.g., relative, associate etc.) with a person who holds or held any public position. If the above statement is untrue or inaccurate with respect to you, please inform our customer support team at and we shall inform you if/how you may continue to use the Services;

You are not an employee of any share CFDs exchange or a member firm of any exchange or of a bank, trust company, insurance company, registered investment company or registered investment advisory firm, unless you have notified F1TRADE otherwise.

You are of sound mind and are capable of taking responsibility for your own actions;

All the details that you have submitted to us or any details given to us when opening an account and/or making a deposit are accurate, up-to-date, complete and not misleading and match the name on the payment card and/or payment accounts in which you intend to deposit or receive monies from your account;

You will notify us immediately of any changes to any information you have provided to us in connection with these Terms and Conditions;

You understand that financial regulations, financial codes, financial ethics and contractual requirements vary worldwide, and it is your responsibility to make sure that you comply with any and all local regulations, directives, restrictions and laws in your local place of residence before using the Services. You have verified and determined that your use of the Services does not violate any such laws or regulations of any jurisdiction that applies to you;

You represent that no persons other than those signing this agreement have an interest or beneficial ownership in your account and that the share CFDs in your account from time to time are solely for your benefit.

You are responsible for any regulatory reporting requirements in relation to your transactions for example disclosure of net short positions where the underlying share CFDs are subject to short selling restrictions;

All money that you use and invest through the Services does not originate in any way from drug trafficking, abduction, terrorist activity or any other criminal activity that is unlawful or could be considered unlawful by any relevant authority.

For the avoidance of doubt, representations and warranties are personal statements or assurances given by you on which we will rely when we provide the Services to you.

#### General Risk Statement

You understand that you use the services provided by both F1TRADE at your own risk. You should only use these services if you fully understand the risks associated with trading leveraged products, can bear the loss of any money invested, are aware that the use of margin or leverage creates greater risks; understand that there are situations where we will be able to close out your transactions without giving you notice, and have sufficient time to manage your transactions on an active basis.

Share CFDs and similar products can be volatile, and underlying prices are therefore often highly unpredictable.

You should not deal in leveraged products unless you understand the nature of the products, and the risks and costs associated with trading these products. You should be satisfied that the products are suitable for you, considering your circumstances and financial position.

Be cautious of claims of large profits from day trading. You should be wary of advertisements or other statements that emphasize the potential for large profits in day trading. Day trading can also lead to large and immediate financial losses. Day trading requires in-depth knowledge of the share CFDs markets and trading techniques and strategies.

Day trading requires knowledge of a firm's operations. You should be familiar with a share CFDs firm's business practices, including the operation of the firm's order execution systems and procedures. Under certain market conditions, you may find it difficult or impossible to liquidate a position quickly at a reasonable price. This can occur, for example, when the market for a stock suddenly drops, or if trading is halted due to recent news events or unusual trading activity. The more volatile a stock is, the greater the likelihood that problems may be encountered in executing a transaction. In addition to normal market risks, you may experience losses due to systems failures.

Day trading will generate substantial commissions, even if the per trade cost is low. Day trading involves aggressive trading, and generally you will pay commissions on each trade. The total daily commissions that you pay on your trades will add to your losses or significantly reduce your earnings.

#### Who Our Products/Services Target

Day trading and trading leveraged products can be extremely risky. Day trading generally is not appropriate for someone of limited resources and limited investment or trading experience and low risk tolerance. In general, we consider that these products should only be used by clients who:

1. have sufficient relevant knowledge / experience in volatile markets;
2. are trading with money they can afford to lose;
3. have a high-risk tolerance; and
4. are engaging in speculative trading, or entering into trades in pursuance of a short-term investment strategy;

#### Investment Advice

F1TRADE does not provide investment advice (including, for the avoidance of doubt, any tax related advice).

Furthermore, F1TRADE does not give investment recommendations and / or advise you on the merits of any investments. You must rely on your own judgment when deciding whether or not to enter into or close out a given position.

You acknowledge that F1TRADE will not be providing you with any legal, tax or accounting advice. You assume full responsibility with respect to transactions in or for your Account and your investment decisions. F1TRADE and their officers, directors, employees, agents and affiliates will have no liability with respect to transactions in or for your Account and your investment decisions.

#### Important Note on certain jurisdictions

F1TRADE does not accept any accounts for United States Residents that have been solicited directly or indirectly in compliance with SEC Rule 15a-6. F1TRADE reserves the right to impose additional requirements or conditions before accepting users residing in or from specific countries in its sole discretion.

#### Opening an Account

You acknowledge that we may obtain, verify, and record information identifying each user upon opening an account. Accordingly, at any given time from the date of your registration with us we may ask you to provide personally identifiable information. F1TRADE reserves the right to limit, block access to the Services, close open positions in your account, restrict any withdrawals/opening new positions/making new deposits



and/or terminate the user account and/or any other action or limitation as F1TRADE shall decide if such information is not provided. If you choose to provide us with the information and register with us as a user, you are confirming to us that any information provided about you is accurate, up-to-date, complete and not misleading in any way. Additionally, you agree that you will not impersonate any person or entity, misrepresent any affiliation with another person, entity or association, use false headers or otherwise conceal your identity from us for any purpose. If you are registering for a business entity, you hereby declare that you have the authority to bind that entity to these Terms and Conditions. We apply strict security procedures and undertake to treat the personal information that you provide us with care in accordance with our Privacy Policy.

#### Identification

We are required by Applicable Law and Regulation (including without limitation, the Foreign Account Tax Compliance Act ("FATCA")) to confirm and verify the identity of each person who registers on our system and opens an account with us. Therefore, you will be prompted to provide us with information when you register with us, including: (a) name, (b) address, (c) date of birth, (d) phone number and any other personally identifiable information that we may ask for from time to time such as a copy of your passport, proof of address, such as a utility bill, or other identifying documents or information, and the countries of which you are a tax resident. You shall notify F1TRADE in writing within 30 days of any material change in the validity of, or information previously provided to Us.

You will be requested to provide us with certain documents to verify the details of the credit card, electronic wallet and/or other means of payment used by you to deposit monies in your account, or other details provided by you. Subject to such verification you may or may not be permitted to deposit money or further money or use or continue to use any Services.

If you do not provide the information within the required time frame, or provide inaccurate, incomplete or otherwise misleading We reserve the right to limit, block access to the Services and/or terminate the user account.

#### Minimum Deposits and Balances

F1TRADE will require you to make a minimum deposit to open your Account \$500, in the form of cash and to maintain a minimum balance in your Account thereafter. The minimum deposit and balance may consist of cash or marketable share CFDs, or a combination of cash and marketable share CFDs. This deposit is in addition to any funds required to pay for any purchases of share CFDs in your account.

#### Commissions and Fees

You agree to pay our brokerage commissions and other fees, as they exist from time to time and as they apply to your Account, transactions, and services you receive. You also agree to pay all applicable taxes.

You acknowledge that all amounts due to us shall be deducted from your account balance.

F1TRADE may impose various service charges and other fees relating to your accounts as well as charge commissions and other fees for execution of transactions to buy and sell share CFDs, CFD options or other property. Such charges, commissions and fees may be changed from time to time without notice.

Accounts that produce insufficient commission revenue for any calendar year may be subject to administrative fees, with advance notice.

If you purchase share CFDs on a cash basis and plan to pay by settlement date, you will pay a late charge. Any late charges F1TRADE imposes will be at the maximum interest rate set forth in F1Trade's most current fee schedule and may be charged from the trade date to the payment date.

You agree to indemnify F1TRADE and its counterparties for legal fees and expenses directly related to the structuring, support and/or defense of your account or the assets contained therein, and for fees and expenses related to any regulatory enquiry, legal action, litigation, or dispute, whether such situations occur or are anticipated. F1TRADE shall be entitled to charge your account for such fees without further notice. Such fees may include, but are not limited to, seeking a suitable counsel's opinion in advance of a transaction; asking counsel for a legal opinion in respect of restricted stock; or costs incurred in order to defend F1TRADE or the Account as a result of an action ordered by me including buying or selling a security. F1TRADE will provide copies of all invoices on request.

You agree that in instances where you are proposing to deliver out assets held within the Account and F1TRADE is aware that action by regulatory authorities or litigation has been entered into or may reasonably be anticipated as a result of a transaction occurring in your Account(s), such that the amount remaining in the Account after such delivery may be insufficient to cover F1Trade's reasonably anticipated costs (including legal fees) then F1TRADE shall be entitled to withhold a reasonable sum to cover such costs. Such a withholding by F1TRADE shall be for a period of time as is reasonably necessary to resolve the regulatory or litigation issues and F1TRADE may place any amounts garnered from me in cash and into a separate account, and shall pay me the remaining balance after the noted issues are resolved.

Furthermore, you agree that where such anticipated or actual actions relate to a specific asset in the Account, that asset may not be transferred out of the Account until the matter is resolved. You understand that the daily debit balance in your Account shall be charged with

interest at a rate published by F1TRADE from time to time or agreed between me and F1TRADE, and the Cash accounts incurring debits will be charged a higher rate of interest. The published rate is subject to change without prior notification.

#### Purchases of Share CFDs

To process orders to purchase share CFDs, F1TRADE generally requires that the Account contain "Available Funds" or "Buying Power" equal to or greater than the purchase price of the share CFDs prior to trade date. Any order inadvertently accepted and/or executed without sufficient funds in the Account will be subject, at F1Trade's discretion, to cancellation or liquidation.

You are responsible for your orders, including any orders which exceed Available Funds or Buying Power in your Account. If full funds are not available in the Account and an order is processed, your payment via wire or e-wallet payable to F1TRADE must be promptly submitted to F1TRADE pursuant to the instructions for transmitting funds contained on the F1TRADE website's funding and banking page.

#### Margin

Trading using leverage can result in losses in excess of the deposits that you hold. To the extent you trade with leverage, this will magnify your gains and losses. Small price changes in the underlying asset can result in significant losses or gains. However, we provide all clients with negative balance protection. This means that your aggregate liability for all share CFDs and CFD options relating to your Account is limited to the funds in your Account.

Additionally, various jurisdictions and/or client classifications, may require the imposition of maximum leverage requirements and/or minimum Margin requirements on Accounts maintained by their residents. To comply with such regulatory obligations, we reserve the right to limit and/or restrict the leverage ratio and/or increase the Margin requirement applicable to such Accounts. To the extent any transactions were executed at a leverage ratio exceeding such limitations and/or to the extent the overall Margin requirement applicable to such users has not been met when due, we reserve the right to close any or all of your open positions without further notice to you whether at a loss or a profit and close your Account.

We may close out one or more of your open positions, if the total Margin in your Account falls below a minimum of 50% of your initial Margin. Where we do so, we will close such open positions at the current market price.

We may change our Margin requirements at any time. Any requirement for Margin must be satisfied in such currency and within such time as may be specified by us (in our sole discretion) or, if none is specified, immediately.

One Margin demand does not preclude another. Margin shall be provided in cash or such other form as we may agree or accept. Should the funds in your account fail to meet the Margins requirements, We reserve the right to block your Account, limit the amount and total number of open Transactions that you may wish to open or currently maintain on the trading platform and/or close any open positions and liquidate the Account .

You are responsible for maintaining appropriate arrangements with us at all times for the receipt and communication of information regarding Margin. You are aware and acknowledge that we may require you to increase the amount in your Account pursuant to a Margin call. A Margin call may be based upon a number of factors, including without limitation, your overall positions with us, your account size, the number of open Transactions you have, volume traded, your trade history and market conditions.

No previous Margin requirements specified by us shall preclude us from increasing the rates of Margin without notice. It is your responsibility to monitor at, all times, the amount deposited in your Account against the amount of any Margin that may become necessary.

Failure to meet the Margin requirement at any time or failure to make a Margin payment when due may result in closure of your open Positions without further notice to you whether at a loss or a profit and liquidate your Account.

You agree to execute such further documents and to take such further steps as we may reasonably require enabling us to exercise our rights or to satisfy any requirement. All funds not used by you as Margin to secure your open positions may be freely withdrawn by you, subject to (a) the provisions of these Terms and Conditions, (b) the availability of money in your account and (c) any fees or commissions you may owe us.

#### Orders, Executions, Deliveries, Settlements, Oral and Electronic Authorizations

In giving orders to sell, you will inform F1TRADE which sales are "short" and which are "long". A 'short sale' means any sale of a security not owned by the seller or any sale that is consummated by delivery of a borrowed security. If the security is not in F1Trade's possession at the time of the contract for sale, you will deliver it to F1TRADE by settlement date. In case of non-delivery of a security, F1TRADE is authorized to purchase the security to cover your position and charge any loss, commissions and fees to your account(s).

If F1TRADE fails to receive payment for share CFDs purchased F1TRADE may without prior demand or notice, sell all share CFDs and other property held by F1TRADE in any of your accounts and charge any resulting loss to your accounts. Unless otherwise agreed, F1TRADE will in its sole discretion and without prior notice, execute the order on the over-the-counter market or on any exchange in any location, including a foreign exchange where such security is traded, either on a principal or agency basis.

In consideration of F1TRADE acting in accordance with any facsimile or electronic mail (e-mail) instructions received from you or any authorized signatories of your account YOU acknowledge and agree that if any instructions received by F1TRADE purport or appear on their face to have been duly signed by me or an authorized signatory of your account or to have been sent via email by me or your authorized agent, such instruction(s) may be treated by F1TRADE as though they had been duly signed by me or an authorized signatory on the account with the authority for and on behalf of me notwithstanding that it may be later established that such instructions were not so authorized.

You agree to Indemnify and hold harmless F1TRADE and any of its correspondents, affiliates or agents from or against any or all liability, obligations, losses, damages, penalties, judgments, suits, costs, expenses, claims, or disbursements of any kind which may be imposed upon, incurred, or served against F1TRADE, its affiliates, or agents by reason of F1TRADE acting on such instructions.

You irrevocably authorize F1TRADE to debit your account in respect of all amounts chargeable as a result of F1TRADE receiving and acting on instructions in accordance with this Agreement. In the case of sensitive instructions being sent electronically, whether by facsimile or e-mail, YOU understand that mechanical and other technical difficulties outside of F1Trade's control may prevent your instructions from being received and acted upon, and that you will indemnify and hold harmless F1TRADE from and against all action, proceedings, claims, demands, costs, charges, liabilities, and expenses whatsoever arising in consequence of F1Trade's failure to act on such instruction.

You shall be responsible for monitoring all your orders until we confirm execution or cancellation of the order.

The execution price reported to you on the relevant confirmation of the buy or sell order shall reflect the prices made available to us at the time of execution to which our spreads and commissions shall be added or deducted, as the case may be. Such bid-ask prices shall not necessarily reflect the price for the underlying security as quoted on the relevant exchange in which the security is traded and/or the prices presented in charts and/or other market information made available by us. F1TRADE disclaims any liability with respect to any such discrepancies.

F1TRADE does not guarantee any order. Placing stops, regardless of the entry or closing designation, does not guarantee that the trade will be filled at the order price. All entry stops and stops will be filled, upon activation, at the available market price available to us that may or may not match the requested order price.

When entering into an order, you irrevocably and unconditionally agree to accept the security bid/ask prices in which the transaction shall be executed as shall be reflected on our trading platform as final and binding.

#### Transactions and Settlements

All orders for the purchase and/or sale of share CFDs and/or other property will be directly entered by you through the F1TRADE online trading system with the understanding that no trade or order will be accepted and/or executed unless and until good funds are in your account.

Orders are usually routed through F1Trade's trade system and executed through the firm's inventory account on a principal or risk-less principal capacity and not direct access through the marketplace, certain orders, at F1Trade's sole discretion, may be subject to manual review and entry, which may cause delays in the processing of your orders. You also understand that you will receive the price at which your order executes at the market price when reached, which may be different from the price at which the security or option is trading when your order is entered into our system.

#### Location of transactions

You understand and agree that all transactions, communications and exchanges of information using this website are to be considered as having taken place in the jurisdiction in which the servers providing the service are physically located and as such, are governed by the laws of these jurisdictions.

You understand that this website is operated in compliance with the laws of the jurisdiction in which the servers hosting this service are physically located. Compliance with the laws of the jurisdiction in which you are a resident or citizen is your responsibility alone. F1TRADE, its agents, representatives or any of its affiliate Membersites, including this domain name only conduct business in the jurisdiction in which its servers are hosted. Neither F1TRADE, its agents, representatives or any of its affiliate Membersites, by offering you the opportunity to do business through them are agreeing to subject themselves to the laws, customs and procedures of the jurisdiction of your residence.

#### Sales of Share CFDs; Short Sales

F1TRADE generally requires that stock certificates be cleared by the transfer agent for the security deposited into the Account prior to the acceptance of a sell order. Any order inadvertently accepted without negotiable certificates in the Account will be subject, at F1Trade's discretion, to cancellation or buy-in. All other sell orders will be for share CFDs owned by you at the time the order is placed, and must be long and in good deliverable form in your Account on or before settlement date of the transaction. Proceeds of the sale cannot be paid to you until the certificate(s) have been received by F1TRADE in good deliverable form from the transfer agent for the company whose share CFDs were deposited into your account. If the certificate(s) are not received on or before settlement date, or as market conditions warrant, the share CFDs may be purchased on the open market by F1TRADE. If the share CFDs are bought in, you will be responsible for any resulting losses and all

associated costs incurred by F1TRADE. The proceeds of all sales will be retained in your Account unless you request otherwise. You may withdraw un-invested cash from your Account upon request to F1TRADE. We may require that you make these requests in writing.

#### Customers' Responsibility Regarding Certain Share CFDs

Certain share CFDs may grant the holder thereof valuable rights that may expire unless the holder takes action. These share CFDs include, but are not limited to, warrants, stock purchase rights, convertible share CFDs, bonds and share CFDs subject to a tender or exchange offer. You are responsible for knowing the rights and terms of all share CFDs in your Account. F1TRADE is not obligated to notify you of any upcoming expiration or redemption dates, or to take any other action on your behalf, without specific instructions from you. However, if any such security is about to expire worthless or be redeemed for significantly less than its fair market value, and we have not received instructions from you, F1TRADE may, at its discretion, sell the security and credit your Account with the proceeds. Similarly, you are responsible for knowing about reorganizations related to share CFDs, which you hold, including but not limited to stock splits and reverse stock splits. F1TRADE is not obligated to notify you of any such reorganization. If, due to reorganization, you sell more shares of a security than you own, or if you become otherwise exposed to risk requiring F1TRADE to take action in your Account, F1TRADE will not be responsible for any losses you incur.

#### Liquidation

F1TRADE reserves the right to liquidate any share CFDs which are/may become illiquid for the undersigned at zero-dollar value.

F1TRADE may sell property in your accounts and cancel open orders for the purchase or sale of property without notice in the event of your death, or whenever, in F1Trade's discretion, it is necessary for F1Trade's protection or in the event YOU fail to make payments on loan balances as set forth in the terms of this Agreement related to Margin Extension. In such events F1TRADE also may borrow or buy-in all property required to make delivery against any sale, including a short sale, effected for me. Such sale or purchase may be public or private and may be made without advertising or notice to me and in such manner as F1TRADE determines. No demands, calls, tenders or notices by F1TRADE shall invalidate your waiver. At any such sale, F1TRADE may purchase the property free of any rights of redemption and you shall be liable for any remaining deficiency on your accounts.

#### Margin Loans

From time to time F1TRADE may, at its discretion, make loans to me to purchase, carry, or trade in share CFDs ("Margin Loans"). Margin Loans will generally be made in a Margin Accounts. F1TRADE will determine, in its discretion, the minimum and maximum amounts of any particular loan, regardless of the amount of collateral delivered to F1TRADE and F1TRADE may change such minimum and maximum amounts from time to time.

#### Payment of Loans On Demand

You will pay ON DEMAND any balance owing on your account(s), including interest, commissions, late charges and any collection costs, including attorney's fees F1TRADE may incur. F1TRADE may demand full payment of the balance due in your account(s) plus interest charges at F1Trade's sole option, at any time, whether or not demand is made for F1Trade's protection. Loans are not for any specific term or duration but are due and payable at F1Trade's discretion upon demand for payment. F1TRADE may apply payments received for your account(s), including interest, dividends, premiums, principal or other payments, to balance(s) due in your account(s).

#### Maintenance of Collateral

The share CFDs or other instruments ("share CFDs") in your Margin Account may be carried as general loans and may be pledged, hypothecated or otherwise used by F1TRADE in a financing transaction and pledged separately or in common with other properties. You may not be entitled to vote the share CFDs in your Margin Account during a period in which they have been pledged by F1TRADE.

In addition, while you will receive an amount equal to any dividends or other distributions in respect of such share CFDs, the actual dividend or other distributions may be made to the entity to which the share CFDs have been pledged. F1Trade's pledge may secure F1Trade's indebtedness equal to or greater than the amount you owe ST. You will deposit additional collateral as F1TRADE may in its discretion require from time to time, in the form of cash, in accordance with any rules and regulations under whose jurisdiction F1TRADE is subject and F1Trade's own minimum house margin maintenance requirements.

#### Interest Charges and Payments

You will pay interest, to the extent not prohibited by the laws of St. Vincent and the Grenadines, upon amounts advanced and balances due in your account(s) in accordance with F1Trade's most current fee schedule. Interest on all debit balances shall be payable ON DEMAND and in the absence of demand, interest shall be due on the first business day of each interest period. Your daily net debit balance includes any accrued interest YOU have not paid from prior interest periods. Thus, to the extent permitted by law, F1TRADE may charge me compound interest. F1TRADE may, in F1Trade's discretion, not deem any cheque or other remittance to constitute payment until paid by the drawee and the funds representing such payments are available to ST.

#### Security Interest

AS security for the payment or performance of all liabilities or indebtedness to F1TRADE or any of its affiliates now or hereafter existing (collectively, the 'F1TRADE Entities') presently outstanding or to be incurred under this or any other agreement or otherwise, you grant the F1TRADE Entities a security interest in any and all property belonging to me or in which you may have an interest, held by any F1TRADE Entity or carried in any of your accounts with any F1TRADE Entity including individual, multiple owner or commodity accounts (collectively, the 'collateral'). The collateral shall be subject to such security interest as collateral to discharge your obligations to the F1TRADE Entities, wherever or however arising and without regard to whether or not any F1TRADE Entity has made loans with respect to such collateral. The F1TRADE Entities are authorized to sell and/or purchase any and all property in any of your accounts or to liquidate open CFD options, commodity futures or forward contracts or redeem money market or cash deposit investments in any of your accounts without notice in order to satisfy such obligations. In enforcing F1Trade's security interest the F1TRADE Entities shall have the discretion to determine the amount, order and manner of property to be sold and shall have all the rights and remedies available. Without F1Trade's prior written consent, you will not cause or allow any of the collateral held in your accounts, whether now owned or hereafter acquired, to be or become subject to liens, security interest, mortgages or encumbrances of any nature other than F1Trade's security interest.

#### Option Positions – Margin Deposits

You agree not to buy or sell any equity, debt, or index put or call CFD options without having read and fully understood the terms, conditions, and risks, as set forth in the F1TRADE Risk Disclosure Form and applicable supplements that F1TRADE may provide in the future. Clients' short option positions can be assigned at any time, including the day written, and are assigned on an automated random basis. For purposes of entering into option positions, F1TRADE may treat your account as a margin account. F1TRADE may pledge, re-pledge, hypothecate or re-hypothecate your property in F1Trade's possession or control based on the terms of the margin agreement herein. You agree not to exceed the position or exercise limits set by the CFD options exchange either acting alone or with others.

#### Notice to Exercise CFD options

If you purchase any listed option, you will notify F1TRADE of your intention to exercise such option no later than two hours before the expiration of the option (one hour in the case of an over-the-counter option). Failure to give such notice constitutes abandonment of the option in which event it may, if profitable, be exercised for your account, except as required by the CFD options Clearing Corporation Rules. F1TRADE has no obligation to exercise any option absent your specific instructions. If, due to commissions' expenses, exercising an option would not profit your account, the option may be permitted to expire or, at F1Trade's discretion, sold or acquired by F1TRADE for some equitable payment to me based on F1Trade's expenses and risk, without liability or responsibility on F1Trade's part to me.

#### Impartial Lottery Allocation System; Call Features

When F1TRADE holds on your behalf bonds or preferred share CFDs in street or bearer form that are callable in part. You agree to participate in the impartial lottery allocation of called share CFDs in accordance with any given Stock Exchange's rules. When the call is favorable, no allocation will be made to an account in which either F1TRADE or F1Trade's officers or employees, have a financial interest until all other Clients' positions in such share CFDs are satisfied on an impartial lottery basis. For debt share CFDs, there may exist F1Trade call or other redemption features in addition to those disclosed on the trade confirmation. Debt share CFDs subject to call or redemption features, such as sinking funds, may be redeemed in whole or in part before maturity or before the first scheduled call dates. The existence of sinking funds, or other special mandatory redemption features, may not be disclosed on a trade confirmation. It is your obligation to review all prospectuses and altering statements you may receive, and to understand risks of extraordinary calls or early redemptions, which may affect yield. F1TRADE is not obligated to notify me of published calls or notices relating to calls or redemptions, nor will F1TRADE tender share CFDs on your behalf.

#### Principal, Interest and Dividend Payments

With respect to principal and interest payments on debt instruments, F1TRADE may credit your accounts with principal and interest due on the payment dates and is entitled to recover payments from me if the same are not received by F1TRADE from the trustee or payment agent. F1TRADE may redeem your money market or cash deposit investment without notice to satisfy debits arising in your accounts. Interest will not be paid on credit balances in your account(s) unless F1TRADE specifically agrees in writing. F1TRADE is not required to remit interest or dividends to me on a daily basis.

#### Cancellation Requests

When you place a request to cancel an order, the cancellation of that order is not guaranteed. Your order will only be canceled if your request is received in the marketplace and matched up with your order before your order executes. Market orders are subject to immediate execution. During market hours, it is rarely possible to cancel your market order. For the best chance of ensuring that a market order is canceled, a cancellation request should be placed at least fifteen minutes prior to the opening of the market. Also, please be aware that F1TRADE from time to time, receives late reports from exchanges and market makers reporting the status of transactions. Accordingly, you will be subject to late reports related to orders that were previously unreported to you or reported to you as being expired, canceled, or executed. In addition, any reporting or posting errors, including errors in execution prices, will be corrected to reflect what actually occurred in the marketplace.

## Market Data

You understand that each participating share CFDs exchange or association asserts a proprietary interest in all of the market data it furnishes to the parties that disseminate the data. You also understand that neither any participating share CFDs exchange or association nor any supplier of market data guarantees the timeliness, sequence, accuracy or completeness of market data or any other market information, or messages disseminated by any party.

Neither F1TRADE nor any disseminating party shall be liable in any way, and you agree to indemnify and hold harmless F1TRADE and such disseminating party, for (a) any inaccuracy, error, or delay in, or omission of (i) any such data, information, or message or (ii) the transmission or delivery of any such data, information, or message; or (b) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay, or omission, (ii) non-performance, or (iii) interruption of any such data, information, or message, due either to any negligent act or omission by F1TRADE or any disseminating party or to any "FORCE MAJEURE" (i.e., flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, communications, power failure or equipment or software malfunction) or any other cause beyond the reasonable control of F1TRADE or any disseminating party.

You understand that the terms of this Agreement may be enforced directly against you by the share CFDs exchanges and associations providing market data.

## Client's Money

Your funds (except for Margins) will be segregated by us and held in segregated bank accounts or in segregated accounts with another firm, which may be an affiliate of ours or where F1TRADE has a custodian and may be registered in the name of F1TRADE or its nominee (i.e. will be held separately from our own funds). Should we act as an agent your funds will be segregated by us accordingly and any funds used by you as Margin may be utilized by us to secure your open transactions.

In particular and without prejudice to F1Trade's right to use other brokers or nominees, F1TRADE may at its discretion contract with third party service providers to carry out and discharge share CFDs execution, custody, clearing and administrative functions for and on behalf of ST.

F1TRADE (or any of its associated companies) will from time to time act as principal, underwriter and/or agent with regard to cash or share CFDs transactions that may or may-not be executed on listed exchanges.

F1TRADE and/or its associated companies and/or its/their officers, directors, employees or other Customers may have positions, or opposite positions, in investments held or purchased or sold for your Account.

Notwithstanding the Margin related provisions of this Agreement and without prejudice to the right of indemnity or any lien or right of F1TRADE to deal with share CFDs in a Margin Account or other accounts pursuant to the provisions of this Agreement, all share CFDs in the Customer's Account shall be held by F1TRADE as trustee on behalf of, to and for the order of that Customer.

Subject to the margin provisions of this Agreement (if applicable) and the rights of lien which may arise in favor of F1TRADE under this Agreement, F1TRADE declares that the Customer will enjoy a beneficial ownership in (a) share CFDs purchased on its behalf and (b) any free cash balances held by F1TRADE for the account of the Customer and these assets are not to be treated as general assets of ST. This is so even though share CFDs purchased by F1TRADE on the instruction of the Customer may be in fungible form and free cash balances may not be held in a separate bank account established specifically for the Customer.

## Transfer of Funds

By giving F1TRADE instructions to transfer funds from your accounts to a bank or other entity, you agree to provide an accurate account number designating the account to receive such funds. you indemnify and hold F1TRADE harmless from and against any liabilities arising from your providing any inaccurate account information.

## Transfer of Excess Funds; Exchange Rate Fluctuations

F1TRADE may transfer excess funds (also called "free credit balances") between your accounts (including commodity accounts) for any reason. If F1TRADE effects transactions for me requiring foreign currency, your accounts will be charged loss and credited profit resulting from exchange rate fluctuations.

## Means of Communication

F1TRADE reserves the right to communicate with you by email, electronic chats, online discussions, telephone, fax, post, newsletters issued by us and/or any other mean of communications, whether such communication is personally addressed to you or generally addressed to all our users. By accepting these Terms and Conditions you acknowledge and confirm that all such means of communications are deemed acceptable and any such communication so provided shall be deemed to have been received by you.

You further hereby consent to your Account information and trade confirmations being available on the internet 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 will display all of your account activity and you will be able to download reports of account. Posting of account information on your online account will be deemed delivery of confirmation and account statements.

Notices and other communications, delivered or mailed to the mailing address or to the electronic-mail address provided by you shall, until F1TRADE has received notice in writing of any different address, be deemed to have been personally delivered to you whether actually received or not.

#### Accuracy of Reports; Communication

Confirmation of orders and statements of your accounts shall be conclusive if not objected to in writing within ten days after mailing. If you fail to receive a confirmation within ten days from the date of a transaction in your account, you will notify F1TRADE immediately in writing. Until F1TRADE receives written notice from me of a different address, communications mailed to me at the address specified by me shall be deemed to have been personally delivered to me and you waive all claims resulting from failure to receive such communications.

#### Online Statement Access

By choosing the Internet delivery option and using F1TRADE Online Statement Access to view your F1TRADE Client Statement, you agree to the following: - that it is your sole responsibility to access and review your account on a regular basis, and that you agree to do so at least once per month. - that this service takes the place of having monthly statements mailed to me and that at any time you can choose to cancel your online access in favor of mailed statements; that you will be deemed to have accessed and reviewed your account on a monthly basis.

If for any reason you are unable to do so, you will notify F1TRADE immediately so that a statement can be delivered by other means. You accept that changes, delays, and reconciliation adjustments in your F1TRADE Client Statement may occur due to the recent nature of the information available via F1Trade's Online Statement Access, and you acknowledge that statements dated as of each month end (as produced 3 or more business days after each month end) shall override any interim statements to the extent of any inconsistencies.

You acknowledge that the use of the internet is for our mutual benefit; the service provided shall not be used to impose liability for consequential damages or in any way increase the liability of either party in the event of a failure to perform its obligations beyond what it would have incurred if these documents had not been delivered via the Internet. F1TRADE has sought to ensure that its electronic communications are secure according to industry standards. However, F1TRADE cannot guarantee the delivery, security, timeliness, confidentiality, and compatibility or completeness of communication by Internet.

Accordingly you acknowledge that F1TRADE shall not be liable for: (i) any loss or damage suffered by me and (ii) without limiting the generality of the foregoing, any loss of profits, revenues, or contracts, or any indirect, consequential, incidental damages howsoever caused or arising, incurred by me or any other, related to the transmission of documents via the Internet.

#### Non-Solicitation or recommendation

Nothing in this customer agreement should be construed as a solicitation or recommendation to buy or sell any security. You acknowledge that all orders to buy/sell share CFDs in your account must be placed by you directly through the F1TRADE online trading interface.

#### Conflicts of Interest

Your account may be invested in investment products or services from which F1TRADE or F1Trade's affiliates derive compensation and which F1TRADE may have an incentive to use instead of other similar investments.

You understand that F1TRADE and F1Trade's affiliates act in various capacities with respect to such products, services, and funds and may receive fees for doing so. F1TRADE may compensate F1Trade's employees and agents who refer your accounts to the firm.

We may hold your money and aggregate the money of other clients in the same bank account (an omnibus account).

We may hold client money in a bank account located in different jurisdictions. The legal and regulatory regime applying to any such bank might be different from that of The St. Vincent and the Grenadines, and in the event of the insolvency or any other equivalent failure of that bank, your money may be treated differently from the treatment which would apply if the money was held with a bank in The St. Vincent and the Grenadines.

You agree that We may cease to treat as client money any balance held by Us on your behalf where any obligations owing to Us from you are due and payable under these Terms and Conditions, We may cease to treat as client money so much of the money held on your behalf as equals the amount of those obligations. You agree that We may apply that amount of money in or towards satisfaction of all or part of those obligations due and payable to Us.

In the event that there has been no movement on your account balance exceeding the minimal amount set forth in the Applicable Law and Regulation for a period of at least six years (excluding any payments or receipt of charges, interest or similar items), and we are unable to trace you despite having taken reasonable steps to do so, you agree that we may cease to treat your money as client money, and further that

ownership of such money will be irrevocably transferred from you to us. Such limitation shall not apply with respect to account balances in amounts lower than the minimal amount set forth in the Applicable Law and Regulation.

#### Tax Liabilities

You hereby acknowledge and understand that we do not collect any taxes for you or any government authority in any form or manner and you further understand that it is your own responsibility to calculate and pay all applicable taxes in your country of residence arising as a result of your trading activity using the Services. Notwithstanding the above and without derogating in any way from your sole, exclusive and personal obligation to pay taxes in your local jurisdiction, you unequivocally agree that we may deduct any taxes due under Applicable Law and Regulation that may arise from the results of your investment using the Services.

You acknowledge that F1TRADE will report any information regarding your account with F1TRADE or income derived therefrom, to any taxing authority or agency.

#### Applicable Rules and Regulations

These Terms and Conditions and any related orders or transactions are subject to all applicable law and regulation, including, but not limited to articles, by-laws, rules, regulations, policies, procedures and interpretations of any relevant exchanges, markets and clearing houses in which F1TRADE may elect to hedge any transactions; and any other applicable regulatory, self-regulatory or governmental authority requirements ("Applicable Law and Regulation"). IN NO EVENT SHALL F1TRADE OR ANY OF ITS AFFILIATES BE RESPONSIBLE OR LIABLE TO YOU FOR ANY ACTION, INACTION, DECISION OR RULING MADE PURSUANT TO APPLICABLE REGULATIONS.

Instructions from you are assumed to be genuine

You agree that F1TRADE shall not be under a duty to inquire as to the authenticity or propriety of any instructions given to F1TRADE by you and shall be entitled to act upon any such instructions; and F1TRADE will not be liable for any loss, cost, expense or other liability arising out of any such instructions.

#### Payments and Withdrawals Policy

You may deposit money into your trading account at any time. We will only accept a payment method (for example bank account, e-wallets etc.) in your name. Third party or anonymous payments shall not be accepted at any time.

If F1TRADE is not satisfied that you are the sender of the money it reserves the right to reject the money and return it to the remitter less any transfer fees or other charges. You may be required to submit additional documentation as required by anti-money laundering regulations and any other similar regulations applicable to us ("AML").

We reserve the right to impose payment, deposit or withdrawal limits and payment, deposit or withdrawal fees.

If we accept any payments by debit card, credit card or any other payment method that may charge processing fees, we reserve the right to charge you a transfer fee.

If you make a payment, F1TRADE shall credit your trading account within 1 to 2 business days (subject to verification) in the amount of such payment, if we are satisfied that you are the sender of the money. Credit in your trading account shall be denominated in United States Dollars only.

We reserve the right, without prior notice to you, to make any currency conversions which we consider necessary or desirable for the purposes of complying with our obligations or exercising our rights under these Terms and Conditions or any transaction.

Any such conversion shall be affected by us in such manner at the daily foreign exchange rates set forth on the day funds are put onto your trading account.

All foreign currency exchange risk arising from any transaction or from our compliance with our obligations or the exercise of our rights under these Terms and Conditions will be your responsibility.

According to AML procedures, any withdrawal request placed and approved will be paid to the original depositor via the original payment method.

If we are unable to process your request or any partial amount thereof via the original payment method, we reserve the right to pay the amount through an alternative payment method indicated by you, the account holder. We shall not be held responsible for any transfer fees or charges charged by the receiver and/or any currency exchange rates resulting from the payment of such amount.

Traders who make a deposit but have not placed any trades and wish to withdraw their deposit, can do so by requesting a full refund, back to the original payment card, within 90 days. Any withdrawals after this period will be subject to processing and inactivity fees.



Traders who make a deposit and have placed trades, and wish to withdraw their deposit, must be assessed fees where applicable and may have to wait up to 2 business days for trades to settle prior to processing the withdrawal request. Note: Any client who has made a deposit through Bank Wire, must wait at least 10 business days (and 5 business days for all other methods) after the funds have been placed on your trading account before requesting a withdrawal of any amount on the account.

Requests to Withdraw to Credit or Debit Card should be made no later than 3 business days before the 90th day, being any day other than a Saturday, Sunday or public holiday when banks in the relevant jurisdiction are open for business ("Business Day").

If a card used to fund your trading account within the last 90 days is no longer active it is strongly recommended you indicate the last four digits of the active credit or debit card number in the description field to process.

There is a \$40 USD Fee for Wire Withdrawals, 3.5% processing fee for Credit Card Withdrawals, and 1% for Skrill/Neteller Withdrawals. The minimum to withdraw is \$100 USD or the equivalent of the currency used to make the initial deposit.

Accounts below \$200 will be required to withdraw their entire account balance. Traders who submit a withdrawal request that results in the account balance falling below \$200 will receive the full account balance (bringing account balance to \$0).

If you have deposited funds, received access to our trading platform but have not executed at least 15 trades within the first 90 days, there will be \$50 inactivity fee applied to your account. Should you not reach the minimum 15 trades per quarter, you will continue to incur a \$50 inactivity fee.

If you give an instruction to withdraw money from your trading account, we will reduce the requested money immediately from your account balance and shall process the withdrawal within the following 3 business days, being any day other than a Saturday, Sunday or public holiday when banks in the relevant jurisdiction are open for business ("Business Day") of our acceptance of the instruction if the following requirements are met:

your instruction includes all necessary and correct information;

your instruction is to make a payment through a payment method in your name (e.g. bank account, e-wallets etc.); and

you have provided full identification documents as may be requested by us to support your instruction pursuant to our AML procedures.

your request is not pending trades or cash settlement

Once the request has been accepted please allow an additional 5 to 10 business days for the funds to show in your account. Please note that it might take a few days for your payment processor to update the balance in your account, depending on its policy and procedures.

#### Maintenance Fee

By virtue of the provision of and the continued administration and availability of your account, together with the rising cost of our associated regulatory and compliance requirements, regardless of your actual use, accounts falling below the minimum account balance of \$500 with no activity for 30 days or more are subject to a monthly Maintenance. This fee is assessed monthly at \$50 or the balance of the account, whichever is lower. For the purpose of these Terms and Conditions, the Maintenance Fee will apply: (a) if you have not deposited funds into your account above the account minimum and have not traded on your account in at least 30 days; and (b) if your account falls below the account minimum and you have not traded in over 30 days (and have no platform subscriptions).

#### Telephone Recording

You understand and agree that for our mutual protection, F1TRADE may electronically record any of your telephone conversations conducted with F1TRADE.

#### Satisfaction of Indebtedness

You agree to satisfy, upon demand, any indebtedness, and to pay any debit balance in any of your Accounts. No Account of yours may be closed without F1TRADE first receiving all share CFDs and/or other property for which the Account is short and all funds to pay in full for all share CFDs and/or other property in which the Account is long. The reasonable costs and expenses of collection of any such indebtedness or debit balance, including but not limited to attorney's fees, shall be payable by you to ST.

#### Liens

All of your share CFDs and/or other property in any Account in which you have an interest or which at any time are in the possession or under the control of F1TRADE, shall be subject to a lien for the discharge of any and all indebtedness or any other obligation you may have to F1TRADE. All of your share CFDs and/or other property shall be held by F1TRADE as security for the payment of any such obligation or indebtedness to F1TRADE in any Account in which you have an interest. F1TRADE may, at any time and without giving you prior notice, use and/or transfer any or all share CFDs and/or other property in any Account in which you have an interest, without regard to F1TRADE having

made any advances in connection with such share CFDs and/or other property and without regard to the number of Accounts you may have with ST. In enforcing its lien, F1TRADE at its sole discretion may determine which share CFDs and/or other property are to be sold or which contracts are to be closed.

#### Restrictions on Trading

You understand that F1TRADE may at any time, at their sole discretion and without prior notice to you, prohibit or restrict your ability to trade share CFDs, or to substitute share CFDs, in your Account.

#### Notices

Notices and any other Communications may be transmitted to you via the trading platform or via email. All notices and Communications so sent, shall be deemed transmitted by us when posted on the trading platform and deemed delivered to you personally whether actually received or not.

F1TRADE will endeavor to notify me in advance of any calls in your Margin Account and to provide various other notices relating to activities in your accounts. However, F1TRADE reserves the right to take any appropriate action for your accounts permitted by this Agreement and/or required by law or regulation without prior notice. YOU acknowledge and consent that F1TRADE may, from time to time, monitor and/or electronically record conversations between me/us and F1Trade's employees or agents for quality assurance, future verification, employee training or the mutual protection of both of us. F1TRADE may offer such recordings as evidence in any arbitration or other proceedings relating this Agreement.

#### Confirmations

It is your responsibility to review upon first receipt, whether delivered to you in the mail, by electronic mail, or other electronic means, all confirmations of transactions. Transactions shall be binding upon you, if you do not object, either in writing or via electronic mail, within two (2) days after the confirmation is first received by you. In all cases, F1TRADE reserves the right to determine the validity of your objection to the transaction.

#### Account Statements

It is your responsibility to review upon first receipt, whether delivered electronically or in hard copy, all account statements. The information contained in your account statements (excluding transactions which are covered under Confirmations above) shall be binding upon you, if you do not object, either in writing or via electronic mail, within two (2) days after the account statement is first received by you. In all cases, F1TRADE reserves the right to determine the validity of your objection to the information contained in the account statement.

#### Liability of ST

Any liability arising out of any action or omission by F1TRADE to provide services to me hereunder shall be limited to an amount equal to the benefit which would have resulted from the transaction during the three (3) business days in which we should have acted.

#### Resolution of disputes

Any and all disputes which arise as a result of any activity having to do with your F1TRADE account shall be resolved by submission to the Board of Governors of F1TRADE. Any such dispute should be submitted by you, in writing, directly to F1TRADE with a copy to F1TRADE. Any such submission should contain a complete statement of the dispute with all relevant documentation attached. F1TRADE will then have 20 days after receipt of your submission to file a response with F1TRADE with a copy to you. After receipt of F1TRADE's response to your submission, you will have 20 days to file a reply. After receiving the submissions of both parties, the Board of Governors of F1TRADE may submit questions in writing to either or both parties to the dispute. Such questions must be responded to within 15 days of receipt. Once all submissions are received and any responses to questions posed by the Board of Governors are received, the Board of Governors will render a decision with regard to the dispute within thirty (30) days. The decision of the Board of Governors of F1TRADE is final and binding and there shall be no recourse or appeal from the decision.

#### Dividends, and Subscription Rights

F1TRADE will receive dividends on your behalf and will credit your Account on or shortly after the payable dates. You will be notified of any subscription rights that are received by F1TRADE for your Account.

#### Proxy Materials

Neither F1TRADE nor F1TRADE will forward to you any proxy materials that are received, and any other material furnished to F1TRADE by issuers whose share CFDs you own, including annual reports, quarterly reports and notices of meetings.

#### Joint Accounts

If this is a joint Account, each of you signing this Agreement (each a joint owner) agrees that each joint owner shall have authority to:

buy, sell and otherwise deal in, through F1TRADE as broker, share CFDs and/or other property

to receive confirmations, statements and communications of every kind related to the Account;

to receive and to dispose of money, share CFDs and/or other property in the Account:

to make, terminate, or modify this Agreement and any other written agreement relating to the Account or waive any of the provisions of such agreements; and

generally, to deal with F1TRADE as if each of you alone was the sole owner of the

Account, all without notice to the other joint owner(s). Each of you agrees that notice to any joint owner shall be deemed to be notice to all joint owners. Each joint owner further agrees that he or she shall be jointly and severally liable for the Account. F1TRADE may follow the instructions of any of the joint owners concerning the Account and make delivery to any of the joint owners of any and all share CFDs and/or other property in the Account, and make payments to any of the joint owners, of any or all monies in the Account as any of the joint owners may order and direct, even if such deliveries and/or payments shall be made to one of the joint owners personally. F1TRADE shall be under no obligation to inquire into the purpose of any such demand for such deliveries and/or payments. In the event of the death of any of the joint owners, the surviving joint owner(s) shall immediately give F1TRADE written notice thereof, and F1TRADE may, before or after receiving such notice, take such proceedings, require such documents, retain such portion and/or restrict transactions in the Account as it deems advisable in its sole discretion to protect itself against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any deceased joint owner shall be liable and each survivor will be liable, jointly and severally, to F1TRADE for any debt or loss in the Account resulting from the completion of transactions initiated prior to F1TRADE's receipt of a written notice of such death or debt or loss incurred in the liquidation of the Account or the adjustment of the interests of the joint owners. Any taxes or other expense becoming a lien against or being payable out of the Account as the result of the death of any of the joint owners, or through the exercise by his or her estate or representatives of any rights in the Account, shall be chargeable against the interest of the surviving joint owner(s) as well as against the interest of the state of the deceased joint owner's estate from any liability arising under this Agreement. Unless the joint owners notify us otherwise and provide us such documentation as we may require, we may presume that it is the express intention of the joint owners to hold the Account as joint tenants with rights of survivorship. In the event of the death of any of the joint owners, the entire interest in the Account shall be vested in the surviving joint owner(s) on the same terms and conditions as theretofore held, without in any manner releasing the deceased joint owners' estate from liability. We reserve the right to require written instructions from all account holders, at our discretion.

#### Credit Interest and Money Market Fund Information

F1TRADE does not offer Credit Interest or Money Market Funds.

#### Online Service, Account User Information and User Security

You shall use the F1TRADE online trading service (the "Service") only in accordance with this Agreement and any additional services offered through the Service in the future will only be used in accordance with this Agreement. You shall be the only authorized user of the Service under this Agreement.

In order to use the Services, you shall receive specific Account User Information. It is Your responsibility to keep the Account User Information secret and You are responsible for all actions made using Your Account User Information. You agree: (a) to immediately notify F1TRADE of any unauthorized use of the Account User Information or of any other violation of security and (b) at the end of each use, to log out from Your account in an orderly way.

You understand that you shall be solely responsible for all orders entered through the Service using your User ID and password.

You understand and agree that, as a condition of using the Service to place orders and/or send information, you shall immediately notify F1TRADE if: (a) an order has been placed through the Service and you have not received an order confirmation number; (b) an order has been placed through the Service and you have not received an accurate acknowledgment (whether through hard copy, electronic, or verbal means) of the order or of its execution; (c) you have received acknowledgment (whether through hard copy, electronic, or verbal means) of an execution for an order which you did not place or any similar conflict; or (d) you become aware of any unauthorized use of your User ID and password. If you fail to notify F1TRADE immediately after any of the above conditions occur, neither F1TRADE nor any of its officers, employees, agents, affiliates or subsidiaries can or will have any responsibility or liability to you or to any other person whose claim may arise through you for any claims with respect to the handling, mishandling or loss of any order.

You further agree that F1TRADE and its affiliates will not be liable for any consequential, incidental, special, or indirect damage (including F1Trade profits, trading losses and damages) that result from inconvenience, delay or loss of the use of the Service even if F1TRADE has been advised of the possibility of such damages.

You agree that F1TRADE and its affiliates will not be liable for any losses resulting from a cause over which F1TRADE or its affiliates does not have direct control, including but not limited to the failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems (e. g. if you are unable to access your online service provider), unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes or other labor problems.

F1TRADE offers you various ways of accessing your Account, including telephone and online services. You agree that should you experience any problems in reaching F1TRADE through any particular method, you will attempt to use alternate methods to communicate with us. You agree that F1TRADE may modify the Service or change the terms of this Agreement, in whole or in part, upon notice through the Service and/or in writing.

#### Privacy

By acceptance of these Terms and Conditions and by creating an account with F1TRADE You acknowledge that F1TRADE will use Your information in accordance with our Privacy Policy as may be amended from time to time. We are encouraging you to review F1Trade's Privacy Policy where we explain what data We collecting from You and how We collect, protect and use Your data.

You confirm that all information provided by You on our websites, applications and platforms is true, correct, and complete, and you agree to update such information upon F1Trade's request, if F1TRADE considers the information provided as untrue, incorrect and incomplete. We may rely on information provided by You.

You acknowledge and agree that We may also collect periodically and use technical data, content and related information, including but not limited to technical information about your device, system software and peripherals, that is gathered periodically to facilitate the provision of updates, product support and other services to You related to our Services. F1TRADE may use this information, as long as it is in a form that does not personally identify You, to improve its products or to provide or enable services or technologies to You.

#### Contact details and customer support services

F1TRADE is committed to provide the most professional customer support services. You are welcome to contact us in relation to any question and/or concern you may have through the following methods:

Our Address: Suite 305, Griffith Corporate Centre, Beachmont, Kingstown, Saint Vincent and the Grenadines.

#### Contact Us:

<https://f1-trade.kayako.com/> - Technical questions, troubleshooting

Trading-related or account questions [trading@f1trade.com](mailto:trading@f1trade.com)

#### Extraordinary Events

F1TRADE and/or its agents will not be liable for losses caused directly or indirectly by government restriction, exchange or market rulings, suspension of trading, computer or telephone failure, war, earthquakes, strikes or any other conditions beyond F1TRADE 's control.

#### Technical Problems and Difficulties

As a provider of technology, we remind you that in some circumstances the use of the internet can at times be unreliable and at times you may experience trouble connecting to the Services. You agree that we will not be liable or responsible, and you will not hold or seek to hold us or any of our affiliates liable or responsible, for any technical problems, system failures and malfunctions, communication line failures, equipment or software failures or malfunctions, system access issues, system capacity issues, high internet traffic demand, security breaches and unauthorized access, and other similar computer problems and defects.

#### Disputes

Any and all disputes which arise as a result of any activity having to do with your F1TRADE account shall be resolved by submission to the Board of Governors of F1TRADE. Any such dispute should be submitted by you, in writing, directly to F1TRADE.

Any such submission should contain a complete statement of the dispute with all relevant documentation attached. F1TRADE will then have twenty (20) days after receipt of your submission to file a response with F1TRADE with a copy to you. After receipt of F1Trade's response to your submission, you will have 20 days to file a reply. After receiving the submissions of both parties, the Board of Governors of F1TRADE may submit questions in writing to either or both parties to the dispute. Such questions must be responded to within 15 days of receipt. Once all submissions are received and any responses to questions posed by the Board of Governors are received, the Board of Governors will render a decision with regard to the dispute within thirty (30) days. The decision of the Board of Governors of F1TRADE is final and binding and there shall be no recourse or appeal from the decision.

## Maintenance Shutdowns

We maintain our continuing right to shut down our operations and close the Services to users at any time. We may do so at any given time, without notice. If we do so, we maintain the right to close all open transactions (regardless of any ongoing positions and profit or loss) and to conclude the transactions at what we determine a fair and market value. Furthermore, at any given time, at our sole discretion, we reserve the right to impose volume limits on user accounts.

## Restrictions on Trading; Termination

F1TRADE may in its sole discretion prohibit or restrict trading or substitution of share CFDs in any of your accounts and refuse to enter into any transaction with me. F1TRADE has the right to terminate your accounts (including multiple owner accounts) at any time by notice to you.

## Termination of Accounts

You may close your Account at any time by giving us written notice. F1TRADE may terminate your Account at any time and for any reason. Closing an Account will not affect rights and obligations of either party incurred prior to the date the Account is closed.

You are entitled to cancel these Terms and Conditions. You will not incur any cancellation fee, charge or penalty, however, such cancellation will not affect the completion of transactions initiated prior to us receiving your notice of cancellation and you agree to pay any commission or fees owing to us prior to such cancellation together with any additional expenses necessarily incurred by us in cancelling these Terms and Conditions. Upon receipt of a cancellation request from you any open transaction will be closed as soon as reasonably practicable and you will be responsible for any losses necessarily realised in closing the transaction.

## Severability

If any provision of this Agreement is held to be invalid, void or unenforceable by reason of any law, rule, administrative order or judicial decision, that determination shall not affect the validity of the remaining provisions of this Agreement.

## Waivers

Except as specifically permitted in this Agreement, no provision of this Agreement can be, nor be deemed to be, waived, altered, modified or amended unless agreed to in writing signed by an authorized officer of F1TRADE and approval is obtained from a representative of F1TRADE.

F1Trade's failure to insist upon strict compliance with this Agreement or with any of its terms or any continued course of such conduct on F1Trade's part shall not constitute or be considered a waiver of any of F1Trade's rights.

## Successors

You hereby agree that this Agreement and all the terms hereof shall be binding upon your heirs, executors, administrators, personal representatives and assigns. This Agreement shall inure to the benefit of F1TRADE and its successors, assigns and agents. F1TRADE may assign its rights and duties under this Agreement to any of its subsidiaries or affiliates without giving you notice, or to any other entity upon prior written notice to you.

## Power of Attorney

You agree and hereby irrevocably appoint F1TRADE, with full power as your true and lawful attorney-in-fact, to the full extent permitted by law, for the purpose of carrying out the provisions of this Agreement and taking any action and executing any instrument that F1TRADE deems necessary or advisable to accomplish the purposes of this Agreement.

## Headings

The heading of each provision of this Agreement is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

## Disclaimer of Warranties; Limitation of Liability

The Services should be used with knowledge and skill notwithstanding any particular user's investment objectives, financial situation, or means, and F1TRADE is not soliciting any action based upon it. F1TRADE does not recommend any form of financial transaction; or solicit to enter into any financial transaction, financial engagement; or otherwise encourage You to follow any specific trading strategy in any jurisdiction in which such an offer or solicitation, or trading strategy would be illegal. F1TRADE expressly disclaim all warranties of any kind, express or implied. The Services are provided "AS-IS", and F1TRADE and/or any third-party Information Provider provide the Services without responsibility for accuracy and correctness. By using the Services, you agree that errors and/or omissions contained in such information shall not be made the basis for any claim, demand or cause of action against F1TRADE. You acknowledge that the Services is in beta version at the stage of development.

Consequentially, the Services may be instable and may not work error free. we do not warrant that the functions contained in the Services will meet Your requirements or that the operation of the Services will be uninterrupted or error free. Moreover, we reserve the right, at any time and for any reason, to discontinue, redesign, modify, enhance, change, patch the Services including without limitation, the structure, specifications, "look and feel," navigation, features and other elements of the Services or any part thereof.

The entire risk as to the quality and performance of the Services is with You. F1TRADE AND/OR ANY THIRD-PARTY SUPPLIER EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF SATISFACTORY QUALITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO THE SERVICES OR ANY USE THEREOF. IN NO EVENT SHALL EITHER OF THEM BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER WITH RESPECT TO THE APPLICATION AND THE USE THEREOF. YOU HEREBY SPECIFICALLY AGREE AND ACKNOWLEDGE THAT THE ABOVE WARRANTY IS EXHAUSTIVE, AND IS IN LIEU OF ANY OTHER WARRANTY, EXPRESS OR IMPLIED. IN NO EVENT SHALL F1TRADE AND/OR ANY THIRD-PARTY SUPPLIER OR THEIR DIRECTORS, OFFICERS, EMPLOYEES, CONTRACTORS AND AGENTS BE LIABLE FOR LOST PROFITS, LOST SALES, LOST BUSINESS, LOST OPPORTUNITY, LOST INFORMATION, LOST OR WASTED TIME OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES (HOWEVER ARISING, INCLUDING NEGLIGENCE) ARISING OUT OF, OR WITH RESPECT TO THE SERVICES AND THE USE THEREOF.

#### Force Majeure

F1Trade's performance under this Agreement is excused in the event that a trade is prevented, delayed, or otherwise made impossible, due to an unforeseeable business-disrupting event or occurrence beyond F1Trade's reasonable control, including, but not limited to: Acts of God, fire, epidemic, biohazard, or terrorism; civil commotion; acts of government or military; shortages or failures in transportation, telecommunications, labor, or energy, computer failures, hacking, or viruses; and natural or manmade disasters resulting in destructions of records.

#### Grievances

Any question or difference which may arise concerning the construction meaning or effect of this Agreement or concerning the rights and liabilities of the parties hereunder or any other matter arising out of or in connection with this Agreement shall be referred to a single arbitrator in St. Vincent and the Grenadines, to be agreed between the parties - provided however that this provision will not be construed to oust the jurisdiction of the Courts of St. Vincent and the Grenadines in relation to proprietary rights of Customers in respect of Accounts. Failing such agreement within thirty days of the request by one party to the other that a matter be referred to arbitration, such reference shall be to an arbitrator appointed by the senior partner of a major accounting firm in St. Vincent and the Grenadines. The decision of such arbitrator shall be final and binding upon the parties.

#### No Oral Modification; Effect on Prior Arrangements

No modification of this Agreement shall be effective unless in writing and executed by F1TRADE and me. The signing of this Agreement supersedes any prior agreement made with F1TRADE or any of F1Trade's predecessors or assignors. To the extent this Agreement is inconsistent with any other agreement governing your account the provisions of this Agreement shall govern.

#### Governing Law and Jurisdiction

These Terms and Conditions shall be governed by and construed in accordance with the laws of St. Vincent and the Grenadines and shall be subject to the exclusive jurisdiction of the St. Vincent and the Grenadines Courts to settle any suit, action or other proceedings relating to these Terms and Conditions ("proceedings").

The customer hereby accepts and irrevocably submits to the jurisdiction of the said courts and acknowledges their competence and agrees to be bound by any judgment thereof, if nothing herein shall limit F1Trade's right to bring proceedings against the customer elsewhere.

#### Cross Jurisdiction Accounts

In some cases, customers of F1TRADE, may elect to use the services of an account advisor employed by a F1TRADE affiliate in another jurisdiction. In those cases, the following terms will apply: the customer will be a customer of F1TRADE; the F1TRADE affiliate and the designated account advisor will serve as sub-managers to your account; your account will remain legally domiciled in and governed and construed by the laws of St. Vincent and the Grenadines. So long as your account is sub-managed by the F1TRADE affiliate, your account and its management shall be subject to relevant regulations in both St. Vincent and the Grenadines and the Jurisdiction of the F1TRADE affiliate.

Each party irrevocably agrees to waive any objection which it may have at any time to the laying of venue of any proceedings brought in the St. Vincent and the Grenadines courts and agrees not to claim that such proceedings have been brought in an inconvenient forum or that such court does not have jurisdiction over it.

#### Additional Risk Disclosures

It is important that you be fully aware of the following points:

F1TRADE reserves the right to close part, or all, of customers' open positions, in order to facilitate the charge of any fees or amounts due by you. Notwithstanding, you shall be liable for promptly paying such fee(s) and/or amounts to F1TRADE.

You acknowledge that the trading of certain Instruments on the trading platform may become volatile very quickly and without warning. Due to the high degree of risk involved in trading volatile Instruments, you acknowledge and agree that we reserve the right to close all or any open Transactions with respect to any Instruments that we determine, acting reasonably, are volatile, at the price quoted on the Trading Platform at such time without notice.

In the event liquidity providers are unable to provide liquidity to Us your order may experience delays in execution or you may not be able to place orders entirely. The size of the order may also impede the speed at which the order is executed. Keep in mind that it is only necessary to enter any order once. Multiple entries for the same order may inadvertently open unwanted positions.

While trading on our website and/or applications, you might encounter system errors that are resulted from hardware and/or software failures. The result of any system failure may be that your order is either not executed according to your instructions, executing with account balance errors and discrepancies or not executed at all. F1TRADE will not be liable for the resulting errors in account balances. F1TRADE reserves the right to make the necessary corrections or adjustments on the account involved.

High leverage allows trading with relatively modeF1Trade Margins or guarantees. The result of this is that even a slight fluctuation of the market or instruments could mean substantial gains when these fluctuations are in your favor, but could also mean considerable losses if the fluctuations are to your detriment. No system exists that could assure you that your position will bring you great benefits, nor is it possible to guarantee, that your transactions will yield favorable results.

Even though share CFDs and indices markets may be liquid as compared with other financial instruments or markets, the market conditions might at times render the execution of an order or of a limit on an order (for example by placing a stop) at a stipulated price impossible. Accordingly, even though the extent of the losses could be subject to an agreed limit, the risk of incurring losses could be higher, and that loss could occur in a relatively short period of time.

In the event of the price of one of your transactions moving against you, in addition to the requirement to deposit additional guarantees or Margin as may be required by F1TRADE (and/or to comply with Applicable Law and Regulation), F1TRADE reserves the right to close the outstanding balances without your consent.

Under abnormal market conditions, the price of instruments may fluctuate rapidly to reflect unforeseeable events that cannot be controlled either by us or by you.

The risk information presented here does not reflect all of the risks as well as other important aspects intrinsic to your transactions with respect to share CFDs or indices. Therefore, before starting to trade, you should learn the specifics of trading on such transactions in detail or seek further advice.

There are a series of inherent risks with the use of the mobile trading technology such as the duplication of order instructions, latency in the prices provided, and other issues that are a result of mobile connectivity. Prices displayed on the mobile platform are solely an indication of the executable rates and may not reflect the actual executed price of the order. Our mobile feature utilizes public communication network circuits for the transmission of messages. We shall not be liable for any and all circumstances in which you experience a delay in price quotation or an inability to trade caused by network circuit transmission problems or any other problems outside our direct control, which include but are not limited to the strength of the mobile signal, cellular latency, or any other issues that may arise between you and any internet service provider, phone service provider, or any other service provider.

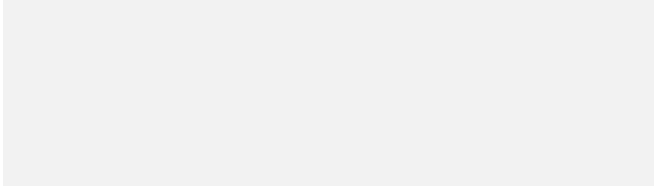
Entire Understanding, Binding Effect, Assignment

This Agreement shall bind your heirs, executors, successors, administrators, assigns, committee and conservators ('successors'). In the event of your death, incompetency, or disability, whether or not successors of your estate and property shall have qualified or been appointed, F1TRADE may continue to operate as though you were alive and competent and liquidate your account as described in Clause 21 without notice to or demand upon your successors. This Agreement shall inure to the benefit of F1Trade's assigns and successors, by merger, consolidation or otherwise, and F1TRADE may transfer your accounts to F1Trade's successors and assigns at F1Trade's discretion.

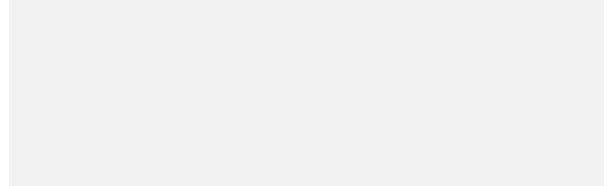
This Agreement, together with all other written agreements between you and F1TRADE related to your Account and terms contained on statements and confirmations sent to you, contains the entire understanding between you and F1TRADE concerning the subject matter of this Agreement. You may not assign your rights and obligations hereunder without first obtaining the prior written consent of F1TRADE.

BY ELECTRONICALLY SIGNING THIS AGREEMENT, YOU AFFIRM THAT YOU HAVE READ THIS AGREEMENT AND ANY REQUIRED DISCLOSURES GOVERNING THIS RELATIONSHIP. YOU AFFIRM THAT THE INFORMATION YOU HAVE PROVIDED IS ACCURATE AND YOU AGREE TO NOTIFY US OF ANY CHANGES IN THE INFORMATION PROVIDED. BY SIGNING THIS AGREEMENT ELECTRONICALLY, YOU ACKNOWLEDGE THAT AN ELECTRONIC SIGNATURE HAS THE SAME LEGAL EFFECT AND CAN BE ENFORCED IN THE SAME WAY AS A WRITTEN SIGNATURE UNDER PENALTY OF PERJURY AND FOR GIVING FALSE INFORMATION.

Signature:

A large, empty rectangular box intended for the user's signature.

Date:

A large, empty rectangular box intended for the user's date.





## UNSOLICITED ACKNOWLEDGEMENT AGREEMENT

To: F1TRADE, Ltd.:

- i. I affirm that in no way did F1TRADE, Ltd solicit me to become a client. I initiated contact with F1TRADE, Ltd on an unsolicited basis.
- ii. I understand that F1TRADE, Ltd does not target or intend their services for United States Citizens or residents. I acted on my own behalf in my choice to open an account, transact business and use the services of F1TRADE, Ltd.
- iii. I acknowledge as a United States Citizen or resident that I have reporting obligations to the United States Government of income/loss, money transfers to an offshore brokerage firm, or ownership or control of a foreign entity.
- iv. I have read all the disclaimers on F1TRADE, Ltd. websites and account documentation and agree to the contents and terms of those disclaimers.
- v. I understand that F1TRADE, Ltd does not provide legal or tax advice and indemnify F1TRADE, Ltd for any issues that may arise in regards to reporting requirements.
- vi. I attest that I have independently sought professional legal and tax advice before opening an account with F1TRADE, Ltd.

Signature:

A large, empty rectangular box with a light gray background, intended for the user's signature.

Date:

A large, empty rectangular box with a light gray background, intended for the user to enter the date.



## CLIENT ACKNOWLEDGMENT

By affixing the appropriate signatures and other indications in the appropriate spaces that follow, I (we) hereby acknowledge that I (we) have read, understand and agree to the terms of this Agreement.

If this is a joint account (more than one owner), we further acknowledge that this Agreement establishes a Joint Account with Rights of Survivorship.

I (We) acknowledge that I (we) have received a copy of the Agreement(s). The Client Agreement contains a pre-dispute Grievances clause.

I (We) have read the Agreement(s) and agree to the terms. In consideration of F1Trade, Ltd. opening and maintaining one or more margin accounts on my behalf, I (we) hereby acknowledge that I (we) have read, understand and agree to the terms contained in the Agreement governing the use and operation of a margin account.

Signature:

Date:



## LETTER OF AUTHORIZATION

I authorize F1Trade, Ltd. to debit my account for Quotes Fees as follows: Your software account starts the day we send your password and fees are not prorated.

All data feed cancellation requests must be made in writing, no later than 1 trading day before the last trading day of the month, or you will be billed for the following month.

BY SIGNING THIS LETTER OF AUTHORIZATION BELOW, YOU AFFIRM THAT YOU HAVE READ THIS LETTER OF AUTHORIZATION AND ANY REQUIRED DISCLOSURES GOVERNING THIS RELATIONSHIP. YOU AFFIRM THAT THE INFORMATION YOU HAVE PROVIDED IS ACCURATE AND YOU AGREE TO NOTIFY US OF ANY CHANGES IN THE INFORMATION PROVIDED.

Signature:

Date:



## RISK DISCLOSURE

The following is a synopsis of standard industry practice and knowledge and is intended to create general awareness on the part of industry participants.

The concepts stated here are not necessarily representative of any specific policy or protocol of F1TRADE, Ltd. Investing in a speculative investment has certain inherent risks of loss. You should be aware of these risks and consider carefully if you want and can accept them. If in doubt, please contact one of our Registered Professionals to have these risks explained in detail and to discuss if the contemplated investment is suited for you in view of your goals and/or profile. Risks and possible profits go hand in hand: the higher the possible profit, the higher the risk. Risks associated with Mutual Funds and Structured Instruments, guarantees: Please see the respective offering memorandum or fact sheet for the risks associated with the specific Mutual Fund or Structured Instrument and for any guarantees and information on the grantor. Investment Risk can take many forms. The following serves to indicate some of the most prominent forms. (explained with an investment in a company's shares) Natural Risk: The Company can be negatively affected by an earthquake or drought and, consequently, the price of its shares may drop.

Political Risks: War or a political crisis may undermine the trust in a country or its economy, causing the revenues of the company to drop. The price of the shares will decline likewise. Economic or country risk: The economic situation of the country where the company is located may present high unemployment or high interest rates. This will negatively affect the financial results of the company. Exchange rate risk: The exchange rate of the currency of the country where the company operates can diminish in relation to the investor's home currency and, even all other things being normal, the value of the shares and their dividends will be reduced. Industry risk: The industry in which the company operates can be negatively affected for inherent reasons. For example, the tourism industry can be affected by terrorism or the aviation industry can be affected by high fuel prices. Management risks: Price of shares can drop simply because the management of the company is indecisive, and the competition is taking advantage of this.

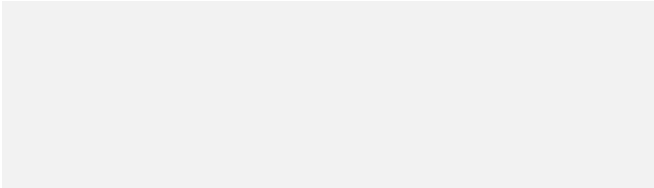
Market Risk: In a down market, generally, all stocks decline

Liquidity risk: There is not much demand for or offers of the shares of the company, therefore when you want to buy or sell them, you may have to wait before being able to do so. This risk is negligible when trading stocks of large, actively traded companies on regulated international exchanges. Time risk: The longer the maturity of an investment, the higher the risk. Margin Risk: When trading securities on margin, the risk of loss will always be greater than trading those same securities on a cash account. Due to its inherent nature, futures trading is always considered margined. You can only sell shares short or write options in a margin account. When you purchase securities, you may borrow part of the purchase price from your brokerage firm, their clearing broker or their clearing firm; this is called "trading on margin". The securities purchased are collateral for the firm that has made the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan and, as a result, the lender can take action or ask your brokerage firm to take action. Such action may include issuing a margin call and/or selling securities or other assets in any of your account held with the clearing broker or brokerage firm, in order to maintain the required equity in the account. There are several risks inherent in trading securities on margin. These risks include the following: You can lose more funds than you deposit in the margin account. A decline in the value of securities you have purchased on margin may require you to deposit additional funds to avoid the forced sale of those securities or other securities or other assets in your account(s). The firm that has made the loan may force the sale of securities or other assets in your account (s). If the equity in your account falls below the stated maintenance requirements, the firm can sell the securities or any other assets in your account(s) to cover the margin deficit. You will be responsible for any short-fall in the account after such sale! The firm can sell your securities or any other assets without contacting you. Most firms will attempt to notify their customers of margin calls, but they are not required to do so before selling your securities or other assets. Even if the firm still can take the necessary steps to protect its interests, including immediately selling the securities without notice. You are not entitled to choose which securities or assets in your account(s) are liquidated or sold to meet a margin call. The firm (or when trading futures the exchange) can increase maintenance margins at any time without prior written notice. These changes often take effect immediately and may result in the issuance of a margin call. You are not entitled to an extension of time on a margin call. However, an extension of time may be granted in certain conditions. Futures/ Forex/ Options/ Day Trading/ CFDs - Risk: There is a potential for large profits in Futures/ Forex/ Options/ Day Trading/ CFDs. However, Futures/ Forex/ Options/ Day Trading/ CFDs can also lead to large and immediate financial loss. Therefore, Futures/ Forex/ Options/ Day Trading/ CFDs is generally not suited to individuals of limited resources, limited investment or trading experience and low risk tolerance. You should be prepared to lose all of the funds that you invest in Futures/ Forex/ Options/ Day Trading/ CFDs. Certain evidence indicates that a small investment will significantly impair the ability of making profits in Futures/Forex/ Options/ Day Trading/ CFDs. Of course, a large investment in no way will guarantee success. Futures/ Forex/ Options/ Day Trading/ CFDs require knowledge of the securities markets and a thorough understanding of the specific product. You will be competing with professional, licensed traders, employed by securities firms. Futures/ Forex/ Options/ Day Trading/ CFDs requires knowledge of a given firm's operations. You should be familiar with securities firm's business practices, including the operation of the firm's order execution system and procedures. Under certain market conditions, it might be difficult or impossible to liquidate a position quickly at a reasonable price. The more volatile a security is, the

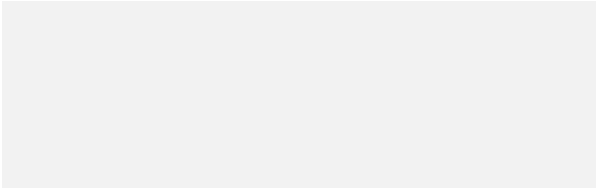
greater the likelihood that such problems may be encountered in execution of a transaction. In addition to normal market risks, you may experience losses due to system failures. If you are trading Futures/ Forex/ Options/ Day Trading/ CFD's electronically, these failures include computer and communications failures. Futures/ Forex/ Options/ Day Trading/ CFDs will generate substantial commissions, even if the cost per trade is low. Futures/Forex/ Options/ Day Trading/ CFDs involve aggressive trading and you will pay commissions for each trade. The total daily commissions will reduce your earnings or add to your losses. Futures/ Forex/Options/ Day Trading/ CFDs on Margin or Short Selling may result in losses beyond your initial investment. Bond/ Debt Instruments Risk: Most of the times, Bonds have clearly defined risks as they normally have a declared risk rating from a major service provider (Incl. S&P, Moody, Fitch).

I HEREBY CERTIFY THAT I HAVE REVIEWED THE INFORMATION CONTAINED IN THIS DOCUMENT AND I HAVE AN UNDERSTANDING OF THE VARIOUS RISKS INHERENT IN PARTICIPATION IN THE INTERNATIONAL SECURITIES INDUSTRY.

Signature:

A large, empty rectangular box intended for the user's signature.

Date:

A large, empty rectangular box intended for the user to enter the date.

## SOFTWARE AND DATA SUBSCRIPTION

F1TRADE Web (Free)

Data: Exchange Fee (Level 1) Professional fees

\*Please note that fees are not Pro-Rated

Name	Level	Cost	Agree
Nasdaq	Level 1	\$40	<input type="radio"/> Yes <input type="radio"/> No
NYSE, AMEX	Level 1	\$65	<input type="radio"/> Yes <input type="radio"/> No
OTC Markets	Level 1	\$30	<input type="radio"/> Yes <input type="radio"/> No
OPRA Options	Level 1	\$25	<input type="radio"/> Yes <input type="radio"/> No
E-Mini Futures	Level 1	\$0	<input type="radio"/> Yes <input type="radio"/> No

Monthly Total           \$

F1TRADE Pro           \$49

\*Please note that fees are not pro-rated

Date: Exchange Fee (Level 1) Professional Fees

Name	Level	Cost	Agree
Nasdaq	Level 1	Included	<input type="radio"/> Yes <input type="radio"/> No
NYSE, AMEX	Level 1	Included	<input type="radio"/> Yes <input type="radio"/> No
OTC Markets	Level 1	\$15	<input type="radio"/> Yes <input type="radio"/> No
OPRA Options	Level 1	\$15	<input type="radio"/> Yes <input type="radio"/> No
E-Mini Futures	Level 1	\$15	<input type="radio"/> Yes <input type="radio"/> No

Data: Market Depth Fee (Level 2)

\*Additionally, \$40 plus monthly fees below

Name	Level	Cost	Agree
Regional Quotes	Basic Level 2	\$15	<input type="radio"/> Yes <input type="radio"/> No
Nasdaq Total View	Book Depth	\$20	<input type="radio"/> Yes <input type="radio"/> No
OTC Markets	Level 2	\$50	<input type="radio"/> Yes <input type="radio"/> No
OPRA Options	Level 2	\$50	<input type="radio"/> Yes <input type="radio"/> No
News Body		\$25	<input type="radio"/> Yes <input type="radio"/> No

Monthly Total           \$



## SUPPORTING DOCUMENTATION

Please make sure the below items are included when you submit your application:

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>○ Corporate Resolution</li><li>○ Certificate of Incorporation OR Business License</li><li>○ Articles of Association</li><li>○ Register of Members/Shareholders</li><li>○ Utility Bill or Bank/Credit Statement - Please upload a coloured copy of a recent utility bill or bank statement for address verification. The document must contain Full name, address and must be less than 6 months old.</li><li>○ Passport of Other Government Issued-ID</li><li>○ Proof of Funds - As proof of ownership of the funds being used to trade, please upload a copy of the credit card, that you will be using (or used) to make a deposit.</li></ul> | <ul style="list-style-type: none"><li>○ Valid Document Must contain</li><li>○ Full name on Account or Card</li><li>○ Card (last 4-digits) or Account Number</li><li>○ Expiration or Account Statement Date</li><li>○ Signature on the Back of Card (if applicable)</li><li>○ Expiration or Account Statement Date</li><li>○ Signature on the back of the card (if applicable)</li></ul> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|