

CPT⁺



TERMS & CONDITION



These terms and conditions (here in after referred to as Terms & Conditions) apply to this website and every online surface and mobile application offered by CPT Global Limited (“CPT Global” or “we” or “us” or “our”). The terms “you”, “your” and “yours” mean you, the person(s) accessing this Site and any party on whose behalf you are doing.

The Effect of Accepting These Terms & Conditions

The access to our website, online trading, mobile trading application or our branded social media sites or pages (together “Online Services”) and any other electronic channel, implies your acknowledgment and acceptance of all terms, conditions, and notices contained or referenced in these Terms & Conditions, as well as acceptance of our policies and guidelines, client onboarding documentation and application forms (together hereinafter referred to as the “Online Documents”).

The use of our Online Services, including any patterns or characteristics concerning your interaction, note that they may be monitored and recorded. By using our Online Services, you expressly consent to such monitoring, tracking and recording.

You may not be eligible for all the products or services that we offer. Eligibility for account opening, for example, is determined according to our onboarding policies and procedures and regulatory framework. CPT Global reserves the right to determine eligibility for any product or service offered by us.

Please read these Terms & Conditions carefully. It sets out the terms and conditions under which we provide services to you and contains important information concerning the Terms and Conditions applicable to you. You may therefore wish to obtain legal advice before you proceed any further.

Where you use our services on behalf of a third party, including your employer, you represent and warrant that you are authorized by such third party to access and use the services and to agree to these Terms & Conditions on the third party’s behalf and the relevant documents and/or Power of Attorney should be signed. Unauthorized use of our Online Services, including but limited to unauthorized entry into the online services, misuse of passwords, or misuse of any information posted on any of our websites is strictly prohibited.

We provide services relating to complex financial derivative products. The contracts on



our online platform are traded on a margin or leverage basis, a type of trading that carries a high degree of risk to your capital. The buy and sell price quoted for any contract you enter into with us is subject to quick change, and your profits and losses may be greater than your initial amount invested. If you do not hold sufficient funds to meet your margin requirements, then we may close your open positions immediately and without notice, and you may then have to provide us with further funds to cover any losses.

Please read the risk disclosure in Schedule 1 carefully to understand the risks of trading on a margin or leverage basis. Trading in these products may not be suitable for everyone, and you should not trade our products unless you understand and accept the risks of trading on a margin or leverage basis and are able to sustain potential losses.

THIS IS A LEGALLY BINDING CONTRACT. DO NOT ACCEPT THIS CONTRACT UNTIL YOU HAVE CAREFULLY READ ALL OF THE FOREGOING COMPLETELY AND HAVE COMPLETED THE CUSTOMER ACCOUNT APPLICATION

Your acceptance of these Terms & Conditions acknowledges that you have carefully read, in its entirety, and understood Risk Disclosure in Schedule 1 and Trading Policies and Procedures, and that you agree to all of the provisions contained therein. Your acceptance of these Terms & Conditions further represents, warrants and certifies that the information provided by you in the Customer Account Application is correct and complete.

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1. INTRODUCTION

1.1 The online trading services are provided by CPT Global Limited, whose registered office is Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros. (CPT Global, we, us, ours or our as appropriate) on and subject to the following terms and conditions in these Terms & Conditions and the duly completed account opening form and its accompanying documents (as updated or amended from time to time) (together “Terms & Conditions”, “T&C”) all of which shall apply to all dealings between us and you.

1.2 We are authorized and regulated by the Anjouan Offshore Finance Authority (here in after referred to as the “AOFA”) under License Number L15643/CPTG.

1.3 The Company, before entering into an agreement with the Client, shall obtain information regarding the Client's financial situation, investment objectives, and needs, along with any other information necessary to enable the Company to provide services suitable to the Client. The Company shall collect and assess such information in accordance with applicable laws and regulations to ensure that the services provided are appropriate and, in the Client's, best interests.

1.4 The Terms & Conditions shall supersede any previous agreement, arrangement or understanding, whether written or oral, between us as to the basis on which we provide services to you. We may vary or amend these Terms & Conditions at any time upon notice to you, given or confirmed in writing (which variation or amendment shall be effective on the date specified in our notice or, if no date is specified, immediately) which may include displaying such notice on our website, online trading platform and account management facility (collectively, the Online Platform). Our services are provided subject to any disclosures or disclaimers found in these Terms & Conditions or the Online Platform.

1.5 A current and definitive copy of these Terms & Conditions (as amended from time to time) will always be available to you on the Online Platform.

1.6 You undertake (which is a contractually binding promise) to notify us immediately of any changes to any information you have provided to us in connection with these Terms & Conditions (which includes in relation to the duly completed account opening form).

1.7 In accepting these Terms & Conditions, you authorize us or any agent acting on our behalf to investigate your identity or credit standing and to contact such banks, financial institutions, and credit agencies as we or they shall deem appropriate to verify such information. You further authorize us or any agent to investigate any current and past investment activity and, in connection therewith, to contact such banks, brokers, and others as we shall deem appropriate.

1.8 Note that any violation of these Terms & Conditions may result in termination of your Account with us.

1.9 We do not authorize and may NOT be used for purposes of, offering or soliciting in an unauthorized manner. This extends to anyone in any restricted jurisdictions and/or any persons to whom such solicitations would be deemed unlawful.

1.10 It is your sole responsibility when accessing and/or using the Online Platform, and offering of financial contracts through the Online Platform, to inform yourself of, and to observe, any such restrictions imposed based on your jurisdictions.

1.11 In these Terms & Conditions, we have used defined words and terms to make it easier to read. After a definition or an explanatory word or phrase, we have included the relevant defined word or term in bold between brackets. Unless the context requires otherwise, all other uses of a defined word or term will have the same meaning.

2. SERVICES

2.1 We offer a non-advisory, execution-only dealing service to you in relation to transactions in Contracts for Differences (CFDs) where the underlying investments or products include: foreign exchange contracts; precious metals; oil, commodities, indices, and any other financial products we may offer through the Online Platform from time to time (collectively Products). Subject to these Terms & Conditions and acceptance of your application to open an Account with CPT Global, CPT Global will maintain one account in your name and will and provide such other services and Products as CPT Global may, in its sole discretion, determine from time to time in the future. Unless expressly stated otherwise in writing, all contracts and other transactions entered between CPT Global and you shall be governed by these Term & Conditions, as amended from time to time (including, without limitation, CPT Global Trading Policies and Procedures).

2.2 We will not advise you on the merits of any transaction implemented by you, nor will we manage or monitor any open positions you may have in the Products. You acknowledge that our execution of any order on your behalf does not in any way imply that we have approved or recommended that transaction or Product. We have set out various risk disclosures in relation to our services and the Products on the Online Platform and in Schedule 1 to these Terms & Conditions.

2.3 We are authorized as an Intermediary therefore all your orders will be executed by such a counterparty/liquidity provider as we may reasonably select.

2.4 Unless we have otherwise agreed in advance in writing, you will enter each transaction as principal and not as agent on behalf of someone else. We shall be responsible to you alone and

shall have no duties or obligations to any of your underlying principals or customers. You alone will be responsible for the performance of your obligations to us.

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

3. PRICES

3.1 We will provide you with “bid” and “ask” prices in respect of each of the Products offered through the Online Platform. We may also charge you a commission on each transaction, which shall be notified to you through the Online Platform.

3.2 Each price published through the Online Platform shall be valid until the earlier of its expiration time and the time, if any, at which it is otherwise cancelled or withdrawn by us. Each price shall be available for you to enter a transaction through us, up to a principal amount not to exceed a maximum determined by us published on the Online Platform or otherwise notified to you.

3.3 You acknowledge that the prices and maximum amounts we may offer you may differ from prices and maximum amounts provided to our other clients and may be withdrawn or changed without notice. We may at our absolute discretion and without prior notice to you immediately alter, withdraw or refuse to deal on any price we may have published or cease the provision of prices altogether in some or all Products and for some or all delivery or settlement dates at any time (for example, where you have accepted a quotation from us or submitted an order at a particular price, we cannot guarantee the price at which your order is actually executed. This is commonly known as “slippage”. However, we will adopt a consistent approach; therefore, on some occasions, “slippage” will work in our favor and on others it will work in your favor).

4. ORDERS, TRANSACTIONS AND OPEN POSITIONS

4.1 Unless otherwise agreed by us, all orders must be given to us electronically through the Online Platform (although we may, in an emergency and at our absolute discretion, accept instructions by telephone).

4.2 We may, at our absolute discretion, require confirmation of any order in such form as we may specify.

4.3 An order given to us by you, or on your behalf, shall not take effect until received and accepted by us. An order once received by us cannot be rescinded, withdrawn, or amended without our express consent.

4.4 We shall be entitled to act on your behalf upon any order or instruction we reasonably believe to have been given or purporting to be given by you or any other person on your behalf without further enquiry as to the authenticity of the order or the instruction or the authority or identity of any such person giving or purporting to give such order or instruction.

4.5 We may, at our discretion, refuse to accept any order from you in whole or in part or, following receipt of your order, refuse to act on it, but should we do so, we will use our reasonable endeavors to notify you of any such refusal, with or without giving any reasons. In addition, an order that, for any reason, is not received by us in a way it can be processed, including a failure of the Online Platform to accept or process such instruction, shall be deemed not to have been received by us.

4.6 The execution of an order by us shall constitute a binding agreement between us on the terms of such executed order.

4.7 The procedure for entering orders is specified on the Online Platform.

4.8 You acknowledge that following the execution of any transaction, you are solely responsible for making and maintaining contact with us and for monitoring open positions and ensuring that any further instructions are given on a timely basis. In the event of any failure to do so, we can give no assurance that it will be possible for us to contact you, and we accept no responsibility or liability to you for the loss suffered (or alleged to be suffered) because of any failure by you to do so.

4.9 You agree to keep adequate records to demonstrate the nature of orders submitted and the time at which such orders are submitted. We may, at our absolute discretion, require you to limit the number of orders you may give us or the number or value of open positions which you may have at any time and/or only allow you to enter into closing transactions or we may close out any one or more positions or reverse transactions in order to ensure that any position limits we may have imposed are maintained.

4.10 Upon submitting a withdrawal request, you may be required to submit documentation as required by applicable “Anti-Money Laundering (“AML”) & Know Your Customer (“KYC”) Legislation” and/or any other similar rules and regulations applicable to us. When a withdrawal or refund is performed, we reserve the right (but shall under no circumstances be obliged) to

remit the funds to the same remitter from, and by the same payment method through which such funds were initially received by us. In that connection, we reserve the right, at our sole discretion, (i) to decline withdrawals via certain specific payment methods, (ii) to require another payment method as the one indicated in any withdrawal request, in which instance a new withdrawal request may have to be submitted, and/or (iii) to require that further documentation be submitted, as required by applicable Anjouan Money Laundering (Prevention) Act 008 Of 2005 and/or any other similar rules and regulations applicable to us, before proceeding with any withdrawal request.

4.11 If we are unable to remit the funds, or any partial amount thereof, to the same remitter from, and by the same payment method through which such funds were initially received by us, we reserve the right (but shall under no circumstances be obliged) to transmit the funds via an alternative payment method selected by us, at our sole discretion, in any currency we deem fit (regardless of the currency in which the initial deposit was made). Under these circumstances, we shall not be responsible for any transfer fees or charges charged by the receiver and/or for any currency exchange rates resulting from the payment of such an amount.

4.12 Withdrawal requests that are accepted and approved by us in accordance with these Terms & Conditions are, in principle, processed within one Business Day following the receipt of the transfer request instructions. The amount to be transferred reduces the balance of the relevant account from which such transfer is to be made when the transfer request process is concluded. We reserve the right (i) to decline a withdrawal request if the request is not in accordance with the provisions of this Section or (ii) to delay the processing of the request if we are not satisfied with the ancillary documentation submitted with the withdrawal request.

4.13 You agree, when we so request, to pay any bank transfer fees incurred when you are withdrawing funds from your account or when funds are refunded by us to your designated bank account. You are solely responsible for the payment details you provide to us, and we do not accept any responsibility for your funds if the payment details you have provided to us are incorrect or incomplete. It is also understood that we do not accept any responsibility for any funds that are not directly deposited into our bank accounts.

4.14 If you place a stop-loss order and are stopped out incurring a loss, you must cover the shortfall on your account within one business day or within such other time as we may agree with you in writing.

4.15 Should quoting and/or execution errors occur due to a typographical error or other mistake in a quote or indication, we will not be responsible or liable to you for the resulting errors in your account balances. In the event of a quoting and/or execution error, we reserve the right to cancel orders, reverse transactions, close positions, and make any necessary corrections or adjustments on the account involved (including in relation to any "slippage" referred to in clause

3.3). Any dispute arising from such quoting or execution errors (including any “slippage”) will be resolved by us at our absolute discretion.

4.16 If a manifest error occurs in the execution of a trade, we may take corrective action at anytime without prior notice. A manifest error is an obvious mistake in the trading process, including but not limited to:

Quotation Errors: Prices quoted by us that significantly deviate from market levels due to technical issues or human error.

Execution Errors: Trade execution mistakes caused by system failures, communication delays, or unforeseen circumstances.

Market Data Errors: Incorrect or misleading market data affecting trade execution.

Upon identifying a manifest error, we may:

Revoke any profits or swap fees derived from the error.

Adjust or correct the affected trades to reflect accurate market conditions.

Close or reverse positions resulting from the error.

Apply necessary adjustments to your account to ensure fair and accurate trading.

Any disputes arising from manifest errors will be resolved at our sole discretion. By accepting these Terms & Conditions, you agree to our interpretation and handling of manifest errors and waive any claims for compensation related to corrective actions.

4.17 If any regulated market, central clearing counterparty, multilateral trading facility or other type of trading platform (each a Market) (or intermediate broker or agent, acting at the direction of, or as a result of action taken by, a Market) or regulatory body takes any action which affects a transaction, or becomes insolvent or is suspended from operating, then we may take any action which we, in our reasonable discretion, consider desirable to correspond with such action or event or to mitigate any loss incurred as a result of such action or event. Any such action shall be binding on you. If a Market or regulatory body makes an enquiry in respect of any of your transactions, you agree to cooperate with us and to promptly supply information requested by us.

5. ONLINE PLATFORM

5.1 To use our Online Platform, you will need to set up your access details (Access Details or Access Code). The use of your Access Code will be deemed by us to be the use of the Online Platform by you or someone with your knowledge and consent.

5.2 In relation to the Access Code, you acknowledge and undertake that:

5.2.1 You will be responsible for the confidentiality and use of your Access Code;

5.2.2 You will change your password regularly;

5.2.3 Other than with our prior written consent, you will not disclose your Access Code to other persons for any purpose whatsoever;

5.2.4 Without limiting the generality of clause 4, we may rely on all instructions, orders and other communications entered using your Access Code, and you will be bound by any resulting transaction entered or expense incurred on your behalf; and

5.2.5 You will immediately notify us on the telephone number provided on our website if you become aware of loss, theft, or disclosure to any third party or of any unauthorized use of your Access Details.

5.3 You acknowledge that the Online Platforms are provided for use only by you or by others you have permitted to use the Online Platform on your behalf.

5.4 If you tell us or we believe that your Access Code is being used without your knowledge by unauthorized persons or has been disclosed by you to other persons without our consent, we may, without prior notice, suspend or terminate your right to use the Online Platform.

5.5 We shall not be responsible or liable to you for any loss, liability or cost whatsoever arising from any unauthorized use of your Access Details or the Online Platform. You shall remain responsible for and on-demand indemnify, protect and hold us harmless from and against (i.e. you will be responsible for and reimburse us on demand for) all losses, liabilities, judgements, suits, actions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Online Platform by using your Access Details, whether or not you authorized such use.

5.6 We may, at our absolute discretion, introduce and require additional levels of user identification and security. We may change our security procedures at any time, and we will tell you of any new procedures that apply to you as soon as possible.

5.7 You shall be solely responsible for providing and maintaining any equipment you use to access the Online Platform and for making all appropriate arrangements with any telecommunications suppliers or, where access to the Online Platform is provided through a third-party server, any such third party necessary to obtain access to the Online Platform. Neither we nor any company maintaining, operating, owning, licensing, or providing services to us in connection with, the Online Platform (Service Providers) make any representation or warranty as to the availability, utility, suitability or otherwise of the Online Platform or any such equipment or arrangements (i.e., neither we nor any third parties that we use are responsible or liable to you for the same). Since we do not control signal power, its reception or routing via the

internet, configuration of your equipment or that of any third party or the reliability of its connection, we will not be responsible for communication failures, distortions, or delays when you are accessing the Online Platform via the internet..

5.8 For the avoidance of doubt, we shall have no responsibility or liability to you (whether in contract or in tort, including negligence) for damage (i.e. losses or expenses or any thing similar) which you may suffer because of transmission errors, technical faults, malfunctions, illegal intervention in network equipment, network overloads, malicious blocking of access by third parties, internet malfunctions, interruptions, or other deficiencies on the part of internet service providers. You will be responsible for all orders entered on your behalf via the Online Platform, and you will be fully responsible and liable to us for the settlement of any transaction arising from such use. You acknowledge that access to the Online Platform may be limited or unavailable due to such system errors and that we reserve the right, upon notice, to suspend access to the Online Platform for this reason.

5.9 We shall have no responsibility or liability to you if any viruses, worms, software bombs or similar items are introduced into your equipment or systems via the Online Platform or any software provided by us to enable you to use the Online Platform, provided that we have taken reasonable steps to prevent any such introduction.

5.10 You will ensure that no computer viruses, worms, software bombs or similar items are introduced into our computer system or network, and you will be responsible for and will indemnify us on demand, protect and hold us harmless for any loss that we suffer arising as a result of any such introduction.

5.11 We shall not be responsible or liable to you for any act taken by or on the instruction of a Market, clearing house or regulatory body.

5.12 Internet connectivity delays and price feed errors sometimes create a situation where the prices displayed on the Online Platform do not accurately reflect the then prevailing market rates. In the event of such delays and errors, we reserve the right to cancel orders, reverse transactions, close positions and make any necessary corrections or adjustments to the account involved.

5.13 You will not use, or allow the use of, the Online Platform:

5.13.1 In contravention of any laws (in any jurisdiction), regulations or the AOFA Rules (including rules on market abuse) or any other regulatory authorities to which you or we may be subject;

5.13.2 In any way (including, without limitation, posting information on the Online Platform where this facility is available) that is defamatory, obscene, abusive, indecent or menacing or which infringes any intellectual property rights or breaches obligations of

confidence, or which is otherwise illegal or unlawful;

5.13.3 To introduce a software virus or other disruptive program or do any act that would cause the Online Platform damage or to become unavailable for use by others;

5.13.4 To solicit or encourage other internet websites to frame or hypertext link directly to the Online Platform without our prior written consent; or

5.13.5 In any way which is not authorized by us or is otherwise in breach of these Terms& Conditions.

5.14 We do not permit the use of the Online Platform for unfair arbitrage activity, abusive trading or otherwise taking advantage of internet delays, using any other manipulative or abusive behavior (such as the dissemination of false or misleading market information through media, including the internet, or by any other means with the intention of moving the price of a product or the underlying property or value) which could adversely impact on fair and orderly trading on the Online Platform.

5.15 We regularly publish on the Online Platform updates of the system, features available to clients as well as information, declarations and warnings related to our services. We may also send this information to your email address. You undertake to read any such communications on publication or receipt and regularly familiarize yourself with this information and to inform us immediately of any disagreement with any such information.

5.16 You will be responsible for obtaining and using a suitable device, mechanism, or system(Device) to enable you to use the Online Platform, and you will be responsible for the installation and proper use of any virus detection/scanning program we may require from time to time.

5.17 When using the Online Platform, you must:

5.17.1 Ensure that your Device is maintained in good order and is suitable for use with the Online Platform;

5.17.2 Run such tests and provide such information to us as we shall reasonably consider necessary to establish that your Device satisfies the requirements notified by us to you from time to time;

5.17.3 Carry out virus checks on a regular basis;

5.17.4 Inform us immediately of any unauthorized access to the Online Platform or any unauthorized transaction or instruction of which you know of or suspect and, if within your control, cause such unauthorized use to cease; and

5.17.5 Not at any time leave unattended the Device from which you have accessed the Online

Platform or let anyone else use the Device until you have logged off the OnlinePlatform.

5.18 In the event you become aware of a material defect, malfunction, or virus in any Device through which you access the Online Platform, or in the Online Platform itself, you will immediately notify us of such defect, malfunction or virus and cease all use of the Online Platform until you have received permission from us to resume use.

5.19 All rights in patents, copyrights, design rights, trademarks, and any other intellectual property rights (whether registered or unregistered) relating to the Online Platform remain vested in us or our licensors. You will not copy, interfere with, tamper with, alter, amend, or modify the Online Platform or any part or parts there of unless expressly permitted by us in writing; reverse compile or disassemble the Online Plat- form; nor purport to do any of the same or permit any of the same to be done, except in so far as such acts are expressly permitted by law. Any copies of the Online Platform must be made on your behalf in accordance with the law and are subject to the terms and conditions of these Terms & Conditions.

You shall ensure that all the licensors' trademarks and copyright and restricted rights notices are reproduced on any copies. You shall maintain an up-to-date written record of the number of copies of the Online Platform made by you. If we so request, you shall, as soon as reasonably practical, provide to us a statement of the number and whereabouts of copies of the Online Platform. If you receive any data, information or software via the Online Platform other than that which you are entitled to receive pursuant to these Terms & Conditions, you will immediately notify us and will not use, in any way whatsoever, such data, information or software.

5.20 We may suspend or permanently withdraw the Online Platform, by giving you reasonable written notice.

5.21 We have the right, unilaterally and with immediate effect, to suspend or withdraw permanently your ability to use the Online Platform, or any part thereof, without notice, where we consider it necessary or advisable to do so, in our discretion and in good faith. We may choose to do so, for example, in the event of your non-compliance with an applicable law or regulation or your breach of any provisions of these Terms & Conditions.

5.22 In the event of a termination of the use of the Online Platform for any reason, upon request by us, you shall, at our discretion, return to us or destroy all hardware, software and documentation we may have provided you in connection with the Online Platform and any copies thereof.

5.23 Electronic Trading Service

5.23.1 User Responsibilities and Data Confidentiality: You acknowledge that you are

solely responsible for maintaining the security and confidentiality of your access credentials and any other security data provided for accessing the Electronic Trading Service. You must not share such security data with unauthorized third parties. Any actions performed using your security data will be considered authorized by you, and you will bear full liability for all transactions and instructions executed under your account.

5.23.2 We reserve the right to suspend or limit access to the Electronic Trading Service at any time, without prior notice, for system maintenance, upgrades, or circumstances beyond our control, including force majeure events, technical failures, or disruptions by third-party services. We are not liable for any loss, damage, or costs incurred due to such interruptions, provided we have taken reasonable steps to minimize their impact.

5.23.3 Use of Third-Party Software and APIs: The use of any third-party software, automated trading systems, or APIs with the Electronic Trading Service is prohibited unless explicitly authorized by us in writing. Unauthorized use may result in the suspension or termination of your access to the service, and you will be responsible for any losses or damage caused by such use.

6. TRANSACTION CONFIRMATIONS AND ACCOUNT STATEMENTS

6.1 Following the execution of an order for your account, we will confirm that transaction via the Online Platform (Confirmation) on or before the next business day after the execution but failure to do so will not affect the validity of the transaction.

6.2 You are allowed a Single Transaction / Single Deposit of 300\$ maximum prior to completing the onboarding process and/or verifying your account. Please note that you will not be able to trade if you do not complete the necessary process and/or provide the details required.

6.3 Note that our business relationship is established once you have completed the onboarding process and you have provided us with the relevant information and/or documentation.

7. ABUSIVE TRADING ACTIVITIES

7.1 CPT Global is committed to maintaining the highest standards of integrity and fairness in the trading environment. We strictly prohibit any form of abusive behavior. There are many ways in the financial markets to manipulate trading, for example, a typical manipulation is pump-and-dump, which is illegal in many countries. The typical abusive activities include, but are not limited to, market abuse, pricing abuse, swap-free abuse, latency abuse, arbitrage abuse,

scalping abuse, churning abuse, system error abuse, credit/bonus abuse, promotion abuse, multiple accounts abuse, etc. These transactions or orders are often placed in a manner that deviates from typical trading behavior, suggesting an intention to exploit features such as swap-free or credit bonus. In such instances, traders may engage in trading practices that differ from what they would normally pursue in the absence of features. Below, we detail specific practices that are considered unacceptable and against our firm's policies.

7.1.1 Market Abuse: When CPT Global transacts with clients, it retains the right to buy or sell securities or underlying instruments on exchanges or directly with other financial institutions or liquidity providers involving the pertinent instrument. Consequently, the Client's Transactions with CPT Global may influence the market for said instrument, in addition to affecting CPT Global's own pricing strategies.

7.1.2 Price Manipulation: Certain traders may engage in market manipulation tactics by artificially inflating or deflating prices on specific exchanges to influence the value of underlying assets. These traders might strategically place orders with CPT Global either concurrently or in advance, intending to capitalize on the resulting price discrepancies and benefit from the manipulation of pricing.

7.1.3 Swap-Free Account Abuse: Traders might misuse the swap-free account option by placing strategic orders for specific instruments, such as gold (XAU) or silver (XAG), in an attempt to exploit the benefits of the swap-free account, not necessarily for religious reasons or genuine trading purposes.

7.1.4 Latency Abuse: Exploiting trade execution delays, particularly through the use of high-speed trading technologies, provides an unfair advantage over participants with slower systems. This enables traders to profit from discrepancies in the timing of market data and trade execution, distorting market fairness and efficiency.

7.1.5 Arbitrage Abuse: This involves traders that open accounts with CPT Global while also simultaneously opening accounts with other brokers trading identical or different products using similar or different instruments to secure unjust, risk-free profits. This practice exploits price differences between markets or platforms, potentially undermining market fairness and integrity.

7.1.6 Scalping and Abuse: This strategy involves exploiting rapid fluctuations in market prices. Scalping entails executing numerous trades within short time frames (typically opening and closing trades within three minutes or opening and closing with "hedged positions" to avoid being seen as scalping) to capitalize on small price movements. Often facilitated by high-frequency trading, this can lead to unfair advantages over other market participants.

7.1.7 Churning Abuse: This occurs when a broker or trader engages in excessive trading activity

in a Client's account primarily to generate commissions rather than to benefit the client. This practice involves repeatedly buying and selling securities or assets at a high frequency, often without consideration for the client's investment objectives or risk tolerance.

7.1.8 System Error Abuse: Traders may exploit technical malfunctions or certain loop holes in trading platforms to gain unfair advantages. This abuse involve staking advantage of errors or weaknesses in the system's operation to execute trades at prices or under conditions that would not normally be possible.

7.1.9 Credit/Bonus Abuse: Credit or bonus abuse occurs when traders manipulate promotional offers or incentives from brokerage firms or trading platforms to their advantage, often employing deceptive methods. Typical strategies include opening multiple accounts across different brokers to claim promotional bonuses repeatedly and executing hedging orders strategically. Some traders might also pursue high-risk trading strategies solely to satisfy conditions for bonus withdrawal. Such practices compromise the integrity of promotional programs and can inflict significant financial losses on providers.

7.1.10 Multiple Accounts Abuse: Some traders engage in multiple accounts abuse by opening several accounts under the same or different names. This enables individuals or groups, including 22 introducing brokers (IBs), to manipulate market actions more effectively. The abuse may involve executing coordinated trades, opposing trades, or exploiting arbitrage opportunities within the market. The primary objective often revolves around maximizing leverage on bonuses or credits offered by firms, thereby distorting market fairness and trading conditions.

7.1.11 Promotion Abuse: Promotion abuse occurs when individuals exploit promotional offers or incentives such as higher leverage, bonus, marketing expenses, cash back, etc., provided by the firm for their advantage. This can involve manipulating the terms or conditions of promotions to maximize personal gain, often through deceptive or fraudulent means. Examples include exploiting loopholes in promotional terms, creating multiple accounts to claim bonuses multiple times, or engaging in prohibited activities to qualify for promotional rewards. This behavior not only violates the intended fairness of promotional offerings but also creates significant regulatory and financial repercussions for the firms involved.

7.2 Due to ongoing technological advancements and swift changes in market dynamics, this document cannot comprehensively address all potential forms of abusive trading activities. As such, it is explicitly stated that the determination of whether a client has engaged in abusive trading activities rests solely within the discretion of the CPT GlobalRisk Department, irrespective of any circumstances. In the event that CPT Global identifies any abusive activities, CPT Global reserves the right, without prior notice:

7.2.1 To revoke the "Swap Free" status or any status from certain promotions from all trading accounts of the client that have been granted such privileges. Additionally, CPT Global may

recover and adjust any related un-accrued swaps, interest expenses, and costs concerning any of such client's Swap Free accounts during the duration for which such accounts were converted into Swap Free accounts.

7.2.2 To cancel all "credit/bonus" immediately without prior notice.

7.2.3 To cancel and/or reverse all trades held in the client's trading accounts, along with revoking all profits or losses incurred, including any related IB commission, and subsequently terminating all trading accounts associated with the client.

7.2.4 To close the client's account and freeze the fund for further investigation.

8. CONSENT TO ELECTRONIC COMMUNICATION

You consent to communications being made via electronic media. If you no longer wish to communicate via electronic media, you must notify us and revoke this consent in writing. Communications sent through the Online Platform or by electronic media shall be treated as satisfying any legal requirement that a communication should be signed and in writing, to the extent permitted by applicable law.

9. MARGIN

9.1 You shall provide to us and maintain with us such amount of money in respect of and as security for your actual, future and contingent or potential liabilities to us (Liabilities) in such amounts and in such forms as we, at our absolute discretion, may require (Margin). We may change our Margin

9.2 Requirements at any time. We may, at our discretion, provide you with credit lines to allow you to trade with lower or no Margin. For the avoidance of doubt, neither trading on Margin nor using credit lines is a form of consumer credit. Any requirement for Margin must be satisfied in such currency and within such time as may be specified by us (in our absolute discretion) or, if none is specified, immediately.

9.3 You are responsible for always maintaining appropriate arrangements with us for the receipt and communication of information regarding Margin. If you fail to provide Margin to us in the required time, we may automatically close out your open positions, and we will be entitled to exercise our rights in accordance with clause 19.6 below.

9.4 Unless otherwise agreed by us, you charge to us all Margin provided by you to us under these Terms & Conditions as a continuing security for your Liabilities under or pursuant to these Terms & Conditions (including under every transaction from time to time governed by these Terms & Conditions).

9.5 You agree to execute such further documents and to take such further steps as we may reasonably require perfecting our security interest over, be registered as owner of or obtain legal title to the Margin, secure further the Liabilities, enable us to exercise our rights.

9.6 You may not withdraw or substitute any property that is subject to our security interest without our prior consent.

10. SETTLEMENT DATE, ROLLOVER AND OFFSET INSTRUCTIONS

10.1 All positions held at the end of each business day may be subject to automatic rollover. We may charge you a fee in respect of each such position that is rolled over. The fees that we charge will be published on the Online Platform.

10.2 In the absence of clear and timely instructions from you, you agree that in order to protect your interests and ours, we are authorized, at our absolute discretion and at your expense, at the end of each business day, to close any open position, roll over or offset all or any open position(s), enter into offsetting transactions or to make or receive delivery on your behalf upon such terms and by such methods as we may deem reasonable in the circumstances.

10.3 For the avoidance of doubt, we will not arrange delivery of any applicable underlying investment or product which is linked to any Product (including any foreign currency) unless we deem it necessary or if we otherwise agreed in writing with you to do so and, accordingly, unless such arrangements have been made by us any open positions (where applicable) shall be closed and the resulting profit or loss credited or debited to your account with us.

11. CLIENT MONEY

11.1 This clause 11 applies to you and governs all or any use of our services by you.

11.2 We will pay interest to you on any of your money that we hold only if interest is paid on those funds.

11.3 We may hold funds you pay to us with reputable multinational banks, whose legal and regulatory framework may differ from that of your local jurisdiction. In the event of insolvency or any equivalent failure of the bank, your funds may be treated differently than if they were

held in your local jurisdiction. We accept no responsibility or liability for the solvency, acts, or omissions of any bank or third-party holding funds under this clause 11.

11.4 We are authorized to convert money in your account (including for Margin) into and from such foreign currency at a rate of exchange determined by us based on the then prevailing money market rates. In such circumstances, we will not be responsible or liable to you for any loss suffered by you because of such action (although we will use reasonable endeavors to only convert such funds as may prudently be required to cover Liabilities in respect of relevant transactions).

11.5 If any obligations owed by you to us become due and payable, we may, in accordance with the AOFA rules relating to client money, cease to treat as client money an amount of the funds held on your behalf equivalent to those obligations. You agree that we may apply such funds towards the satisfaction of all or part of the obligations due and payable to us. For the purposes of this clause 11, any such obligations will become immediately due and payable without notice or demand from us when incurred by you or on your behalf.

11.6 You agree that we shall be entitled to apply money you hold with us in or towards satisfaction of all or any part of any Liabilities which are due and payable.

11.7 You agree that we may cease to treat your funds as client money if there has been no activity on your account balance for a period of at least one year. We will write to you at your last known address, notifying you of our intention to no longer treat your balance as client money and providing you with 28 days to submit a claim.

12. TOTAL TITLE TRANSFER ARRANGEMENTS

12.1 You shall transfer to us absolute title to any funds transferred to us (including Margin) as required by us for the purpose of securing or covering your present or future, actual or contingent or prospective obligations to us (Title Transfer Funds). Any such Title Transfer Funds transferred to us shall be transferred free and clear of any line, pledge, claim, charge, encumbrance, or other security interest whatsoever. Consequently, we shall not owe any fiduciary duties to you in respect of such Title Transfer Funds. Upon transfer to us, Title Transfer Funds shall become our absolute property, and you shall not retain any equity, right, title or interest in such Title Transfer Funds. Subject to our rights under these Terms & Conditions and each transaction, we shall have a contractual obligation to repay you an amount of money equivalent to the Title Transfer Funds to which you may be entitled (or in our absolute discretion assets the value thereof) when it is no longer necessary for us to hold the Title Transfer Funds.

Our repayment obligations shall be reduced to the extent that

(i) we are entitled to apply such money, or set-off its repayment obligation, against any of your obligations to us, whether under any transaction, these Terms & Conditions or otherwise; and/or

(ii) any market, intermediate broker, bank or other third party to whom we have transferred money as Margin in relation to transactions, fails (whether as a result of insolvency or otherwise) to return an equivalent amount of money to us. Unless we agree otherwise in writing, you shall not be entitled to receive interest on Title Transfer Funds.

12.2 We shall not be liable to you for the loss of any Title Transfer Funds which is the direct or indirect result of the bankruptcy, insolvency, liquidation, receivership, custodianship, or assignment for the benefit of creditors of any bank, another broker, market, clearing organization, or similar entity.

12.3 You may request a cancellation of the Title Transfer Funds arrangements, in which case we may terminate these Terms & Conditions, and an amount of money (or in our absolute discretion assets to the value thereof) equivalent to the Title Transfer Funds due to you will be returned to you.

13. PROFITS, LOSSES, & INTEREST CHARGES ON OPEN POSITIONS

For any open position held by you, we shall from time-to-time credit your account with profits or debit your account for losses, interest and fees incurred as described on the Online Platform.

14. FEES AND CHARGES

14.1 You shall pay us such fees and charges at such rates as published on the Online Platform or as otherwise notified by us to you from time to time. These will include transaction charges, interest, and charges in respect of automatic rollover of your positions pursuant to clause 9.1. In addition to this you shall be responsible for the payment of any other charges that we have notified you that may be incurred because of the provision of our services to you.

14.2 You acknowledge and agree that where we deduct adjustments, commissions and various other fees from your account, such deductions may affect the amount of equity in the account to be applied against the Margin requirements (see clause 9.1 above). Your positions are subject to liquidation, as described in clause 9.2, if the deduction of commissions, fees or other charges causes your account to have an insufficient balance to satisfy the Margin requirements.

14.3 You acknowledge and agree that we may make or receive a fee, commission, monetary or non-monetary benefit ("Benefit") to or from any other person in connection with our service to you and that such Benefit when paid to a person by us can be made either as a one off or as an ongoing payment. For one-off Benefits, we will notify you of such Benefit at the beginning of our

business relationship upon request. If the Firm agrees to pay an ongoing Benefit to another person, such Benefit will be calculated by multiplying your trading volume by a percentage agreed between the Firm and such person. If this applies to you, we will provide you with separate information regarding such fee, commission, monetary or non-monetary benefits at the end of each year. Full details can be provided in the meantime upon request.

14.4 All fees and charges shall be regarded as being due and payable immediately. Any sums due to us may be deducted by us from the proceeds of any transaction or debited from your account(s) with us. In the event of late payment by you, overdue amounts shall bear interest at a rate that we shall reasonably determine as notified to you in the Account Information.

14.5 For the purposes of any calculation hereunder, we may convert amounts denominated in any currency into such other currency as we may from time to time specify, at such rate prevailing at the time of the calculation as we shall reasonably select.

If we receive or recover any amount in respect of any of your obligations in a currency other than that in which such amount is payable, whether pursuant to a judgment of any court or otherwise, you will be responsible for and indemnify us on demand and hold us harmless from and against any cost (including costs of conversion) and loss suffered by us as a result of receiving such amount in a currency other than the currency in which it is due.

15. CONFLICTS OF INTEREST

15.1 You should be aware that when we enter a transaction with or for you, we or our directors, officers, employees, agents and affiliated entities (together Associates) or Service Providers, may have an interest, relationship or arrangement that is material in relation to the transaction concerned. Should such a conflict of interest arise, we will seek to resolve such conflict in such a way as we believe is in your best interests in accordance with our conflicts of interest policy (as amended from time to time)

15.2 Full details of our Conflicts of Interest Policy are available on our website. Our Conflicts of Interest Policy is an internal policy only; it does not form part of these Terms & Conditions and is not intended to be contractually binding or to impose any obligations on us that we would not otherwise have, whether under these Terms & Conditions or the Rules of AOFA.

16. LIABILITY AND LOSSES

16.1 You shall be responsible or liable on our written demand for all direct losses, damage, costs,

and expenses (Direct Losses) and all indirect losses, damage, costs and expenses and other similar liabilities (such as the loss of an opportunity to gain) (Indirect Losses) incurred by us or any of our Associates as a consequence of your use of our services (including the Online Platform) or your breach of any of the terms of these Terms & Conditions. However, you shall not be responsible or liable to us for any Direct Losses or Indirect Losses (together Losses), incurred by us to the extent that they are caused by our breach of these Terms & Conditions, negligence, willful default, or fraud.

16.2 You shall be responsible or liable for all losses incurred by you if you shared your access data (password and login details) with any third party, including an introducing broker or money manager, whether such third party was notified to us or not.

16.3 Neither we nor any Associates accept any responsibility or liability to you in any circumstances for Indirect Losses that you may incur.

16.4 We will carry out our duties pursuant to these Terms & Conditions with reasonable skill, care and diligence and in accordance with the instructions and authority you have given us. If we do this, neither we nor any Associates accept any responsibility or liability for your Losses that arise from the provision of our services to you or otherwise pursuant to these Terms & Conditions. However, we shall be responsible or liable to you for any Direct Losses you incur where we have not carried out our duties pursuant to these Terms & Conditions with reasonable skill, care and diligence or in accordance with any reasonable or proper instructions and authority you have given us, or to the extent such Direct Losses are caused by our willful default or fraud. Without limiting the foregoing, to the maximum extent permitted by applicable law, in no event will CPT Global's aggregate liability arising out of or relating to these Terms or your use of Data exceed twelve (12) months of fees paid to us. If any limitations in this paragraph are unenforceable as written in any instance, then such limitations will apply to the maximum extent permitted by applicable law.

16.5 We are not liable for any direct or indirect losses, damages, costs, or expenses arising from events, circumstances, or causes beyond our reasonable control. This includes, but is not limited to:

- Force Majeure Events: Any event or circumstance beyond our control, such as acts of God, natural disasters, severe weather, war, terrorism, civil unrest, epidemics, pandemics, technical failures (e.g., internet outages, software malfunctions, hardware breakdowns), or actions by regulatory authorities or governments affecting financial markets or our services.
- Market Disruptions: Any suspension, closure, or significant disruption of financial markets or exchanges, including periods of extreme market volatility or liquidity constraints.
- Technical Failures: Any failure or malfunction of our systems, software, or communication infrastructure, including the Online Platform, third-party service providers, or internet service providers.

In such cases, we reserve the right to take necessary actions to protect our interests and comply with regulatory requirements, including suspending access to the Online Platform, adjusting or cancelling transactions, or closing positions without prior notice. You acknowledge that we are not liable for any losses or damages resulting from such actions.

16.6 Without limiting the general scope of the previous sub-clauses, neither we nor any Associates shall be responsible or liable to you for any Losses incurred by you arising out of, or in connection with your use of any data or information obtained, downloaded or supplied in relation there to, including (without limitation) any loss of, or delay in the transmission of, instructions or the inability to make instructions or access the Online Platform whether due to breakdown or failure of communication facilities or otherwise.

16.7 Without limiting the general scope of the previous sub-clauses, we will exercise reasonable care in our choice of nominees or agents, and we will monitor their continuing suitability. If we do this, neither we nor any of our Associates shall be responsible or liable to you for any Losses incurred by you arising from any act or omission of any nominees or agents.

16.8 You are responsible for the tax implications or treatment of transactions entered by you pursuant to these Terms & Conditions.

16.9 If you hold an account with us with another person(s) (in the case of joint account holders) the responsibilities or liabilities to us of each such person shall be joint and several (i.e. we can hold any one or group of you solely responsible or liable to us, or we can hold all of you, as a group, responsible or liable to us) and we may act upon orders and instructions received from any one person (unless you notify us in writing to the contrary) who is, or who appears to us to be, such a person.

16.10 Nothing in these Terms & Conditions shall exclude or restrict our responsibility or liability to you in respect of a breach by us or any of our Associates under the regulatory system (as defined in the Rules of AOFA or as otherwise may be prohibited by law).

17. RISK WARNING

17.1 HIGH RISK INVESTMENT Trading is speculative and risky. Foreign Exchange and CFD Trading are not suitable for all investors. You represent, warrant and agree that you understand these risks, that you are willing and able, financially and otherwise, to assume the risks of Foreign Exchange and CFD Trading, and that loss of your entire account balance will not change your lifestyle. The high leverage and low margin associated with Foreign Exchange Trading can result in significant losses due to price changes in Foreign Exchange and CFD Contracts. The

company's margin policies may require that additional funds be provided to properly margin to your account and that you must immediately meet such margin requirements. Failure to maintain the Minimum Margin Requirement may result in the liquidation of any open positions with resultant loss to your account.

WE STRONGLY RECOMMEND THAT ALL CLIENTS AND POTENTIAL CLIENTS READ OUR RISK DISCLOSURE STATEMENT BEFORE APPLYING FOR AN ACCOUNT WITH US AND BEFORE THEY START TRADING USING OUR SERVICES. AND IF YOU DON'T UNDERSTAND THEM, CONTACT OUR CUSTOMER SERVICE AND/OR SEEK INDEPENDENT ADVICE.

17.2 FOREX AND OTHER CFDS IS AN OVER THE COUNTER (OTC) MARKET, MEANING THE FOREIGN CURRENCY TRADING YOU ARE ENTERING INTO IS NOT CONDUCTED ON AN EXCHANGE. AS A RESULT, CPT GLOBAL'S INTERESTS MAY BE IN CONFLICT WITH YOURS.

18. REPRESENTATIONS AND WARRANTIES

18.1 You represent and warrant to us that (i.e., you are making statements and promises on which we will rely when we provide services to you. You, therefore, need to make sure that they are accurate as you will be responsible and liable to us or to third parties, including regulatory bodies, if they are not:

18.1.1 If you are an individual, you are at least 18 years of age, of sound mind and have the legal capacity to enter into a legally binding agreement with us;

18.1.2 If you share your Access Code with any third parties, you shall notify us immediately in writing via email;

18.1.3 If you are a corporation, you are duly incorporated and validly existing under the laws of the country of your incorporation and that

i) you have approved the opening of an account with us by a board resolution certified by the corporation's officers;

ii) execution and delivery of these terms & conditions and all contracts and other transactions contemplated hereunder, and performance of all obligations contemplated under these Terms & Conditions and all contracts and other transactions contemplated hereunder have been duly authorized by you and

iii) each person executing and delivering these Terms & Conditions and all contracts and other

transactions contemplated hereunder on behalf of you performing the obligations contemplated under these Terms & Conditions and any contract and other transaction contemplated hereunder on behalf of you, has been duly authorized by you to do so.

18.1.4 These Terms & Conditions, each transaction and the obligations created under them both are binding upon you and enforceable against you in accordance with their terms (subject to applicable principles of equity and do not and will not violate the terms of any regulation, order, charge or agreement by which you are bound);

18.1.5 Except as otherwise agreed by us with prior written consent, you are the sole beneficial owner (i.e., no one else has any kind of legal ownership rights) of all Margin or money you transfer under these Terms & Conditions, free and clear of any security interest (i.e., you have not given some form of rights to the money to someone else);

18.1.6 Regardless of any subsequent determination to the contrary, trading in the Products is suitable for you and you are aware of the risks involved with such transactions;

18.1.7 The information disclosed to us in the duly completed account opening form (including any financial including financial information and information regarding your trading experience and investment) is true, accurate and complete in all material respects (save for any change to such information notified to us in writing); and you will notify us promptly of any changes in such information.

18.1.8 If you have underlying clients or otherwise act as an agent for another person, you have complied with all relevant laws and regulations and you have performed all customer identification, including AML, "KYC", "customer due diligence" and other due diligence checks in respect of each such underlying client or person (natural or otherwise) that would be expected of a reputable firm operating in the financial services sector and that you maintain the information for your underlying clients up to date; and

18.1.9 You will provide us with all the information you have (including those that a third party may maintain on your behalf) on your underlying clients as soon as possible upon receiving a request from us for such information to be used either for our own internal purposes or further to receiving a request from a regulatory body or following a court order (which we may or may not be able to share with you at the time of the request). For the avoidance of doubt and without limiting clause 2.4, where you have underlying clients or otherwise act as an agent on behalf of others, we will only have a contract with and owe obligations to you and we will not contract with or owe any obligations to any of your underlying clients or principals.

18.1.10 You have read and understood the provisions contained in these Terms & Conditions, including, without limitation, CPT Global Risk Disclosure Statement and Trading Policies and Procedures, you will review these Terms & Conditions each time they are amended. You will not

affect any opening transaction in your account unless you understand CPT Global revised these Terms & Conditions, and you agree that in effecting any opening transaction you are deemed to represent that you have read and understood CPT Global revised Terms & Conditions as in effect at the time of such opening transaction.

18.1.11 You agree to comply with all applicable law. You may not use your personal account with CPT for any illegal activity.

18.1.12 You will use the Services offered by us pursuant to these Terms & Conditions honestly, fairly and in good faith.

18.1.13 If you breach any warranty or representation made under these Terms & Conditions, we may close any orders or trades that you have made and/or close or freeze your account.

18.2 Each representation and warranty under clause 18 shall be deemed repeated on each occasion you place an order or enter a transaction with or through us.

19. COVENANTS

19.1 You covenant to us that (i.e., you make a contractually binding promise to us that you will do things on which we will rely when we provide services to you. You, therefore, need to make sure that you keep those promises as you will be responsible and liable to us if you do not:

19.1.1 You will always obtain and comply and do all that is necessary to maintain in full force and effect all authority, powers, consents, licenses, and authorizations referred to in clause 16;

19.1.2 You are willing and able, upon request, to provide us with information in respect of your financial position domicile or other matters as requested;

19.1.3 You will promptly notify us of the occurrence of any bankruptcy or insolvency event or anything similar.

19.1.4 You will:(a) Comply with all applicable law in relation to these Terms & Conditions and any transaction, so far as they are applicable to you; and(b) Use all reasonable steps to comply with all applicable law and regulations in relation to these Terms & Conditions and each transaction, where such applicable law and regulations do not apply to you, but your cooperation is needed to help us comply with our obligations;

19.1.5 You will not send orders or otherwise take any action that could create a false impression of the demand for or value of a Product or send orders that you have reason to believe are in

breach of applicable law or regulations. You shall observe the standard of behavior reasonably expected of persons in your position and not take any step that would cause us to fail to observe the standard of behavior reasonably expected of persons in our position; and

19.1.6 Upon demand, you will provide us with such information as we may reasonably require evidence of the matters referred to in this clause.

20. CONFIDENTIALITY AND DATA PROTECTION

20.1 We will ask you to provide us with the relevant personal data and/or information for us to be able to:

20.1.1 Carry out our obligations as per these Terms & Conditions;

20.1.2 Carry out our everyday business activities and dealings with you;

20.1.3 Compile statistical analysis of the pages of the Online Platform visited;

20.1.4 Monitor and analyze our business;

20.1.5 Participate in crime prevention, legal and regulatory compliance;

20.1.6 Market and develop other products and services;

20.1.7 Transfer any of our rights or obligations under these Terms & Conditions; and

20.1.8 Process any personal data for other related purposes.

20.2 You are providing us with your consent to use your Data only for the above purposes.

20.3 If you choose to withhold non-sensitive personal data about an Individual that we have requested, we will not be able to give you access to the Online Platform.

20.4 Neither we nor any of our Associates or Service Providers will disclose any personal data we or they may collect about an Individual to third parties except:

20.4.1 To the extent that we or they are required to do so as per these Terms and Conditions, by any applicable law or regulation;

20.4.2 Where there is a duty for the public to disclose;

20.4.3 Where our legitimate business interests require disclosure; or

20.4.4 At the request or with consent of the Individual or to persons described in clause 19.5 below.

20.5 We, our Associates, or our Service Providers may disclose personal data to parties providing services to us, our Associates, or our Service Providers or acting as agents on our or their behalf. Disclosure may also be made to any person to whom we, our Associates, or our Service Providers transfer or propose to transfer any rights or obligations under these Terms & Conditions, as well as to licensed credit reference agencies or other organizations assisting in credit decisions, fraud prevention, identity verification, or credit control checks. Furthermore, we may share the personal data of an Individual with our Associates and Service Providers for business purposes, such as servicing client accounts and informing clients of new products and services, in accordance with the relevant privacy regulations stipulated under the Privacy Policy.

20.6 An Individual may have certain rights of access to some or all the personal data we collect and hold about the Individual at the time of request or to have inaccurate information corrected, under applicable data protection laws. If the Individual wishes to exercise such rights (solely at their own cost and expense), the Individual should contact us in writing, and you may be requested to provide further information to assist us in complying with such request.

20.7 We or our Associates or a Service Provider may record or monitor telephone conversations between you and us or our Associates or a Service Provider for security, compliance with law, training purposes, and to maintain and improve the quality of our services. Such telephone conversations may be used by us as evidence in the event of any dispute between us.

20.8 We may use cookies or IP address tracking devices on the Online Platform to administer the Online Platform, store password and usernames, to monitor visits to pages on the Online Platform on this and other occasions from your terminal, to personalize the Online Platform service to you and to track and facilitate browsing through the Online Platform. A cookie is a piece of data stored on your hard drive containing information about you relating to the use of the Online Platform. IP addresses may be linked to your personal data, and by tracking these addresses, we would be obtaining such personal data. Access to the Online Platform is conditional on acceptance by you of any cookies and IP address tracking devices described in and for the purposes explained in this clause. By accepting these Terms & Conditions, you acknowledge that you understand the broad nature of cookies and IP address tracking devices and the purposes for which they will be used by us. Please refer to our cookie policy (which is available on the Online Platform) for more information.

20.9 You acknowledge and accept that any services provided through the Online Platform

involve transmissions over the internet and that such transmissions are therefore subject to the internet's inherent risks.

Whilst we acknowledge our responsibility to take reasonable security precautions, you also acknowledge and accept that, as with any network, you may also be exposed to unauthorized programs transmitted by third parties, electronic trespassing and/or the failure of information and data to reach their intended destinations and/or erroneous receipt or misdirection of such information. Although our, our Associates' and our Service Providers' privacy and security features are designed to reduce these risks, we cannot guarantee their elimination. You therefore acknowledge that no transmission via the Online Platform shall be guaranteed to be confidential and that we shall not be responsible or liable to you for any breach of confidence arising because of such an event.

20.10 Any queries about the use of confidential or personal data by us should be referred to our Compliance Officer.

21. DEFAULT, NETTING AND SET-OFF

21.1 The following shall be construed as Events of Default if at any time:

21.1.1 You fail to comply fully and immediately with any obligation to make any payment to us or close any open position on the due settlement date or when required by us;

21.1.2 You default in any other obligation to us under these Terms & Conditions or in relation to any transaction or commit any breach of any other obligations under these. Terms & Conditions including but not limited to satisfying any Margin call;

21.1.3 Any representation or warranty made by you was or has become or subsequently would, if repeated at any time, be incorrect;

21.1.4 Due to market fluctuations or for any other reason, we shall, at our absolute discretion, consider that we hold insufficient Margin to meet your Liabilities;

21.1.5 We consider it necessary or desirable to prevent what we consider is or might be a violation by you of clause 5.15.1 above;

21.1.6 (Where you are a corporate) you commence a voluntary case (or an involuntary case is commenced against you or other procedure seeking or proposing liquidation, reorganization, an arrangement or composition, a freeze or moratorium, or other similar relief with respect to you or your debts under any bankruptcy, insolvency, regulatory, supervisory, or similar law (including any corporate or other law with potential application to you, if insolvent), or seeking the

appointment of a trustee, receiver, liquidator, conservator, administrator, custodian or other similar official of you or any substantial part of your assets; or if you take any corporate action to authorize any of the foregoing; and, in the case of a reorganization, arrangement or composition, we do not consent to the proposals;

21.1.7 (Where you are a corporate) you are dissolved, or, if your capacity or existence is dependent upon a record in a formal register, the registration is removed or ends, or any procedures are commenced seeking or proposing your dissolution, removal from such a register, or the ending of such a registration;

21.1.8 (Where you are an individual) you (or if you are joint account holders if any of you) die, become of unsound mind, are unable to pay your debts as they fall due or are bankrupt or insolvent, as defined under any bankruptcy or insolvency law applicable to you; or any indebtedness of yours is not paid on the due date therefore, or becomes capable at any time of being declared, due and payable under agreements or instruments evidencing such indebtedness before it would otherwise have been due and payable, or any suit, action or other proceedings are commenced, or any action is taken for any execution, any attachment or garnishment, or distress against, or an encumbrancer takes possession of, the whole or any part of your property or assets (tangible and intangible); or

21.1.9 We reasonably anticipate that any of the foregoing may occur; then we may exercise our rights under clause 21.2, except in the case of the occurrence of an Event of Default specified in clauses 21.1.6 or 21.1.8 (each a Bankruptcy Event of Default), in which case the provisions of clause 21.3 shall apply.

21.2 Subject to clause 21.3, we may, on or at any time following the occurrence of an Event of Default, cancel any outstanding orders, terminate our services and liquidate all or any of your open positions (the Liquidation Date).

21.3 Should a Bankruptcy Event of Default occur; we shall be deemed to have exercised our rights under clause 21.2 immediately before the time of the occurrence of the Bankruptcy Event of Default.

21.4 On the Liquidation Date and following it, we shall (on, or as soon as reasonably practicable after the Liquidation Date) close all your open positions and apply all monies held by us towards the costs of such closures.

21.5 If, because of the actions taken by us pursuant to clause 21.4 your account is in credit, we shall pay such money to such account as you direct as soon as reasonably practicable. If there is insufficient money in your account to cover the actions undertaken by us under clause 21.4, the differences between the amount of money in your account and the cost of closing your open

positions will be immediately due and payable to us.

21.6 Our rights under this clause 21.6 are in addition to, and not in limitation or exclusion of, any other rights which we may have under these Terms & Conditions or otherwise, whether by agreement or operation of law. And without prejudice to the provisions of clauses 21.2 to 21.5 (inclusive), we are authorized and entitled, without notification to you and at our absolute discretion, to take such action to protect our own position, including without limitation, one or more of the following actions (whether in whole or in part):

21.6.1 Cancel all or any unexecuted orders;

21.6.2 Close out, perform, cancel or, if applicable, abandon any of your open positions or enter offsetting positions;

21.6.3 Combine accounts, set off between accounts or convert one currency into any other currency; or

21.6.4 Satisfy any obligation that you may have to us, either directly or by way of guarantee or suretyship, out of any of your monies in our custody or control.

21.7 We or any Associate of ours may (but is not obliged to), without prior notice to you, set-off any obligation owing by you or any of your associates to us or an Associate of ours (whether arising under these Terms & Conditions or any other associate of yours (whether or not arising under these Terms & Conditions or any other document or obligation of any kind, matured or contingent, monetary or non-monetary and irrespective of the currency, place of payment or place of booking of the obligation), so that only the net amount.

21.8 We or any Associate of ours may (but is not obliged to), without prior notice to you, set-off any obligation owing by you or any of your associates to us or an Associate of ours (whether arising under these Terms & Conditions or any other associate of yours (whether or not arising under these Terms & Conditions or any other document or obligation of any kind, matured or contingent, monetary or non-monetary and irrespective of the currency, place of payment or place of booking of the obligation), so that only the net amount (the "Net Amount") shall be payable by the relevant party (for the avoidance of doubt, if the aggregate amount owed by you which is the subject of this set-off is greater than the aggregate amount owed by us which is the subject of this set-off, the Net Amount will be payable by you to us; if the aggregate amount owed by us which is the subject of this set-off is greater than the aggregate amount owed by you which is the subject of this set-off, the Net Amount will be payable by us; if such amounts are equal, the Net Amount will be equal to zero).

21.9 If an obligation (arising either as part of the normal operation of your account or as part of you breaching these Terms & Conditions) is unascertained or unliquidated, we may in good faith

estimate the obligation and set-off in respect of the estimate, subject to the relevant party accounting to the other when the obligation is ascertained or liquidated. For the avoidance of doubt, we or any Associate of ours may set off in respect of an obligation owing by you or any of your associates, even when that obligation is disputed by you or one of your associates and has not yet been finally established by settlement or adjudication. If the obligations are indifferent currencies, we may convert the obligations at the Spot Rate.

21.10 You will indemnify us for any loss, damage, costs, claims and demands arising because of the operation of this set-off. The rights conferred on us are continuing, and outstanding liabilities are not to be considered satisfied by any partial repayment.

22. INTELLECTUAL PROPERTY RIGHTS

22.1 The Online Platform may incorporate third party data, text, images, software, multi-media materials and other content (Third Party Content) and references to the term “Online Platform” shall be taken to include all materials, content and services made available from time to time on the Online Platform whether viewed on screen or downloaded to another computer including, without limitation, Third Party Content.

22.2 The Online Platform is protected by copyright, database rights and other intellectual property rights. You acknowledge that we and/or third parties retain all right, title, and interest in and to the Online Platform. Use of the Online Platform does not confer any ownership rights in the Online Platform.

22.3 Except as otherwise specifically agreed in writing or to the extent necessary for you to view the Online Platform in accordance with these Terms & Conditions, you shall not:

22.3.1 Copy the Online Platform in whole or in part (except to make backup copies solely for disaster recovery purposes);

22.3.2 Display, reproduce, create derivative works from, transmit, sell, distribute, rent, lease, sublicense, time-share, lend or transfer or in any way exploit the Online Platform in whole or in part;

22.3.3 Embed the Online Platform into other products;

22.3.4 Use the Online Platform for any file sharing;

22.3.5 Create embedded links from any software program to the Online Platform;

22.3.6 Remove or obscure any of our copyright notices or those of any of our Associates;

22.3.7 Use any of our trademarks, service marks, domain names, logos, or other identifiers or those of any of our third-party suppliers; or
Save to the extent permitted by law, reverse engineer, decompile, disassemble, or access the source code of the Online Platform.

23. LINKS

The Online Platform may contain links to other websites which are not controlled by us or any of our Associates and contain material produced by independent third parties. The owners of such linked websites do not necessarily have any relationship, commercial or otherwise, with us. The existence of a link from the Online Platform to any third-party website does not constitute our commendation or other approval by us or any of our Associates or Service Providers of such website, its content or any provider thereof. Any opinions or recommendations expressed on third-party websites are those of the relevant provider and are not the opinions or recommendations of ours or any of our Associates. Neither we nor any of our Associates accepts any responsibility for content provided on any website that may be accessed through links on the Online Platform.

24. TERMINATION

24.1 You may request to terminate these Terms & Conditions at any time, by notice in writing to us, if you do not have any open position(s) and do not have any outstanding liabilities to us. We may terminate the provision of our services to you upon notice in writing to you at any time, and once you have received the relevant termination notice, you will have 10 days to close your open positions.

In case you do not close your position, we will have the right to proceed and close your open position on the 10th day.

24.2 Termination will not affect your or our accrued rights, indemnities, existing commitments, or any other contractual provision intended to survive termination of these Terms & Conditions.

24.3 Termination will not affect the completion of transactions initiated prior to us receiving your notice of termination. In addition, you will pay any fees and charges incurred up to the date of termination and any additional expenses necessarily incurred by us (or a third-party) in

terminating these Terms & Conditions and any losses necessarily realized in settling or concluding outstanding transactions and transferring your funds back to you.

25. NOTICES

Subject to clause 7, notices and any other communications may be transmitted via the OnlinePlatform, or via email. All communications so sent, whether by posting on the Online Platform, mail, email, or otherwise, shall be deemed transmitted and received when posted on the OnlinePlatform, deposited in the mail, or when received by a transmitting agent.

26. COMPLAINTS RESOLUTION PROCEDURE

For details of our complaint resolution procedure, please visit our website at <https://cptmarkets.com/en/about/legal-documents>

27. COMMUNICATION

27.1 You expressly consent to us using our Online Platform or website www.cptmarkets.com as we deem appropriate, to inform you of information about us and of changes to such information.

27.2 We may also communicate with you via our website and applications, by email, telephone, newsletter, electronic chats, and/or any other means of communication.

27.3 We will use the contact details you gave us when you opened your account, and as updated by you to us.

27.4 If your details change, including your email address, contact numbers, name, home address, country of residence or nationality, you must tell us as soon as possible. If you do not let us know, you might not receive important information from us.

27.5 Our Terms & Conditions with you, and all information, statements and notifications between you and us, will be in English and we will communicate in English.

27.6 If we provide you with documents in another language, and there is an inconsistency, the English version will prevail.

27.7 If you have any questions about the Terms & Conditions, or would like to speak to us, you can contact us in the following ways: Email: support@cptinternational.com

28. GENERAL

28.1 The provision of our services to you is subject to all applicable laws, regulations and other provisions or market practices to which we are subject (collectively applicable laws or regulations). If any conflict arises between these Terms & Conditions and any applicable laws or regulations, the latter shall prevail. We are not required to do anything or refrain from doing anything which would infringe any applicable laws or regulations and may do whatever we consider necessary to comply with them.

28.2 Outstanding rights and obligations (relating to clauses 14, 19.6, 26 and 27) and transactions shall survive the termination of these Terms & Conditions and shall continue to be governed by its provisions and the clauses agreed between us in relation to such transactions until all obligations have been fully performed.

28.3 If any provision of these Terms & Conditions shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of these Terms & Conditions, which shall remain in full force and effect.

28.4 Any failure by us (whether continued or not) to insist upon strict compliance with any provision of these Terms & Conditions shall not constitute nor be deemed to constitute a waiver by us of any of our rights or remedies. The rights and remedies conferred upon us under these Terms & Conditions shall be cumulative, and the exercise or waiver of any part thereof shall not preclude or inhibit the exercise of any other additional rights and remedies.

28.5 No action, regardless of form, arising out of or in connection with these Terms & Conditions, or otherwise existing between the parties, may be brought by a party more than two years after the cause of action is discovered. Discovery of action must be reported within two years of termination of these Terms & Conditions.

29. GOVERNING LAW AND JURISDICTION

29.1 The Agreement is governed by and shall be construed in accordance with the laws of the Union of the Comoros. Each party irrevocably submits to the exclusive jurisdiction of the Union of the Comoros courts to settle any suit, action or other proceedings relating to these Terms & Conditions (proceedings). Nothing in these Terms & Conditions shall prevent us from bringing proceedings against you in any jurisdiction.

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

Schedule 1

RISK DISCLOSURE STATEMENT

You are strongly advised to carefully read the risk disclosures and the warnings contained in this Schedule before applying for an account with us and before you begin trading using our services. If English is not your first language, you should seek advice from professionals, such as a solicitor, accountant, or financial advisor, who can explain the technical and financial terms included in these terms & conditions before undertaking any trading. You are aware that giving third parties access to the use of your account by third parties may lead to losses and fees accumulated on your account, which you may not be directly aware or in control of. In such instances, CPT Global Limited will have no responsibility or liability for the losses, financial or otherwise, that take place.

Trading CFDs is not suitable for everyone, involves high risk and can result in a complete loss of your funds. The purpose of this Schedule is to advise you of some of the risks associated with trading CFDs. It is not intended that this Schedule includes a full and complete description of all the risks involved in trading CFDs. You should ensure that your decision to use our services is made on an informed basis and that you are happy with the information available to you. If you are unsure or do not understand the contents of this Schedule in particular, please seek independent financial advice.

Prior to trading CFDs you must be aware of the risks involved. The high degree of leverage associated with these types of investments means that the degree of risk compared to other financial products is higher. Leverage (or Margin trading) may work against you resulting in a substantial loss as well as a substantial gain. Past performance of these types of investments does not guarantee any future results. You must bear in mind any commission and tax liabilities you will personally incur. CPT Global Limited accepts no liability or responsibility for any tax you may be required to pay on any profits made on our Online Platform.

Trading on Margin involves a high level of risk and is not suitable for all investors. The high degree of leverage can work against you as well as for you. It is your sole responsibility to monitor your open positions and you should monitor them closely.

Before trading, you should carefully consider your investment objectives, level of financial

experience, and risk appetite. If you are at all unsure as to the suitability of the products offered by us, please seek independent financial advice. There is always a relationship between high reward and high risk. Any type of market or trade speculation that can yield unusually high returns also poses a high risk to capital. Only surplus funds should be placed at risk and if you are not able to sustain trading losses then you should not trade CFDs.

We recommend that ALL CLIENTS AND PROSPECTIVE CLIENTS familiarize themselves with CFDs, Margin requirements, trading tools, our trading platforms, and financial markets in general by taking advantage our FREE TO USE and RISK-FREE Demonstration account (DemoAccount). Please see our website www.cptmarkets.com, for details. It is noted however that this document and the Demo Account cannot and do not disclose or explain all of the risks involved when dealing in Financial Instruments on a fair and non-misleading basis. As it is impossible for this Risk Disclosure to contain all the risks and aspects involved in trading CFD's you need to ensure that your decision is made on a well-educated and informed basis but as minimum you should take the below in consideration.

1. CFDs IN GENERAL

A CFD is an agreement between a 'buyer' and a 'seller' to exchange the difference between the current price of an underlying asset (currencies, commodities, indices, shares etc.) and its price when the contract is closed. (This can be subject to change depending on the terms of the underlying asset class and or product).

CFDs can be likened to futures contracts, which can be entered into in relation to certain foreign currencies, indices, precious metals, oil, commodities, or financial instruments. However, unlike other futures, contracts CFDs can only be settled for the difference of the closing value and the opening value of the CFD. Transactions in CFDs may also have a contingent liability and you should be aware of the implications of this as set out below.

All our CFDs are synthetic contracts, which means that clients do not have any right to the underlying instrument or thing or the rights which are attached to the same unless specifically stated in the CFD. This includes no right to any underlying reference shares or attached voting rights.

2. Foreign Markets

CFDs relating to foreign markets involve different risks from the client's native markets. In some cases, the risks will be greater.

The potential for profit or loss from transactions relating to foreign markets will be affected by fluctuations in foreign exchange rates. Such enhanced risks include the risks of political or

economic policy charges in a foreign jurisdiction, which may substantially and permanently alter the conditions, terms, marketability, or price of a foreign currency.

3. Risk Reducing Orders or Strategies

The placing of certain orders (e.g., “stop loss” or “stop limits” orders) that are intended to limit losses to certain amounts may not always work because market conditions or technological limitations may make it impossible to execute such orders at the required prices or at all. Should a client trade using such orders or strategy they must do so accepting this risk.

4. Leverage

CFDs carry a high degree of risk. The gearing and leverage that is obtainable with CFD trading means that you only need to place a small deposit (Margin) to commence trading with us although this small deposit may result in large losses or large gains. Highly leveraged transactions are subject to significant changes in value because of relatively small changes in the value or level of the underlying instrument or thing on which the price of the CFD is based.

5. Contingent Liability Transactions

CFDs are leveraged or margined transactions requiring you to make a series of payments against the contract value, instead of paying the entire contract value immediately. You may sustain a total loss of the Margin you deposit with us to establish or maintain a position. We re-value your open positions continuously during each business day, and any profit or loss is immediately reflected in your account and a loss may result in you being called upon to pay substantial additional Margin on short notice to maintain your open positions. We may change the rates of Margin and/or notional trading requirements at any time (including over weekends/bank holidays or in abnormal market conditions), which may also result in a change to the Margin you are required to maintain. If you do not always maintain sufficient Margin on your account and/or provide such additional funds within the time required, your open positions may be closed at a loss, and you may be liable for any resulting deficit.

6. CFDs are Over- the Counter (OTC) Derivatives

CFDs are not regulated by a recognized or designated investment exchange and are known as “Over the Counter” (OTC) transactions as they will not be executed on a recognized or designated investment exchange. You will enter directly into a contract with us in respect of the underlying financial instrument or thing on which the price of the CFD is based. All open positions with us must be closed with us and cannot be closed with any other party.

This may make it difficult for you to close a position at a price that you are happy with or at all (for example, if we experience technical problems with our Online Platform and it is unavailable, or we become insolvent). Trading in OTC financial transactions may expose you to greater risks than trading on a regulated market because there is no market on which to close out your open positions and prices and other conditions are set by us subject to any legal/regulatory requirements. OTC transactions may increase the liquidity risk and introduce other significant risk factors: it may be impossible, for example, to assess the value of a position resulting from an OTC transaction or to determine the risk exposure. Also, bid prices and offer prices need not be quoted by us and, even where they are, we may find it difficult to establish a fair price particularly when the relevant exchange or market for the underlying is closed or suspended. You are also exposed to the risk of our default.

7. Prices

The prices posted on our Online Platform may not necessarily reflect the broad market. We will select prices that we feel are appropriate to determine margin requirements and in periodically marking to market the positions in your account and closing out such positions. Although we expect that these prices will be reasonably related to those available on what is known as the interbank market or any appropriate trading venue or other financial market (Reference Market), the prices we use may vary from those available to banks and other participants in the Reference Market. Consequently, we may exercise considerable discretion in setting Margin requirements and collecting Margin from you. As the CFDs are in part related to the underlying (and any Reference Market), you should ensure you are aware of the risks involved in the underlying including currency fluctuation, volatility, and gapping (a sudden price shift which can be caused by many factors including but not exclusively, economic events, market announcements and periods where trading in the underlying does not take place). A non-guaranteed stop will not protect you against this risk as it is not immediate and only triggers an order to close the position at the nearest available price.

8. Position Monitoring

It is your responsibility to always monitor the positions you have opened, and you should always be in a position to do so. Whilst we will attempt to close positions once your Margin has been used up, we cannot guarantee this will be possible and therefore you will remain liable for any resulting shortfall. This Schedule should be read in conjunction with the main terms and conditions of business of which this Schedule forms a part, and any other document supplied or otherwise made available on our Online Platform.

9. Unexpected Event and Weekend Risk.

Various situations, developments, suspensions, un-expected breaks in trading hours or events that may arise over a weekend/bank holiday (either South Africa or in another country) when a market will generally close for trading, may cause the market/underlying asset class to re-open at a significantly different price/level from where market/underlying asset class closed on the previous business/trading day. You will not be able to use the Online Platform to place or change orders at these times when the markets are generally closed. There is a substantial risk that stop-loss orders left to protect open positions held at these times will be executed at levels significantly worse than their specified price. When doing this you accept this risk and that you will be liable for any resulting deficit.

10. Electronic Trading

Trading in OTC contracts through the Online Platform may differ from trading on other electronic trading systems as well as from trading in a conventional or open market. You will be exposed to risks associated with the electronic trading system, including the failure of hardware and software and system down time, with respect to the Online Platform, your systems, and the communications infrastructure (for example the Internet) connecting the Online Platform with you.

11. Trading Suspensions

Under certain conditions it may be difficult or impossible to liquidate a position. This can occur, for example, at times of rapid price movement where the price for an underlying rise or falls during one trading session to such an extent that trading in the underlying is restricted or suspended. Where this occurs, you accept any associated risk, and you will be liable for any resulting deficit. You should also be aware that under certain circumstances we may be required to close positions due to regulatory or exchange instructions and as such we are not responsible for any losses that may result.

12. Commissions

Before you begin to trade, you should obtain details of all commissions and other charges for which you will be liable, as indicated in the rates schedule available on the Online Platform.

13. Insolvency

If you become insolvent or bankrupt or default in your obligations to us, this may lead to your positions being liquidated or closed out without your consent. In the event of our insolvency, any money you hold with us may be irrecoverable by you.

14. Communication

We accept no responsibility for any losses that arise because of delayed or unreceived communication between you and us.

15. Advice

We do not provide investment advice, and we provide execution only services. Whilst we may make general assessments of the markets, such assessments are not individual investment advice and do not take into consideration your individual circumstances. Any decision to trade is yours alone. We carry out an appropriateness assessment for CFD trading based on the information you give us regarding your trading experience and your financial assets and earnings. We do not monitor on your behalf that the information you provided in a duly completed application form or otherwise remains true or that your financial situation remains the same. You must take sole responsibility to ensure we are updated with any relevant information that may affect our assessment of the appropriateness of CFD trading for you.

16. Corporate Actions: Share CFDs

Please note that the treatment you receive during a corporate action may be less favorable than if you owned the underlying instrument because changes, we make may need to be made in a reactionary manner and to take effect sooner than required by the corporate action. Therefore, the time you must make decisions could be considerably reduced; the options available may be more restrictive/less advantageous and may be such that there is no opportunity for you to close the position. Given that corporate events can often be announced at extremely short notice you may have no opportunity to close positions out to avoid negative consequences and you may be required to provide more funds to cover the margin at very short notice.

17. Acknowledgement

You hereby acknowledge and declare that you have read, understood and thus accept without any reservation all the information included herein including the following:

The value of the financial instrument (CFD or any other derivative product) may decrease and you may receive less money than originally invested or the value of the financial instrument may present high fluctuations. It is possible that the invested capital may become of no value;

Forex, CFDs or any other financial derivative product are highly speculative and are suitable only for those Customers who understand and are willing to assume the economic, legal and other risks involved, and are financially able to assume losses significantly in excess of margin or deposits.

Information on the past performance of a financial instrument does not guarantee the present and/or future performance. The use of historic data does not constitute a binding or safe forecast as to the corresponding future return of the financial instruments to which such data refers;

Some financial instruments may not become immediately liquid due to various reasons, such as reduced demand and we may not be in a position to sell them or easily obtain information on the value of such financial instruments or the extent of any related or inherent risk concerning such financial instruments;

When a financial instrument is negotiated in a currency other than the currency of your country of residence, any changes in an exchange rate may have a negative effect on the financial instrument's value, price and performance;

A financial instrument in foreign markets may entail risks different from the usual risks in the markets in your country of residence. The prospect of profit or loss from transactions in foreign markets is also influenced by the exchange rate fluctuations;

Various situations, developments or events may arise over a weekend when the currency markets generally close for trading, that may cause the markets to open at a significantly different price from where they closed on Friday afternoon. You will not be able to use the trading platform to place or change orders over the weekend and at other times when the markets are generally closed. There is a substantial risk that stop-loss orders left to protect open positions held over the weekend will be executed at levels significantly worse than their specified price.

In case of any quoting error (including responses to Client requests, typing errors, etc), the Company is not liable for any resulting errors in account balances and reserves the right to make necessary corrections or adjustments to the relevant account.

Where the Company provides generic market recommendations, such generic recommendations do not constitute a personal recommendation or investment advice and have not considered any of your personal circumstances or your investment objectives, nor is it an offer to buy or sell or the solicitation of an offer to buy or sell. Each decision by the Client to enter a CFD or Forex contract with us and each decision as to whether a transaction is appropriate or proper for you, is an independent decision made solely by yourself.

Definitions:

1. "Abnormal Market Conditions" shall mean conditions contrary to Normal Markets Conditions e.g., when there is low liquidity in the market or rapid price movements in the market or Price

Gaps.

2. “Abusive Trading” shall include any of the following actions such as, but not limited to scalping; Sniping; arbitrage; manipulations; a combination of faster/slower feeds; abuse of the cancelation of trades feature available on the Platform; use (without the prior and written consent of the Company) of any robots, spiders or other automated data entry system with the Platform(unless you receive express written consent by the Company prior to activating the robot) or use of any software, which applies artificial intelligence analysis to the Platform(s) and/or Client Account; entering into transactions or combinations of transactions (voluntarily and/or involuntarily) such as holding long and short positions in the same or similar Underlying Assets at similar times either by the Client or by the Client acting in concert with others, possibly with connected accounts, including (but not limited to) between accounts held with different entities within the Company, which taken together or separately are for the purpose of manipulating the Platform for gain. Abusive Trading constitutes an event of Default as stated in this agreement.

3. “Access Data” shall mean the Login Username and Password of the Client, which are required to have access on and use the Platform(s) any other secret codes issued by the Company to the Client to allow him place Orders. “Account Opening Application Form” shall mean the application form/questionnaire completed by the Client in order to apply for the Company’s Services under this Agreement and a Client Account, via which form/questionnaire the Company will obtain, amongst other things, information for the Client’s identification and due diligence, his categorization and appropriateness or suitability (as applicable) in accordance with the Applicable Regulations.

4 “Applicable Regulations” shall mean

- (a) The regulatory framework of the Anjouan Offshore Finance Authority or any other rules of a relevant regulatory authority having powers over the Company;
- (b) the Rules of the relevant Market, if applicable; and
- (c) all other applicable laws, rules and regulations of the Union of the Comoros.
- (d) International standards and regulations regarding Know Your Customer (KYC), anti-money laundering (AML), and Counter-Terrorist Financing (CTF) as recognized by the Union of the Comoros, the World Bank, or the United Nations.

5. “Ask” shall mean the higher price in a Quote at which the price the Client may buy.

6. “Authorized Representative” shall mean the person of paragraph 38.1 of this Client Agreement. “Balance” is the sum of net deposits to the client’s trading account plus realized profit and loss minus commissions plus/minus swap fees.

7. “Bid” shall mean the lower price in a Quote at which the Client may sell.

8. “Client Account” shall mean the unique personalized account of the Client consisting of all Completed Transactions, Open Positions and Orders on the Platform, the Balance of the Client's money and deposit/withdrawal transactions of the Client's money. It is understood that the Company may use the term Trading Account or Account on its Website or communications, which shall mean your Client Account.

9. “Contract for Differences” (“CFD”) shall mean a contract, which is a contract for differences by reference to variations in the price of an Underlying Asset. A CFD is a Financial Instrument.

10. “Margin, Necessary Margin, Hedged Margin”, the minimum level for placing Stop Loss, Take Profit and Limit Orders, financing charges, charges, etc) for each type of CFD as determined by the Company from time to time. The Contract Specifications appear on the Website.

11. “Currency Pair” shall mean the object or Underlying Asset of a CFD Transaction based on the change in the value of one currency against the other. A Currency Pair consists of two currencies (the Quote Currency and the Base Currency) and shows how much of the Quote currency is needed to purchase one unit of the Base Currency.

12. “AOFA” shall mean the Anjouan Offshore Finance Authority, which is the Company’s supervisory authority.

13. “AOFA regulatory framework” shall mean the Rules, Directives, Regulations, Guidance notes, opinions or recommendations of the Anjouan Offshore Finance Authority.

14. “Dealing” means trading against proprietary capital resulting in the conclusion of transactions in one or more financial instruments; the terms «trade on own account" or "trading on own account" shall have a similar interpretation.

15. “Equity” shall mean the Balance plus or minus any Floating Profit or Loss that derives from an Open Position and shall be calculated as: $Equity = Balance + Floating Profit - Floating Loss$.

16. “Free Margin” shall mean the amount of funds available in the Client Account, which may be used to open a position or maintain an Open Position. Free Margin shall be calculated as: $Equity \text{ less (minus) Margin Requirement [Free margin} = Equity - \text{Margin Requirement]}$.

17. “Hedged Margin” for CFD trading shall mean the necessary margin required by the Company to open and maintain Matched Positions.

18. “Initial Margin” for CFD trading shall mean the necessary margin required by the Company to open a position. “Instruction” shall mean an instruction from the Client CPT Markets to

open/close a position or to place/modify/delete an Order.

19. “Instrument” shall mean any CFD.

20. “Investment Services” shall mean the Investment Services under the Company’s license, which can be found in the AOFA Disclosure Document on our website.

21. “Law” shall mean the laws, regulations, and enactments of the Union of the Comoros, including but not limited to the Government Notices No. 004 of 2005 and No. 5 of 2005, as amended from time to time.

22. “Leverage” is the ratio showing by how many times the purchasing power of the deposit is increased. For example, a leverage of 1:50 means that for a \$1,000 deposit, you can open trades worth a maximum of \$50,000 (1000 x 50).

23. “Month” shall mean 30 calendar days.

24. “Margin Call” shall mean the situation when the Company informs the Client to deposit additional Margin when the Client does not have enough Margin to open or maintain open positions.

25. “Margin Requirement” is the amount of money based on the margin rate needed to open a position, to the actual market exposure of that position.

26. “Margin Trading” means that the client can trade amounts significantly higher than his deposit.

27. “Open Position” shall mean any open option contract (call and/or put) that has not been closed. In relation to CFD trading, this may be a Long Position or a Short Position, which is not a Completed Transaction.

28. “Order” shall mean an instruction from the Client to trade in CFDs as the case may be.

29. “Personal Data” shall mean any information relating to an identified or identifiable natural person such as a name, an identification document and number, location data, electronic and telephone communications, financial information, trading and non-trading activity and history or one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;

30. “Parties” shall mean the parties to this Agreement – i.e., the Company and the Client.

31. "Platform" shall mean the electronic mechanism operated and maintained by the Company, consisting of a trading platform, computer devices, software, databases, telecommunication hardware, programs and technical facilities, which facilitates trading activity of the Client in Financial Instruments via the Client Account.
32. "Principal": The execution venue with respect to the execution of Client orders; The liquidity provide; The product supplier.
33. "Quote" shall mean the information of the current price for a specific Underlying Asset, in the form of the Bid and Ask prices.
34. "Quote Currency" shall mean the second currency in the Currency Pair which can be bought or sold by the Client for the Base Currency.
35. "Required Margin" shall mean the necessary guarantee funds so as to open or maintain Open Positions in a CFD Transaction.
36. "Services" shall mean the services to be offered by the Company to the Client under this Agreement.
37. "Segregated Account" shall mean a client bank account as defined by and held in accordance with the Applicable Regulations.
38. "Short Position" for CFD trading shall mean a sell position that appreciates in value if underlying market prices fall.
39. "Sniping" shall mean executing trading strategies with the objective or as a result of exploiting misquotation(s). Misquotations may occur as a result of the highly auto- mated nature of offering tradable prices on the Platform.
40. "Spread" for CFD trading shall mean the difference between Ask and Bid of a CFD.
41. "Swap Fee" for CFD trading shall mean the interest added or deducted for holding a position open overnight.
42. "Trading Account" shall mean the unique personified registration system of all Completed Transactions, Open Positions, Orders and deposit/withdrawal transactions in the Trading Platform.
43. "Trailing Stop" in CFD trading shall mean a stop-loss order set at a percentage level below the

market price - for a long position. The trailing stop price is adjusted as the price fluctuates. A sell trailing stop order sets the stop price at a fixed amount below

a. the market price with an attached “trailing” amount. As the market price rises, the stop price rises by the trail amount, but if the pair price falls, the stop loss price doesn't change, and a market order is submitted when the stop price is hit.

44. “Transaction” shall mean transaction of the Client in a CFD or any deposit or withdrawal of funds.

45. “Website” shall mean the Company’s website <https://www.cptmarkets.com/> or such other website as the Company may maintain from time to time.

Client Name:

Email:

Phone:

Signature:

Date: