RIT Gestion

Terms Governing Use of Services

1. PURPOSE AND CONTRACTUAL EFFECT

These Terms Governing Use of Services (the **"Terms"**) establish the rules and conditions governing access to and use of the website, applications, platforms, systems, accounts, and other services made available under **RIT Gestion**.

These Terms constitute a legally binding agreement between the Company and any individual or legal entity that accesses, registers for, or uses any of the Company's Services (the **"User"** or **"Client"**).

By accessing or using any Service, the User acknowledges that they have read, understood, and agreed to be bound by these Terms and any policies or disclosures incorporated herein. If the User does not accept these Terms, they must immediately discontinue access to and use of the Services.

2. ACCESS AND USER ELIGIBILITY

Use of the Services is subject to the User meeting all applicable legal, regulatory, jurisdictional, and Company-specific requirements.

The User confirms that they have the legal capacity and authority necessary to enter into these Terms and to use the Services lawfully. Where the User acts for or on behalf of an entity, the User confirms that they are authorized to act in that capacity.

The Company may refuse, limit, suspend, or withdraw access to any Service where eligibility requirements are not satisfied or where continued access would conflict with applicable law, regulatory requirements, compliance obligations, or the Company's internal procedures.

3. COMPLIANCE AND USER RESPONSIBILITIES

The User is responsible for ensuring that all information, declarations, documents, and other materials provided to the Company are accurate, complete, authentic, and kept up to date.

The Company may require the User to complete identity verification, customer due diligence, source-of-funds checks, sanctions screening, transaction monitoring, or other compliance procedures before or during the provision of any Service.

The User shall comply with all applicable laws, regulations, security requirements, operational procedures, and Company policies relevant to their use of the Services.

4. SERVICES AND ADDITIONAL DOCUMENTS

The Services may include account facilities, trading and transaction systems, payment functions, market-related information, educational content, communication tools, and other services determined by the Company from time to time.

Certain Services may be subject to additional terms, conditions, disclosures, policies, or agreements. Such documents shall apply together with these Terms and shall form part of the contractual framework governing the relevant Service.

The Company may also impose specific requirements or restrictions applicable to particular products, account types, jurisdictions, transactions, or categories of Users.

5. CHANGES TO THESE TERMS

The Company may revise these Terms from time to time to reflect changes in applicable law, regulatory requirements, Services, technology, security standards, business practices, or other operational considerations.

Any revised version shall take effect on the date specified by the Company or, where no date is stated, upon publication through the Company's official channels.

The User is responsible for reviewing the current version of the Terms. Continued use of the Services after the effective date of any revision shall constitute acceptance of the updated Terms.

6. RISK AND RESPONSIBLE USE

The User acknowledges that certain Services, including financial markets, trading activities, electronic transactions, and technology-dependent systems, may involve financial, market, operational, and technological risks.

The User is responsible for assessing whether a particular Service is appropriate for their circumstances and for complying with all applicable requirements when using the Company's systems and facilities.

7. COMPANY RIGHTS AND PROTECTIVE MEASURES

To maintain the security, integrity, and proper operation of its Services, the Company may monitor activity, implement security controls, impose reasonable usage restrictions, delay or reject transactions, or temporarily restrict access where it considers such action necessary or appropriate.

Such measures may be taken to address suspected unauthorized activity, security threats, compliance concerns, technical issues, fraudulent activity, legal requirements, or other circumstances affecting the Company's Services.

8. GENERAL CONTRACTUAL PRINCIPLES

A delay or failure by the Company to exercise any right under these Terms shall not constitute a waiver of that right.

Nothing in these Terms creates a partnership, joint venture, employment, agency, or fiduciary relationship between the Company and the User.

If any provision is determined to be invalid or unenforceable, the remaining provisions shall continue to the extent permitted by applicable law.

These Terms, together with the documents expressly incorporated into them, constitute the contractual framework governing the User's relationship with the Company in relation to the Services.

CHAPTER I: GENERAL PROVISIONS

ARTICLE 1: SCOPE AND APPLICATION

1.1 These Terms Governing Use of Services (the **"Terms"**) govern the relationship between **TRADETOPIA LTD**, which manages and operates the services provided through **RIT Gestion** (the **"Company"**), and any individual, organization, corporation, partnership, institution, or other legal entity that accesses or uses the Company's Website, Trading Platforms, systems, applications, accounts, or Services (the **"User"** or **"Client"**).

1.2 These Terms apply to all forms of access to and use of the Company's Services, whether for informational, operational, commercial, transactional, or investment-related purposes, and regardless of the device, platform, or method through which such Services are accessed.

1.3 The following expressions shall have the meanings assigned to them below, unless the context requires otherwise:

(a) "Company" means **TRADETOPIA LTD**, an International Business Company duly incorporated and existing under the laws of **Grande Comore, Comoros**, which manages and operates the services provided through **RIT Gestion**. TRADETOPIA LTD is registered under **Business Registration No. 698891IBC** and holds **License No. 581697679**, with its registered address at **Rue de la Paix, Quartier Cala Kuu, Moroni, Grande Comore, Comoros**.

For the purposes of these Terms, references to the **"Company"** shall, where applicable, include its duly authorized directors, officers, employees, agents, representatives, contractors, service providers, successors, and permitted assigns acting in connection with the Company's business or Services.

(b) **"User"** or **"Client"** means any individual or legal entity that accesses, registers for, or uses the Company's Services or platforms.

(c) **"Services"** means the trading, account management, financial technology, market access, educational, informational, communication, and other services or functionalities made available by the Company.

(d) **"Website"** means the Company's official website, including its domains, subdomains, client portals, web interfaces, and connected digital systems.

(e) **"Trading Platform"** means any electronic platform, web terminal, software application, mobile interface, or approved third-party infrastructure made available for trading, transactional, or account-related activities.

ARTICLE 2: ACCEPTANCE AND GOVERNING TERMS

2.1 Access to, registration for, or use of the Company's Website, Services, Trading Platforms, or related systems constitutes the User's acceptance of these Terms and all applicable policies, disclosures, procedures, and supplemental documents issued by the Company.

2.2 A person who does not agree to these Terms shall not access or use the Company's Website, systems, applications, or Services.

2.3 These Terms become effective when the User first accesses, registers for, or uses any Service, submits information or documentation to the Company, or continues using the Services following publication of revised Terms.

2.4 The Terms apply to all Services and related systems made available by the Company, including subsequent amendments, updates, enhancements, restrictions, or modifications.

2.5 The following documents, where applicable, are incorporated into these Terms:

(a) Personal Data Governance and Security Policy;

(b) Refund Claims and Transaction Reversal Policy;

(c) Conflict Management and Ethical Standards Policy;

(d) Trading Risk Disclosure and Client Acknowledgment;

(e) Anti-money Laundering and Financial Crime Compliance Policy; and

(f) any Service-specific agreement, disclosure, or operational policy.

2.6 The English version of these Terms and official Company communications shall prevail over any translated version in the event of inconsistency.

2.7 Intellectual property relating to the Website and Services, including trademarks, logos, software, source code, designs, databases, written materials, interfaces, and proprietary technologies, shall remain the property of the Company or its licensors. Unauthorized reproduction, modification, distribution, exploitation, or other misuse is prohibited.

2.8 The Services may not be available in jurisdictions where their provision or use is prohibited or restricted by applicable law, regulation, sanctions, or licensing requirements. The Company may restrict access for residents or citizens of the United States and other jurisdictions designated as restricted by the Company.

2.9 The Company does not guarantee profitability, financial performance, uninterrupted availability, investment results, market stability, or the suitability of the Services for the User's particular circumstances.

2.10 The User acknowledges that trading, investment decisions, financial transactions, and other activities conducted through the Services involve risk and are undertaken at the User's own discretion and responsibility. The Company recommends obtaining independent professional advice where appropriate.

2.11 The Company may revise, replace, supplement, or otherwise amend these Terms where reasonably required by legal, regulatory, operational, commercial, technological, or security considerations. Amendments shall become effective upon publication through the Company's Website or another authorized communication channel, unless otherwise stated. Continued use of the Services constitutes acceptance of the revised Terms.

2.12 The User confirms that they possess the legal capacity, authority, and eligibility required to enter into these Terms and use the Services under the laws applicable to them.

2.13 Complaints, disputes, legal claims, investigation requests, and other formal account-related communications shall be submitted through the User's registered email address or another communication channel authorized by the Company.

2.14 The User shall maintain confidentiality regarding disputes, investigations, settlement discussions, and other unresolved matters involving the Company and shall not knowingly make false or misleading public statements concerning such matters.

2.15 The Company may suspend, freeze, restrict, deactivate, or terminate an account, Trading Platform, or Service where reasonably required due to a breach of these Terms, applicable law, regulatory requirements, compliance concerns, security risks, or operational considerations.

2.16 The establishment, maintenance, operation, suspension, and closure of trading accounts shall remain subject to these Terms and any additional account-specific requirements or procedures established by the Company.

ARTICLE 3: USER OBLIGATIONS AND CONDUCT

3.1 The User represents that they are of legal age and possess the legal capacity, authority, and competence necessary to enter into binding contractual obligations.

3.2 The User shall ensure that their access to and use of the Services is lawful and does not contravene any applicable law, regulation, governmental directive, sanctions program, or jurisdictional restriction, including applicable OFAC requirements.

3.3 The User shall protect all passwords, login credentials, authentication tools, verification codes, and other account access information and shall immediately notify the Company of any suspected unauthorized access or security compromise.

3.4 Transactions, instructions, trading activities, withdrawals, communications, and other actions performed through the User's account using valid access credentials may be treated as authorized and binding upon the User, subject to the Company's investigation of reported unauthorized activity.

3.5 The User shall provide accurate, complete, current, authentic, and verifiable information throughout the contractual relationship. False, misleading, incomplete, altered, fraudulent, or outdated information may result in restriction, suspension, termination, reporting, or other action permitted under these Terms or applicable law.

3.6 The User shall not use the Website, Services, or Trading Platforms for unlawful, fraudulent, deceptive, abusive, manipulative, unauthorized, or harmful purposes.

3.7 Prohibited conduct includes, without limitation:

(a) attempting to obtain unauthorized access to systems, servers, databases, or restricted infrastructure;

(b) interfering with or compromising the security, functionality, or operation of the Website or Services;

(c) introducing or distributing malware, viruses, ransomware, spyware, or other malicious code;

(d) using bots, scraping tools, automated systems, or similar technologies to manipulate, exploit, extract, or interfere with the Services;

(e) impersonating another person or entity;

(f) threatening, harassing, intimidating, or abusing Users, employees, representatives, or affiliates of the Company;

(g) engaging in fraud, money laundering, sanctions evasion, terrorist financing, market manipulation, or other unlawful financial activity; or

(h) facilitating or promoting illegal activity through the Services.

3.8 The User remains responsible for all taxes, duties, governmental charges, reporting obligations, and other liabilities arising from their use of the Services. The Company does not provide tax, accounting, or legal advice.

3.9 The User shall cooperate with reasonable legal, regulatory, compliance, audit, fraud-prevention, cybersecurity, and investigative procedures conducted by the Company or a competent authority.

3.10 The Company may request additional information, documentation, source-of-funds evidence, transaction explanations, or enhanced due diligence materials whenever reasonably required for compliance, risk management, or verification purposes.

3.11 The Company may monitor, review, record, retain, investigate, or analyze account activity, transactions, communications, trading activity, and use of the Services for

compliance, fraud prevention, dispute resolution, cybersecurity, risk management, and other legitimate purposes.

3.12 The User shall not assign, transfer, sublicense, delegate, or otherwise dispose of any rights or obligations under these Terms without the Company's prior written consent. Any unauthorized transfer shall have no legal effect.

CHAPTER II: SERVICE ELIGIBILITY AND OPERATIONAL REQUIREMENTS

ARTICLE 4: SERVICE ACCESS AND CLIENT RESPONSIBILITIES

4.1 Subject to these Terms and applicable legal, regulatory, operational, and compliance requirements, the Company may make available Trading Platforms, account facilities, financial technology systems, market access tools, educational resources, analytical materials, customer support, software, and other Services through its Website or related infrastructure.

4.2 The Company may modify, expand, restrict, suspend, replace, or discontinue any Service, feature, instrument, or operational component where reasonably required for legal, regulatory, technical, security, commercial, or operational reasons.

4.3 The availability and continuity of the Services may depend on the Company's systems, internet and telecommunications infrastructure, cybersecurity conditions, third-party providers, liquidity providers, software, and other external dependencies. Temporary

interruptions, delays, outages, maintenance, communication failures, cybersecurity incidents, force majeure events, or third-party failures shall not, in themselves, constitute a breach by the Company.

4.4 The Client shall use the Services only for their intended and authorized purposes and in accordance with these Terms, applicable policies, compliance requirements, and technical procedures. Unauthorized access, use, interference, or exploitation may result in restriction, investigation, suspension, or termination.

4.5 Access to the Services is subject to the Client satisfying all applicable registration, verification, operational, regulatory, technological, and compliance requirements. The Company may reject, suspend, or terminate an application, transaction, account, or Service where such requirements are not satisfied or where irregular, misleading, suspicious, incomplete, or unauthorized activity is identified.

4.6 Different account types or service classifications may be subject to separate eligibility criteria, operating conditions, leverage limits, funding requirements, features, and restrictions. Continued access to any account or Service remains subject to compliance with its applicable conditions.

4.7 The Client represents that all personal, financial, operational, and verification information provided to the Company is accurate, complete, authentic, current, and not misleading and shall promptly notify the Company of any material change.

4.8 The Company may monitor, review, retain, analyze, investigate, or report account activity, transactions, communications, and other interactions for purposes including AML

and KYC compliance, fraud prevention, sanctions screening, cybersecurity, dispute resolution, operational security, and risk management.

4.9 The Company may freeze, restrict, suspend, investigate, reject, or terminate an account, transaction, withdrawal, funding activity, or Service where it reasonably suspects fraud, financial crime, market abuse, sanctions violations, cybersecurity threats, unauthorized access, misleading documentation, unlawful conduct, or a breach of these Terms.

4.10 The Client shall maintain any funds, collateral, or capital requirements applicable to their account in accordance with the Company's established requirements. The Company shall not be responsible for losses, restrictions, liquidations, failed transactions, or account limitations resulting from the Client's failure to meet such requirements.

4.11 The availability of particular Services, Trading Platforms, products, or financial instruments may vary according to jurisdiction, regulatory requirements, sanctions, internal compliance policies, risk assessments, or technical considerations.

ARTICLE 5: CLIENT ONBOARDING, VERIFICATION, AND PLATFORM REQUIREMENTS

5.1 Before obtaining access to the Services or activating an account, the Client shall complete all registration, onboarding, verification, authentication, due diligence, and compliance procedures required by the Company.

5.2 Such procedures may include:

(a) completing registration forms;

(b) creating and activating account credentials;

(c) verifying registered contact details;

(d) providing government-issued identification;

(e) providing proof of address;

(f) completing source-of-funds or source-of-wealth checks;

(g) completing enhanced due diligence where required; and

(h) providing additional documents, declarations, certifications, or verification materials requested by the Company.

5.3 The Company may reject, delay, restrict, suspend, or terminate an onboarding or verification process where the Client does not satisfy applicable legal, compliance, verification, or operational requirements.

5.4 The Company may use authorized third parties, including Payment Service Providers (PSPs), financial institutions, liquidity providers, verification providers, software providers, cloud infrastructure providers, data processors, communication providers, and other operational partners in connection with the Services.

5.5 The Client shall comply with applicable procedures, processing requirements, technical conditions, and transactional rules imposed by authorized third-party providers where relevant to the Services.

5.6 Trading Platforms may consist of proprietary systems, licensed software, mobile applications, desktop terminals, browser-based interfaces, APIs, electronic trading systems, or approved third-party infrastructure.

5.7 The Company does not guarantee uninterrupted availability, compatibility, accessibility, execution speed, or error-free operation of any Trading Platform or related system and may carry out maintenance, upgrades, security measures, or other technical changes as necessary.

5.8 The Client is responsible for maintaining suitable devices, internet connectivity, operating systems, security measures, and other technical requirements necessary to access the Services.

5.9 The Company may introduce additional authentication, transaction verification, cybersecurity, access controls, or other safeguards where necessary to protect the Services.

ARTICLE 6: TRADING RISKS AND CLIENT DISCRETION

6.1 Following successful onboarding and verification, the Client may receive credentials, authentication tools, account identifiers, passwords, or other information required to access the Trading Platform and relevant Services.

6.2 The Client acknowledges that trading financial instruments, derivatives, leveraged products, foreign exchange, commodities, contracts for difference, digital assets, indices, and other financial products involves substantial risk and may result in partial or complete loss of invested capital.

6.3 The Company does not guarantee profitability, investment performance, execution quality, financial returns, uninterrupted market access, or protection against trading losses.

6.4 All trading decisions, investment activities, account operations, strategies, instructions, and market participation remain solely the responsibility of the Client and are undertaken at the Client's own discretion and risk.

6.5 Financial markets may be affected by volatility, illiquidity, pricing discrepancies, slippage, execution delays, market closures, technological failures, geopolitical events, government intervention, cybersecurity incidents, or other circumstances beyond the Company's reasonable control.

6.6 Educational materials, analytical tools, indicators, research, market commentary, strategy materials, webinars, tutorials, portfolio examples, trading insights, and similar content provided by the Company are for informational and educational purposes only and do not constitute investment, financial, legal, tax, or fiduciary advice or a guarantee of future performance.

6.7 Any reliance upon information, analysis, strategies, educational materials, market commentary, or other content provided by the Company is undertaken entirely at the Client's own discretion and risk.

6.8 To the extent permitted by applicable law, the Company shall not be responsible for losses arising from the Client's use of the Services, trading activities, reliance on

informational materials, execution delays, system interruptions, market movements, pricing errors, liquidity limitations, or adverse market conditions.

6.9 The Client is encouraged to obtain independent legal, financial, investment, accounting, or tax advice before using the Services or engaging in trading activities.

6.10 Past performance, historical results, simulations, hypothetical scenarios, or projected outcomes do not constitute reliable indicators or guarantees of future performance.

CHAPTER III: ACCOUNT STRUCTURES AND SPECIAL ACCOUNT ARRANGEMENTS

ARTICLE 7: STANDARD ACCOUNT TYPES AND CONDITIONS

7.1 The availability, eligibility, features, and operating conditions of each Live Account shall be determined by the Company and may vary according to the Client's jurisdiction, regulatory status, compliance profile, risk assessment, funding capacity, trading activity, and other relevant factors.

7.2 The Company may make different account classifications or service tiers available, including:

(a) **Micro Access**;
(b) **Standard Access**;
(c) **Trader Plus**;

(d) **Prime Trader**;
(e) **Elite Desk**; and
(f) **Institutional Flow**.

7.3 Each account classification may be subject to different trading conditions, leverage, execution parameters, margin requirements, funding thresholds, withdrawal conditions, features, and access restrictions. The Company may modify, reclassify, suspend, restrict, or discontinue any account type or its conditions where reasonably required for legal, regulatory, compliance, technical, commercial, or operational purposes.

7.4 The Company is not required to approve, maintain, reactivate, or continue any Live Account or Service relationship and may reject an application, suspend onboarding, restrict account functionality, freeze activity, or close an account where permitted under these Terms or applicable requirements.

7.5 Requests to change account classification, leverage, currency, margin arrangements, execution settings, or other account parameters must be submitted through the Company's designated communication channels and shall take effect only upon written approval by the Company.

7.6 Accounts showing prolonged inactivity or dormancy may be subject to review, restrictions, maintenance procedures, inactivity charges, archival, suspension, or closure in accordance with Company policy and applicable requirements.

7.7 An account may be classified as dormant where no material trading, transactional, funding, withdrawal, or account-management activity has occurred for a period determined

by the Company. Where permitted, the Company may apply applicable administrative or maintenance charges or initiate closure procedures.

7.8 Accounts with balances below the Company's minimum operational threshold, including balances below **USD 50.00**, may be restricted, archived, suspended, or closed where continued maintenance is considered operationally or commercially impractical.

7.9 The Company shall not be liable for losses, damages, missed opportunities, access limitations, charges, or other consequences arising from inactivity measures, account restrictions, suspension, or closure carried out in accordance with these Terms.

7.10 The Client remains responsible for complying with all requirements applicable to their account, including funding, margin, leverage, verification, operational, and regulatory obligations.

7.11 The Company may apply enhanced due diligence, additional verification, source-of-funds checks, transaction limits, or other account restrictions where heightened regulatory scrutiny, suspicious activity, compliance concerns, or operational risks are identified.

ARTICLE 8: JOINT ACCOUNT GOVERNANCE

8.1 Unless otherwise approved by the Company, accounts are intended for the exclusive use of the registered Client. Shared ownership or control shall require the establishment of a Joint Account in accordance with the Company's onboarding and compliance procedures.

8.2 Individuals authorized to operate a Joint Account shall be designated as **"Authorized Signatories"** and, unless otherwise agreed in writing, may independently place trades, submit instructions, request withdrawals, transfer funds, manage account settings, and conduct other account activities.

8.3 An instruction or transaction submitted by an Authorized Signatory may be relied upon by the Company as binding upon all Joint Account holders.

8.4 The Company shall not be responsible for disputes, conflicting instructions, claims, losses, or disagreements between Joint Account holders or Authorized Signatories.

8.5 All Authorized Signatories must complete the Company's applicable onboarding, identity verification, AML/KYC, sanctions screening, and due diligence requirements before the Joint Account becomes operational.

8.6 The Company may send notices, confirmations, compliance communications, and other official correspondence to any Authorized Signatory, and such communication shall be considered properly delivered to all Joint Account holders.

8.7 Joint Account holders shall be jointly and severally responsible for liabilities, obligations, losses, fees, charges, deficits, negative balances, and other amounts arising from the Joint Account, regardless of their individual participation.

8.8 The Company may require approval or written confirmation from all Authorized Signatories before processing withdrawals, transfers, ownership changes, account modifications, closures, or disputed transactions where appropriate.

8.9 Transfers between Joint Accounts and individual accounts shall remain subject to applicable verification, compliance review, and written instruction requirements.

8.10 Changes to ownership, account authority, or Authorized Signatories shall require written consent from all affected parties and any supporting documentation requested by the Company. Such changes shall not release any party from obligations incurred before the approved change.

8.11 The Company must be notified promptly of the death, incapacity, insolvency, bankruptcy, legal disability, regulatory restriction, or disqualification of an Authorized Signatory and may restrict or suspend the Joint Account pending satisfactory review and documentation.

8.12 The Company may suspend, freeze, investigate, restrict, or terminate a Joint Account where fraud, financial crime, unauthorized activity, sanctions concerns, legal disputes, cybersecurity risks, compliance deficiencies, suspicious transactions, or breaches of these Terms are identified or suspected.

8.13 The Company shall not be liable for delays, restrictions, denied transactions, freezes, or other consequences resulting from compliance reviews, legal disputes, conflicting instructions, verification deficiencies, or other protective measures concerning a Joint Account.

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ARTICLE 9: ISLAMIC (SWAP-FREE) ACCOUNTS

9.1 The Company may offer Islamic or Swap-Free Accounts to eligible Clients seeking account arrangements intended to comply with applicable Islamic finance principles. Such accounts may exclude or modify swap charges, rollover interest, or certain financing mechanisms.

9.2 Requests to establish, convert, or activate an Islamic Account must follow the Company's designated procedures and may require supporting documentation, declarations, confirmations, or additional verification.

9.3 Approval, suspension, modification, or withdrawal of Islamic Account status shall remain subject to the Company's assessment and applicable eligibility requirements.

9.4 Islamic Accounts shall be used in good faith and for legitimate purposes consistent with their intended structure. The Client shall not exploit such accounts through abusive, manipulative, arbitrage-based, or other strategies inconsistent with their intended purpose.

9.5 The Company may impose holding-period limits or other operational conditions on positions maintained through Islamic Accounts and may apply applicable administrative charges or restrictions where such conditions are exceeded.

9.6 Misuse, false declarations, manipulation, fraudulent representations, or other exploitation of an Islamic Account may result in withdrawal of Swap-Free status, account reclassification, application of applicable charges, suspension of trading privileges, or account termination.

9.7 The Company may review and monitor activity conducted through Islamic Accounts to assess compliance with applicable policies, fair-use requirements, anti-abuse measures, and relevant operational standards.

9.8 The Client shall not intentionally seek or generate swap credits, interest-related benefits, financing advantages, or artificial gains through misuse of Swap-Free Account privileges.

9.9 The Company may apply administrative, maintenance, holding, or other operational charges to Islamic Accounts where permitted under its applicable standards and account conditions.

9.10 The Company may convert, reclassify, suspend, restrict, or revoke Islamic Account status where the account is operated inconsistently with these Terms, applicable requirements, or the intended purpose of the account.

9.11 Following conversion between account classifications, the Company may make reasonable operational adjustments, including changes to fees, account settings, pending orders, positions, or balances, where necessary to give effect to the applicable account classification.

CHAPTER IV: FINANCIAL TRANSACTIONS AND ACCOUNT SETTLEMENTS

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ARTICLE 10: DEPOSITS AND FUNDING

10.1 The Client may fund their account only through payment methods, banking channels, digital gateways, financial institutions, or Payment Service Providers (**"PSPs"**) approved by the Company. Deposited funds shall be used solely for lawful activities connected with the Services.

10.2 The Company may introduce, change, restrict, suspend, replace, or discontinue any funding method, currency, payment channel, or PSP where required for legal, regulatory, technical, security, compliance, commercial, or operational reasons. Availability may vary according to the Client's jurisdiction, account classification, currency, or compliance status.

10.3 All deposits shall remain subject to authentication, verification, settlement, reconciliation, and compliance procedures. Processing may be affected by banking restrictions, intermediary charges, currency conversion, settlement delays, technical issues, or other circumstances involving the Company or third-party providers.

10.4 The Company may reject or restrict third-party funding and may require prior approval, identification, beneficial ownership information, a valid Power of Attorney (**"POA"**), or other documentation before accepting funds submitted by another person or entity on behalf of the Client.

10.5 The Client represents that all deposited funds originate from lawful and legitimate sources and are not connected with fraud, money laundering, terrorist financing, sanctions evasion, criminal conduct, or any other prohibited activity.

10.6 The Company may delay, reject, freeze, reverse, investigate, or refuse to credit a deposit where it identifies or reasonably suspects fraud, unauthorized payment activity, identity misrepresentation, suspicious transactions, sanctions concerns, financial crime, or other compliance issues.

10.7 The Client shall provide any documents reasonably requested to verify the source, ownership, legality, and authenticity of deposited funds, including bank records, financial information, source-of-funds evidence, ownership documentation, or other verification materials.

10.8 The Client acknowledges that payment limits, geographic restrictions, transaction thresholds, exchange rates, conversion costs, banking charges, PSP fees, and other conditions imposed by external financial institutions or payment providers may apply independently of the Company's systems.

10.9 The Company may correct, reverse, adjust, or remove any account credit or balance resulting from duplicate payments, settlement errors, unauthorized transactions, system errors, clerical mistakes, or other operational discrepancies.

10.10 Third-party charges, including banking fees, PSP charges, transfer costs, card processing fees, intermediary deductions, blockchain costs, and currency conversion expenses, shall be borne by the Client.

10.11 The Company may engage banks, PSPs, payment processors, settlement providers, custodians, blockchain service providers, and other operational partners to facilitate

financial transactions and may process relevant Client information for such purposes in accordance with applicable law and Company policies.

10.12 The Company may take appropriate action where a deposit is subject to a chargeback, payment dispute, reversal, unauthorized transaction claim, or cancellation, including reversing credits, restricting withdrawals, suspending account activity, recovering losses, or terminating the account where appropriate.

10.13 Funding confirmations may be provided through the Client's account, email, or another authorized communication channel. The Client shall review such information and promptly report any discrepancy or unauthorized transaction.

10.14 Deposits are ordinarily processed within **one (1) to five (5) business days**, subject to settlement conditions, banking procedures, PSP operations, compliance reviews, technical circumstances, and other factors outside the Company's reasonable control.

ARTICLE 11: WITHDRAWAL ELIGIBILITY AND PROCESSING

11.1 Subject to applicable eligibility, verification, compliance, and account requirements, the Client may request withdrawal of available cleared funds, realized profits, or other eligible balances through withdrawal methods approved by the Company.

11.2 The Company may delay, reject, suspend, restrict, reverse, or cancel a withdrawal where there are unresolved compliance matters, insufficient margin, open positions, suspicious activity, legal disputes, sanctions concerns, incomplete verification, or other operational or security concerns.

11.3 Withdrawal requests shall not exceed the Client's available cleared balance after taking into account applicable fees, margin requirements, open positions, liabilities, bonuses, or other account obligations.

11.4 The Company may request additional identity, banking, payment-method ownership, source-of-funds, or other due diligence documentation before approving a withdrawal.

11.5 Withdrawals shall remain subject to AML/KYC checks, sanctions screening, fraud prevention, cybersecurity controls, and other internal compliance procedures. Failure to provide requested information may result in delayed or rejected processing.

11.6 Unless otherwise approved by the Company, withdrawals shall generally be made through the same payment source, banking channel, PSP, wallet, or financial method used to fund the account.

11.7 The Company may establish minimum withdrawal amounts, channel-specific limits, currency restrictions, or additional administrative requirements for particular payment methods or jurisdictions.

11.8 Promotional credits, bonuses, rebates, incentives, or other non-withdrawable benefits may be adjusted, revoked, cancelled, or forfeited following a withdrawal in accordance with the applicable promotional terms.

11.9 Withdrawals are ordinarily processed within **two (2) to seven (7) business days** following completion of the applicable verification and approval procedures. Actual settlement may take longer due to banking, PSP, jurisdictional, compliance, technical, or other external circumstances.

11.10 The Company shall not be responsible for delays, failed settlements, banking interruptions, payment gateway failures, blockchain congestion, cybersecurity incidents, or other deficiencies attributable to external providers or circumstances outside its reasonable control.

11.11 Where the Client receives funds in excess of the amount properly due, the Client shall promptly notify the Company and cooperate in returning or correcting the excess amount.

ARTICLE 12: REFUNDS AND TRANSACTION REVERSALS

12.1 Refund requests shall be assessed in accordance with the Company's applicable Refund Policy, internal procedures, and compliance requirements.

12.2 A refund request must generally be submitted within **fourteen (14) calendar days** from account registration or the relevant funding transaction, unless a different period is required by mandatory law or regulation.

12.3 Requests submitted after the applicable refund period may be rejected. Once that period has expired, recovery of available funds shall generally be handled through the Company's standard withdrawal procedures.

12.4 Completed and settled withdrawals shall ordinarily be considered final and non-refundable unless reversal is required by applicable law or expressly approved by the Company.

12.5 Refunds shall not be available for trading losses, market movements, unsuccessful strategies, execution results, unrealized profits, investment performance, or discretionary trading decisions.

12.6 The Company may request supporting documents, transaction records, payment confirmations, identity information, banking records, or other evidence before assessing a refund request.

ARTICLE 13: FEES, COMMISSIONS, AND CLIENT LIABILITIES

13.1 The Client acknowledges that fees, commissions, spreads, administrative charges, financing adjustments, transaction costs, conversion expenses, and other charges may apply to the Services.

13.2 Applicable charges may vary according to account classification, trading activity, transaction volume, market conditions, payment method, jurisdiction, promotional arrangements, or other criteria established by the Company.

13.3 The Company may introduce, amend, replace, suspend, or discontinue fees, commissions, spreads, or other charges where reasonably required for legal, regulatory, commercial, market, technical, liquidity, or operational reasons.

13.4 Third-party banking charges, intermediary deductions, remittance expenses, PSP fees, blockchain costs, currency conversion charges, and similar external costs shall remain the Client's responsibility.

13.5 The Company may apply inactivity, maintenance, administrative, dormancy, account review, or other operational charges where the applicable account conditions permit such charges.

13.6 The Client shall remain responsible for all outstanding fees, charges, negative balances, and other financial obligations owed to the Company. Failure to settle such amounts may result in account restrictions, suspension, recovery measures, or termination of Services.

13.7 Before closing an account, the Client shall submit the required notification through the Company's designated communication channels and settle all outstanding obligations, liabilities, fees, and other amounts due.

CHAPTER V: TRADING ENVIRONMENT AND MARKET OPERATIONS

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ARTICLE 14: PLATFORM ACCESS AND SYSTEM INTEGRITY

14.1 Following successful registration, verification, and onboarding, the Company may provide the Client with credentials, authentication tools, account permissions, and other access mechanisms required to use the Trading Platform and related systems. Such credentials are personal, confidential, and non-transferable.

14.2 The Client receives a limited, revocable, non-exclusive, and conditional right to use the Trading Platform solely for lawful activities permitted under these Terms and applicable requirements.

14.3 The Client is responsible for maintaining the equipment, internet connection, software, security controls, and other technical resources necessary to access the Trading Platform. The Company shall not be responsible for failures or interruptions originating from the Client's equipment, network, telecommunications provider, or other external infrastructure.

14.4 The Client acknowledges that the Trading Platform and related systems may experience maintenance, latency, outages, software defects, cybersecurity incidents, server limitations, telecommunications failures, third-party disruptions, or other circumstances beyond the Company's reasonable control. The Company shall not be liable for losses arising from such circumstances to the extent permitted by applicable law.

14.5 The Company may establish or modify trading restrictions, leverage limits, margin requirements, spreads, position limits, trading hours, account permissions, authentication requirements, or other safeguards where reasonably necessary for risk management, security, compliance, market integrity, or operational stability.

14.6 The Client shall not attempt to gain unauthorized access to, interfere with, extract data from, reverse engineer, manipulate, disrupt, or otherwise compromise the Trading Platform or its supporting systems.

14.7 Automated trading tools, bots, artificial intelligence systems, latency exploitation, arbitrage mechanisms, or other automated methods may be restricted where they are considered abusive, manipulative, disruptive, or inconsistent with fair use. The Company may take appropriate action, including restricting trading activity, cancelling affected transactions, adjusting resulting gains, suspending an account, or terminating access.

14.8 All intellectual property forming part of the Trading Platform, including software, algorithms, databases, interfaces, APIs, designs, trademarks, documentation, and technological infrastructure, remains the property of the Company or its licensors. The Client shall not copy, modify, distribute, reverse engineer, commercially exploit, or otherwise misuse such property without prior written authorization.

14.9 The Company may update, replace, suspend, or discontinue platform features, access procedures, software components, technical requirements, or other aspects of the Trading Platform where reasonably required for operational, technical, security, regulatory, or commercial reasons.

14.10 Continued use of the Trading Platform following implementation of applicable changes constitutes acceptance of the revised conditions.

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ARTICLE 15: MARKET INFORMATION AND INFORMATIONAL MATERIALS

15.1 The Company may provide market commentary, financial news, research, technical indicators, trading signals, educational materials, webinars, tutorials, analytical content, or other information (collectively, **"Market Information"**) through its Website, Trading Platform, or authorized communication channels.

15.2 Market Information is provided solely for general informational or educational purposes and does not constitute personalized investment, financial, legal, accounting, tax, fiduciary, or portfolio management advice.

15.3 The Client remains solely responsible for assessing Market Information and making independent decisions concerning trading, investment strategy, account management, and market participation.

15.4 The Company does not warrant that Market Information is accurate, complete, current, uninterrupted, reliable, or suitable for any particular purpose. Forecasts, opinions, projections, examples, and commentary do not constitute guarantees of future performance, profitability, or market direction.

15.5 The Company shall not be responsible for losses, missed opportunities, trading decisions, or other consequences arising from the Client's reliance upon or interpretation of Market Information.

15.6 The Company is not required to provide advice or recommendations tailored to the Client's objectives, financial circumstances, risk profile, or trading experience.

15.7 Market Information may originate from third-party data providers, exchanges, liquidity providers, financial institutions, or other external sources. The Company shall not be responsible for inaccuracies, omissions, delays, or interruptions attributable to such sources.

15.8 The Company may modify, suspend, restrict, update, or discontinue any Market Information, analytical tool, educational resource, data feed, or related feature at any time.

15.9 The Client shall not reproduce, redistribute, republish, commercially exploit, or publicly disseminate proprietary Market Information or other Company materials without prior written authorization.

ARTICLE 16: ORDER EXECUTION AND TRADING CONTROLS

16.1 Orders, trading instructions, and transactions submitted through the Trading Platform shall be processed subject to prevailing market conditions, available liquidity, pricing, execution procedures, technological conditions, and applicable Company controls.

16.2 The Client acknowledges that execution prices may differ from displayed quotations due to slippage, volatility, price gaps, liquidity limitations, execution delays, market closures, or other market conditions. The Company does not guarantee execution at a displayed price unless expressly agreed otherwise.

16.3 The Client accepts the risks associated with slippage, rejected or partially executed orders, widened spreads, execution delays, rollover costs, overnight exposure, liquidity shortages, and adverse market movements.

16.4 All trading decisions, order instructions, market exposure, position management, and risk decisions remain the sole responsibility of the Client.

16.5 Financial instruments offered through the Trading Platform may include currencies, commodities, equities, indices, cryptocurrencies, derivatives, contracts for difference, leveraged products, digital assets, or other instruments determined by the Company. The Company may modify, restrict, suspend, or discontinue access to any instrument or market.

16.6 Executed orders shall ordinarily be final and binding and may only be cancelled, corrected, reversed, or adjusted where permitted by the Company due to technical errors, operational mistakes, pricing irregularities, suspected abuse, compliance concerns, or regulatory requirements.

16.7 The Company may act as principal, counterparty, liquidity provider, execution venue, market maker, or through another execution arrangement depending on the relevant transaction.

16.8 The Company may impose limits relating to trading frequency, transaction volume, position size, leverage, margin usage, order types, instruments, or execution methods where reasonably required for risk management, liquidity protection, compliance, cybersecurity, or market integrity.

16.9 Instructions submitted outside the Trading Platform, including by email or other communication channels, may be accepted, delayed, rejected, or processed in accordance with the Company's applicable procedures.

16.10 The Client is responsible for monitoring open positions, margin levels, liquidation thresholds, rollover dates, contract expiries, settlement deadlines, and other conditions affecting their account.

16.11 The Company may close, liquidate, offset, suspend, or restrict positions where margin requirements are not maintained, applicable risk thresholds are exceeded, an instrument expires, liquidity conditions materially deteriorate, or regulatory or compliance action is required.

16.12 Extraordinary volatility, market disruption, geopolitical events, liquidity crises, cyber incidents, exchange interruptions, or other exceptional circumstances may materially affect pricing, execution, or market availability.

16.13 Scalping, latency exploitation, quote arbitrage, abusive automation, market manipulation, coordinated trading, system exploitation, or other unfair trading practices may be restricted or investigated by the Company.

16.14 Where prohibited or abusive conduct is identified or reasonably suspected, the Company may cancel transactions, reverse resulting gains, adjust account records or balances, close positions, restrict access, suspend the account, or take other action permitted under these Terms.

16.15 The Company may intervene in open positions, adjust margin or leverage conditions, modify exposure limits, or take other operational measures where reasonably necessary to protect financial stability, manage risk, preserve liquidity, maintain operational continuity, or satisfy compliance obligations.

16.16 The Client is responsible for verifying order details, transaction parameters, position sizes, stop-loss instructions, and other account inputs before submission. Errors arising from incorrect Client instructions shall remain the Client's responsibility.

16.17 The Company shall not be liable, to the extent permitted by applicable law, for losses arising from rejected orders, delayed execution, pricing interruptions, technical failures, liquidity shortages, external infrastructure problems, third-party disruptions, or other circumstances reasonably outside its control.

16.18 Contract expiry, market closure, changes in liquidity arrangements, migration between execution providers, or operational restructuring may result in the automatic closure, rollover, or adjustment of open positions in accordance with the applicable trading conditions.

CHAPTER VI: INFORMATION GOVERNANCE AND DIGITAL VALIDATION

ARTICLE 17: CLIENT INFORMATION, VERIFICATION, AND RECORDS

17.1 Access to the Company's Services is conditional upon the Client providing complete, accurate, current, authentic, and verifiable information and documentation required for registration, account administration, risk assessment, and compliance purposes.

17.2 The Client shall ensure that all information, declarations, forms, certifications, and supporting documents submitted to the Company are truthful, valid, complete, and not misleading. Any material change, expiration, or inaccuracy shall be reported promptly.

17.3 The Client shall comply with all applicable KYC, AML, CTF, sanctions screening, fraud-prevention, and enhanced due diligence requirements implemented by the Company.

17.4 The Company may request documents including identification, proof of address, source-of-funds or source-of-wealth evidence, banking information, tax documentation, corporate records, beneficial ownership information, employment or income evidence, and any other material reasonably required for verification.

17.5 The Company may conduct identity verification, compliance reviews, sanctions screening, background checks, financial due diligence, fraud assessments, cybersecurity checks, and other investigations directly or through authorized third parties.

17.6 The Client shall cooperate with such procedures and provide additional information, declarations, biometric or video verification, or other materials where reasonably requested.

17.7 Failure to satisfy verification requirements, refusal to provide requested information, submission of inaccurate or misleading information, or use of invalid or falsified documents

may result in rejection, restriction, suspension, freezing, or termination of the account or Services.

17.8 The Company may request enhanced due diligence or additional documentation based on the Client's jurisdiction, account activity, transaction patterns, payment methods, sanctions exposure, source-of-funds concerns, regulatory requirements, or internal risk assessment.

17.9 The Company may collect and process personal, financial, transactional, banking, tax, employment, contact, and other information reasonably necessary for account administration, transaction processing, compliance, fraud prevention, cybersecurity, dispute resolution, customer support, and regulatory purposes.

17.10 The Company may disclose or transfer relevant Client information to affiliated entities, financial institutions, regulators, authorities, payment providers, compliance service providers, cybersecurity providers, auditors, cloud providers, operational partners, or other authorized parties where reasonably required for legal, regulatory, contractual, operational, or security purposes.

17.11 The Company shall maintain commercially reasonable security measures but does not guarantee that electronic systems, networks, cloud environments, or digital infrastructure will remain completely secure or free from cyber threats or technical vulnerabilities.

17.12 The Client is responsible for protecting passwords, authentication methods, verification codes, devices, and other account security information and shall promptly report suspected unauthorized access, compromise, or security incidents.

17.13 Information relating to payments, deposits, withdrawals, and other financial transactions may be shared with relevant banks, PSPs, settlement providers, or financial intermediaries where necessary for processing, verification, fraud prevention, sanctions screening, or regulatory compliance.

17.14 The Company may reject or invalidate information or documentation that is incomplete, expired, illegible, inconsistent, unverifiable, or reasonably suspected to be falsified, and the Client shall promptly correct any identified deficiency.

17.15 The Client shall immediately notify the Company if they lose access to their registered email address, telephone number, authentication device, or other designated communication method before submitting account-related or security-sensitive instructions.

17.16 The Company may record, retain, monitor, review, analyze, and reproduce documents, communications, account activity, transaction records, operational logs, telephone calls, chats, emails, and other electronic interactions for compliance, security, fraud prevention, dispute resolution, legal, regulatory, and operational purposes.

17.17 Such records may be retained for the period permitted or required by applicable law and may be used as evidence in legal proceedings, regulatory reviews, arbitration, investigations, recovery procedures, or dispute resolution.

17.18 Except where disclosure is required by law, the Company is not required to provide the Client with internal monitoring records, investigative materials, compliance assessments, security reports, or other confidential internal information.

17.19 The Client shall not record, reproduce, publish, distribute, disclose, livestream, or otherwise disseminate confidential communications, recordings, internal procedures, or interactions involving the Company or its personnel without prior written authorization.

ARTICLE 18: ELECTRONIC CONSENT AND DIGITAL COMMUNICATIONS

18.1 Electronic actions indicating consent, approval, authorization, acceptance, or instruction—including electronic signatures, authentication, consent selections, online forms, and digital acknowledgments—may constitute legally binding acceptance or authorization by the Client.

18.2 To the extent permitted by applicable law, electronic signatures, records, instructions, acknowledgments, and communications shall have the same legal and evidentiary effect as corresponding physical documents or handwritten signatures.

18.3 The Company may issue notices, confirmations, disclosures, statements, account information, security alerts, compliance requests, legal documents, amendments, and other communications through email, the Trading Platform, account dashboards, SMS, mobile applications, or other designated electronic channels.

18.4 Electronic communications shall be considered properly delivered when transmitted to the Client's registered or designated communication channel, regardless of whether the Client subsequently opens, reads, downloads, or acknowledges the communication.

18.5 The Client shall maintain accurate contact information, access to designated communication channels, appropriate internet connectivity, and adequate security over their electronic communication methods.

18.6 The Client shall promptly notify the Company of any change, interruption, compromise, or loss of access affecting their registered communication channels or authentication devices.

18.7 The Company may request renewed consent, authentication, acknowledgment, or verification where necessary to maintain the validity and security of electronic communications or digital execution procedures.

18.8 Withdrawal of consent to electronic communications shall not affect the validity or enforceability of communications, agreements, instructions, transactions, or records issued or completed before such withdrawal.

18.9 Instructions, transactions, account changes, withdrawal requests, authorizations, and other communications submitted through the Client's registered credentials, devices, or authentication methods may be treated as authentic and binding unless the Company determines otherwise following an investigation.

18.10 The Client remains responsible for unauthorized use, compromised credentials, phishing, fraudulent communications, or erroneous submissions occurring through their

designated channels, except to the extent directly caused by the Company's proven gross negligence or willful misconduct.

18.11 The Company may record, retain, archive, reproduce, monitor, and analyze electronic communications, platform activity, digital records, and transactional instructions for legal, regulatory, operational, evidentiary, cybersecurity, fraud-prevention, and compliance purposes.

18.12 Electronic communication systems, internet networks, software, mobile applications, telecommunications infrastructure, and third-party channels may experience delays, outages, security incidents, transmission failures, or other technical problems beyond the Company's reasonable control.

18.13 To the extent permitted by applicable law, the Company shall not be responsible for losses or delays resulting from internet failures, telecommunications disruptions, cybersecurity incidents, software defects, transmission problems, or failures of third-party communication infrastructure.

CHAPTER VII: ACCOUNT CONTROL, AUTHORITY, AND STATUS MANAGEMENT

ARTICLE 19: ACCOUNT ACCESS AND SECURITY CONTROLS

19.1 Subject to the Client's compliance with these Terms, the Company may provide limited, revocable, non-transferable, and non-exclusive access to its Trading Platforms,

applications, systems, tools, and related technological infrastructure for authorized use of the Services.

19.2 Following account activation and completion of applicable verification procedures, the Company may issue login credentials, authentication details, security mechanisms, and other access tools. These remain personal to the registered Client and must be kept confidential.

19.3 The Client is responsible for protecting all passwords, access codes, authentication devices, recovery details, security questions, and other account credentials. Activity conducted through authenticated account access may be treated as authorized unless the Company determines otherwise following an appropriate investigation.

19.4 The Client shall remain responsible for unauthorized activity resulting from credential sharing, inadequate device security, negligence, unsecured networks, phishing, malware, or failure to maintain appropriate security measures.

19.5 Where suspicious access, unusual account activity, security threats, or possible account compromise are detected, the Company may immediately apply protective measures, including suspension, access restrictions, credential resets, enhanced authentication, transaction delays, or account lockdown.

19.6 Where the Client maintains multiple accounts or profiles, each shall ordinarily be treated independently unless formally linked or consolidated by the Company under an approved structure.

19.7 The Client shall immediately notify the Company in writing of any loss or compromise affecting registered email addresses, telephone numbers, authentication devices, or other designated communication channels. The Company shall not be responsible for activity occurring before receiving such notification.

19.8 The Client shall keep all registration, contact, authentication, and operational information accurate, complete, current, and functional. Outdated or incorrect information may result in communication failures, withdrawal delays, verification restrictions, or suspension of Services.

19.9 The Company may monitor, record, inspect, review, audit, analyze, and investigate account activity, transaction history, login information, device data, network activity, communications, and other operational records for security, compliance, risk management, and platform integrity purposes.

19.10 The Company does not guarantee that its Trading Platforms, software, APIs, communications systems, or digital infrastructure will remain continuously available, error-free, secure, or free from technical or cybersecurity incidents.

19.11 The Company may modify, restrict, suspend, replace, or discontinue access procedures, security measures, trading conditions, technical requirements, platform features, or operational policies where reasonably required for legal, regulatory, technical, cybersecurity, commercial, or operational purposes.

19.12 The Client shall not permit unauthorized persons, organizations, automated systems, or other third parties to access or operate their account. Credential sharing or deliberate use of unsecured access methods may constitute a material breach of these Terms.

19.13 The Client shall not use unauthorized automation, bots, scraping tools, malicious software, unauthorized plugins, artificial intelligence execution systems, manipulation tools, or other technological methods intended to interfere with the integrity, stability, or fair operation of the Trading Platform.

19.14 The Company may restrict, suspend, investigate, terminate, or permanently disable an account where misuse, cybersecurity violations, unauthorized automation, fraudulent conduct, or other breaches of these Terms are identified or reasonably suspected.

19.15 Reports concerning unauthorized access, compromised credentials, suspected fraud, cybersecurity incidents, or other account irregularities shall be submitted promptly through the Company's designated communication channels with sufficient information to support verification and investigation.

19.16 The Client acknowledges that electronic trading environments remain exposed to inherent cybersecurity, telecommunications, internet, and technological risks and that absolute protection cannot be guaranteed.

19.17 To the extent permitted by applicable law, the Company shall not be liable for interruptions, unauthorized access, data compromise, delays, or other losses resulting from cyber-attacks, telecommunications failures, internet disruptions, governmental actions, power failures, third-party infrastructure failures, force majeure events, or other circumstances beyond its reasonable control.

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ARTICLE 20: DELEGATED ACCESS AND THIRD-PARTY INVOLVEMENT

20.1 The Company may engage banks, financial institutions, technology providers, contractors, liquidity providers, compliance providers, custodians, consultants, and other independent entities in connection with the provision, administration, security, maintenance, or operation of the Services (collectively, **"Third Parties"**).

20.2 Where the Client authorizes a Third Party to access, manage, advise on, operate, or transact through the Client's account, the Client remains responsible for the resulting instructions, transactions, decisions, losses, liabilities, communications, and financial consequences.

20.3 Any Third-Party authority must be formally submitted in writing together with any Power of Attorney, identification, compliance documentation, declarations, or other materials required by the Company.

20.4 The Company may approve, reject, suspend, restrict, revoke, or terminate any Third-Party authorization at its discretion based on legal, compliance, operational, cybersecurity, sanctions, or risk considerations.

20.5 The Client shall ensure that every authorized representative, agent, adviser, family member, or other delegated person complies with these Terms and all applicable Company requirements.

20.6 The Company shall not be responsible for disputes, negligence, misconduct, financial arrangements, losses, or other conflicts between the Client and an authorized Third Party.

20.7 The Company may require enhanced due diligence, beneficial ownership information, source-of-funds evidence, identity verification, financial information, or other documentation concerning any Third Party.

20.8 The Client shall promptly notify the Company in writing of any revocation, amendment, replacement, suspension, or termination of Third-Party authority. Until the change has been received, verified, and implemented by the Company, the existing authorization may remain effective.

20.9 The Client assumes responsibility for risks arising from errors, omissions, negligence, fraud, unauthorized activity, cybersecurity incidents, operational failures, financial losses, or legal liabilities connected with Third-Party involvement.

20.10 The Company does not endorse, guarantee, certify, or assume responsibility for the competence, integrity, financial position, regulatory status, or suitability of any Third Party selected by the Client.

20.11 The Company may monitor, review, investigate, restrict, suspend, or terminate Third-Party activity where suspicious conduct, compliance deficiencies, cybersecurity risks, fraud, operational irregularities, or breaches of these Terms are identified or reasonably suspected.

20.12 The Client shall indemnify and hold harmless the Company, its affiliates, officers, employees, contractors, agents, and operational partners against claims, losses, liabilities, costs, penalties, or proceedings arising from Third-Party access or delegated authority, except to the extent caused by the Company's own liability under applicable law.

ARTICLE 21: INACTIVE ACCOUNTS AND DORMANCY MEASURES

21.1 The Company may classify an account as inactive, dormant, abandoned, or non-operational where the account has not been sufficiently used or otherwise meets the Company's applicable criteria.

21.2 An account may be considered inactive where no material trading, login, deposit, withdrawal, communication, or other account activity has occurred for a period determined by the Company, including periods exceeding thirty (30) consecutive calendar days.

21.3 Dormant or inactive accounts may be subject to administrative, maintenance, inactivity, preservation, compliance, or other applicable charges, which may be deducted from the available account balance.

21.4 Dormancy classification may result in restrictions on trading, withdrawals, account functionality, or other Services and may require renewed verification, security checks, or compliance review before access is restored.

21.5 Where an account remains inactive for more than three (3) months, the Company may classify it as **Non-Operational** and apply additional administrative, compliance, or operational measures.

21.6 An account that remains inactive, dormant, or Non-Operational for more than twelve (12) consecutive months may be subject to closure, archival, deactivation, suspension of Services, or other applicable measures where the Client remains unreachable or unresponsive following reasonable communication efforts.

21.7 The Company may apply administrative or dormancy-related charges of up to **USD 1,000.00**, or the equivalent in the account's base currency, where permitted under the applicable account conditions.

21.8 Such charges may be deducted periodically or otherwise from any available account balance in accordance with the Company's applicable procedures.

21.9 Dormancy or inactivity charges applied before reactivation shall generally be non-refundable, regardless of subsequent account activity.

21.10 An account may be considered for reactivation following qualifying activity, including verified login, successful identity verification, trading activity, deposit or withdrawal activity, response to Company communications, or completion of required compliance procedures.

21.11 Reactivation may require updated KYC information, identity verification, source-of-funds review, cybersecurity checks, or enhanced due diligence before access is restored.

21.12 The Company may close an account without further notice where it maintains a zero balance, remains inactive for an extended period, has unresolved compliance concerns, or the Client cannot be reached through registered communication channels.

21.13 Closure, suspension, restriction, archival, or deactivation resulting from inactivity, dormancy, compliance, operational, or security considerations shall not, to the extent permitted by applicable law, create an entitlement to compensation for resulting indirect, incidental, or consequential losses.

21.14 The Company is not required to issue repeated reminders regarding inactivity, dormancy charges, or potential closure except where notification is required by applicable law or regulation.

21.15 The Company may amend its dormancy criteria, inactivity periods, applicable charges, maintenance procedures, and related account management requirements from time to time.

21.16 Any closure, suspension, restriction, or termination implemented under this Article shall remain subject to these Terms and applicable law.

CHAPTER VIII: DEFAULT, REMEDIES, AND SERVICE CLOSURE

ARTICLE 22: DEFAULT AND COMPANY REMEDIES

22.1 A material breach of these Terms, applicable law, regulatory requirements, compliance procedures, payment obligations, margin requirements, or other contractual responsibilities may constitute an **Event of Default** and may entitle the Company to take appropriate protective or enforcement action.

22.2 An Event of Default may include, without limitation:

(a) failure to maintain required margin or account equity;

(b) failure to pay outstanding fees, commissions, liabilities, or other amounts due;

(c) violation of applicable laws, sanctions, regulatory requirements, or compliance obligations;

(d) submission of false, incomplete, misleading, or fraudulent information or documentation;

(e) fraud, market abuse, manipulation, unauthorized automation, cybersecurity misconduct, or suspicious activity;

(f) any material breach of these Terms;

(g) bankruptcy, insolvency, liquidation, administration, or legal incapacity; or

(h) any other circumstance materially affecting the Client's ability or willingness to meet their obligations.

22.3 The death, legal incapacity, insolvency, bankruptcy, dissolution, or other legally significant status of the Client may result in immediate restriction or suspension of the account pending completion of applicable legal and compliance procedures.

22.4 Following an Event of Default or where such event is reasonably suspected, the Company may, without prior notice where permitted by law:

(a) suspend or terminate access to the Services;

(b) freeze or restrict account activity;

(c) close, liquidate, offset, or reverse positions or transactions;

(d) cancel pending orders or instructions;

(e) withhold, deduct, or apply available balances toward outstanding obligations;

(f) reverse improperly obtained profits, bonuses, credits, or incentives;

(g) conduct internal investigations or compliance reviews;

(h) report matters to competent authorities where required; and

(i) pursue available legal, regulatory, administrative, or recovery remedies.

22.5 Where the Client dies or becomes legally incapacitated, the Company may require probate documents, court orders, succession documentation, or other evidence before recognizing an executor, administrator, successor, or legal representative.

22.6 Force majeure events, including war, terrorism, civil unrest, natural disasters, pandemics, governmental action, sanctions, regulatory intervention, market disruption, cyber-attacks, telecommunications failures, infrastructure outages, exchange suspension, or other circumstances beyond the Company's reasonable control may justify suspension, restriction, delay, modification, or discontinuation of Services.

22.7 To the extent permitted by applicable law, the Company shall not be liable for losses arising from an Event of Default, force majeure event, regulatory action, technological failure, third-party disruption, or protective measure taken in accordance with these Terms, except to the extent directly caused by the Company's gross negligence, willful misconduct, or fraud.

22.8 Following an Event of Default, the Company may apply available funds, assets, credits, or balances toward outstanding liabilities, losses, costs, penalties, indemnity claims, or other amounts lawfully owed by the Client.

22.9 The Company may commence appropriate recovery, regulatory, arbitration, civil, administrative, or other legal proceedings where necessary to enforce its rights or recover amounts due.

22.10 Unless mandatory law requires otherwise, the Company is not required to provide advance notice, a cure period, or an opportunity to remedy a breach before exercising rights arising from an Event of Default.

22.11 The Company may cooperate with regulators, courts, law enforcement authorities, financial intelligence units, sanctions authorities, and other competent bodies in connection with investigations, reporting obligations, or enforcement proceedings.

ARTICLE 23: TERMINATION AND ACCOUNT CLOSURE

23.1 The Company may suspend, restrict, deactivate, terminate, or permanently withdraw access to any Service, account, platform, or digital system where reasonably required for

legal, regulatory, compliance, cybersecurity, risk management, operational, commercial, or policy reasons.

23.2 The Client may request account closure through their registered email address or another communication method approved by the Company. The Company may require additional verification before acting on the request.

23.3 A withdrawal request involving substantially all available funds may, where appropriate, be treated as an indication of the Client's intention to discontinue the Services, subject to completion of the Company's applicable closure procedures.

23.4 Termination or closure shall not extinguish obligations, liabilities, indemnities, outstanding balances, compliance duties, investigations, or other rights and responsibilities that arose before termination.

23.5 Upon closure, the Company may reconcile the account, settle pending transactions, convert balances where necessary, adjust applicable bonuses or promotional credits, deduct outstanding amounts, and determine the final balance payable to or by the Client.

23.6 The Company may cancel, liquidate, close, offset, reverse, or otherwise deal with pending orders, open positions, reserved transactions, bonuses, or other active arrangements when an account is terminated.

23.7 Following termination, the Client's access to the Trading Platform, account systems, market information, software, digital tools, and other Service features shall cease.

23.8 Applicable account closure, settlement, administrative, inactivity, compliance, or other charges may be deducted in accordance with the Company's prevailing terms and applicable law.

23.9 Unless an Event of Default, compliance concern, regulatory issue, cybersecurity risk, or other exceptional circumstance applies, either Party may ordinarily terminate the contractual relationship by providing at least **fourteen (14) calendar days' written notice**.

23.10 The Company may terminate or suspend Services immediately where the Client fails to satisfy KYC, AML, sanctions, source-of-funds, cybersecurity, or other mandatory compliance requirements.

23.11 The Client shall indemnify and hold harmless the Company, its affiliates, officers, employees, contractors, service providers, and representatives against claims, losses, liabilities, costs, penalties, or proceedings arising from the Client's breach of these Terms, unlawful conduct, fraud, unauthorized activity, misuse of the Services, or prohibited trading activity.

23.12 The Company may apply closure, archival, suspension, or deactivation procedures to accounts that remain inactive, abandoned, non-operational, or unresponsive for prolonged periods.

23.13 Final settlement may include deduction of fees and liabilities, currency conversion, compliance review, fraud-prevention measures, reserve requirements, and other reasonable verification procedures before any remaining eligible balance is released.

23.14 Any balance remaining after completion of the applicable settlement and verification procedures shall be processed in accordance with the Company's withdrawal procedures and applicable banking, compliance, and operational requirements.

23.15 Provisions concerning indemnification, liability, confidentiality, compliance, intellectual property, financial obligations, dispute resolution, and other provisions intended by their nature to continue shall remain effective following termination to the extent permitted by law.

CHAPTER IX: CONTRACTUAL INTERPRETATION AND ADMINISTRATION

ARTICLE 24: INTERPRETATION AND CONSTRUCTION

24.1 These Terms shall be interpreted as a whole and in a manner consistent with their commercial purpose, the nature of the Services, applicable regulatory requirements, technological environment, and legitimate interests of the Parties.

24.2 All Chapters, Articles, policies, schedules, notices, supplemental agreements, and documents incorporated into these Terms shall be read together to give effect to the contractual relationship.

24.3 Unless expressly defined otherwise, technical, financial, trading, operational, and industry terminology shall have its ordinary meaning within the relevant international financial, trading, fintech, and digital services sectors.

24.4 Where an ambiguity or uncertainty arises, the relevant provision shall be interpreted in a commercially reasonable manner that preserves its lawful purpose, regulatory compliance, operational continuity, cybersecurity, and enforceability.

ARTICLE 25: LANGUAGE AND DOCUMENT STRUCTURE

25.1 References to the singular include the plural and vice versa, and references to persons include individuals and legal entities unless the context requires otherwise.

25.2 References to provisions, policies, schedules, notices, or supplemental documents include their subsequent amendments, replacements, supplements, or reissued versions.

25.3 Expressions such as **"including," "such as," "for example,"** and **"without limitation"** are illustrative and shall not restrict the broader meaning of the relevant provision.

25.4 References to written communication, consent, approval, instruction, notice, or signature include legally recognized electronic and digital forms.

25.5 Headings, numbering, captions, and formatting are provided for convenience and shall not affect the legal interpretation or scope of the provisions.

ARTICLE 26: DEFINITIONS AND CONTRACTUAL PRIORITY

26.1 Terms defined within these Terms, applicable policies, service-specific documents, platform notices, or other incorporated materials shall carry their assigned meaning within the relevant context.

26.2 Where no specific definition is provided, terminology relating to financial instruments, trading, leverage, margin, execution, liquidity, technology, or financial services shall be understood according to generally accepted industry practice.

26.3 These Terms constitute the principal contractual framework governing the relationship between the Company and the Client.

26.4 Where these Terms conflict with a specific Service agreement, promotional condition, trading requirement, platform notice, or incorporated policy, the provision specifically applicable to the relevant matter shall prevail, unless mandatory law requires otherwise.

26.5 Nothing in these Terms requires the Company to act contrary to applicable law, sanctions, regulatory requirements, court orders, or governmental directives.

ARTICLE 27: LEGAL AND REGULATORY REFERENCES

27.1 References to laws, regulations, directives, sanctions programs, regulatory standards, or governmental requirements include their amendments, replacements, successor provisions, implementing rules, and applicable regulatory guidance.

27.2 References to Company policies, procedures, risk controls, technical standards, fee schedules, compliance requirements, and operational guidelines include future amendments, replacements, and updates adopted in accordance with these Terms.

27.3 The Client acknowledges that the Company's operational, technological, security, and compliance requirements may change in response to legal, regulatory, technological, commercial, or security developments.

ARTICLE 28: ELECTRONIC RECORDS AND COMMUNICATIONS

28.1 Electronic signatures, platform interactions, digital acknowledgments, system records, communications, confirmations, and electronically stored information may constitute valid evidence of consent, authorization, instructions, transactions, or contractual activity to the extent permitted by applicable law.

28.2 The Company may rely upon electronic records, system logs, recorded communications, platform activity, and other digital evidence for contractual, regulatory, compliance, security, evidentiary, and dispute-resolution purposes.

ARTICLE 29: INDUSTRY PRACTICE AND OPERATIONAL TIME

29.1 Where these Terms do not expressly address a particular matter, reasonable interpretation may take into account generally accepted practices within international financial services, online trading, digital asset, fintech, and brokerage environments.

29.2 References to business days, trading hours, settlement periods, processing times, and operational schedules shall be determined according to the Company's designated system

time, operational calendar, and applicable Service procedures unless otherwise expressly stated.

29.3 The Company may reasonably adjust operational schedules, settlement periods, maintenance windows, or processing timelines where required by market conditions, regulatory requirements, technical circumstances, or operational necessity.

ARTICLE 30: SEVERABILITY AND CONTINUING EFFECT

30.1 If any provision is determined to be unlawful, invalid, void, or unenforceable, it shall be modified or severed only to the extent necessary, and the remaining provisions shall continue in full force to the extent permitted by applicable law.

30.2 The invalidity of one provision shall not affect the validity or enforceability of the remaining provisions.

30.3 Provisions concerning interpretation, definitions, evidence, liabilities, indemnities, confidentiality, compliance, financial obligations, dispute resolution, intellectual property, and other matters intended by their nature to survive shall continue following termination.

ARTICLE 31: RESIDUAL INTERPRETATION AND OPERATIONAL CLARIFICATION

31.1 Where these Terms contain an ambiguity, omission, technological limitation, operational uncertainty, or interpretative conflict, the Company may, subject to applicable

law, apply a reasonable interpretation consistent with the purpose of these Terms, regulatory requirements, industry practice, cybersecurity standards, risk controls, and the operational functionality of the Services.

31.2 Any such interpretation shall be applied in good faith and for legitimate legal, regulatory, operational, security, or compliance purposes and shall not override an express mandatory requirement of applicable law.

CHAPTER X: NOTICES AND FINAL PROVISIONS

ARTICLE 32: NOTICES AND OFFICIAL CONTACT

32.1 For the purposes of these Terms, the Company's official communication channels are as follows:

(a) **"Support Email"** means support@ritgestion.com, designated for general assistance, account-related inquiries, and matters concerning the use of the Company's Services.

(b) **"Legal Email"** means legal@ritgestion.com, designated for formal complaints, disputes, legal notices, regulatory correspondence, and other legal or compliance-related matters.

(c) **"Official Website"** means https://ritgestion.com/, being the Company's authorized website through which the Services, official notices, policies, and other relevant information may be made available.

32.2 Notices, requests, declarations, complaints, or other communications relating to these Terms shall be submitted through the applicable communication channel designated by the Company.

32.3 The Client shall ensure that their registered email address, telephone number, and other contact information remain accurate and up to date throughout the contractual relationship.

32.4 A communication sent by the Company to the Client's registered email address, account portal, or other designated electronic channel shall be deemed properly delivered when transmitted, subject to applicable law.

32.5 The Company may publish notices, policy updates, operational announcements, and other relevant information through the Official Website, Trading Platform, account portal, or other authorized communication channels.

32.6 The Client shall be responsible for reviewing the Company's official communication channels and their registered account information for relevant notices and updates.

ARTICLE 33: CLIENT ACKNOWLEDGMENT

33.1 By accessing or continuing to use the Services, the Client confirms that they have had the opportunity to review these Terms, understand their principal rights and obligations, and agree to be bound by them and the documents incorporated herein.

33.2 The Client acknowledges that these Terms, together with the applicable policies and supplemental agreements, establish the contractual framework governing the use of the Company's Services.

33.3 The Client further acknowledges that continued use of the Services following any effective amendment constitutes acceptance of the revised Terms.