

TERMS AND CONDITIONS INTRODUCTION

THIS AGREEMENT DESCRIBES THE TERMS, CONDITIONS AND RISKS APPLICABLE TO THE CUSTOMER USE OF OUR SERVICES AVAILABLE UNDER THE DOMAIN AND SUB-DOMAINS OF WWW.IPTMARKETS.COM (THE "SITE" OR "WEBSITE") REGISTRATION:

IPTMARKETS.COM IS OPERATED AND OWNED BY BLACK PARROT LIMITED (REFERRED IN THIS AGREEMENT AS "THE COMPANY" LTD, TRUST COMPANY COMPLEX, AJELTAKE ROAD, AJELTAKE ISLAND, MAJURO, MARSHALL ISLAND, MH 96960). IT AND FINANCIAL ADMINISTRATION SERVICES BY BLONDE BEAR OU, LAEVA TN2, TALLINN CITY, HARJU COUNTY, 10111.

IF YOU HAVE ANY QUESTIONS REGARDING THIS AGREEMENT, PLEASE CONTACT SUPPORT@IPTMARKETS.COM.

YOU MUST READ, AGREE WITH AND ACCEPT ALL OF THE TERMS AND CONDITIONS CONTAINED IN THIS USER AGREEMENT WITHOUT MODIFICATIONS, WHICH INCLUDE THOSE TERMS AND CONDITIONS EXPRESSLY SET FORTH BELOW AND THOSE INCORPORATED BY REFERENCE, BEFORE YOU MAY BECOME A CUSTOMER OF. BY CONTINUING TO ACCESS OR USE THE WEBSITE AND/OR THE COMPANY'S TRADING SYSTEM, YOU AGREE TO FOLLOW THE TERMS AND CONDITIONS OF THIS AGREEMENT AS THEY MAY APPLY TO YOU.

THIS AGREEMENT IS EFFECTIVE UPON ACCEPTANCE IN REGISTRATION FOR NEWLY REGISTERING CUSTOMERS, OR UPON RECEIPT OF EMAIL NOTIFICATION BY OTHER USERS. THE AGREEMENT IS OTHERWISE EFFECTIVE FOR ALL USERS AS OF JANUARY 1ST, 2010. IF YOU DO NOT AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT, DO NOT USE OR ACCESS OUR SERVICES, AND INFORM US IN WRITING IMMEDIATELY.

SERVICES PROVIDED SUBJECT TO THE TERMS AND CONDITIONS OF THIS AGREEMENT AND ACCEPTANCE OF CUSTOMER'S APPLICATION TO OPEN AN ACCOUNT WITH IPT MARKETS. IPT MARKETS WILL MAINTAIN ONE OR MORE ACCOUNTS IN CUSTOMER'S NAME AND WILL AFFECT CASH-SETTLED TRANSACTIONS WITH AND FOR CUSTOMER IN THE INTERNATIONAL OVER-THE-COUNTER FOREIGN CURRENCY (FOREIGN EXCHANGE) MARKETS ON A SPOT BASIS AND PROVIDE SUCH OTHER SERVICES AND PRODUCTS AS IPT MARKETS 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 INTO BETWEEN IPT MARKETS AND CUSTOMER SHALL BE GOVERNED BY THE TERMS OF THIS CUSTOMER AGREEMENT, AS AMENDED FROM TIME TO TIME (INCLUDING, WITHOUT LIMITATION, IPT MARKETS'S "TRADING POLICIES AND PROCEDURES").

## REPRESENTATIONS & WARRANTIES

AS OF THE DATE HEREOF, THE DATE OF EACH CONTRACT AND OTHER TRANSACTION IN CUSTOMER'S ACCOUNT AND ANY DATE ON WHICH IPT MARKETS'S "RISK DISCLOSURE STATEMENT" OR "TRADING POLICIES AND PROCEDURES" ARE REVISED, UPDATED OR AMENDED, CUSTOMER REPRESENTS AND WARRANTS TO IPT MARKETS AND AGREES FOR THE BENEFIT OF IPT MARKETS THAT: IF CUSTOMER IS A NATURAL PERSON, CUSTOMER IS OF SOUND MIND, LEGAL AGE (18 YEARS OLD) AND LEGAL COMPETENCE. IF CUSTOMER IS NOT A NATURAL PERSON, 1. (I) CUSTOMER IS DULY ORGANIZED AND VALIDLY EXISTING UNDER THE APPLICABLE LAWS OF THE JURISDICTION OF ITS ORGANIZATION; 2. (II) EXECUTION AND DELIVERY OF THIS AGREEMENT AND ALL CONTRACTS AND OTHER TRANSACTIONS CONTEMPLATED HEREUNDER, AND PERFORMANCE OF ALL OBLIGATIONS CONTEMPLATED UNDER THIS AGREEMENT AND ALL CONTRACTS AND OTHER TRANSACTIONS CONTEMPLATED HEREUNDER HAVE BEEN DULY AUTHORIZED BY CUSTOMER; 3. (III) EACH PERSON EXECUTING AND DELIVERING THIS AGREEMENT AND ALL CONTRACTS AND OTHER TRANSACTIONS CONTEMPLATED HEREUNDER ON BEHALF OF CUSTOMER PERFORMING THE OBLIGATIONS CONTEMPLATED UNDER THIS AGREEMENT AND ANY CONTRACT AND OTHER TRANSACTION CONTEMPLATED HEREUNDER ON BEHALF OF CUSTOMER, HAS BEEN DULY AUTHORIZED BY CUSTOMER TO DO SO. EXECUTION AND DELIVERY BY CUSTOMER OF THIS AGREEMENT AND ALL CONTRACTS AND OTHER TRANSACTIONS CONTEMPLATED HEREUNDER, AND PERFORMANCE OF ALL OF CUSTOMER'S OBLIGATIONS CONTEMPLATED UNDER THIS AGREEMENT AND ANY CONTRACT AND OTHER TRANSACTION CONTEMPLATED HEREUNDER, WILL NOT VIOLATE ANY STATUTE, RULE, REGULATION, ORDINANCE, CHARTER, BY-LAW OR POLICY APPLICABLE TO CUSTOMER, THE CUSTOMER HAS READ AND UNDERSTANDS THE PROVISIONS CONTAINED IN THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, IPT MARKETS'S RISK DISCLOSURE STATEMENT AND TRADING POLICIES AND PROCEDURES, CUSTOMER WILL REVIEW THE AGREEMENT EACH TIME IT IS AMENDED. CUSTOMER WILL NOT AFFECT ANY OPENING TRANSACTION IN CUSTOMER'S ACCOUNT UNLESS CUSTOMER UNDERSTANDS IPT MARKETS'S REVISED AGREEMENT, AND CUSTOMER AGREES THAT IN EFFECTING ANY OPENING TRANSACTION IT IS DEEMED TO REPRESENT THAT IT HAS READ AND UNDERSTANDS IPT MARKETS'S REVISED AGREEMENT AS IN EFFECT AT THE TIME OF SUCH OPENING TRANSACTION. ALL INFORMATION PROVIDED BY CUSTOMER TO IPT MARKETS, INCLUDING INFORMATION REGARDING CUSTOMER'S TRADING EXPERIENCE AND INVESTMENT SOPHISTICATION, IS TRUE, CORRECT AND COMPLETE, AND CUSTOMER WILL NOTIFY IPT MARKETS PROMPTLY OF ANY CHANGES IN SUCH INFORMATION. THE CUSTOMER ACKNOWLEDGES THAT HE RECEIVED NO SUCH GUARANTEES FROM IPT MARKETS OR FROM ANY OF ITS REPRESENTATIVE OR ANY INTRODUCING AGENT OR OTHER ENTITY

WITH WHOM THE CUSTOMER IS CONDUCTING HIS IPT MARKETS ACCOUNT AND HAS NOT ENTERED INTO THIS AGREEMENT IN CONSIDERATION OF OR IN RELIANCE UPON ANY SUCH GUARANTEES OR SIMILAR REPRESENTATION.

## PURCHASES & SALES RESPONSIBILITY

CUSTOMER AGREES TO BE CONCLUSIVELY RESPONSIBLE FOR ANY INSTRUCTION RECEIVED ELECTRONICALLY THAT IS IDENTIFIED WITH CUSTOMER'S PASSWORD AND ACCOUNT NUMBER AND FOR ANY ELECTRONIC, ORAL AND WRITTEN INSTRUCTION (INCLUDING, BUT LIMITED TO, ANY ORDER) TO IPT MARKETS FROM PERSONS IPT MARKETS, IN ITS SOLE JUDGMENT, BELIEVES ARE APPARENTLY AUTHORIZED BY THE CUSTOMER.

## QUOTATION INFORMATION

IPT MARKETS WILL MAKE AVAILABLE, BY POSTING ON THE IPT MARKETS ONLINE TRADING PLATFORM OR BY TELEPHONING THE IPT MARKETS DEALING DESK, BID PRICES AND ASK PRICES AT WHICH IPT MARKETS IS PREPARED TO ENTER FOREIGN CURRENCY CONTRACTS OR CROSS CURRENCY CONTRACTS WITH CUSTOMER. WHEN REQUESTING A MARKET QUOTATION, IT MAY DIFFER FROM THE CURRENT PRICE QUOTED BY OTHER SOURCES, DEPENDING ON THE MARKET CONDITION. IPT MARKETS EXPECTS THAT THESE PRICES WILL BE REASONABLY RELATED TO THE BID PRICES AND ASK PRICES AVAILABLE IN THE MARKET AT THAT TIME FOR SIMILAR TRANSACTIONS, BUT A NUMBER OF FACTORS, SUCH AS COMMUNICATION SYSTEM DELAYS, HIGH VOLUME OR VOLATILITY CAN RESULT IN DEVIATIONS BETWEEN PRICES QUOTED BY IPT MARKETS AND OTHER SOURCES. IPT MARKETS MAKES NO WARRANTY, EXPRESS OR IMPLIED THAT BID PRICES AND ASK PRICES TO REPRESENT PREVAILING BID PRICES AND ASK PRICES.

## ORDER EXECUTION

IPT MARKETS WILL ATTEMPT TO EXECUTE ALL ORDERS THAT IT MAY, IN ITS SOLE DISCRETION, ACCEPT FROM CUSTOMER IN ACCORDANCE WITH CUSTOMER'S INSTRUCTIONS RECEIVED THROUGH THE IPT MARKETS TRADING PLATFORM OR VIA TELEPHONE TO THE IPT MARKETS DEALING DESK.

ANY TRANSACTION ENTERED INTO AND MADE WITH IPT MARKETS SHALL BE CONCLUDED WITH IPT MARKETS AS A MARKET MAKER. IPT MARKETS WILL ATTEMPT, ON A BEST EFFORTS BASIS, TO EXECUTE TRADES ON OR CLOSE TO THE PREVAILING MARKET PRICES.

THIS MAY OR MAY NOT ADVERSELY AFFECT CUSTOMER REALIZED AND UNREALIZED GAINS AND LOSSES. ALL CONTRACTS MADE AND ENTERED INTO BY IPT MARKETS HEREUNDER WILL BE ENTERED INTO BY IPT MARKETS AS PRINCIPAL. CUSTOMER ACKNOWLEDGES, UNDERSTANDS AND AGREES THAT IPT MARKETS IS NOT ACTING AS A BROKER, INTERMEDIARY, AGENT, AND ADVISOR OR IN ANY FIDUCIARY CAPACITY. NOTWITHSTANDING THE PROVISIONS OF THIS PARAGRAPH, CUSTOMER ACKNOWLEDGES, UNDERSTANDS AND AGREES THAT IPT MARKETS RESERVES THE RIGHT TO REFUSE TO ACCEPT ANY ORDER, AND THAT ALL ORDERS - IF ACCEPTED, ARE ACCEPTED BY IPT MARKETS AND UNDERTAKEN ON A "BEST-EFFORTS BASIS" IN ACCORDANCE WITH THE RELEVANT PROVISIONS OF THE TRADING POLICIES AND PROCEDURES, AS AMENDED FROM TIME TO TIME. IPT MARKETS MAY CANCEL ANY ERRONEOUS TRANSACTION RESULTING FROM MISTAKEN (NON-MARKET) QUOTATION REVEALED BY IPT MARKETS ANY DISPUTES ARISING OUT OF SUCH QUOTING ERRORS SHALL BE SETTLED BY NEGOTIATIONS.

## ORDER DELAYS

CUSTOMER UNDERSTANDS THAT WHILE THE INTERNET AND THE WORLD WIDE WEB ARE GENERALLY RELIABLE, TECHNICAL PROBLEMS OR OTHER CONDITIONS MAY DELAY OR PREVENT THE CUSTOMER FROM ACCESSING THE WEBSITE. IPT MARKETS SHALL NOT BE LIABLE, AND CUSTOMER AGREES NOT TO HOLD OR SEEK TO HOLD IPT MARKETS OR ANY OF ITS AGENTS OR SERVICE PROVIDERS LIABLE FOR ANY TECHNICAL PROBLEMS, SYSTEM FAILURES AND MALFUNCTIONS, COMMUNICATION LINE FAILURES, EQUIPMENT OR SOFTWARE FAILURES OR MALFUNCTIONS, SYSTEM ACCESS ISSUES, SYSTEM CAPACITY ISSUES, HIGH INTERNET TRAFFIC DEMAND, SECURITY BREACHES AND UNAUTHORIZED ACCESS, AND OTHER SIMILAR COMPUTER PROBLEMS AND DEFECTS. IPT MARKETS DOES NOT REPRESENT, WARRANT OR GUARANTEE THAT CUSTOMER WILL BE ABLE TO ACCESS OR USE THE WEBSITE AND/OR THE TRADING PLATFORM AT TIMES OR LOCATIONS OF CUSTOMER CHOICE, OR THAT IPT MARKETS WILL HAVE ADEQUATE CAPACITY FOR THE WEBSITE AND/OR THE TRADING PLATFORM AS A WHOLE OR IN ANY GEOGRAPHIC LOCATION. IPT MARKETS DOES NOT REPRESENT, WARRANT OR GUARANTEE THAT THE WEBSITE AND/OR TRADING PLATFORM WILL PROVIDE UNINTERRUPTED AND ERROR-FREE SERVICE.

IPT MARKETS DOES NOT MAKE ANY WARRANTIES OR GUARANTEES WITH RESPECT TO THE WEBSITE AND ITS CONTENT AND/OR THE TRADING PLATFORM, INCLUDING BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING THE FOREGOING, IPT MARKETS WILL NOT BE RESPONSIBLE FOR AN IMPOSSIBILITY TO EXECUTE ORDERS AND REQUIREMENTS DUE TO FAILURES IN THE OPERATION OF INFORMATIONAL SYSTEMS CAUSED BY TECHNICAL FAULTS, WHICH ARE BEYOND ITS CONTROL.

## LIMITATION OF LIABILITY

IPT MARKETS SHALL NOT BE LIABLE TO CUSTOMER FOR ANY CLAIMS, LOSSES, DAMAGES, COSTS OR EXPENSES, INCLUDING ATTORNEYS' FEES, CAUSED, DIRECTLY OR INDIRECTLY, BY ANY EVENTS, ACTIONS OR OMISSIONS, INCLUDING, WITHOUT LIMITATION, CLAIMS, LOSSES, DAMAGES, COSTS OR EXPENSES, INCLUDING ATTORNEYS' FEES, RESULTING FROM CIVIL UNREST, WAR, INSURRECTION, INTERNATIONAL INTERVENTION, GOVERNMENTAL ACTION (INCLUDING, WITHOUT LIMITATION, EXCHANGE CONTROLS, FORFEITURES, NATIONALIZATIONS, DEVALUATIONS), NATURAL DISASTERS, ACTS OF GOD, MARKET CONDITIONS, INABILITY TO COMMUNICATE WITH ANY RELEVANT PERSON OR ANY DELAY, DISRUPTION, FAILURE OR MALFUNCTION OF ANY TRANSMISSION OR COMMUNICATION SYSTEM OR COMPUTER FACILITY BELONGING TO IPT MARKETS, CUSTOMER, ANY MARKET, OR ANY SETTLEMENT OR CLEARING SYSTEM.

POSITION LIMITS

IPT MARKETS RESERVES THE RIGHT TO LIMIT THE NUMBER OF OPEN POSITIONS THAT CUSTOMER MAY ENTER OR MAINTAIN IN CUSTOMER'S ACCOUNT. IPT MARKETS RESERVES THE RIGHT, IN ITS SOLE DISCRETION, TO REFUSE TO ACCEPT ANY ORDER OPENING A NEW POSITION OR INCREASING AN OPEN POSITION.

RECORDINGS

CUSTOMER ACKNOWLEDGES AND AGREES THAT ANY AND ALL CONVERSATIONS BETWEEN CUSTOMER AND IPT MARKETS PRINCIPALS, AGENTS, EMPLOYEES OR ASSOCIATES, INCLUDING THE IPT MARKETS DEALING DESK AND CUSTOMER SERVICE AND OPERATIONS DESKS MAY, AT THE OPTION AND IN THE SOLE DISCRETION OF IPT MARKETS, BE RECORDED ELECTRONICALLY WITH OR WITHOUT THE USE OF AN AUTOMATIC TONE WARNING DEVICE.

CUSTOMER FURTHER AGREES TO THE USE OF SUCH RECORDINGS AND TRANSCRIPTS THEREOF AS EVIDENCE BY EITHER PARTY IN CONNECTION WITH ANY DISPUTE OR PRECEDING THAT MAY ARISE INVOLVING CUSTOMER OR IPT MARKETS. MAM TRADING FOR THE SERVICE PROVIDED THROUGH MAM TRADING SERVICE A 25% OF THE PROFIT IS DEDUCTED AS COMPENSATION FOR THE SERVICE. FUNDS THAT ARE DEPOSITED IN THE MAM TRADING ACCOUNTS AND ARE USING THE ALGORITHMS OF IPT MARKETS ARE NOT BE WITHDRAWN WITHIN THE FIRST 6 MONTHS OF DEPOSIT. WHEN A WITHDRAWAL REQUEST IS PROCESSED, THE 25% WILL IMMEDIATELY BE DEDUCTED FROM THE ACHIEVED PROFITS AFTER WHICH THE REMAINING TRANSFERABLE AMOUNT (WHICH EQUALS THE FULL ACCOUNT VALUE) WILL BE PAID.

## MARKETING PROMOTIONS & BONUSES

GENERAL BONUS POLICY - IN THE INTEREST OF FAIR TRADING, CUSTOMER MUST BUY OR SELL AT LEAST 3 LOTS, IN THE REAL-MONEY MODE, FOR EACH UNIT OF \$10 BONUS GRANTED BY IPT MARKETS BEFORE SUBMITTING ANY WITHDRAWAL REQUESTS. EACH MINI- LOT IS ACCOUNTABLE FOR 100,000 UNITS WHEN CHOOSING TO BUY OR SELL, FOR EXAMPLE: IF THE CUSTOMER RECEIVES A BONUS OF \$25, THE CUSTOMER TRADING REQUIREMENTS WILL BE 8 LOTS WHICH EQUAL TO 800,000 UNITS. CUSTOMER MUST KEEP IN MIND THAT THE NUMBER OF UNITS BEING BOUGHT OR SOLD PER TRADE, IS DETERMINED BY THE AMOUNT OF THE TRADE MULTIPLY BY THE LEVERAGE, FOR EXAMPLE: IF A TRADE WITH THE AMOUNT OF \$25 WITH A LEVERAGE OF 300 -  $\$25 \times 300 = \$7,500$  SO YOU'RE BUYING OR SELLING 0.75 LOT.

BY ACCEPTING ANY BONUS OR CREDIT FROM IPT MARKETS, CUSTOMER DEEMSTO ACCEPT ALL TERMS & CONDITIONS OF BONUS POLICY AS SPECIFIED ABOVE.

IN CASE THE DEPOSIT BONUS THAT HAS BEEN PROVIDED EXCEED 25% OF THE INITIAL DEPOSIT, A CUSTOMER REQUEST TO WITHDRAW FUNDS PRIOR TO MEETING THE LOTS TRADING REQUIREMENT FOR WITHDRAWING THE BONUS ALLOTTED FUNDS NOT COMPLETED, THE BONUS RECEIVED, AND PROFITS WILL BE DEDUCTED FROM THE REQUESTED WITHDRAWAL AMOUNT. IPT MARKETS OFFERS PROMOTIONS, BONUSES AND SPECIAL PROMOTIONS OFFER, ALL OF WHICH OR FUTURE OFFERS OF THE SAME, ARE SUBJECT TO SPECIFIC PROMOTIONAL TERMS AND CONDITIONS. ALL COMPLIMENTARY BONUS MONEY CREDITED TO CUSTOMER'S ACCOUNTS MUST BE STRICTLY USED UNDER THE SPECIFIC PROMOTION'S TERMS AND CONDITIONS. AT ALL TIME, IPT MARKETS RESERVES THE RIGHT TO RETRACT AND/OR CANCEL ANY SUCH PROMOTION, BONUS OR SPECIAL OFFER.

IN CASE IPT MARKETS SUSPECTS A CUSTOMER HAS ABUSED OR ATTEMPTED TO ABUSE A BONUS AND/OR OTHER PROMOTION OR OTHERWISE ACTED WITH A LACK OF GOOD FAITH TOWARDS THE COMPANY, IPT MARKETS RESERVES THE RIGHT, AT OUR SOLE DISCRETION, TO DENY, WITHHOLD OR WITHDRAWAL FROM THAT CUSTOMER THE BONUS OR PROMOTION AND IF NECESSARY, TO CANCEL ANY TERMS & CONDITIONS WITH RESPECT TO THAT CUSTOMER, EITHER TEMPORARILY OR PERMANENTLY, OR TERMINATE THAT CUSTOMER'S ACCESS TO THE SERVICE AND/OR BLOCK THAT CUSTOMER'S ACCOUNT. ANY ELIGIBILITY FOR A BONUS WILL GRANT THE BONUS TO BE CREDITED ONLY ONCE PER ACCOUNT, PERSON, HOUSEHOLD AND/OR ANY ENVIRONMENT WHERE COMPUTERS ARE SHARED.



## RISK-FREE PROMOTIONAL SERVICES CONDITIONS

IPT MARKETS CURRENTLY OFFERS A SPECIAL PROMOTION, FOR OUR CUSTOMERS BENEFIT THIS PROMOTION HAS BEEN SEGMENTED INTO 3 DIFFERENT ACCOUNTS LEVELS, DEPENDING ON THE AMOUNT DEPOSITED AND THE AMOUNT OF PROTECTED ("RISK-FREE") TRADES ALLOWED TO THE CUSTOMER.

FOR THE CUSTOMER TO RECEIVE THE MINIMUM OF ONE WEEK (5 BUSINESS DAYS) OF "RISK-FREE" ACCOUNT, THE CUSTOMER MUST MEET ALL OF THE BELLOWES MENTIONED CONDITIONS. FAILURE TO MEET THESE CONDITIONS RENDERS THIS PROMOTION VOID.

### ENTRY LEVEL

MINIMUM, BUT NOT LIMITED TO THE DEPOSIT OF \$250.

THE CUSTOMER IS NOW PERMITTED TO LEVERAGE THE ACCOUNT UP TO 10 TIMES AND MINIMUM 5 TIMES FROM THE ACCOUNT EQUITY, AT ANY GIVEN TIME.

THE CUSTOMER IS NOW PERMITTED TO RISK UP TO THE 5% FROM HIS TOTAL EQUITY IN ANY GIVEN TRADE.

THE CUSTOMER IS REQUIRED TO FULFIL ALL WEEK (5 BUSINESS DAYS) "RISK-FREE" TRADES.

AT THE CONCLUSION OF ALL THE ALLOTTED "RISK-FREE" TRADES, THE COMPANY WILL CREDIT FULLY ONLY THE TRADES RESULTED IN A LOSS OF FUNDS FOR THE CUSTOMER, INTO THE CUSTOMER'S TRADING ACCOUNT.

FOR EVERY PROTECTED TRADE ("RISK-FREE") THE COMPANY WILL BE ELIGIBLE TO CHARGE A PROTECTED TRADE FEE, WHICH WILL BE EQUAL TO THE INITIAL SPREAD OF THE INSTRUMENTS TRADED.

### STANDARD LEVEL

MINIMUM, BUT NOT LIMITED TO THE DEPOSIT OF \$3,000.

THE CUSTOMER IS NOW PERMITTED TO LEVERAGE THE ACCOUNT UP TO 10 TIMES AND MINIMUM 5 TIMES FROM THE ACCOUNT EQUITY, AT ANY GIVEN TIME.

THE CUSTOMER IS NOW PERMITTED TO RISK UP TO THE 5% FROM HIS TOTAL EQUITY IN ANY GIVEN TRADE.

THE CUSTOMER IS REQUIRED TO FULFIL ALL 1-MONTH "RISK-FREE" TRADES.

AT THE CONCLUSION OF ALL THE ALLOTTED "RISK-FREE" TRADES, THE COMPANY WILL CREDIT FULLY ONLY THE TRADES RESULTED IN A LOSS OF FUNDS FOR THE CUSTOMER, INTO THE CUSTOMER'S TRADING ACCOUNT.

FOR EVERY PROTECTED TRADE ("RISK-FREE") THE COMPANY WILL BE ELIGIBLE TO CHARGE A PROTECTED TRADE FEE, WHICH WILL BE EQUAL TO THE INITIAL SPREAD OF THE INSTRUMENTS TRADED.

**GOLD LEVEL**

MINIMUM, BUT NOT LIMITED TO THE DEPOSIT OF \$ 10,000.

THE CUSTOMER IS NOW PERMITTED TO LEVERAGE THE ACCOUNT UP TO 10 TIMES AND MINIMUM 5 TIMES FROM THE ACCOUNT EQUITY, AT ANY GIVEN TIME.

THE CUSTOMER IS NOW PERMITTED TO RISK UP TO 5% FROM THE TOTAL ACCOUNT EQUITY AT ANY GIVEN TRADE.

THE CUSTOMER IS REQUIRED TO FULFIL ALL 2 MONTHS "RISK-FREE" TRADES.

AT THE CONCLUSION OF ALL THE ALLOTTED "RISK-FREE" TRADES, THE COMPANY WILL CREDIT FULLY ONLY THE TRADES RESULTED IN A LOSS OF FUNDS FOR THE CUSTOMER, INTO THE CUSTOMER'S TRADING ACCOUNT.

FOR EVERY PROTECTED TRADE ("RISK-FREE") THE COMPANY WILL BE ELIGIBLE TO CHARGE A PROTECTED TRADE FEE, WHICH WILL BE EQUAL TO THE INITIAL SPREAD OF THE INSTRUMENTS TRADED.

**DEPOSIT REQUIREMENTS**

ALL INITIAL DEPOSITS AND SUBSEQUENT DEPOSITS FOR MARGIN PURPOSES SHALL BE MADE IN SUCH AMOUNTS AND IN SUCH FORMS, AS IPT MARKETS IN ITS SOLE DISCRETION MAY FROM TIME TO TIME REQUIRE. CUSTOMER AGREES TO DEPOSIT BY IMMEDIATE WIRE TRANSFER SUCH ADDITIONAL MARGIN TO THE SETTLEMENT ACCOUNT OF IPT MARKETS WHEN AND AS REQUIRED BY IPT MARKETS.

## COMPLIANCE

IN LINE WITH THE STRICT REGULATION UNDER WHICH IPT MARKETS OPERATES, AND TO MAINTAIN THE SECURITY OF OUR CUSTOMERS, WE ARE REQUIRING CUSTOMERS TO FULLY VERIFY THEIR TRADING ACCOUNTS WITH 4 DIFFERENT DOCUMENTS.

TO COMPLETE THE VERIFICATION PROCESS, PLEASE SCAN AND SEND US THE FOLLOWING DOCUMENTS:

*\*YOU MAY UPLOAD DOCUMENTS BY GOING TO [WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM), VIA THE 'UPLOAD DOCUMENTS' PAGE.*

### 1. PROOF OF IDENTITY

ONE OF THE FOLLOWING IDENTIFICATION DOCUMENTS:

- ID CARD – SCAN THE FRONT AND THE BACK OF THE ORIGINAL ID CARD (AND NOT A COPY) IN COLOUR, WITH ALL CORNERS VISIBLE.
- DRIVING LICENSE – SCAN THE FRONT AND THE BACK OF THE ORIGINAL DRIVING LICENSE (AND NOT A COPY) IN COLOUR, WITH ALL CORNERS VISIBLE.
- PASSPORT – SCAN THE IDENTIFICATION PAGE OF THE PASSPORT IN COLOUR. THE ENTIRE PAGE, INCLUDING THE MACHINE-READABLE ZONE, MUST BE CLEARLY VISIBLE.

### 2. PROOF OF ADDRESS

PLEASE, SCAN A UTILITY BILL (PHONE, GAS, WATER, ELECTRICITY, ETC.) ISSUED WITHIN THE LAST SIX MONTHS, WHICH SHOWS YOUR NAME, A VALID HOME ADDRESS AND THE DATE ISSUED.

### 3. COPY OF CREDIT OR DEBIT CARD USED TO DEPOSIT

IN CASE YOU'VE MADE YOUR INITIAL DEPOSIT WITH A CREDIT CARD, PLEASE, SCAN THE FRONT AND THE BACK OF THE CREDIT OR DEBIT CARD.

IMPORTANT: FOR YOUR SECURITY PLEASE HIDE AND COVER THE FOLLOWING DETAILS.

- CVV – 3 DIGITS SECURITY CODE ON THE BACKSIDE OF THE CARD
- PART OF THE CREDIT/DEBIT CARD NUMBER – PLEASE, LEAVE ONLY THE LAST 4 DIGITS OF THE 16 DIGITS NUMBER VISIBLE.

*\*PLEASE, DO NOT HIDE OR COVER YOUR NAME, THE EXPIRY DATE AND THE SIGNATURE ON THE BACK OF THE CARD.*

#### 4. APPROVAL OF PAYMENT

- WIRE TRANSFER – ALL TRANSACTIONS MADE BY WIRE TRANSFER, THE CUSTOMER MUST PROVIDE A COPY OF SWIFT CONFIRMATION.
- CREDIT OR DEBIT CARDS - ALL TRANSACTIONS MADE BY CREDIT OR DEBIT CARD, THE CUSTOMER MUST SIGN THE TVF (TRANSACTION VERIFICATION FORM) ISSUED BY IPT MARKETS.

IPT MARKETS IS PROUD TO OFFER ITS TRADER SECURE AND SAFE TRADING ENVIRONMENT. SHOULD THE CLIENT NEED FURTHER ASSISTANCE, PLEASE CONTACT US AT [GOLD COMPLIANCE@IPTMARKETS.COM](mailto:GOLD COMPLIANCE@IPTMARKETS.COM)

IN LINE WITH AML (ANTI-MONEY LAUNDERING) POLICY, WITHDRAWAL REQUESTS WILL ONLY BE PROCESSED AFTER ALL DOCUMENTATION HAS BEEN RECEIVED AND APPROVED BY IPT MARKETS. IT IS RECOMMENDED THAT THESE FORMS ARE SENT IMMEDIATELY UPON REGISTRATION, IN ORDER TO EXPEDITE FUTURE WITHDRAWAL REQUESTS, AS WELL AS TO ENSURE A SECURE AND LEGITIMATE TRADING ENVIRONMENT.

IPT MARKETS RESERVES THE RIGHT TO REQUIRE ADDITIONAL DOCUMENTS IN ORDER TO COMPLETE THE VERIFICATION PROCESS IN CASES KYC LEGITIMACY FUND QUESTIONABLE SUBJECTED TO THE COMPANY DECISION, THUS, COMPLIANCE DEPARTMENT WAS UNABLE TO PROVE CUSTOMER AUTHENTICITY USING THE ABOVE DOCUMENTS.

#### FUNDS TRANSFER / WITHDRAWAL NOTICE OF WITHDRAWAL

WHEN A CUSTOMER REQUEST TRANSFER OF FUNDS FROM THEIR ACCOUNTS WITH IPT MARKETS TO THEIR BANK ACCOUNT, ONE MUST COMPLETE NOTICE OF WITHDRAWAL SPECIFYING THE AMOUNT WHICH THE CUSTOMER WISHES TO WITHDRAWAL AND BANK DETAILS FOR DELIVERY OF SUCH FUNDS. ALTHOUGH IT IS PERMITTED TO WITHDRAW ANY AMOUNT FROM THE ACCOUNT, MARGIN REQUIREMENTS FOR ALL OF THE OPEN POSITIONS MUST BE MET TO MAINTAIN THE ACCOUNT ACTIVE.

#### TRANSFER FEES

CUSTOMER ACKNOWLEDGES AND AGREES TO IPT MARKETS POLICY OF CHARGING A COMMISSION FOR EACH BANK TRANSFER AND UNDERSTANDS THAT THOSE FEES AMOUNT CAN BE SUBJECTED TO CHANGE WITHOUT ANY PRIOR NOTIFICATION FROM THE COMPANY SIDE.

### THIRD PARTY TRANSFERS

AS PER OUR AML (ANTI-MONEY LAUNDERING) POLICY, CUSTOMER RECKONS ANY ATTEMPT OF FUNDS TRANSFERAL TO A THIRD-PARTY IS STRICTLY PROHIBITED, AND AS SUCH, WILL NOT BE RESPECTED BY THE COMPANY.

### PASSWORD PROTECTION

DURING THE REGISTRATION PROCESS WITH IPT MARKETS, THE CUSTOMER WILL BE PROVIDED WITH A USERNAME AND A PASSWORD. IPT MARKETS FIRMLY RECOMMENDS ITS CUSTOMERS TO KEEP THEM IN SAFETY, AND NOT TO SHARE THOSE WITH ANY OTHER PERSON OR BUSINESS ENTITY FOR ANY PURPOSE INCLUDING, BUT NOT LIMITED TO, FACILITATING ACCESS AND UNAUTHORIZED USE OF THE SERVICE.

THE USERNAME AND PASSWORD WILL BE USED FOR THE WEBSITE (WWW.IPTMARKETS.COM) AND/OR THE TRADING PLATFORM (MT4/WEBTRADER). CUSTOMERS ALONE RESPONSIBLE FOR ALL ACTS OR OMISSIONS OCCUR ON THE WEBSITE (WWW.IPTMARKETS.COM) AND/OR THE TRADING PLATFORM (MT4/WEBTRADER) THROUGH THE USE OF HIS ACCOUNT REGISTRATION INFORMATION.

### CHARGES

IPT MARKETS RESERVES THE RIGHT TO CHARGE CLIENTS FOR INCIDENTAL BANKING-RELATED FEES SUCH AS WIRE TRANSFER CHARGES FOR DEPOSITS/WITHDRAWALS. IPT MARKETS RESERVES THE RIGHT TO CHANGE ITS FEE STRUCTURE AT ANY TIME WITHOUT NOTICE.

FEES DO NOT CURRENTLY, HOWEVER IN THE FUTURE MAY INCLUDE ADDITIONAL CHARGES, SUCH AS STATEMENT FEE, ORDER CANCELLATION FEE, ACCOUNT TRANSFER FEE, TELEPHONE ORDER FEE OR CHARGES.

IMPOSED BY ANY INTERBANK AGENCY, BANK, CONTRACT, MARKET OR OTHER REGULATORY ORGANIZATION ARISING OUT OF THE IPT MARKETS PROVISION OF SERVICES HEREUNDER.

## CONFIRMATIONS & STATEMENTS CONFIRMATION

REPORTS OF THE CONFIRMATION OF ORDERS AND STATEMENT OF ACCOUNTS FOR THE CUSTOMER SHALL BE DEEMED CORRECT AND SHALL BE CONCLUSIVE AND BINDING UPON THE CUSTOMER IF NOT OBJECTED TO IMMEDIATELY UPON RECEIPT AND CONFIRMED IN WRITING WITHIN ONE WORKING DAY AFTER TRANSMITTAL TO THE CUSTOMER BY EMAIL, SUCH A CONFIRMATION SHALL BE EVIDENCE OF A COMPLETED TRANSACTION.

CUSTOMER FAILURE TO RECEIVE A TRADE CONFIRMATION FOR ANY REASON, INCLUDING A FAILURE OF TRANSMISSION OR COMMUNICATION FACILITIES, SHALL NOT RELIEVE THE CUSTOMER OF THE OBLIGATION TO OBJECT AS SET OUT HEREIN, AND THE RECORDS OF IPT MARKETS RELATING TO THIS TRANSACTION SHALL BE CONCLUSIVE EVIDENCE OF THE TERMS OF THIS TRANSACTION.

ALL TRANSACTION MADE ONLINE THROUGH THE TRADING PLATFORM SHALL BE CONFIRMED ONLINE UPON EXECUTION WHILE ALL TRANSACTIONS OVER THE TELEPHONE SHALL BE CONFIRMED VERBALLY ON EXECUTION, AS WELL AS ONLINE ON THE TRADE TERMINAL SCREEN AND BY E-MAIL STATEMENTS BY 23:59 CET ON THE DATE OF EXECUTION.

## STATEMENT

A DAILY STATEMENT SHALL BE POSTED ONLINE AND MAY BE TRANSMITTED TO THE CUSTOMER BY E-MAIL TO THE ADDRESS SPECIFIED BY THE CUSTOMER DURING IPT MARKETS TRADING PLATFORM INSTALLATION OR TO SUCH ADDRESS AS THE CUSTOMER MAY FROM TIME TO TIME DESIGNATE IN A WRITTEN OR ELECTRONIC COMMUNICATION TO IPT MARKETS.

CUSTOMER IS RESPONSIBLE FOR ALERTING IPT MARKETS OF ANY CHANGE IN ITS E-MAIL ADDRESS, REPORTS OF THE CONFIRMATION OF ORDERS AND STATEMENT OF ACCOUNT FOR

CUSTOMER POSTED ONLINE BY IPT MARKETS SHALL BE DEEMED CORRECT AND SHALL BE CONCLUSIVE AND BINDING UPON THE CUSTOMER

WITHIN 3 (THREE) WORKING DAYS AFTER THEIR TRANSMITTAL TO THE CUSTOMER BY E-MAIL OR BY POST.

OBJECTIONS OF THE CUSTOMER TO ANY OF THE INFORMATION CONTAINED IN THE CONFIRMATION, ACCOUNT STATEMENT OR ANY OTHER INFORMATION RELATED TO THE CUSTOMER'S ACCOUNTS, SHALL BE MADE IN WRITING OR IN THE ELECTRONIC FORMAT AND SHALL CONTAIN SUFFICIENT INFORMATION FOR IDENTIFYING THE PROBLEM OR ERROR.

## CLAIMS AND CORRECTIONS

TRADES EXECUTED ONLINE WILL BE CONFIRMED ONLINE AT THE TIME OF THE TRADE, TRADES ENTERED VIA TELEPHONE WILL BE CONFIRMED VERBALLY AND ONLINE ON THE DAY OF EXECUTION.

ORDERS CONFIRMATION REPORTS AND CUSTOMER'S ACCOUNTS STATEMENTS SHALL BE DEEMED CORRECT, CONCLUSIVE AND BINDING UPON CUSTOMER'S ORDER CONFIRMED VIA THE IPT MARKETS ONLINE TRADING PLATFORM.

CUSTOMER MAY OBJECT TO CONFIRMATIONS AND STATEMENTS BY TELEPHONE WITHIN THE TIME FRAMES IDENTIFIED ABOVE, HOWEVER, NOTE THAT ANY SUCH OBJECTION MUST BE CONFIRMED BY E-MAIL TO IPT MARKETS OR IN WRITING WITHIN THREE (3) BUSINESS DAYS THEREAFTER TO IPT MARKETS, WHICH

CONFIRMATION SHALL BE DEEMED RECEIVED ONLY IF ACTUALLY DELIVERED. FAILURE TO OBJECT SHALL BE DEEMED RATIFICATION BY THE CUSTOMER OF ALL ACTIONS TAKEN BY IPT MARKETS OR IPT MARKETS'S AGENTS PRIOR TO THE CUSTOMER'S RECEIPT OF SUCH REPORTS.

CUSTOMER'S FAILURE TO RECEIVE A TRADE CONFIRMATION SHALL NOT RELIEVE THE CUSTOMER OF THE OBLIGATION TO OBJECT AS SET OUT HEREIN.

CUSTOMER AGREES TO IMMEDIATELY CALL IPT MARKETS'S ATTENTION ANY ORAL INFORMATION THAT THE CUSTOMER HAS A REASON TO BELIEVE IS INCONSISTENT WITH THE CUSTOMER'S OWN INFORMATION.

CUSTOMER UNDERSTANDS, ACKNOWLEDGES AND AGREES THAT ERRORS, WHETHER RESULTING IN A PROFIT OR LOSS TO CUSTOMER, SHALL BE CORRECTED AND CREDITED OR DEBITED IN THE CUSTOMER ACCOUNT AND EXTENT AS TO PLACE THE CUSTOMER'S ACCOUNT IN THE SAME POSITION IN WHICH THE ACCOUNT WOULD HAVE BEEN HAD THE ERROR NEVER OCCURRED.

## CORRESPONDENCE

REPORTS, STATEMENTS, NOTICES AND ANY OTHER COMMUNICATIONS FROM IPT MARKETS

MAY BE TRANSMITTED TO CUSTOMER BY:

- PLACEMENT ON IPT MARKETS'S WEBSITE; OR
- EMAIL OR OTHER DELIVERY SERVICES TO CUSTOMER'S CURRENT ADDRESS AS REFLECTED IN IPT MARKETS'S RECORDS.

CUSTOMER SHALL IMMEDIATELY NOTIFY IPT MARKETS OF ANY CHANGE IN CUSTOMER'S ADDRESS, BY E-MAIL OR ANOTHER DELIVERY SERVICES TO IPT MARKETS.

ALL COMMUNICATIONS SENT BY IPT MARKETS SHALL BE DEEMED EFFECTIVE WHEN DEPOSITED BY IPT MARKETS IN THE MAIL OR WITH OTHER DELIVERY

SERVICES, OR WHEN RECEIVED BY A TRANSMITTING AGENT (SUCH AS AN INTERNET SERVICE PROVIDER) FOR TRANSMISSION TO CUSTOMER, WHETHER ACTUALLY RECEIVED BY CUSTOMER OR NOT.

ALL COMMUNICATIONS SENT BY CUSTOMER SHALL NOT BE DEEMED EFFECTIVE UNTIL ACCEPTED BY IPT MARKETS.

NOTICE AND ANY OTHER CORRESPONDENCE FROM THE CUSTOMER MAY BE SENT TO IPT MARKETS BY POST OR OTHER DELIVERY SERVICES TO THE FOLLOWING ADDRESS: TO THE E-MAIL ADDRESSES PUBLISHED ON THE IPT MARKETS WEBSITE AT [WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM)

## FORCE MAJEURE

CUSTOMER AGREES THAT IPT MARKETS WILL NOT BE LIABLE IN ANY WAY TO THE CUSTOMER OR TO ANY OTHER PERSON FOR ANY CLAIMS, LOSSES, DAMAGE, COST, AND EXPENSES, INCLUDING ATTORNEY'S FEES IN THE EVENT OF FORCE MAJEURE, OR FOR THE ACT OF ANY GOVERNMENT OR LEGAL AUTHORITY, OR FOR THE FAILURE OF, OR DAMAGE, OR DESTRUCTION, TO ITS COMPUTER SYSTEMS, DATA OR RECORDS, OR ANY PART THEREOF, OR FOR DELAYS, LOSSES, ERRORS OR OMISSIONS RESULTING FROM THE FAILURE OR

MISMANAGEMENT OF ANY

TELECOMMUNICATIONS OR COMPUTER EQUIPMENT OR SOFTWARE, WHETHER BELONGING TO IPT MARKETS, OR TO THE CUSTOMER, OR TO ANY OTHER SETTLEMENT OR CLEARING SYSTEM.

THE PARTIES SHALL BE RELEASED FROM ALL RESPONSIBILITIES FOR PARTIAL, FULL OR NON-FULFILMENT, AS WELL AS FOR IMPROPER FULFILMENT OF THE OBLIGATIONS UNDER THIS AGREEMENT, IF SUCH NON-FULFILMENT OR IMPROPER FULFILMENT WAS A RESULT OF EXTRAORDINARY EVENTS, WHICH OCCURRED AFTER THIS AGREEMENT WAS CONCLUDED AND WHICH THE PARTY COULD NEITHER FORESEE NOR PREVENT (NATURAL CALAMITIES,



WARS, ARMED CONFLICTS ETC.).

### NO ADVICE OR RECOMMENDATION

CUSTOMER ACKNOWLEDGES THAT ANY MARKET RECOMMENDATION AND INFORMATION COMMUNICATED TO CUSTOMER BY IPT MARKETS IS NOT CONSTITUTED AS AN OFFER TO SELL, OR THE SOLICITATION OF AN OFFER TO BUY

ANY FOREX CONTRACT, SUCH RECOMMENDATION AND INFORMATION, ALTHOUGH BASED UPON INFORMATION OBTAINED FROM SOURCES BELIEVED BY IPT MARKETS TO BE RELIABLE, MAY BE BASED SOLELY ON AN ACCOUNT MANAGER'S OPINION AND THAT SUCH INFORMATION MAY BE INCOMPLETE AND MAY BE UNVERIFIED, AND IPT MARKETS MAKES NO

REPRESENTATION, WARRANTY, OR GUARANTEE AS TO, AND SHALL NOT BE HELD RESPONSIBLE

FOR THE MISS ACCURACY OR COMPLETENESS OF ANY INFORMATION OR TRADING RECOMMENDATION FURNISHED TO THE CUSTOMER.

### NO GUARANTEES

CUSTOMER ACKNOWLEDGES THAT HE HAS NO SEPARATE AGREEMENT WITH CUSTOMER'S ACCOUNT MANAGER OR ANY OF IPT MARKETS EMPLOYEES OR AGENTS REGARDING THE TRADING RELATED TO CUSTOMER'S FOREX ACCOUNT, INCLUDING ANY AGREEMENT TO GUARANTEE PROFITS IN CUSTOMER'S ACCOUNT. CUSTOMER UNDERSTANDS THAT CUSTOMER IS UNDER AN OBLIGATION TO NOTIFY IPT MARKETS'S COMPLIANCE OFFICER

IMMEDIATELY IN WRITING AS TO ANY

AGREEMENT OF THIS TYPE. FURTHERMORE, CUSTOMER UNDERSTANDS THAT ANY REPRESENTATIONS MADE BY ANYONE CONCERNING CUSTOMER'S ACCOUNT WHICH DIFFERS FROM ANY STATEMENTS CUSTOMER RECEIVES FROM IPT MARKETS, MUST BE BROUGHT TO THE ATTENTION OF IPT MARKETS'S COMPLIANCE OFFICER IMMEDIATELY IN WRITING. CUSTOMER UNDERSTANDS THAT CUSTOMER MUST AUTHORIZE EVERY TRANSACTION PRIOR

TO ITS EXECUTION UNLESS CUSTOMER HAS DELEGATED DISCRETION TO ANOTHER PARTY BY SIGNING IPT MARKETS'S LIMITED TRADING AUTHORIZATION, AND ANY DISPUTED TRANSACTIONS MUST BE BROUGHT TO THE

ATTENTION OF THE IPT MARKETS'S COMPLIANCE OFFICER PURSUANT TO THE NOTICE REQUIREMENTS OF THIS CUSTOMER AGREEMENT.

CUSTOMER AGREES TO INDEMNIFY AND HOLD IPT MARKETS HARMLESS FROM ALL DAMAGES OR LIABILITY RESULTING FROM CUSTOMER'S FAILURE TO IMMEDIATELY NOTIFY IPT MARKETS'S COMPLIANCE OFFICER OF ANY OF THE OCCURRENCES REFERRED TO HEREIN. ALL NOTICES REQUIRED UNDER THIS SECTION SHALL BE SENT TO IPT MARKETS AT ITS ADDRESS APPEARING ON CONFIRMATIONS AND ACCOUNT

STATEMENTS.

## INTELLECTUAL PROPERTY & CONFIDENTIALITY

ALL CONTENT, TRADEMARKS, TRADING PLATFORM, SERVICES MARKS, TRADE NAMES, LOGOS AND ICONS ARE THE PROPERTY OF IPT MARKETS AND/OR ITS AFFILIATES OR AGENTS AND ARE PROTECTED BY COPYRIGHT LAWS AND INTERNATIONAL TREATIES AND PROVISIONS. CUSTOMER AGREES NOT TO DELETE ANY COPYRIGHT NOTICES OR OTHER INDICATIONS OF PROTECTED INTELLECTUAL PROPERTY RIGHTS FROM MATERIALS THAT CUSTOMER PRINT OR DOWNLOAD FROM THE WEBSITE ([WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM)). CUSTOMER WILL NOT OBTAIN ANY INTELLECTUAL PROPERTY RIGHTS UNDER OR ANY RIGHT OR LICENSE TO USE SUCH MATERIALS OR THE WEBSITE ([WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM)) OR THE TRADING PLATFORM (MT4 / WEBTRADER), OTHER THAN AS SET OUT IN THIS AGREEMENT.

CUSTOMER USE OF THE TRADEMARKS, OR ANY OTHER CONTENT OF THE WEBSITE WITHOUT THE WRITTEN PERMISSION OF IPT MARKETS OR SUCH THIRD PARTY THAT MAY OWN THE TRADEMARKS AS WELL AS COPYING, MODIFYING, DE-COMPILE, REVERSE ENGINEER OR CONVERT THE TRADING PLATFORM OR THE MANNER IN WHICH IT OPERATES, IS STRICTLY PROHIBITED.

## PRIVACY POLICY

IPT MARKETS IS COMMITTED TO PROTECTING THE CONFIDENTIALITY OF ANY CUSTOMER'S INFORMATION, WHICH IT MAY ACQUIRE DURING THE COURSE OF PROVIDING ITS SERVICES. IT IS THE IPT MARKETS'S POLICY NOT TO DISCLOSE CUSTOMER'S INFORMATION TO NON- AFFILIATED THIRD PARTIES EXCEPT ITS EMPLOYEES, AGENTS, PARTNERS AND ASSOCIATES TO THE EXTENT REQUIRED FOR THE CONDUCT OF BUSINESS, INCLUDING BUT NOT LIMITED TO, ITS BANKING AND CREDIT RELATIONSHIP.

IPT MARKETS MAY ONLY DISCLOSE INFORMATION ON THE CUSTOMER OR THE CUSTOMER'S TRANSACTION WITH THE CONSENT OF THE CUSTOMER OR WHEN REQUIRED BY LAW BY LEGALLY VALID REQUEST RESPONSE TO COURT ORDERS.

## JOINT & TRUST ACCOUNTS

CUSTOMER AGREES TO INDEMNIFY AND HOLD IPT MARKETS, ITS AFFILIATES, EMPLOYEES, AGENT, SUCCESSORS AND ASSIGNS, HARMLESS FROM AND AGAINST ANY AND ALL LIABILITIES, LOSSES, DAMAGES, COSTS AND EXPENSES, INCLUDING ATTORNEYS' FEES, INCURRED BY IPT MARKETS. ARISING OUT OF CUSTOMER'S FAILURE TO FULLY AND TIMELY PERFORMS CUSTOMER'S AGREEMENTS HEREIN OR SHOULD ANY OF THE REPRESENTATION AND WARRANTIES FAIL TO BE TRUE AND CORRECT.

CUSTOMER ALSO AGREES TO PAY PROMPTLY TO IPT MARKETS ALL DAMAGES, COSTS, AND EXPENSES, INCLUDING ATTORNEYS' FEES, INCURRED BY IPT MARKETS IN THE ENFORCEMENT OF ANY OF THE PROVISION OF THIS AGREEMENT AND ANY OTHER AGREEMENT BETWEEN IPT MARKETS AND CUSTOMER.

## AMENDMENTS

IPT MARKETS MAY AMEND OR REVISE THIS AGREEMENT AT ANY TIME BY POSTING THE AMENDED TERMS ON THE WEBSITE ([WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM)) AND THE CUSTOMER AGREES TO BE BOUND BY FUTURE REVISIONS.

THE COMPANY WILL ADVISE CURRENT REGISTERED USERS BY E-MAIL OF MATERIAL CHANGES TO THE TERMS AND CONDITIONS OF THIS WEBSITE ([WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM)) FROM TIME TO TIME. WHENEVER SUCH CHANGES TO THE TERMS AND CONDITIONS OF THIS WEBSITE ARE MADE, THE COMPANY WILL POST A NOTE ON THE WEBSITE ([WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM)) OR BY SENDING AN E-MAIL MESSAGE TO THE CUSTOMER.

ALL AMENDED TERMS SHALL BE AUTOMATICALLY EFFECTIVE 10 DAYS AFTER THEIR INITIAL POSTING ON THE WEBSITE ([WWW.IPTMARKETS.COM](http://WWW.IPTMARKETS.COM)), OR UPON SENDING A NOTIFICATION TO THE CUSTOMER BY E-MAIL, OR AT THE FIRST TIME THAT CUSTOMER USE IPT MARKETS SERVICES AFTER SUCH AMENDMENTS WERE MADE, WHICHEVER IS SOONER.

## TERMINATION

THIS AGREEMENT SHALL CONTINUE IN EFFECT UNTIL TERMINATION BY CUSTOMER OR BY IPT MARKETS. CUSTOMERS MAY TERMINATE THIS AGREEMENT AND ACCOUNT AND REGISTRATION (INCLUDING YOUR USERNAME AND PASSWORD) AT ANY TIME BY SENDING AN EMAIL TO [SUPPORT@IPTMARKETS.COM](mailto:SUPPORT@IPTMARKETS.COM). SUCH TERMINATION TO TAKE EFFECT UPON THE COMPANY TERMINATING THE ACCOUNT AND REGISTRATION (INCLUDING USERNAME AND PASSWORD), WHICH SHALL OCCUR WITHIN 7 CALENDAR DAYS AFTER RECEIPT OF CUSTOMER E-MAIL ON OUR SERVERS, PROVIDED THAT THE CUSTOMER SHALL REMAIN RESPONSIBLE FOR ANY ACTIVITY ON THE CUSTOMER ACCOUNT BETWEEN SENDING US AN E-MAIL AND THE TERMINATION OF THE ACCOUNT BY IPT MARKETS. CUSTOMER HAS NO OPEN POSITIONS AND NO LIABILITIES HELD BY OR OWED TO IPT MARKETS AND CUSTOMER HAS PROVIDED A WRITTEN NOTIFICATION TO IPT MARKETS VIA E-MAIL ([SUPPORT@IPTMARKETS.COM](mailto:SUPPORT@IPTMARKETS.COM)), MAIL OR ANY OTHER DELIVERY SERVICES TO IPT MARKETS AND IPT MARKETS HAS ACCEPTED THE NOTICE AS PROVIDED IN THIS AGREEMENT.

IPT MARKETS RESERVES THE RIGHT TO TERMINATE THIS AGREEMENT AND THE CUSTOMER ACCOUNT AND REGISTRATION (INCLUDING YOUR USERNAME AND PASSWORD) IMMEDIATELY WITHOUT NOTICE IF THIS AGREEMENT IS TERMINATED FOR ANY REASON DUE TO SUSPECTED MISCONDUCT BY THE USER, IPT MARKETS RESERVES THE RIGHT TO WITHHOLD ANY FUNDS IN THE ACCOUNT UNTIL THE MATTER IS RESOLVED. ANY DECISION MADE BY IPT MARKETS REGARDING THE MATTER WILL BE FINAL.

IPT MARKETS RESERVES THE RIGHT TO DISCONTINUE PROVIDING THE SERVICES IF THERE'S A REASON TO BELIEVE THAT CUSTOMER HAS BREACHED ANY OF THE TERMS OF THIS AGREEMENT; IF CUSTOMER USE OF THE SERVICES HAS BEEN IN ANY WAY IMPROPER OR BREACHES THE SPIRIT OF THIS AGREEMENT; OR FOR ANY OTHER REASON WE SEE FIT.

### ENTIRE AGREEMENT

NO PROVISION OF THIS AGREEMENT MAY BE WAIVED OR AMENDED UNLESS THE WAIVER OR AMENDMENT IS IN WRITING AND SIGNED BY BOTH CUSTOMER AND AN AUTHORIZED OFFICER OF IPT MARKETS.

NO WAIVER OR AMENDMENT OF THIS AGREEMENT MAY BE IMPLIED FROM ANY COURSE OF DEALING BETWEEN THE PARTIES OR FROM ANY FAILURE BY IPT MARKETS OR ITS AGENTS TO ASSERT ITS RIGHT UNDER THIS AGREEMENT ON ANY OCCASION OR SERIES OF OCCASIONS. NO ORAL AGREEMENTS OR INSTRUCTIONS TO THE CONTRARY SHALL BE RECOGNIZED OR ENFORCEABLE. THIS INSTRUMENT AND THE ATTACHMENTS HERETO EMBODY THE ENTIRE AGREEMENT OF THE PARTIES, SUPERSEDING ANY AND ALL PRIOR WRITTEN AND ORAL AGREEMENTS AND THERE ARE NO OTHER TERMS, CONDITIONS OR OBLIGATIONS OTHER THAN THOSE CONTAINED HEREIN.

### BINDING EFFECT

THIS AGREEMENT SHALL BE CONTINUOUS AND SHALL COVER, INDIVIDUALLY AND COLLECTIVELY, ALL ACCOUNTS OF CUSTOMER AT ANY TIME OPENED OR REOPENED WITH IPT MARKETS IRRESPECTIVE OF ANY CHANGE OR CHANGES AT ANY TIME IN THE PERSONNEL OF IPT MARKETS OR ITS SUCCESSORS, ASSIGNS, OR AFFILIATES. THIS AGREEMENT INCLUDING ALL AUTHORIZATIONS SHALL INURE TO THE BENEFIT OF IPT MARKETS AND ITS SUCCESSORS AND ASSIGNS, WHETHER BY MERGER, CONSOLIDATION OR OTHERWISE, AND SHALL BE BINDING UPON CUSTOMER AND /OR THE ESTATE, EXECUTOR, TRUSTEES, ADMINISTRATORS, LEGAL REPRESENTATIVE, SUCCESSORS, AND ASSIGN OF CUSTOMER. CUSTOMER AGREES THAT THE RIGHTS AND OBLIGATION OF CUSTOMER IN RESPECT THERETO SHALL BE GOVERNED BY THE TERMS OF THIS AGREEMENT.

### GOVERNING LAW, ARBITRATION & COURT JURISDICTION

THIS AGREEMENT SHALL BE GOVERNED BY THE LAWS OF THE VANUATU, WITHOUT REGARD TO CONFLICTS OF LAW PRINCIPLES THEREOF.

THIS IS THE CASE REGARDLESS OF WHETHER CUSTOMER RESIDES OR TRANSACTS BUSINESS WITH IPT MARKETS ANYWHERE ELSE IN THE WORLD.

### ENTRY INTO FORCE

THIS AGREEMENT SHALL NOT BE DEEMED TO BE ACCEPTED BY IPT MARKETS OR BECOME A BINDING CONTRACT BETWEEN CUSTOMER AND IPT MARKETS UNTIL THE SIGNED CUSTOMER ACCOUNT APPLICATION HAS BEEN RECEIVED AND APPROVED BY IPT MARKETS, A NOTICE WHEREOF SHALL BE GIVEN TO THE CUSTOMER.

### AGREEMENT ACCEPTANCE BY THE CUSTOMER

I AGREE WITH ALL THE REGULATIONS (ARTICLES, SECTIONS) OF THE IPT MARKETS PUBLIC DOCUMENTS THROUGHOUT THE ENTIRE PERIOD OF TIME THAT I USE IPT MARKETS SERVICES. I WILL IMMEDIATELY CEASE USING THE IPT MARKETS SERVICES IN CASE OF DISAGREEMENT. THE CLIENT EXPOSURE CAN BE MORE THAN 50 LOTS ON ONE INSTRUMENT ONLY IF THERE WILL BE A SIGNED CONTRACT BETWEEN THE COMPANY AND THE CLIENT.

### CARDHOLDERS' RESPONSIBILITIES REGARDING LAWS IN THEIR JURISDICTION

CUSTOMER AWARE THAT LAWS REGARDING FINANCIAL CONTRACTS MAY VARY THROUGHOUT THE WORLD, AND IT IS CUSTOMER ENTIRE RESPONSIBILITY TO ENSURE THAT THEY FULLY COMPLY WITH ANY LAW, REGULATION OR DIRECTIVE, RELEVANT TO CUSTOMER COUNTRY OF RESIDENCY TO THE USE OF THIS WEBSITE.

### ACCOUNTABILITY FOR EACH FINANCIAL TRANSACTION

CUSTOMER ACKNOWLEDGES, THAT BY USING IPT MARKETS SERVICE, CUSTOMER AGREES TO BE FULLY INDEPENDENT AND PERSONALLY LIABLE FOR EACH TRANSACTION AND/OR CREDIT CARD TRANSACTION MADE IN OUR SYSTEM THROUGH CUSTOMER ACCOUNT. AS SUCH, THE CUSTOMER MUST MAKE SURE THAT THE ONLY PERSON WITH ACCESS TO THE ACCOUNT AT ALL TIMES.

CUSTOMER MUST MAKE SURE THAT NO MINORS HAVE ACCESS TO THE ACCOUNT. IF THE CUSTOMER DOES NOT SETTLE A TRANSACTION PERFORMED THROUGH THE CUSTOMER'S ACCOUNT, THE CUSTOMER SHALL BE LIABLE TO THE COMPANY AND MUST INDEMNIFY THE COMPANY IN THE AMOUNT NECESSARY TO COVER THE ENTIRE COST, WHETHER INDIRECT OR DIRECT OF THE TRANSACTION. IN THE UNLIKELY EVENT THAT A CONTRACT IS ENTERED TO ACQUIRE OR SELL ASSET AT A PRICE THAT DOES NOT REFLECT THE MARKET PRICE (SUCH AS AN EVENT WHERE A TECHNICAL ERROR SUCH AS A BUG OR DEFECT HAS CAUSED A MALFUNCTION THAT HAS AFFECTED THE PRICE OF THE TRANSACTION), IPT MARKETS RESERVE OUR RIGHT TO TERMINATE AND CANCEL ANY SUCH TRANSACTION OR ORDERS.

IPT MARKETS WILL NOTIFY THE CUSTOMER OF OUR DECISION TO CANCEL THE TRANSACTION AND EXPLAIN THE COMPANY REASONS. ON THE OTHER HAND, CUSTOMER REQUIRED TO INFORM THE COMPANY OF ANY SUCH MALFUNCTION SHOULD THE CUSTOMER EXPERIENCE SUCH A MALFUNCTION WHILST TRADING ON IPT MARKETS'S SYSTEMS.

### DEPOSIT & WITHDRAWAL POLICY

IPT MARKETS CURRENTLY ACCEPTS DEPOSITS AS LOW AS \$200.

CUSTOMERS HAVE THE OPTION OF SELECTING A DEPOSIT METHOD FROM THE DEPOSIT PAGE USING THE MOST ADVANCED METHODS AVAILABLE.

EACH TRADING ACCOUNT HAS A CURRENCY DENOMINATION.

DURING REGISTRATION, CLIENTS MUST DECIDE IF THEY WOULD LIKE TO HAVE THEIR ACCOUNTS IN USD, EUR, OR GBP.

ONCE THE ACCOUNT HAS BEEN OPENED, THE CURRENCY DENOMINATION CANNOT BE CHANGED.

IPT MARKETS'S CUSTOMERS MAY REQUEST A WITHDRAWAL OF FUNDS AT ANY TIME, FOR ANY REASON. IF A CUSTOMER WOULD LIKE TO MAKE A WITHDRAWAL, ALL ONE MUST DO IS TO FILL OUT THE WITHDRAWAL REQUEST FORM.

IN ORDER TO ENSURE A SUCCESSFUL PROCESSING OF THE WITHDRAWAL REQUEST, CUSTOMERS MUST MAKE SURE THAT THE FORM IS COMPLETE AND SIGNED.

THE CLIENT WILL RECEIVE THE CONFIRMATION E-MAIL ONCE THE REQUEST HAS BEEN RECEIVED. WITHDRAWALS CAN ONLY BE PROCESSED IN THE SAME CURRENCY USED AT THE TIME OF THE CUSTOMER'S INITIAL DEPOSIT.

CUSTOMERS MUST HAVE SUFFICIENT FUNDS IN THEIR IPT MARKETS ACCOUNT IN ORDER FOR A WITHDRAWAL REQUEST TO BE SUCCESSFULLY PROCESSED.

THE FUNDS WILL BE WITHDRAWN FROM THE CUSTOMER'S IPT MARKETS ACCOUNT AND TRANSFERRED BACK TO THE SOURCE OF PAYMENT USED BY THE CUSTOMER TO MAKE THE INITIAL DEPOSIT. WHEN THE WITHDRAWAL AMOUNT EXCEEDS DEPOSITS AMOUNT MADE BY THE CLIENT, ANY AMOUNT BEYOND THE DEPOSITS AMOUNT WILL BE TRANSFERRED TO THE CLIENT'S PERSONAL BANK ACCOUNT VIA WIRE TRANSFER.

IPT MARKETS IS PROUD TO OFFER CLIENTS A FAST WITHDRAWAL PROCESS.

CLIENTS RECEIVE WITHDRAWN FUNDS WITHIN BUSINESS DAYS FROM THE TIME THE WITHDRAWAL REQUEST IS APPROVED.

THE MINIMUM AMOUNT TO WITHDRAW IS \$100.



## REFUND AND CANCELLATION POLICY

ARBITRAGE TRADING IS NOT ACCEPTED IN ANY TYPE OR FORM AND WILL BE CONSIDERED AS AN ILLEGAL TRANSACTION. THE COMPANY COVERS ITS TRADES AUTOMATICALLY, BASED ON A MATHEMATICAL CALCULATION OF EXPOSURE. THE COMPANY IS ENTITLED TO CANCEL ANY TRADE, MADE OUTSIDE OF THE AUTOMATIC CALCULATION FOR ANY REASON IT DECIDES, NO MATTER THE OR TYPE OF POSITION.

### REFUND EXAMPLE:

THE CLIENT IS ENTITLED TO A FULL REFUND ON HIS UNUSED FUNDS, IN CASE THE CLIENT LOST HIS FUNDS, THERE ARE NO REFUNDS FOR THESE FUNDS AND THE COMPANY WILL NOT BE HELD RESPONSIBLE. IN ORDER TO RECEIVE

THE REFUND, THE CLIENT NEEDS TO PRESENT WITH FULL COMPLIANCE - KYC DOCUMENTS. AFTER APPROVING THESE DOCUMENTS, THE COMPANY WILL PROCESS THE REQUEST AND THE COMPANY WILL REFUND THE FUNDS TO THE SAME DEPOSIT METHOD GIVEN BY THE CLIENT AT FIRST WITHIN 7 DAYS EXCLUDING TRANSFER FEES.

## DEPOSITS AND WITHDRAWALS

IPT MARKETS RESERVES THE RIGHT TO IMPOSE DEPOSIT LIMITS AND DEPOSIT FEES IN ITS SYSTEM. WHEN A WITHDRAWAL IS PERFORMED, IPT MARKETS RESERVES THE RIGHTS TO REFUND TRADERS VIA ONE OF THE PAYMENT METHODS THEY USED WHEN INITIALLY FUNDED THEIR TRADING ACCOUNT. IPT MARKETS RESERVES THE RIGHT TO IMPOSE WITHDRAWAL LIMITS AND WITHDRAWAL FEES IN ITS SYSTEM.

### WITHDRAWALS ARE PAID

THROUGH THE ORIGINAL PAYMENT METHOD THAT THE CLIENT USED TO DEPOSIT THE MONEY, SUBJECT TO OUR SERVICE PROVIDERS' RULES AND REGULATIONS. IF THE COMPANY IS UNABLE TO SEND THE FUNDS OR ANY PARTIAL AMOUNT THEREOF BACK TO THE ORIGINAL PAYMENT METHOD, THE COMPANY RESERVES THE RIGHT TO REQUEST THE CLIENT FOR AN ALTERNATIVE PAYMENT METHOD TO WHERE THE CLIENT WOULD LIKE THE WITHDRAWAL TO BE SENT TO. IPT MARKETS SHALL NOT BE HELD RESPONSIBLE FOR ANY FEES CHARGED BY THE RECEIVER AS IT IS STATED HEREIN.

## CANCELLATION

THE CLIENT IS SOLELY RESPONSIBLE FOR ALL TRANSACTIONS IN THE IPT MARKETS ACCOUNT, INCLUDING ANY TRANSACTIONS FOR DEPOSIT OR WITHDRAWAL OF FUNDS BY CREDIT CARD, AND IS FURTHER RESPONSIBLE FOR THE SAFEGUARDING OF THE PASSWORD TO HIS

ACCOUNT. THE CLIENT IS SOLELY LIABLE FOR ANY DAMAGES INCURRED AS A RESULT OF AN ACTION OR OMISSION ON THE PART OF THE CLIENT WHICH LEADS TO IMPROPER AND INCORRECT ACTIVITY IN THE CLIENT'S ACCOUNT. CANCELLATION/WITHDRAWAL /REFUND OF ORDERS BY THE CLIENT - IF THE CLIENT REQUESTS CANCELLATION OF ANY ORDER, THE COMPANY CAN ONLY CANCEL SUCH CLIENT ORDER IF THE COMPANY HAS NOT ACTED UPON SUCH ORDER. THE COMPANY MAY LEVY A CHARGE ON TRANSFERS OF FUNDS TO BE CREDITED TO A TRADING ACCOUNT MADE BY DEBIT CARD OR CREDIT CARD. THE COMPANY WILL CHARGE THE CARD WITHOUT ANY DELAY. THE COMPANY WILL NOTIFY THE CLIENT OF THE AMOUNT OF SUCH CHARGE BEFORE ACCEPTING INSTRUCTIONS TO DRAW PAYMENT.

BONUS POLICY: IN ORDER FOR THE CLIENT TO BE ABLE TO WITHDRAWAL HIS PROFIT IN THE CASE OF RECEIVING A BONUS, HE WILL NEED TO ANSWER A CERTAIN NUMBER OF LOTS, THE CLIENT WILL NOT BE ABLE TO WITHDRAWAL HIS PROFIT UNTIL CERTAIN AMOUNT OF LOTS ARE DONE, ONLY IN CASE THE PROFITS ARE TIED WITH THE BONUS. I HEREBY ACCEPT ALL THE CONDITIONS STATED IN THE PRESENT AGREEMENT.

## AML POLICY (ANTI-MONEY LAUNDERING POLICIES)

IPT MARKETS WILL NOT TOLERATE MONEY LAUNDERING AND SUPPORTS THE FIGHT AGAINST MONEY LAUNDERERS. IPT MARKETS FOLLOWS THE GUIDELINES SET BY THE UK'S JOINT MONEY LAUNDERING STEERING GROUP. THE UK IS A FULL MEMBER OF THE FINANCIAL ACTION TASK FORCE (FATF), THE INTERGOVERNMENTAL BODY WHOSE PURPOSE IS TO COMBAT MONEY LAUNDERING AND TERRORIST FINANCING. IPT MARKETS FOLLOWS THE GUIDELINES SET BY THE UK'S JOINT MONEY LAUNDERING STEERING GROUP. THE UK IS A FULL MEMBER OF THE FINANCIAL ACTION TASK FORCE (FATF), THE INTERGOVERNMENTAL BODY WHOSE PURPOSE IS TO COMBAT MONEY LAUNDERING AND TERRORIST FINANCING. BLACK PARROT LIMITED FOLLOWS THE GUIDELINES SET BY THE UK'S JOINT MONEY LAUNDERING STEERING GROUP. THE UK IS A FULL MEMBER OF THE FINANCIAL ACTION TASK FORCE (FATF), THE INTERGOVERNMENTAL BODY WHOSE PURPOSE IS TO COMBAT MONEY LAUNDERING AND TERRORIST FINANCING. IPT MARKETS NOW HAS POLICIES IN PLACE TO DETER PEOPLE FROM LAUNDERING MONEY. THESE POLICIES INCLUDE: ENSURING CLIENTS HAVE VALID PROOF OF IDENTIFICATION MAINTAINING RECORDS OF IDENTIFICATION INFORMATION DETERMINING THAT CLIENTS ARE NOT KNOWN OR SUSPECTED TERRORISTS BY CHECKING THEIR NAMES AGAINST LISTS OF KNOWN OR SUSPECTED TERRORISTS INFORMING CLIENTS THAT THE INFORMATION THEY PROVIDE MAY BE USED TO VERIFY THEIR IDENTITY CLOSELY FOLLOWING CLIENTS' MONEY TRANSACTIONS NOTACCEPTING CASH, MONEY ORDERS, THIRD-PARTY TRANSACTIONS, EXCHANGE HOUSES TRANSFERS OR WESTERN UNION TRANSFERS.

Please consider the environment before printing this Agreement

### DISCLAIMER

WARNING OF HIGH RISK: TRADING AT ALL LEVELS AND IN ALL ITS FORMS REPRESENTS AN ACTIVITY OF ELEVATED RISK. AS IT IS PERFECTLY POSSIBLE TO SUFFER HEAVY LOSSES WHEN TRADING WITH ANY ONLINE BROKER, TRADING IS NOT AN ACTIVITY THAT IS SUITABLE FOR EVERYONE. TRADERS MUST BE AWARE OF THE FACT THAT RETURNS ARE NOT GUARANTEED AND THAT THEY MAY LOSE SOME OR ALL OF THE MONEY THEY INVEST. AS SUCH, IT IS OF THE UTMOST IMPORTANCE TO ONLY EVERY TRADE WITH DISPOSABLE FUNDS YOU CAN AFFORD TO LOSE 100%. BEFORE GETTING STARTED, TRADERS MUST ACTIVELY CONSIDER THEIR GOALS, EXPECTATIONS, ATTITUDE TO RISK AND PERSONAL FINANCIAL CIRCUMSTANCES. YOU NEED TO KNOW THE RISKS INVOLVED WHEN TRADING AND UNDERSTAND EXACTLY HOW TO PROCEED, IN ACCORDANCE WITH YOUR TRADING STYLE AND SITUATION. IF YOU REQUIRE ADVICE OR ASSISTANCE, IT SHOULD BE SOURCED EXCLUSIVELY FROM A REGISTERED INDEPENDENT FINANCIAL ADVISOR.