CLIENT AGREEMENT

Contracts for Difference and Online Trading Services

Important Risk Warning

Trading leveraged products such as forex, CFDs and derivatives involves a high level of risk and may not be suitable for all investors. You should not trade unless you understand the nature of the products, the risks involved, and the extent of your exposure to loss.

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1. Introduction and Parties

1.1 This Client Agreement is entered into between PERPETUAL LIQUIDITY LIMITED, an International Business
Company registered in Saint Lucia under registration number 2024-00241, with its registered office at Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros Islet, Saint Lucia, and the person or entity that applies for, opens, accesses or uses a trading account with the Company.

1.2 In this Agreement, Perpetual Liquidity Limited may be referred to as Perpetual, the Company, we, us or our. The person or entity using the Company services may be referred to as Client, you or your.

1.3 Perpetual is a trading name of Perpetual Liquidity Limited. The Company provides access to online trading services in contracts for difference and other leveraged products, subject to the instruments, platforms, account types and trading conditions made available by the Company from time to time.

1.4 This Agreement governs your access to and use of the Company website, client area, trading platforms, mobile applications, software, market data, account services, execution services, payment services, support services and related trading tools.

1.5 This Agreement is intended to operate as the master contractual document that the Client accepts during account registration. It should be read together with the policies, disclosures, product specifications, website trading conditions and any campaign terms that are incorporated into this Agreement.

2. Agreement, Electronic Acceptance and Incorporated Documents

2.1 By ticking an acceptance box, submitting an account application, logging into the Client Area, depositing funds, placing an order, using a platform, maintaining an open position, or continuing to use the Company services after an update, you confirm that you have read, understood and agreed to be bound by this Agreement.

2.2 The Client agrees that electronic acceptance, including tick box acceptance, constitutes valid acceptance of this Agreement and has the same effect as signing a written contract.

2.3 The documents listed in Appendix F form part of this Agreement, as amended from time to time. References to this Agreement include those documents, unless the context requires otherwise.

2.4 The Company may publish trading conditions, contract specifications, account tables, product pages, payment terms, risk notices, market schedule updates and campaign terms on its website

or in the Client Area. Such terms apply to the Client and form part of the contractual relationship where they relate to the services used by the Client.

2.5 If there is any inconsistency between this Agreement and a specific campaign term, instrument specification, platform setting or written notice issued by the Company for a specific product, promotion or account feature, the more specific term will apply to the relevant matter, unless unlawful.

2.6 The Client should download or save copies of this Agreement and the incorporated documents. The Company may update documents from time to time and may make the latest versions available through the website or Client Area.

3. Definitions and Interpretation

In this Agreement, the following terms have the meanings below unless the context requires otherwise.

Term	Meaning
Access Data	Usernames, passwords, account numbers, phone passwords, authentication codes, platform access credentials, security answers, device approvals and any other information used to access or operate an account.
Account	A trading account, wallet, Client Area profile, sub account or other account relationship opened with or maintained by the Company.
Agreement	This Client Agreement together with all policies, disclosures, trading conditions, contract specifications, schedules, account application information, website terms and other documents incorporated by reference.
Applicable Law	Any law, regulation, rule, court order, sanction, restriction, regulatory requirement, market rule or legal requirement applicable to the Company, the Client, a payment, an instrument, a platform, a jurisdiction or a transaction.
Client Area	The secure online area provided by the Company through which the Client may manage the account, upload documents, deposit, withdraw, open sub accounts, access platform links or communicate with the Company.
CFD	A contract for difference or similar derivative contract that allows the Client to speculate on the price movement of an underlying asset without taking physical delivery of that asset.
Contract Specification	The trading terms applicable to an instrument, including symbol, trading hours, lot size, minimum and maximum volume, spread, commission, swap, leverage, margin, tick size, execution mode and other terms.
Equity	The account balance adjusted by floating profit, floating loss, credit, bonus, swaps, commissions, fees and other account adjustments as determined by the platform and the Company.
Error Quote	A quote that the Company reasonably considers to be incorrect, stale, delayed, off market, affected by a technical error, affected by a feed error or otherwise not representative of genuine market conditions.

Free Margin	The amount of equity available to open or maintain positions after taking account of required margin and platform calculations.
Leverage	The ratio between transaction size and required margin. Leverage magnifies both profits and losses and may be changed by the Company in accordance with this Agreement.
Margin Call	A warning or state where the Client may need to deposit additional funds, reduce exposure or close positions because the account has insufficient equity relative to required margin. The Company is not required to issue a margin call before stop out.
Margin Level	The percentage ratio between equity and required margin, usually calculated as equity divided by used margin multiplied by 100, subject to platform calculation rules.
Order	An instruction, request or command to open, close, modify or cancel a position or pending order.
Pip Hunting	Trading behaviour designed to capture very small price discrepancies, delayed pricing, stale quotes, rejected liquidity, execution latency, off market quotes or platform weaknesses rather than genuine market risk.
Platform	MetaTrader 4, MetaTrader 5, WebTrader, mobile trading applications, social trading tools, copy trading tools, bridges, plugins and any other software used to access Company services.
Scalping	Short term trading involving rapid opening and closing of positions. Genuine scalping may be permitted where it does not involve abuse. Abusive scalping is prohibited.
Slippage	The difference between the price requested or displayed when an order is submitted and the price at which the order is executed. Slippage may be positive or negative.
Stop Out	The automatic or manual closure of one or more positions when the account falls below the applicable margin or risk threshold.
Swap	An overnight financing, rollover or holding adjustment that may be credited or debited when a position remains open overnight, subject to the instrument and account terms.
Trading Conditions	The account terms, product terms, leverage terms, margin terms, trading hours, spreads, fees, swaps, order rules, risk rules and platform settings published by the Company or applicable in the platform.
Website	The Company website at www.perpetual-liquidity.com and any related website, subdomain, client area or campaign page operated or approved by the Company.

3.1 Headings are for convenience only and do not affect interpretation.

3.2 Words in the singular include the plural and words in the plural include the singular.

3.3 A reference to a person includes an individual, company, partnership, trust, foundation, government body or other legal arrangement.

3.4 A reference to any law or policy includes that law or policy as amended, replaced, supplemented or re-enacted from time to time.

4. Eligibility, Restricted Jurisdictions and Client Responsibility

4.1 You must be at least 18 years old and must have full legal capacity to enter into this Agreement, open an account and trade leveraged products.

4.2 You must not apply for or use an account if doing so would breach any law, regulation, sanction, restriction or licensing requirement applicable to you, your country of residence, your nationality, your place of incorporation, your place of operation, your source of funds, your payment method or the Company.

4.3 The Company does not offer services to residents of certain jurisdictions, including but not limited to the United
States, Canada, the European Union, the European Economic Area, the United Kingdom, Russia, Belarus, Iran, North Korea, Syria, Cuba, Myanmar and any other jurisdiction where services would be contrary to applicable law, regulation, sanctions, restrictions or prohibitions.

4.4 The Company may apply additional internal restrictions and may limit onboarding to accepted regions, accepted client types, accepted payment methods or accepted risk categories. The Company may reject, suspend or terminate an account where the Client is outside the Company risk appetite.

4.5 The Client is solely responsible for assessing whether use of the Company services is lawful in the Client jurisdiction. The Company does not represent that its services are lawful or suitable in any particular jurisdiction.

4.6 The Client must not use virtual private networks, remote access tools, proxy servers, false addresses, nominee arrangements, false documents or third-party accounts to conceal a restricted jurisdiction, identity, beneficial owner, source of funds or source of wealth.

5. Account Opening, KYC and Ongoing Information Duties

5.1 To become a Client, you must complete the account opening process and provide all information and documents requested by the Company. This may include identity documents, proof of residence, tax information, employment information, source of funds, source of wealth, payment method evidence, corporate documents, beneficial ownership information and other due diligence information.

5.2 The Company may accept or reject any application at its sole discretion and is not required to provide a reason for rejection.

5.3 The Company may delay account activation, deposits, withdrawals, transfers, trading, bonus application or account changes until all required checks have been completed to the Company satisfaction.

5.4 The Client represents that all information provided to the Company is true, accurate, complete, current and not misleading. The Client must notify the Company immediately if any information changes.

5.5 The Client must provide updated information and documents upon request. Failure to provide satisfactory information may result in account restriction, suspension, termination, rejection of payments, withholding of withdrawals, closure of positions or reporting to relevant authorities.

5.6 The Company may conduct ongoing monitoring and may review transactions, payments, account activity, trading behaviour, IP addresses, device data, jurisdiction information, sanctions information, adverse media, politically exposed person status, source of funds and source of wealth at any time.

5.7 The Company may rely on information provided by the Client and on information obtained from third party verification providers, payment providers, public registers, sanctions databases, credit reference databases, blockchain analytics providers and other lawful sources.

6. Client Categorisation, Appropriateness and No Advice

6.1 The Company may classify Clients according to its internal client categorisation and appropriateness procedures. Classification may take account of experience, knowledge, financial position, trading objectives, jurisdiction, product access and any information provided during onboarding.

6.2 Any appropriateness assessment is based on information provided by the Client. The Company is entitled to rely on that information unless it knows or has reason to believe it is inaccurate or incomplete.

6.3 The Company does not provide personal investment advice, investment recommendations, portfolio management, tax advice, legal advice or financial planning. Any research, education, market commentary, analysis, trading signal, economic calendar, platform tool, calculator or support message is provided for general information only.

6.4 The Client is solely responsible for all trading decisions, risk management, strategy selection, order placement, account monitoring, margin monitoring, use of leverage, tax obligations and compliance with Applicable Law.

6.5 The fact that the Company accepts the Client, opens an account, provides a platform or processes an order does not mean that trading is suitable for the Client or that the Client will not lose money.

7. Scope and Nature of Services

7.1 The Company may provide access to online trading in CFDs and other leveraged products on underlying assets including, where available, foreign exchange, commodities, indices, shares, metals, energies, cryptocurrencies or any other instruments made available from time to time.

7.2 The Company may add, remove, suspend, restrict or amend any instrument, account type, platform, trading condition, service, market, liquidity source or feature at any time.

7.3 Transactions in CFDs do not give the Client ownership, delivery rights, voting rights, dividend rights, settlement rights or other rights in the underlying asset, unless the Company expressly states otherwise in writing.

7.4 The Company may act as principal, counterparty, matched principal, execution arranger, risk manager, hedging participant, liquidity receiver or in any other capacity permitted by its contractual and operational model. The Company may hedge all, part or none of its exposure at its discretion.

7.5 The Client acknowledges that the Company may receive revenue through spreads, markups, commissions, swaps, financing adjustments, conversion charges, payment charges, partner arrangements, hedging arrangements or other charges disclosed or applicable from time to time.

8. Platforms, Client Area and Access Data

8.1 The Company may provide access to MetaTrader 4, MetaTrader 5, WebTrader, mobile trading, social trading, copy trading or other platforms. Platform access is subject to technical availability, account status, jurisdiction, instrument availability, server rules and Company approval.

8.2 The Client is responsible for keeping Access Data confidential and secure. The Client must not disclose Access Data to any unauthorised person and must notify the Company immediately if Access Data may have been lost, stolen, compromised or misused.

8.3 The Company may treat any order, instruction, payment request, account change, communication or action submitted using the Client Access Data as authorised by the Client.

8.4 The Company is not responsible for loss arising from unauthorised access caused by the Client negligence, shared credentials, compromised devices, weak passwords, malware, phishing, remote access tools, email compromise or failure to use available security controls.

8.5 The Company does not guarantee that platforms, data feeds, Client Area, payment systems or communications will be uninterrupted, error free, continuously available or compatible with all devices, browsers, operating systems or network environments.

8.6 The Company may perform maintenance, upgrades, security checks, system changes, server migrations, platform resets or other operational actions without prior notice where it considers this necessary or appropriate.

9. Account Types, Sub Accounts and Trading Conditions

9.1 The Company may offer different account types, including Cent and Standard or any other account type published by the Company. Account features may include different minimum deposits, spreads, leverage, maximum orders, execution settings, platform access, instruments and swap free eligibility.

9.2 The current public account conditions are summarised in Appendix A. These are subject to change and should be read together with the live account type page, Client Area, platform specifications and any written notice issued by the Company.

9.3 The Company may convert, restrict, close, merge or amend an account type where required for operational, risk, payment, AML, promotional, platform or commercial reasons.

9.4 A minimum deposit may be required before the Client can start trading. If the account balance falls below the minimum amount, the Company may restrict services, require additional funding or change account type, but it is not obliged to do so.

9.5 The Company may impose limits on number of accounts, sub accounts, orders, positions, lot size, exposure, leverage, instruments, Expert Advisors, social trading, payment methods and other account features.

9.6 The Client must review the applicable account conditions before trading. If the Client continues to trade after conditions are changed, the Client is deemed to have accepted the updated conditions.

10. Quotes, Pricing, Spreads and Contract Specifications

10.1 Quotes displayed on the website, Client Area, platform, market watch or other data source may be indicative and may not represent the price at which an order can be executed.

10.2 The Company provides bid and ask prices by reference to internal pricing, liquidity providers, market data, risk settings, markups, spreads, execution settings and other factors determined by the Company.

10.3 Spreads are floating unless expressly stated otherwise. Spreads may widen during volatile markets, low liquidity, market open, market close, rollover, news events, holidays, weekends, abnormal market conditions, platform interruptions, liquidity restrictions and other circumstances.

10.4 Published spreads, average spreads, minimum spreads, indicative spreads or marketing examples are for information only and do not guarantee that the Client will receive those spreads at all times or for any particular order.

10.5 Contract Specifications may change at any time, including symbol availability, trading hours, margin, leverage, swap, commission, lot size, tick value, price precision, minimum stop distance, maximum volume and execution mode.

10.6 The Client must check the live platform and Company website before trading. The Company is not responsible for losses resulting from the Client failure to monitor current Contract Specifications or market conditions.

10.7 The Company may cancel, correct, amend, reject or reprice any transaction affected by an Error Quote, manifest error, platform error, liquidity error, incorrect Contract Specification, data feed error, latency, disrupted market or other pricing irregularity.

11. Orders, Instructions and Execution

11.1 Orders are subject to platform availability, market conditions, liquidity, pricing, margin availability, exposure limits, product availability, execution settings, account status and Company risk controls.

11.2 The Company does not guarantee execution at any specific price, time, spread, liquidity level or volume, unless expressly confirmed by the Company in writing.

11.3 Market orders, pending orders, stop loss orders, take profit orders, stop orders, limit orders and other order types may be executed at a price different from the requested price due to slippage, gaps, volatility, low liquidity, delays, rejection by liquidity sources, widened spreads, platform conditions or abnormal market conditions.

11.4 Stop loss orders are not guaranteed. A stop loss order may be executed at the next available price after the stop level is triggered, which may be less favourable than the requested price.

11.5 Limit orders and take profit orders are not guaranteed. They may be executed, partially executed, rejected or cancelled according to available pricing, liquidity and platform rules.

11.6 The Company may reject, delay, partially fill, cancel or refuse to execute an order where there is insufficient margin, unavailable pricing, excessive exposure, abnormal market conditions, suspected abuse, technical issues, restricted instrument status, missing information, unclear instruction, account restriction, AML concern, sanctions concern or any other reason considered appropriate by the Company.

11.7 The Company may route orders to liquidity providers, execute internally, match exposure, hedge exposure or otherwise manage execution according to its execution arrangements. The Client has no right to require the Company to disclose or use a particular liquidity source.

11.8 The Client is responsible for verifying order status, open positions, account balance, equity, margin, pending orders and execution records after submitting instructions.

12. Margin Trading, Leverage, Margin Calls and Stop Out

12.1 Trading on margin is high risk. A small market movement can lead to a proportionately larger gain or loss. The Client can lose all funds deposited into the trading account and may lose more than deposited unless negative balance protection applies and the conditions are satisfied.

12.2 The Client must maintain sufficient margin at all times. The Company is not obliged to notify the Client before margin becomes insufficient and is not obliged to make margin calls.

12.3 If the Client margin level falls below the applicable stop out level, the Company may automatically or manually close one or more open positions without prior notice. Positions may be closed in any order determined by the platform or the Company.

12.4 Perpetual public account information currently lists a stop out level of 40 percent across the Cent and Standard account types. The Company may change stop out levels, margin levels, leverage, margin rules or liquidation logic at any time.

12.5 Leverage is not a right and may be changed by the Company at any time. Leverage may vary by account type, instrument, Client profile, equity, exposure, trading behaviour, jurisdiction, market conditions, volatility, liquidity, news events and internal risk limits. Leverage is applied dynamically in accordance with the thresholds set out in Appendix P - Dynamic Leverage Schedule, as amended from time to time in accordance with this Agreement.

12.6 The Client remains responsible for losses, fees, costs and negative balances, subject only to any negative balance protection that the Company expressly applies and that remains valid under this Agreement.

13. Reduced Leverage, Market Risk Controls and Trading Limits

13.1 The Company may temporarily or permanently change leverage, margin requirements, maximum volume, maximum exposure, available instruments, trading hours, order types, stop levels, swap settings, account access or other conditions where it considers this necessary for risk management, market integrity, platform protection or client protection.

13.2 During high impact economic news releases or other events that may materially affect market conditions, leverage for new positions may be temporarily capped at 1:200, while accounts with lower applicable leverage will retain their current leverage levels.

13.3 A news leverage adjustment may apply from 10 minutes before to 10 minutes after standard high-impact releases, and 30 minutes before to 30 minutes after major market-moving events, or for any other period published or applied by the Company. Where the relevant event involves a press conference, speech, testimony or other live event, the adjustment may remain in effect until the event has concluded, or for such longer period as the Company considers necessary based on prevailing volatility, liquidity and market conditions. Positions opened before the adjustment are not normally affected, unless exceptional circumstances require further action.

13.4 For all instruments, the Company may apply maximum leverage of 1:100 to new positions during periods of increased risk. This may include thirty minutes before the daily market close, thirty minutes after the daily market open and two hours following the Monday market open.

13.5 The Company may implement additional risk controls during abnormal market conditions, excessive client exposure, liquidity constraints, market gaps, low liquidity, holidays, weekend periods, corporate events, disrupted markets, sanctions events or other circumstances.

13.6 The Company is not liable for losses, margin calls, stop outs, rejected orders or missed opportunities resulting from leverage changes, margin changes, risk controls, trading limits or changes to trading conditions.

14. Swaps and Financing Adjustments

14.1 Positions held overnight may be subject to swaps, rollover, financing charges, credits, debits, storage charges, administrative charges or other holding cost adjustments, depending on the instrument, account type, platform and market conditions.

14.2 Swap rates may change at any time and may be different for long and short positions. Certain instruments may apply a three-day swap adjustment or other settlement adjustment due to weekends, holidays, value dates or market conventions.

14.3 Swap free account options may be available for eligible Clients, subject to Company approval. Swap free status is not automatic and may be granted, refused, changed or removed at the Company discretion.

14.4 Swap free accounts must not be used to exploit financing, rollover, hedging, future contracts, price discrepancies, bonus terms or other non-market advantages. If the Company identifies abuse, it may remove swap free status, apply retroactive charges, adjust trades, cancel benefits, close positions, restrict the account or terminate the relationship.

14.5 Where the Company grants swap free status to an account, swap free treatment may apply for up to fourteen calendar days from the opening of the relevant position. Weekends, public holidays and non-trading days are included when calculating this period.

14.6 If a position remains open after the permitted swap free holding period, the Company may apply swaps, rollover charges, financing adjustments, administrative charges or other holding costs from the fifteenth calendar day onwards. Where the relevant instrument is closed or a charge cannot be processed when the period expires, the applicable charge may be applied at the next available rollover or trading session.

14.7 The Client is responsible for checking the platform and website for applicable swaps, swap free conditions, value dates, holding charges and changes before holding positions overnight.

15. Hedging, Scalping, Pip Hunting and Prohibited Trading

15.1 Hedging may be available on supported account types and platforms. Hedging does not eliminate all risk. Hedged positions may still be affected by spread widening, swaps, margin changes, platform restrictions, stop out, slippage and gaps.

15.2 Hedging must be used for genuine trading or risk management. Hedging across multiple accounts, related parties, bonus accounts, partner accounts or coordinated groups in order to abuse promotions, pricing, swaps, margin, rebates or commissions is prohibited.

15.3 Scalping is not prohibited where it reflects genuine market trading and does not abuse pricing, platform latency, liquidity errors, bonuses or execution weaknesses. However, the Company may restrict or prohibit scalping on specific accounts, instruments, platforms or promotions by notice or by account setting.

15.4 Abusive scalping is prohibited. This includes trading designed to exploit stale prices, delayed execution, off market quotes, frozen prices, platform errors, server latency, rejected liquidity, mispriced symbols, bonus mechanics or technical weaknesses.

15.5 Pip hunting is prohibited. Pip hunting includes repeated opening and closing of positions within a very short time to capture small discrepancies caused by latency, price delay, off market quotes, feed errors or platform conditions rather than genuine market movement.

15.6 The Company may investigate trading patterns and may take action where it reasonably suspects prohibited trading, including cancellation or adjustment of trades, removal of profits, removal of bonuses, restriction of trading, change of execution conditions, account closure or reporting to relevant authorities.

15.7 The list of prohibited trading behaviours in Appendix E is not exhaustive. The Company may determine whether conduct is abusive by considering trading pattern, timing, account links, IP addresses, device data, funding pattern, order frequency, market conditions, connection quality, profitability source, bonus use and other relevant factors.

16. Expert Advisors, Automated Trading and Social Trading

16.1 Expert Advisors, algorithms, scripts, automated trading tools and trading robots may be used only where supported by the relevant platform and permitted by the Company for the relevant account and instrument.

16.2 The Client is fully responsible for all orders, losses, errors, settings, volumes, exposure, margin impact and account activity generated by any Expert Advisor, algorithm, script or automated tool.

16.3 Automated trading must not overload servers, manipulate pricing, submit excessive requests, exploit latency, conduct quote stuffing, create disruptive market conditions, abuse bonuses, coordinate with other accounts, reverse engineer systems or attempt to bypass Company controls.

16.4 The Company may restrict, block, throttle, suspend or disable automated trading where it creates operational, pricing, execution, liquidity, market integrity, risk or abuse concerns.

16.5 Social trading and copy trading are high risk. If the Client follows, copies or mirrors another trader, signal provider, strategy, portfolio or account, the Client remains solely responsible for all copied trades and all resulting losses.

16.6 Past performance, ranking, statistics, promotional materials or historical results of a trader, strategy or signal provider do not guarantee future performance. The Company is not responsible for the performance, actions or omissions of any copied trader, signal provider, strategy manager or third party.

17. Bonuses, Promotions, Partner Activity and Abuse Controls

17.1 The Company may offer bonuses, credits, rebates, referral rewards, partner commissions, trading competitions or other promotions from time to time. Promotions are optional and may be subject to separate terms and conditions.

17.2 Bonus credit is not the same as cash unless the specific promotion terms state otherwise. Bonus credit may be non withdrawable, conditional, time limited, subject to volume requirements, subject to account approval and removable at the Company discretion in accordance with the promotion terms.

17.3 Promotions are intended for genuine Clients and genuine trading activity. The Company may cancel, withhold, reverse or adjust a bonus, reward, credit, commission, profit or withdrawal where it suspects abuse, fraud, duplicate accounts, coordinated trading or conduct inconsistent with the purpose of the promotion.

17.4 Bonus abuse includes, without limitation, duplicate or linked accounts, false information, identity misuse, opposite positions across related accounts, hedging between accounts, coordinated trading, churning, artificial volume, rapid deposit and withdrawal cycling, risk free trading, use of multiple wallets, exploitation of platform errors and trading designed only to satisfy promotion conditions.

17.5 Partner and Introducing Broker activity must comply with the Company partner terms, marketing rules, client acquisition standards, restricted jurisdiction rules and anti abuse controls. The Company may withhold or reverse partner commissions linked to prohibited trading, bonus abuse, self referral, fake clients, duplicate clients, chargebacks, payment abuse or regulatory concerns.

17.6 The Company may refuse to provide reasons for an abuse decision where doing so could compromise fraud, AML, sanctions, security, risk or investigation controls. Deposits, Withdrawals, Payment Methods and Fees

18. Deposits, Withdrawals, Payment Methods and Fees

18.1 Deposits and withdrawals must be made through payment methods accepted by the Company and must comply with the Company AML, payment, ownership, risk and verification controls.

18.2 The Company may require that deposits and withdrawals are made only from or to a bank account, card, wallet or payment method held in the same name as the Client. Third party

payments are not accepted unless expressly approved by the Company in exceptional circumstances.

18.3 The Company may reject, delay, reverse, return, hold or request further information in respect of any deposit, withdrawal or transfer where required for KYC, AML, sanctions, fraud, payment method consistency, source of funds, source of wealth, blockchain monitoring, account ownership, chargeback risk, unusual activity or open position risk.

18.4 The Company may require withdrawals to be processed back to the original funding source, to the same payment method, in the same order or according to the payment route required by AML rules, payment providers, card schemes, banks or internal procedures.

18.5 The current public funding page lists USDT TRC20 as funding options, with minimums and processing information shown in Appendix D. Payment methods, minimums, fees, processing times and availability may change at any time.

18.6 The Client is responsible for all payment provider fees, bank fees, blockchain fees, conversion charges, intermediary charges, rejected payment charges, chargeback costs, transfer fees and other payment related charges, unless the Company states otherwise.

18.7 Deposits may not be credited until funds are received and verified by the Company or its payment provider. The Company is not responsible for stop out, missed trading opportunities or losses suffered while a deposit is pending, delayed, rejected or under review.

18.8 Withdrawals may be delayed where the Client has open positions, insufficient free margin, unresolved account checks, outstanding documents, disputed transactions, suspected abuse, chargeback risk, payment provider delays, blockchain delays, bank delays or other operational reasons.

19. Client Funds, Fund Security, Third Parties and Negative Balance Protection

19.1 The Company states on its website that client funds are held in segregated accounts and kept separate from company operating funds and corporate assets. The Client acknowledges that operational fund handling may involve banks, payment providers, liquidity providers, custodians, digital asset providers, settlement providers and other third parties.

19.2 The Company may hold funds in omnibus accounts or with third parties where this is required for payment processing, settlement, margin, liquidity, treasury, hedging or operational purposes. The Client may not have a claim against a specific sum in a specific account if funds are held on an omnibus basis.

19.3 Unless expressly stated otherwise in writing, the Client account may not be protected by a statutory investor compensation scheme, deposit protection scheme or client money protection regime in the Client own jurisdiction. The Client should not assume that funds held with or for the Company have the same protection as funds held with a regulated bank or regulated investment firm.

19.4 The Company will exercise reasonable skill and care in selecting and reviewing banks, payment providers and other third parties, but it is not liable for the insolvency, default, act, omission, delay, restriction, error, cyber incident, bank freeze, payment failure or regulatory restriction of any third party, except where liability cannot be excluded by law.

19.5 The Company website states that negative balance protection is offered across all account types. Negative balance protection means that, where applicable and approved by the Company, the Client trading account will not be required to pay a deficit caused by normal trading activity beyond the funds in the account.

19.6 Negative balance protection does not apply where the deficit or loss is caused or increased by fraud, abuse, prohibited trading, false information, payment reversal, chargeback, third party payment, breach of this Agreement, market manipulation, platform manipulation, failure to update information, unlawful activity or any other circumstance where the Company reasonably considers protection should not apply.

19.7 The Company may transfer funds between the Client accounts, wallets or sub accounts and may set off amounts owed by the Client against amounts held for the Client, including balances, credits, rebates, bonuses and withdrawal requests.

20. Confirmations, Statements, Records and Communications

20.1 The Company may provide confirmations, statements, notices, margin information, platform messages and account information by email, Client Area, platform message, website notice, SMS, telephone, live chat or any other method selected by the Company.

20.2 A notice sent to the Client registered email address or Client Area is deemed received when sent, unless the Company receives a delivery failure notice. The Client must keep contact details accurate and monitor the Client Area and registered email address regularly.

20.3 The Client must review confirmations, statements, order records, account balances and trading activity. If the Client believes there is an error, the Client must notify the Company promptly and in any event within two business days of the relevant confirmation or statement becoming available.

20.4 In the absence of manifest error, Company records, including platform logs, order records, price records, server records, payment records, communication records, IP records, device records and investigation records, are conclusive evidence of the matters recorded.

20.5 The Company may record telephone calls, video calls, electronic messages, chats and other communications.
Such recordings may be used for training, monitoring, compliance, dispute resolution, fraud prevention and evidence.

21. Market Disruption, Manifest Error and Force Majeure

21.1 The Company may take action where there is a market disruption, abnormal market condition, manifest error, platform error, liquidity interruption, data feed failure, market suspension, exchange restriction, corporate action, geopolitical event, sanctions event, cyber incident, natural disaster, public holiday, banking disruption, payment disruption or any other event outside the ordinary course of business.

21.2 A manifest error may include an incorrect price, incorrect spread, incorrect swap, incorrect leverage, incorrect margin, incorrect commission, incorrect chart price, incorrect contract specification, execution at an off market quote, execution caused by a technical error or execution that the Company reasonably considers inconsistent with genuine market conditions.

21.3 Where the Company identifies or reasonably suspects a manifest error, it may amend, cancel, reprice, close, reverse or adjust any order, transaction, position, account balance, profit, loss, bonus, rebate or withdrawal affected by the error.

21.4 A Force Majeure Event includes any event beyond the reasonable control of the Company, including acts of God, war, terrorism, civil unrest, government action, regulatory action, sanctions, market closure, exchange failure, liquidity failure, power failure, internet failure, telecommunications failure, platform failure, cyberattack, pandemic, natural disaster, bank failure, payment provider failure or other extraordinary event.

21.5 During a Force Majeure Event, the Company may increase margin, reduce leverage, close positions, suspend trading, restrict withdrawals, amend trading hours, cancel orders, refuse new orders, adjust prices, suspend services or take any action it considers reasonably appropriate.

21.6 The Company is not liable for loss, damage, delay, missed opportunity, margin call, stop out, payment delay or trading disruption arising from a Force Majeure Event, except where liability cannot be excluded by law.

22. Representations, Warranties and Client Undertakings

22.1 The Client represents and warrants that the Client has legal capacity and authority to enter into this Agreement and to perform all obligations under it.

22.2 The Client represents that all information and documents provided to the Company are accurate, complete, current, authentic and not misleading.

22.3 The Client represents that all funds deposited with the Company are lawfully owned or controlled by the Client, are not the proceeds of crime, are not connected to terrorism financing, sanctions evasion, fraud, corruption, tax evasion or other unlawful activity, and are not third party funds unless approved by the Company.

22.4 The Client undertakes not to use the Company services for money laundering, terrorist financing, sanctions evasion, fraud, market abuse, manipulation, unlawful gambling, tax evasion, prohibited trading, bonus abuse or any unlawful purpose.

22.5 The Client confirms that the Client understands the risks of leveraged trading, has sufficient knowledge and experience to evaluate those risks, and has sufficient financial resources to bear losses.

22.6 The Client confirms that the Client is acting as principal and not as agent, nominee, trustee, representative or front for any other person, unless the Company has approved the arrangement in writing.

22.7 The Client must notify the Company immediately if the Client becomes a politically exposed person, becomes subject to sanctions, changes residence, changes beneficial ownership, changes payment method ownership, becomes insolvent or becomes aware that any representation in this Agreement is no longer true.

23. Events of Default, Suspension, Set Off and Termination

23.1 Each of the following is an Event of Default: breach of this Agreement, failure to provide information, false or misleading information, suspected fraud, suspected AML concern, sanctions concern, chargeback, payment reversal, prohibited trading, bonus abuse, unauthorised account use, insolvency, death or incapacity of an individual Client, dissolution of a corporate Client, legal restriction, market abuse, abusive conduct toward staff, or any other matter that the Company considers creates legal, financial, operational, reputational or regulatory risk.

23.2 If an Event of Default occurs or is suspected, the Company may without prior notice suspend the account, restrict trading, disable platforms, cancel orders, close positions, remove bonuses, reverse profits, withhold withdrawals, request further information, refuse deposits, combine

accounts, set off balances, terminate this Agreement and take any other action it considers appropriate.

23.3 The Company may close any or all open positions at current or reasonably available prices. The Client is responsible for resulting losses, costs, charges and fees, subject to any valid negative balance protection that applies.

23.4 The Client may request account closure by contacting the Company, subject to closure of open positions, settlement of amounts owed, completion of checks, resolution of disputes and return of available balance by an approved payment method.

23.5 Termination does not affect accrued rights, existing liabilities, open investigations, payment obligations, record retention obligations, confidentiality, governing law, jurisdiction or any clause intended to survive termination.

24. Conflicts of Interest, Fees, Inducements and Introducing Brokers

24.1 Conflicts of interest may arise because the Company may act as principal, set prices and spreads, receive or pay commissions, work with affiliates, use liquidity providers, hedge or not hedge exposure, operate partner arrangements, provide promotions, manage risk or receive commercial benefits from transactions.

24.2 The Company maintains procedures designed to identify and manage conflicts of interest. The Client should read the Conflicts of Interest Policy.

24.3 The Company may pay or receive fees, commissions, rebates, markups, revenue shares, non monetary benefits or other benefits to or from Introducing Brokers, affiliates, payment providers, platform providers, liquidity providers, technology providers or other third parties.

24.4 Where a Client is introduced by an Introducing Broker, partner, affiliate, referral source or campaign, the Company may pay compensation to that party. Such compensation may be linked to spread, volume, deposits, activity, client status or other commercial terms.

24.5 Introducing Brokers and partners are not employees or agents of the Company unless the Company expressly states otherwise in writing. The Company is not responsible for unauthorised statements, promises, advice, guarantees or representations made by third parties.

24.6 The Client must not rely on any promise of guaranteed profit, guaranteed withdrawal, guaranteed bonus, managed account, risk free trading, insider information or special treatment made by a third party. The Client should report any such conduct to the Company.

25. Complaints, Data Protection, Confidentiality and Record Retention

25.1 If the Client has a complaint, the Client should submit it to the Company using the contact details and process set out in the Complaints Handling Policy. The Client should provide account number, transaction details, dates, screenshots, correspondence and any other supporting information.

25.2 The Company will process personal data in accordance with its Privacy Policy, Cookie Policy and applicable data protection requirements. The Client consents to processing necessary for account opening, service provision, payments, compliance, risk management, fraud prevention, marketing where permitted, dispute handling and legal obligations.

25.3 The Company may share Client information with affiliates, service providers, banks, payment providers, liquidity providers, verification providers, regulators, law enforcement, courts, auditors, legal advisers, tax authorities, sanctions screening providers, technology providers and other persons where necessary or lawful.

25.4 The Company may retain records for as long as necessary for legal, regulatory, AML, tax, accounting, operational, dispute, security and business purposes. Records may be retained after account closure.

25.5 The Client must keep confidential any non public information received from the Company, including platform settings, commercial terms, technical details, risk controls, pricing methods, security measures and internal communications.

26. Liability, Indemnity, Tax and General Legal Provisions

26.1 To the maximum extent permitted by law, the Company is not liable for loss arising from market movements, slippage, gaps, stop out, widened spreads, rejected orders, platform downtime, internet failure, device failure, third party failure, payment delay, Client error, unauthorised access, Force Majeure Event, manifest error or lawful action taken under this Agreement.

26.2 Nothing in this Agreement excludes liability that cannot be excluded under Applicable Law.

26.3 The Client indemnifies the Company, its directors, officers, employees, affiliates, agents and service providers against losses, claims, costs, liabilities and expenses arising from the Client breach of this Agreement, unlawful conduct, false information, payment dispute, third party claim, prohibited trading, abuse, tax failure or misuse of the services.

26.4 The Client is solely responsible for determining, reporting and paying all taxes, duties, levies, charges and reporting obligations arising from trading, account balances, deposits, withdrawals,

bonuses, rebates, partner commissions or any other activity. The Company does not provide tax advice.

26.5 The Company may deduct, withhold or report amounts where required by tax law, court order, regulatory requirement, payment provider requirement or Applicable Law.

26.6 If any clause of this Agreement is invalid or unenforceable, the remaining clauses will continue to apply. The invalid or unenforceable clause will be interpreted as closely as possible to its intended effect to the extent lawful.

26.7 Failure or delay by the Company in exercising any right does not waive that right. A single or partial exercise of a right does not prevent further exercise of that or any other right.

26.8 The Client may not assign or transfer rights or obligations under this Agreement without the Company prior written consent. The Company may assign or transfer this Agreement, accounts, rights, obligations, business, assets or services to an affiliate, successor, purchaser, service provider or other third party, subject to Applicable Law.

27. Governing Law, Jurisdiction, Amendments and Notices

27.1 This Agreement is governed by the laws of Saint Lucia, unless mandatory law requires otherwise.

27.2 The courts of Saint Lucia shall have jurisdiction over disputes arising from or relating to this Agreement, unless the Company elects to bring proceedings in another court of competent jurisdiction or mandatory law requires otherwise.

27.3 The Company may amend this Agreement and incorporated documents at any time by publishing an updated version on the website, in the Client Area, by email or by other notice. Unless otherwise stated, amendments take effect when published or when the Client next uses the services, whichever occurs first.

27.4 The Client should review the website and Client Area regularly for updates. Continued use of the services after publication of an update constitutes acceptance of the updated terms.

27.5 The Company may provide notices by email, Client Area, platform message, website notice, SMS, telephone, live chat or any other method it considers appropriate. Notices sent to the Client registered contact details are deemed received when sent.

27.6 If this Agreement is made available in more than one language, the English version prevails in case of inconsistency, unless the Company expressly states otherwise in writing.

Appendix A. Current Public Account Conditions

The following table summarises the current public account conditions shown on the Company website. The live website, Client Area and platform specifications should be checked before trading because the Company may change these terms.

Condition	Cent	Standard
Leverage	Up to 1:2000	Up to 1:2000
Stop out level	40 percent	40 percent
Minimum trading size	0.01	0.01
Maximum orders	200	200
Hedging	Available	Available
Platforms	MT4, MT5, Social Trading	MT4, MT5, Social Trading
Instruments	FX, Commodities, Indices	FX, Commodities, Indices
Account currency	USC	USD

A.1 Leverage is expressed as a maximum. The actual leverage available may be lower depending on instrument, account, equity, trading pattern, Client profile, risk settings, market conditions, news events and Company decision.

Appendix B. Trading Risk Disclosure

B.1 Leveraged trading is high risk and may result in rapid losses.

B.2 CFDs are speculative products and are not suitable for every investor.

B.3 The Client does not own the underlying asset and has no delivery, voting or ownership rights.

B.4 Leverage magnifies market movements. A small move can create a large profit or loss.

B.5 Stops, limits and pending orders are not guaranteed and may be affected by slippage or gaps.

B.6 Spreads may widen, and liquidity may reduce, particularly during volatile or low liquidity periods.

B.7 News events, market open, market close, holidays, weekend gaps and abnormal market conditions can materially increase risk.

B.8 Electronic trading involves risks including system errors, connectivity problems, platform delays, data feed errors and cyber risks.

B.9 Past performance, back tests, social trading statistics and strategy results do not guarantee future results.

B.10 The Client should seek independent advice where necessary and should trade only with capital the Client can afford to lose.

Appendix C. Order Execution and Trading Conditions Summary

Topic	Summary
Execution basis	Orders are executed according to platform settings, liquidity, market conditions, available prices, margin and Company risk controls.
Price certainty	Execution at a requested price is not guaranteed unless expressly confirmed by the Company in writing.
Slippage	Slippage may be positive or negative and may occur during normal and abnormal market conditions.
Market gaps	Orders triggered during gaps may be executed at the next available price.
Topic	**Summary**
High impact news	Leverage for new positions may be capped at 1:200 from 10 minutes before to 10 minutes after standard high-impact releases, and 30 minutes before to 30 minutes after major market-moving events. or for another period applied by the Company.
Risk periods	New positions may be limited to maximum leverage of 1:100 around daily market close, daily market open and Monday market open risk windows.
Trading hours	Trading hours vary by instrument and may change due to holidays, daylight saving time, market disruption, technical maintenance or liquidity conditions.
Manifest error	The Company may amend, cancel or correct transactions affected by pricing, platform, liquidity, feed or specification errors.

Appendix D. Deposits and Withdrawals Summary

The following information reflects current public funding information and may change. Availability may depend on jurisdiction, account status, payment provider and verification status.

Payment method	Minimum amount	Company commission	Indicative processing	Notes
USDT TRC20	$100	Free	Instant after required confirmations	Blockchain confirmation required

D.1 Deposits and withdrawals may be reviewed for account ownership verification, KYC, AML, sanctions, payment method consistency, unusual account activity, open positions, source of funds, source of wealth or fraud concerns.

D.2 Instant processing means that the request may be processed quickly under normal conditions. It does not guarantee immediate credit or withdrawal where checks, provider delays, blockchain delays, bank delays or risk controls apply.

Appendix E. Prohibited Trading and Abuse Examples

Behaviour	Explanation
Latency arbitrage	Using delays between external prices, platform prices, server execution or liquidity feeds to generate riskless or near riskless profits.
Pip hunting	Opening and closing trades within seconds or very short periods to exploit stale prices, delayed quotes, off market prices or tiny non market discrepancies.
Abusive scalping	High frequency or short duration trading that exploits platform weaknesses, rejected feeds, bonuses, latency or pricing errors rather than genuine market risk.
Quote stuffing and server abuse	Submitting excessive orders, modifications, cancellations or requests that disrupt, overload or manipulate the platform or execution environment.
Bonus abuse	Duplicate accounts, coordinated trading, opposite positions across related accounts, artificial volume, self referral, churning, fake clients or trading designed only to exploit bonus terms.
Swap free abuse	Using swap free status to exploit financing, hedging, carry trades, future contracts or other non market advantages.
Payment abuse	Using third party funds, stolen payment instruments, chargebacks, rapid deposit and withdrawal cycling, fake payment evidence, suspicious wallets or payment methods linked to unlawful activity.
Market abuse	Manipulation, insider dealing, spoofing, layering, unlawful coordination, false information or any activity contrary to market integrity.
Technical exploitation	Exploiting bugs, software errors, incorrect symbols, incorrect contract specifications, off market quotes, feed disruptions or platform vulnerabilities.
Misrepresentation	Using false identity, false residence, false beneficial ownership, false source of funds, false documents, VPNs or proxies to bypass restrictions.

Appendix F. Documents Incorporated by Reference

Document or term	Purpose
Risk Disclosure Notice	Explains key trading risks and product risks.
Document or term	**Purpose**
Order Execution Policy	Explains how orders may be handled and executed.
Trading Terms and Conditions Website Page	Explains trading conditions, leverage, spreads, news restrictions, scalping, pip hunting, automated trading and other client facing trading rules.
Trading Conditions, Leverage and Margin Policy	Explains leverage, margin, stop out, market risk windows and risk controls.
Deposits and Withdrawals Policy	Explains funding methods, payment rules, third party payment restrictions and processing controls.
Anti Money Laundering, Counter Terrorist Financing and Sanctions Policy	Explains KYC, due diligence, monitoring, sanctions and restricted jurisdiction controls.
Privacy Policy	Explains how personal data is collected, processed, used, stored and shared.
Cookie Policy	Explains use of cookies and similar technologies.
Website Terms of Use	Explains use of the public website and online materials.
Complaints Handling Policy	Explains how complaints should be submitted and handled.
Conflicts of Interest Policy	Explains conflicts that may arise and how they are managed.
Client Categorisation and Appropriateness Policy	Explains classification and assessment of clients.
Restricted Jurisdictions and Sanctions Policy	Explains locations and persons to whom services may not be provided.
Promotions and Bonus Terms	Explains conditions for any bonus, credit, reward or campaign.
Partner and Introducing Broker Terms	Explains partner, referral and commission arrangements where applicable.
Any live contract specification or platform specification	Applies to each product and may override generic website information for the relevant instrument.

Appendix G. Acceptance Statement

The following acceptance language is suitable for the account opening tick box linked to this Client Agreement.

G.1 I confirm that I have read, understood and agree to the Client Agreement, Risk Disclosure Notice, Order
Execution Policy, Trading Terms and Conditions, Privacy Policy, AML and Sanctions Policy, Complaints Handling Policy, Conflicts of Interest Policy, Deposits and Withdrawals Policy, Promotions and Bonus Terms where applicable, and all other documents incorporated into the Client Agreement.

G.2 I understand that trading leveraged products such as forex, CFDs and derivatives involves a high level of risk and may result in the loss of all funds in my trading account. I confirm that I am responsible for my own trading decisions and that Perpetual Liquidity Limited does not provide personal investment advice.

G.3 I confirm that the information I provide is true, accurate, complete and not misleading, that I am not resident in a restricted jurisdiction, and that I will notify Perpetual Liquidity Limited if my information changes.

Appendix H. Detailed AML, CTF and Sanctions Controls

This Appendix summarises the AML, counter terrorist financing and sanctions obligations that apply to the Client relationship. It does not limit the Company rights under the AML policy or Applicable Law.

H.1 The Company may collect and verify identity, address, nationality, tax residence, occupation, employment, source of funds, source of wealth, beneficial ownership, control structure, payment method ownership and intended trading activity before or after account opening.

H.2 The Company may apply simplified, standard or enhanced due diligence based on risk. Enhanced due diligence may apply to politically exposed persons, high risk jurisdictions, unusual payment routes, complex ownership structures, high value deposits, digital assets, adverse media, unusual trading or any matter that increases risk.

H.3 The Client must provide complete and accurate documents. The Company may require notarised or certified documents, translations, bank statements, tax documents, corporate records, audited accounts, board resolutions, proof of ownership, proof of wallet control, source of wealth evidence or any other evidence it considers necessary.

H.4 The Company may screen the Client, beneficial owners, authorised persons, related parties, payment sources, counterparties, wallets, banks and jurisdictions against sanctions lists, politically exposed person lists, adverse media, internal watchlists and other compliance databases.

H.5 The Company may refuse to open an account, delay a transaction, freeze account activity, request further information, reject a deposit, reject a withdrawal, return funds, terminate the account or report information where required or permitted by law, internal policy or risk controls.

H.6 The Company is not required to disclose the reason for a compliance decision where disclosure may breach law, compromise an investigation, create tipping off risk, reveal internal controls or undermine AML, sanctions, fraud or security monitoring.

H.7 The Client must not attempt to deposit, trade or withdraw funds linked to sanctions, money laundering, terrorist financing, fraud, corruption, tax evasion, cybercrime, stolen assets, third party beneficial ownership or other unlawful activity.

H.8 The Company may maintain records of identification, verification, transaction activity, communications, investigations and decisions after account closure for the period required by law, policy or legitimate business need.

Appendix I. Conflicts of Interest Summary

The Company may face conflicts between its own interests, the interests of affiliates, partners, liquidity providers, employees and Clients. The following examples are not exhaustive.

Conflict area	Explanation
Principal or counterparty role	The Company may be the contractual counterparty or may otherwise have exposure to Client transactions. This can create a conflict where the Company revenue or risk outcome differs from the Client outcome.
Spreads and markups	The Company may set, add to or receive value from spreads, markups, commissions, swaps or other charges.
Hedging decisions	The Company may hedge, partially hedge or not hedge exposure. The timing and manner of hedging may affect Company risk but does not create a duty to hedge for the Client benefit.
Introducing Brokers and partners	The Company may pay third parties based on volume, spread, deposits, client activity or other commercial metrics. This may create incentives for third parties.
Affiliates and service providers	The Company may use affiliated or connected service providers, technology, marketing, payment, liquidity, support or back office arrangements.
Promotions	Bonuses and campaigns may create commercial incentives and may be subject to strict abuse controls.
Employee interests	Employees may have personal or professional interests that require monitoring through internal controls.

I.1 The Company will take reasonable steps to identify and manage conflicts. Measures may include segregation of duties, access controls, approval processes, disclosure, monitoring, staff training, personal account dealing controls, escalation procedures and review of partner arrangements.

I.2 Where the Company considers that a conflict cannot be adequately managed, it may decline to provide a service, restrict an account, reject an order, decline a promotion or terminate a relationship.

I.3 The Client acknowledges that disclosure of a conflict does not necessarily mean the Company is prohibited from providing the service or entering into transactions with the Client.

Appendix J. Complaints Handling Summary

J.1 A complaint should be submitted as soon as possible after the relevant event. The Client should include full name, account number, affected order numbers, dates, amounts, platform screenshots, correspondence and a clear explanation of the issue.

J.2 The Company may request additional information to investigate the complaint. Failure to provide requested information may delay or limit the investigation.

J.3 The Company may review platform logs, execution records, price records, liquidity records, communications, payment records, Client Area records, server time records and other evidence.

J.4 The Company will aim to respond within a reasonable period, subject to complexity, availability of records, third party information, market data, payment provider information and legal or compliance considerations.

J.5 Submitting a complaint does not suspend the Client obligation to monitor the account, maintain margin, manage open positions, comply with this Agreement or mitigate losses.

J.6 Unless the Company agrees otherwise in writing, open positions remain the Client responsibility while a complaint is investigated.

J.7 The Company decision may include no adjustment, a correction, a payment, a trade adjustment, a reversal, a goodwill credit or another action, depending on the circumstances and evidence.

Appendix K. Data Protection, Privacy and Communications Summary

Topic	Summary
Data collected	Identity, contact details, date of birth, nationality, residence, tax details, employment, financial information, trading history, payment information, device information, IP address, communications, documents and compliance records.
Reasons for processing	Account opening, service delivery, legal compliance, AML and sanctions checks, payment processing, risk management, fraud prevention, support, complaints, marketing where permitted, analytics and business administration.
Sharing	The Company may share data with affiliates, banks, payment providers, verification providers, liquidity providers, platform providers, hosting providers, professional advisers, regulators, law enforcement and courts.
International transfers	Data may be transferred across borders where required for the services, compliance, hosting, support, payments or operational reasons.
Security	The Company uses technical and organisational measures intended to protect personal data and account access, but no system can be guaranteed to be completely secure.
Retention	Records may be retained after account closure where required for legal, AML, tax, accounting, dispute, security or legitimate business purposes.
Client duties	The Client must keep login details secure, keep contact details current, use secure devices and notify the Company of suspected unauthorised access.

K.1 The Client consents to electronic communication unless the Company requires another form of communication. The Client accepts the risk that electronic communications may be delayed, intercepted, corrupted, lost or affected by technical problems.

K.2 The Company may send legal notices, platform notices, trading condition changes, risk warnings and service updates even where the Client has opted out of marketing communications.

K.3 The Client should not send sensitive information through insecure channels unless instructed by the Company and should follow Company security instructions.

Appendix L. Product and Market Risk Summary

Product type	Key risks
Foreign exchange CFDs	FX markets can be volatile and affected by interest rates, central bank action, political events, liquidity changes, economic data, market sentiment and unexpected news.
Commodity CFDs	Commodities can be affected by supply, demand, weather, storage, transportation, geopolitical events, exchange rules, contract rollovers and seasonal conditions.
Index CFDs	Indices can move sharply due to constituent movements, macroeconomic events, futures markets, exchange hours, cash market gaps and changes in market sentiment.
Share or equity CFDs	Equity instruments may be affected by corporate actions, earnings, dividends, suspensions, delistings, splits, rights issues, mergers and issuer specific news.
Metal CFDs	Metals may be affected by liquidity, safe haven flows, interest rates, currency movements, futures pricing and geopolitical events.
Energy CFDs	Energy products may experience large gaps, contract rollovers, storage constraints, geopolitical events and unexpected changes in production or demand.
Cryptocurrency CFDs, if offered	Digital asset markets can be extremely volatile, may trade continuously, may face exchange outages and may be affected by regulation, forks, technology issues and market manipulation risk.
Social trading and copy trading	Copied activity may expose the Client to strategy risk, concentration risk, execution differences, slippage, signal delay and provider behaviour.

L.1 The availability of a product on the website or platform does not mean it is suitable for the Client.

L.2 The Company may remove, suspend, close only, price manually, adjust or restrict any product where market conditions, liquidity, corporate actions, regulation, sanctions, provider restrictions or operational issues require it.

L.3 The Client should understand each product before trading and should not rely only on general information, marketing materials or historic price movement.

Appendix M. Website Materials, Marketing Communications and Education

M.1 Website materials, platform information, account pages, spreads pages, trading schedule pages, funding pages, market pages, educational articles, FAQs and marketing materials are provided for general information and do not constitute personal advice.

M.2 Although the Company aims to keep information accurate, website content may contain errors, omissions, duplicate content, outdated information or information that is subject to change. The live platform and direct Company notices may contain the most current operational settings.

M.3 Examples, scenarios, calculators, spread examples, leverage examples, performance examples and promotional illustrations are for explanation only and may not reflect the Client actual trading outcome.

M.4 The Company may change, remove or update website content at any time without prior notice. The Client should check the latest information before trading.

M.5 Links to third party websites, platforms, providers, social media, payment pages or external resources are provided for convenience only. The Company is not responsible for third party content, security, availability, accuracy or losses caused by third parties.

M.6 Marketing communications may be subject to eligibility, jurisdiction, account status, campaign rules and internal approval. A promotion displayed on the website does not guarantee that the Client is eligible to receive it.

Appendix N. Corporate Clients, Authorised Representatives and Beneficial Owners

N.1 Where the Client is a company, partnership, trust, foundation or other legal arrangement, the person submitting the application represents that they are duly authorised to act for the Client and to bind the Client to this Agreement.

N.2 Corporate Clients must provide documents requested by the Company, which may include certificate of incorporation, constitutional documents, proof of registered office, certificate of good standing, shareholder register, director register, ownership chart, board resolution, authorised signatory list, power of attorney, proof of business activity, financial statements and identity documents for directors, shareholders, beneficial owners and authorised persons.

N.3 The Company may require verification of any person who owns, controls, manages, signs for, trades for, funds, benefits from or otherwise influences the Client account.

N.4 The Client must ensure that each authorised representative complies with this Agreement. The Client is responsible for all actions, omissions, orders, losses, payments and communications of authorised representatives.

N.5 If authority is revoked, the Client must notify the Company immediately. The Company may continue to rely on existing authority until it has received and processed satisfactory notice of revocation.

N.6 The Company may refuse to accept instructions where authority is unclear, contested, expired, incomplete, suspected to be fraudulent or not supported by documents satisfactory to the Company.

N.7 Where there is a dispute between directors, shareholders, beneficial owners, trustees, partners, authorised persons or related parties, the Company may freeze or restrict the account until the dispute is resolved to its satisfaction.

Appendix O. Execution Records, Server Time and Platform Evidence

O.1 Platform server time, not the Client local time, is used for order logs, trading hours, swaps, daily close, rollover, news risk windows, trade confirmations and internal records unless the Company states otherwise.

O.2 Where the Client provides screenshots or external price feeds as evidence, the Company may consider them but is not bound by them. The Company may rely on its own server records, liquidity records, platform logs and price sources.

O.3 Chart prices, market watch prices, indicative website prices, mobile application prices and third party prices may differ from executable prices.

O.4 The Company may archive records in electronic form. Original platform records may be maintained in server logs, back office systems, payment systems, CRM systems, compliance systems or third party systems.

O.5 If a dispute arises, the Company may reconstruct events using all available records and may consider market conditions, liquidity conditions, delays, order sequence, margin status and technical data. End of Client Agreement.