

# User Agreement

Please thoroughly familiarize yourself with this document before availing yourself of the services of Grow Line

This user agreement (hereinafter the "Agreement") determines the terms and conditions, under which HALFMILE LTD TRUST COMPANY COMPLEX, AJELTAKE ROAD, AJELTAKE ISLAND, MAJURO, REPUBLIC OF THE MARSHAL ISLANDS MH96960 (hereinafter the "Company", "Grow Line", "we" or "us") provides a service through the website Grow Line (hereinafter the "Service"). These terms and conditions determine a contractual arrangement between the User and the Company. As a server user, it is incumbent upon you to be familiar with the terms of use of the Service and confirm that you understand and accept them. Hereinafter, the terms "you", and "User" directly refer to you or an entity designated as your representative. If you decline to accept the terms herein, please notify us and halt your use of the Service.

# Eligibility for Use of the Service

To be a user of this service, you must be of legal age as per the legislation of your country of residence on the age of legal majority. By accepting this Agreement, you affirm that you are of legal age as per the laws of your country of residence. We reserve the right to request documentation confirming a user's age and withhold service until the presentation of such documentation.

Use of the Service is prohibited for United States, Canada, Turkey and Japan citizens and residents. Please ensure that use of the Service is allowed for your citizenship and in your country of residence.

You affirm that you are not a citizen or resident of the countries listed in the previous paragraph.

In addition, the Service is not available to citizens and residents of high-risk countries or countries that the Financial Action Task Force (FATF) or the Caribbean Financial Action Task Force (CFATF) have identified as non-cooperative. Such countries include: Bosnia and Herzegovina, the Democratic People's Republic of Korea, Haiti, Iran, Suriname, Syria, Uganda, Vanuatu, and Yemen.

By using the Service, you affirm that you are not a holder of public office.

By accepting this agreement, you affirm that the ability to access the Service does not imply the right to its use.

### The Services that the Company offers. How to halt your use of the Company's Services

The services offered by the Company have limited access rights; none of them are exclusive or transferable to third parties.

The Company may terminate, partially terminate, or limit the provision of its services at its discretion, with or without prior notice.

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The termination of usage rights may involve the deletion or deactivation of your account, the blocking of your email or IP address, or other measures taken on the part of the Company. The user may also halt his/her use of the service by notifying the Company. Upon halting the use of the Service for whatever reason, compliance with all other terms and conditions herein must be upheld. By accepting this agreement, you affirm that the Company is not liable for any loss incurred by you or by any third party in the event that your usage rights are terminated.

### Reasons for which the right to use the Service may be terminated

The Company can revoke the User's usage rights if:

The User has violated this Agreement. The User withholds information requested in accordance with the Agreement. The User's trading account has an inadequate balance for one full calendar month.

In addition, Service usage rights will be automatically revoked when:

Any representations the User has made hereunder become null and void. The User is officially declared to be bankrupt. The User dies or becomes otherwise incapacitated. The Company of which the User serves as legal representative ceases to exist for any reason.

The User may halt his/her use of the Service at his/her convenience upon providing the Company with prior notice. After halting his/her use of the service, the User may still withdraw funds from his/her personal account.

### Using the Service, opening an account, and performing other transactions

To avail him/herself of the Service, the user must open an account.

By accepting this agreement, you affirm that all the information that you have submitted when opening your account is accurate and factual. You agree to keep the info up to date in the event it changes or the Company requests changes/additions thereto.

The User will gain access to the Service immediately upon confirming the email address submitted when opening his/her account.

If you are opening an account on behalf of a company or another entity, you affirm that you have the legal right to do so and that all information submitted is accurate and factual.

The account of any third party, whether an individual or an entity, may only be used with their permission. The User is responsible for securing his/her account against access by third parties and securing all data therein. If you believe the security of your account has been compromised, inform the Company immediately. You affirm that we are not liable for any damages arising from third parties gaining access to your account. The Company is not to be held responsible or face any claims from the User in the event that damage is incurred due to a third party gaining access to the User's account.

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Each User may only open one account. Users may not share their accounts with third parties, whether individuals or other entities.

In the event that a user is suspected of engaging in fraud, we can cancel any transaction without seeking approval from the manager.

By accepting this agreement, the user accepts the requirement to provide the Company with personal data or personal identification documents upon request. The Company has the right to consult third parties in order to verify a user's personal data.

Our services include the provision of Islamic forex accounts. Unlike traditional accounts, these adhere to the principles of Islamic finance, which forbid any commercial activity in which one party receives the payment of interest (riba) from another party. These are Islamic non-swap accounts that are to be used only by Muslims on religious grounds.

To open a non-swap account, the User must present a valid justification to do so or verify that he/she meets the conditions above. We reserve the right to decline to provide this service if the conditions above are not met.

In the event that a non-swap account shows any signs of fraud or misuse, we reserve the right to take any of the following actions:

Revoke non-swap status from the trading account without prior notice. Correct and restore any swaps or uncharged interest expenses related to a non-swap account belonging to the User that took place while the account held "non-swap" status. Close all of the User's trading accounts without prior notice, reset all transactions the User has closed in said accounts, and revoke any gains made by the User.

We reserve the right to change or update the details of non-swap accounts without notice or explanation.

Users of the Service are able to close transactions involving shares, financial instruments, and other assets. The User affirms that any and all transactions closed through our Service are done so strictly on his/her direct behalf with the Company serving as his/her representative therein. The User affirms his/her sole responsibility for any and all transactions closed.

The User shall be given access to the according to Coordinated Universal Time, that is, from 22:00 UTC on Sunday until 22:00 UTC on Friday during the winter and from 23:00 UTC on Sunday to 23:00 UTC on Friday during the summer. Access will be provided every week, with the exception of statutory holidays. The Company will publish notifications of any amendments to the service hours on its website.

During the hours in which the Service is available, the User has the option to execute transactions by telephone.

You accept that inherent to every contract for difference is a contract time after which we will automatically close the transaction. The term of the contract can be found on the website.

Depending on the account type, the Company will offer either fixed or floating spreads.

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The Company determines a minimum time for the manual execution of transactions as follows:

Three minutes on a web platform: we will cancel any transaction if the time between its opening and closing is less than this.

3 minutes on an Unique trading platform if the User has a bonus.

If The Client has no bonuses for trading on an Unique trading platform, there is no minimum time for the manual execution of transactions.

The maximum duration of an ongoing transaction is 21 days, after which the Company may close the User's transaction.

To avoid preventable losses, the Service has a stop out level at which any open transaction will be closed.

For transactions carried out on the web platform, the stop out level is determined thusly: the funds presently in your account, considering any open adverse or profitable positions / the trading account's financial result not considering open trading positions x 100%. On the web platform, the stop out level is set at 0% by default.

If you are using an Unique trading platform, the stop out level is determined thusly: Funds/open transactions collateral x 100%. For minimum-level and standard accounts, the default percent is 50%, while for gold and platinum accounts, it is 80%.

We can adjust the stop out level as per the prevailing market conditions with no prior notice.

The lot values depend on the account type and can be adjusted by us with no prior notice.

The User accepts that he/she can lose money through transactions or other uses of our services. The User accepts that liability for any and all losses lies solely with him/her.

The User accepts that there are no terms of use of the Company's Service beyond those herein.

The User accepts that the Company's service is strictly "execution only", meaning we do not manage the User's accounts. The Company executes all user transactions no matter whether profit or loss is incurred. The User accepts his/her own personal responsibility for all transactions executed. As a User of our Service, you accept that we neither offer consultation nor incur liability for the actions of any User.

Regarding transactions executed by telephone, we perform actions solely on the User's initiative. If you do not accept our telephone actions system, you are welcome to notify our support staff or cease your use of this Service.

To carry Trading actions, the User is to go through their manager.

In the event that the User contacts technical support, he/she is guaranteed to be connected to the Company by telephone. To conduct trading by telephone, the User is to do the following:

When opening a transaction:

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Confirm your identity by entering your personal info. Answer the security question, if prompted to do so. Confirm the terms of the transaction being opened.

When closing a transaction:

Confirm your identity. Answer the security question, if prompted to do so. Specify the precise details of the transaction to be closed.

Corresponding actions are to be taken in the event of any change which necessitates the provision of new, accurate info by the User. In the event of any confusion, our representative will contact the User to clarify any issue with the data provided.

For the security of both parties and to ensure the highest quality of service, telephone conversations may be recorded.

The User accepts that the international rate may rise or fall during the opening/closing/modification of a given transaction. By accepting this agreement, the User affirms that, in the event of an undesired change in rate at the time a transaction is closed, he/she will have no claim against the Company.

Acceptance of this Agreement implies the User's consent to the recording of telephone calls.

Correspondence by telephone only gives the Company the right to execute actions indicated by the User. During telephone calls, the User and the manager may not enter into any supplementary agreements. The User assumes sole responsibility for all transactions executed.

By accepting this Agreement, the User affirms that he/she is aware that the indicators provided may differ from those in the primary market.

The Company does not deliver physical currency. Profits or losses are credited to the User's personal account and remain there until withdrawal.

The User accepts that the Company may cancel or close transactions initiated during software failures, unexpected malfunctions, or other unpreventable situations.

#### Possible restrictions on closing transactions or otherwise using the service

To retain the right to use the Service and make transactions, the User must comply with all the terms and prohibitions herein, including:

The User is prohibited from engaging in any form of fraud. The User is prohibited from performing any actions proscribed by the Company. The User is prohibited from tampering with the server's security. The User guarantees he/she will not use the Service to perform any criminal acts. The User is prohibited from depositing funds received through illegal means. The User is prohibited from employing any computer virus, code, or file to harm or surveil the

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Company's IT infrastructure.

The User is prohibited from taking any actions which cause undue strain on the Company's IT infrastructure.

The User is prohibited from using automated tools or bots to surveil or use the Service.

The User is prohibited from posting any direct hyperlinks to any part of the Service.

The User is prohibited from selling or offering third parties access to the Service.

All data provided to the User is strictly for private use and not to be copied or sold.

The User is prohibited from using the Service for any purpose, which could involve insults, bullying, invasion of privacy, harassment, slander, threats, or any acts which are illegal, criminal, unethical, or foster hatred or undermine dignity.

The User is prohibited from submitting inaccurate data to open an account or use the Service. The User is prohibited from interfering in the smooth operation of the Company or threatening it or its personnel.

The User accepts that the Company can either employ automated or manual methods to confirm that he/she is in adherence with the User Restrictions.

In the event of any violation or failure to comply, the Company may launch a fact-finding to confirm whether the User is in compliance. The User represents that all data they provide in the course of the enquiry is accurate.

Employees of the Company require written permission to become users of its services. If this regulation is not adhered to, the User's account will be liquidated.

The Company reserves the right to take necessary actions against the User in the event of noncompliance with the Limitations of Use, or in the event of other unauthorised use of the Service, including unauthorised intrusion into the Company's IT infrastructure, whether implying criminal, civil, or administrative prosecution.

If a transaction the user has made constitutes a violation hereof, the Company is authorised to close it. If a User is found to make such transactions on an ongoing basis, the Company can close all of them.

# Using the Service's materials

Users of the Service are offered a broad selection of data sources and materials. These comprise data on the state of the market, quotations, news, the opinions of analysts, studies, and charts from third parties. Such materials are submitted to the user's discretion with no guarantees of veracity or applicability. We are responsible neither for the content of such third-party materials nor for the User's interpretation thereof.

Taking the above into account, the User affirms that no material provided constitutes investment advice.

Through the Service, hyperlinks to the websites of third parties may be offered. We are not responsible for any information found therein or for any decisions the User makes therewith.

All material, charts, or documents offered on the website are purely presented for the User to exercise his/her own discretion and do not constitute advice. The User guarantees that no information provided

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will be copied or shared with any third party. The Company shall be free from any liability for the reliability of any information offered.

Use of the Service implies acceptance of all terms and conditions herein. Any updates, amendments or adjustments the Company makes to these terms shall be published on the website. Continuing to use the service implies acceptance of these terms and conditions and possible later amendments thereto. Amendments are published on the website ten days before they come into effect. In the event the User does not accept responsibilities implied in any such amendments, he/she is requested to cease use of the Service and notify the Company in writing forthwith.

### Making a deposit and withdrawing funds.

The User will have to deposit funds to his/her trading account before he/she can make any transactions. Deposits can be made by any method specified within the Service provided by Company. The accepted methods of deposit can be changed with no prior warning.

If making a deposit in a currency besides the US dollar, it is incumbent upon the User to familiarize him/herself with any additional charges or commissions incurred. Deposits are executed through an independent third party engaged by the Company. The User recognizes and affirms that the third party acts as per the User's instructions and transfers money to the Company from the User on his/her behalf without limitation or guarantee. The User affirms that he/she has no right to claim payment of funds from any other third party no matter the method or rationale.

If the deposit method chosen by the User is a wire transfer, the User may only use a single bank account registered in his/her country of residence. The User represents that all transfers meet these requirements and that he/she will send a confirmation of such a transfer. Failure to send such a confirmation can result in the wire transfer being refunded.

If the User makes a deposit by any other method, the Company reserves the right to institute any rules, regulations, or standards, which may be necessary with regard to such a method.

The User accepts that the third party is engaged strictly to execute transactions. It is not possible for the User to come to any financial agreement with the third party. By accepting this agreement, the User accepts that he/she has no claims against the third party over the execution of any actions on the User's behalf.

The amount of funds in the User's account will fluctuate as transactions are carried out. Over the course of a transaction, the level of funds will fluctuate as per the profit or loss incurred. The result will be displayed in the User's personal account upon completion of the transaction.

The funds deposited in the User's account will be held in the Company's accounts at banks and lending institutions in European and Asian countries not serving as offshore havens. The funds cannot be separated from other funds such as the funds of other users, Company's equity. The User may hedge and withdraw his/her funds to the interbank market. All such actions taken by the User shall benefit from world-class practices and the best-established standards in the financial industry. The User accepts that the Company will not pay interest to the User on the funds in the User's account and has the right to put the User's funds to any use until the User withdraws said funds in accordance herewith.

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If the User has been inactive for 90 days, the Company reserves the right to charge a monthly maintenance fee equivalent to 5% of the account balance. The fee will be incurred from the 91st day of inactivity and will cease to be applied upon the resumption of activity.

The User must submit a signed application to withdraw money. We reserve the right to select any method, within reason, to withdraw as long as it adheres to our anti-money laundering policy and other regulations. Withdrawals and deposits may be conducted through the same method. The Company may choose to restrict the sum of funds, which the User is permitted to withdraw within a given period.

Any agreements on withdrawals shall remain in force even upon cessation of the relationship hereunder.

The minimum withdrawal amount is 50 US dollars.

The Company shall set an additional fee of 5% if the User has closed fewer than five independent transactions.

The Company reserves the right to require supplementary identification data from the User as required by anti-money laundering institutions (AML).

The presentation of said information by the User is required before funds can be withdrawn.

Regarding the Company's security and efforts to combat money laundering, the company may choose to introduce new standards, regulations, and rules.

In the event that the User displays signs of having broken the terms of this Agreement, we may choose to decline the withdrawal request.

The User represents that he/she is responsible for all transaction-related expenses, including currency exchange commissions. The Company reserves the right to charge the User for any expenses that arise at any time.

The User accepts that he/she is to pay any commission and brokerage fees. The Company reserves the right to alter the fee structure as it sees fit without prior notice or explanation.

The User accepts full and sole responsibility for paying all taxes applicable in the country, in which he/she is a resident. The Company shall not collect any supplementary taxes from the User. The Company may deduct taxes owed from any sum that has arisen through the User's use of the Service. The Company may make deductions and invoice the User for any taxes to which this clause applies. After the User opens an account but before fulfilling a request for withdrawal, the Company reserves the right to require the User to fill out the applicable tax forms. If such documents are not provided by the User within 60 days, the Company must limit access to the Service.

The User takes full responsibility for submitting correct info and agrees to promptly submit any changes in said info.

If funds have been added to the User's account, any proportion of which was obtained or credited in violation of this Agreement, the Company can choose either to withdraw such funds and charge a fee to

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do so, or, optionally, send the user an invoice sum credited with any applicable fees enumerated.

If the user owes the Company a sum surpassing the balance of the User's account, he/she must initiate payment within two working days of receiving the invoice.

In the event that the User takes actions contravening this Agreement, the Company reserves the right to debit all funds in the User's account, not excepting any deposits, profits, and bonuses.

#### Promotions and bonuses available to the User

The Company has the prerogative of offering various promotions and bonuses to both old and new clients.

Being able to join the promotions and receiving bonuses is held a privilege for the Clients. On the other hand, the Company may, at any time, deny these with sound discretion.

Exclusive bonuses may be given to clients who are considered VIP.

All bonuses are transferred to a client's account after the client's provision of the pertinent documents for verification of the Client's identity.

These are the types of bonuses that Clients are eligible to:

a) Deposit Bonus

The given bonus is provided by the Company to the clients when the Client deposits his/her account. The amount of the bonus is defined by the Company as a percentage of the amount of the money which the Client deposits.

The Bonus is determined by the Client's volume of trade.

For every 1000\$ of bonus money, the volume of trade should reach: 10,000,000\$ volume of trade per 1,000\$ bonus for the total of up to 10000\$; 20,000,000\$ volume of trade per 1,000\$ bonus for the total of up to 10000\$ to 30000\$; 30,000,000\$ volume of trade per 1,000\$ bonus for over 30000\$

Should the Client hold two or more accounts with the Company, the trading volume for the Bonus required to be reached is based on the amount of the bonus that had been transferred and the trading volume that had been made through the accounts. The withdrawal of bonuses will not be allowed until the volume of trade is reached.

The Client must note that the trade volume does not include the transactions opened in the mixed way, Scalping transactions, and other transactions which had lasted for only a period of three (3) minutes. The Bonus would be deposited up until the moment the recommended trade volume had been reached for Accounts that have been inactive for no more than three (3) months. The company reserves the right to debit the bonus money and the whole income from the Account of the Client for the period given without having to notify or ask for the consent of the Client.  $\mathbf{9}$ 



Should there be reason to suspect that your Account is a source of fraud, specifically with the purpose of reaching the necessary trade volume, the Client's trading Account will be adjusted.

Should the Client choose to withdraw money prior to reaching the required trading volume, all the opened positions on the Client's account will be closed and the remaining money cleared according to the formula below:

Account Balance = Current Account Balance

Refers to the amount of the bonus/es, the total income accumulated by the Client since the time the bonus was activated; these are for closed positioned opened before the activation.

If during the bonus usage period, the amount of the account balance is less than the bonus amount, the Client will be able to withdraw funds only after the bonus is fully worked out. The terms and conditions of bonus working out are specified in this Agreement.

b) Advance Bonus

This is given by the Company to the clients upon the agreement with the clients prior to deposit to the Client's account. This is under the condition that the Clients would be depositing further in the account.

Upon the provision of the bonus, the Client agrees on:

The Bonus amount; The deposit terms (should this not be agree upon, the Company will define this as 7 calendar days); The sum to be deposited by the client to his or her account.

Should the Client fail to deposit the Account within the recommended time period, then the Company will debit the Advance Bonus, alongside the whole amount of the Client's income accumulated through the Account within the period starting from the position of aforementioned bonus until the time the bonus had been debited by the Company.

Until the required account has been deposited by the Client, or until the Bonus has been debited, the Client's Account will remain blocked.

The conditions for the Trade Volume are much like that of the Advance Bonus. The Company has the prerogative to cancel the Bonus alongside any Special Offers program any time.

#### Personal data security

We are bound to follow all regulations stipulated in our in-house policy on personal data security. It is incumbent upon the User to familiarize him/herself with this Agreement and to affirm acceptance of the spirit of this Agreement and of the Companies policies, which we reserve the right to amend at our discretion. Users of our service are obliged to adhere to the Agreement and Company's policies whether or not they have read them and the amendments thereto.

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By using the Company's Service, the User assents to the processing of his/her personal data freely and of his/her own volition. All procedures involved in such processing, including collection, classification, storage, and use of personal data will be publicly available. Personal data refers to the User's full name, date of birth, permanent address, and all corresponding identification info. The User accepts that the Company collects personal data solely in order to confirm the User's identity and to ensure the security of all individuals and entities associated with the Company. The User's consent is considered to be in effect from the moment it is offered until the User presents written notice rescinding it.

# Consent to receipt of emails and SMS messages

The User grants consent for the Company to send emails and SMS messages to the email address and telephone number provided.

The User can unsubscribe and halt delivery of emails and SMS messages at any time by sending a written request to: support@growline.email or by otherwise appealing to the relevant manager at the Company.

### Recording calls made between the User and the Company

The User accepts that all calls made between him/her and any representative of the Company can be recorded without prior notice. The purpose of recording is to ensure that our services are rendered at the highest level of quality. Such recordings may be used for evidentiary purposes in the event of any dispute between the parties involved.

## Possible risks

The User accepts any risks that may arise from the conduct of transactions using our Service. The User understands that every transaction carried out carries a significant risk. By accepting this agreement, the User automatically declares his/her awareness and acceptance of any possible risks.

The User accepts there are no guarantees against loss on any trade carried out in the forex market. The Company urges its users to make themselves aware of what and how losses are possible. In agreeing hereto, the User represents his/her acceptance of the possibility of such losses and that neither the Company nor any data offered by it carry liability for any losses resulting from use of the Service.

### The limited liability and warranty disclaimer of the Company

We declare that the Company cannot be held liable for any losses that the User incurs from using the Service under any circumstances whatsoever, including trades made based on sources of information provided by us.

We are not responsible for:

The User's misuse of the Service. Any incorrect decision made by the User. Suspension or alteration in the provision of our Service, whether accidental or intentional.

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We are not responsible for the User's use of our services or the services of third parties advertised through us in any way.

We are strictly exempt from any payments, losses, or claims involved in any dispute or legal action between the User and a third party.

The User affirms without condition he/she uses the Service of his/her own free will having appraised all potential risks involved.

We offer our Service to the User as-is without offering any guarantees.

### Resolving disputes and complaints

Grow Line takes every complaint it receives from its users seriously. We welcome all comments and complaints and urge you to submit any you may have without delay.

Below is our workflow for launching and conducting inquiries into any complaints and disputes that arise with the services that we provide.

### The submission of complaints

The User can submit a complaint in writing to his/her account manager. Every complaint received will be investigated. We request that you submit a copy of your complaint to: support@growline.email.

## To whom complaints are directed and how

The account manager will investigate the User's complaint within one week and rectify the issue with the User's direct involvement. Otherwise, the complaint will be forwarded to an internal control specialist. This specialist will have another week to rectify the issue and when he/she does so, the User will be notified by email to the address provided.

### Timeframes for the resolution of complaints

The account manager and the internal control specialist will undertake to rectify the complaint within one week. If they fail to do so in consultation with the User, the User will receive a detailed written response by the end of the subsequent week. In rare cases, an unusually challenging issues may require more than a month to be rectified. In that event, we will notify the user of the cause of the delay.

### Legal defense in the resolution of complaints

Every complaint submitted will be investigated separately and resolved as per its own unique particularities. The solutions usually involve:

Providing a description of the matter in written or oral format. Reference to documentation on disclosure. Offering products or services at a special price.

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Offering a refund. Providing users help in sending in their complaints. Determining specific use cases to put into practice and doing so.

Every complaint received will be investigated and resolved free of charge as per the Company's policy and the legal requirements.

## Method for monitoring complaints

The Company's internal control specialist ensures and represents every complaint will be investigated. In addition, every month, reports on the complaints submitted and investigated will be offered.

### Law and jurisdiction

This agreement takes legal effect as per the laws of Republic of the Marshall Islands, and the User and Company accept that the courts of Republic of the Marshall Islands hold exclusive legal jurisdiction over this Agreement.

### Conclusion

This User agreement only provides the User with the right to use the Company's Service. In no way does this User agreement indicate any partnership, joint venture, or franchise between the parties. This agreement does not confer any rights or remedies to any third party.

We reserve the right to update or amend this agreement at our discretion with no prior notice and without publishing the amendments on our website. The User accepts the legitimacy of any potential amendment no matter how it may be interpreted.

This User agreement forms the only actual and legal agreement between the User and the Company, replacing any and all previous arrangements between the parties.

In the event that we decline to adhere to any provision of this agreement, this will not imply the invalidation of any right or provision.

In the event that any part of this Agreement contravenes any applicable law, it will be amended to adhere to the legal requirements. All other clauses and provisions hereof will remain in effect.

The User affirms that he/she is thoroughly familiar with the terms and conditions of this agreement and every clause and provision of it, and accepts it in whole, not excepting any additional material in any format, including hyperlinks. The user affirms that he/she has entered into this agreement of his/her own free will and that this acceptance is not conditional upon any warranties or representations.

The User affirms acceptance of the fact that he/she does not have the right to distribute any material or data offered by the Company without our written permission. However, we have the right to publish and offer any information without seeking the consent of the User.

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We will not be liable for any events resulting from force majeure, including any failure to act. Force majeure refers to natural disasters, acts of terrorism, fires, wars, or other factors beyond human control.

No headings of the clauses or sections of this Agreement have any implication or effect, legal or otherwise.

While this agreement may be available in a number of languages, the English version shall be considered authoritative.

The User's use of the Company's Service is limited by this Agreement alone.

Besides this document, this User Agreement also comprises a schedule of possible risks, a non-disclosure agreement, and all information offered regarding the terms and conditions of making trades.

This Agreement comes into effect when the User expresses his/her acceptance of it by the act of registering on our website.