

Agreement on the Provision of Services in the International Financial Market

This document, prepared by the International Trading Company "STP (Straight Through Processing)" 3236 LLC 2023, sets out the rules of interaction between the Company and clients (hereinafter referred to as the "Client") wishing to conduct trading operations in international financial markets through specialized software provided by the Company.

1. Grounds for entering into the Agreement

1.1. By joining this Agreement, the Client agrees to perform trading and non-trading operations in strict accordance with the terms and conditions set forth herein. Joining is carried out by registering (creating) a Personal Account on the official website of the Company.

1.2. Access to the Personal Account is carried out using a password, which the Client sets independently during registration. All operations performed using this password are recognized as performed personally by the Client.

1.3. This Agreement is not a public offer. The Company reserves the full right, at its sole discretion, to refuse to enter into the Agreement to any person without giving reasons for such refusal.

1.4. In addition to this Agreement, the relationship between the parties is governed by the following documents posted on the Company's website: Regulations for Trading Operations, Regulations for Non-Trading Operations, Glossary of Terms and Definitions, Risk Warning.

2. Rights and Obligations of the Parties

2.1. Obligations of the Client:

2.1.1. Strict compliance with the requirements of the Regulations during operations;

2.1.2. Depositing funds into the Company's account in order to guarantee the fulfillment of contractual obligations;

2.1.3. Maintaining the confidentiality of the information received;

2.1.4. Providing accurate and up-to-date information about yourself when registering on the Company's website, as well as prompt notification of any changes in data through the Personal Account or in any other way provided by the Company;

2.1.5. Regular review of notifications and correspondence posted by the Company on its website or sent to the Client's e-mail.

2.2. Rights of the Client:

2.2.1. Carrying out various operations within the terms established by the Regulations;

2.2.2. Initiating the withdrawal of funds from the account within the available balance in compliance with the Regulations;

2.2.3. At any time, refuse to continue the Agreement unilaterally without recourse to the court in accordance with the terms specified in this Agreement;

2.2.4. Independently change the password for access to the Personal Account or restore it according to the established procedure.

2.3. Obligations of the Company:

2.3.1. Provide the Client with the services necessary to carry out transactions in accordance with the Regulations;

2.3.2. Maintain the confidentiality of information received in the process of execution of the Agreement.

2.4. Rights of the Company:

2.4.1. To unilaterally terminate the Agreement without trial if the Client violates the terms of the Regulations or if there is a suspicion of abuse of the provided software and funds;

2.4.2. Refuse to perform certain transactions if they contradict the Regulations;

2.4.3. At any time after registration, request from the Client documents confirming identity (for individuals) or registration documents (for legal entities);

2.4.4. Suspend transactions if inaccurate customer data or refusal to provide the necessary documents are revealed;

2.4.5. Refuse to conclude the Agreement, open an account or create a Personal Account without specifying the reasons;

2.4.6. Change the list of available Trading Terminals and the terms of their use at its own discretion;

2.4.7. Record and save conversations with the Client in order to resolve possible disputes, as well as transfer such recordings to banks or other parties involved in the dispute.

3. Term and Termination

3.1. The Agreement comes into force from the moment of acceptance of the conditions described in this document and is valid indefinitely.

3.2. The Agreement is valid until its official termination. The client can initiate termination no earlier than six months after the first payment has been made. The Client shall notify the Company in writing (including by e-mail) of the intention to terminate the Agreement three days before the expected date. Termination is possible if there are no open positions in the Forex and CFD markets, as well as the Client's obligations to the Company. The relevant

notice comes into force upon receipt by the Company. The Company has the right to terminate the Agreement by sending a similar written notice to the Client. Termination does not release the parties from the fulfillment of obligations under previously concluded transactions, or from the obligations of the Client in the event of a shortage of funds on his account.

3.3. The Agreement is considered fully executed and terminated after the parties have fulfilled all obligations arising in connection with previously performed transactions.

4. Liability of the parties

4.1. The rights and obligations of the Parties are governed by this Agreement and its annexes.

4.2. The Company shall be liable only for direct damage caused by deliberate failure to fulfill its obligations under the Agreement, excluding lost profits.

4.3. The Client is responsible for damage caused by his own negligence, late or incomplete provision of documents, indication of false data, as well as misuse of the Company's services. The Company has the right to compensate for the damage incurred at the expense of the Client.

4.4. The Company is not responsible for the differences between the data in the Trading Terminal and on the Company's Server and has the right to independently correct such data.

4.5. The Company is not responsible for losses caused by hacker attacks or failures in the operation of networks and communication channels that were not caused by its actions.

4.6. The Company is not responsible for technical failures and malfunctions of the Trading Terminal, if its actions did not cause them, as well as for losses incurred by the Client due to such failures.

4.7. The Client is solely responsible for the trading decisions made by him, even if they were based on analytical assessments, recommendations or signals. The Client is aware of the risks of trading.

4.8. The Company is not responsible for losses associated with the loss, theft or disclosure of the Client's password to third parties.

4.9. The Company is exempt from liability for non-fulfillment or partial fulfillment of obligations in the event of force majeure.

4.10. The Company is not responsible for the Client's indirect losses, including loss of profit or income, even in cases where the Company has been notified in advance of the possible risk of their occurrence.

4.11. The Client accepts the quotes provided by the Company as the only valid ones and agrees not to make claims based on data from third-party sources.

4.12. The Company is not responsible for the damage incurred by the Client due to undelivered notifications caused by the work of spam filters. The client must independently check his e-mail and monitor the operation of spam filters.

4.13. The Client is solely responsible for the payment of taxes and fees arising from his trading activity in accordance with the legislation of his country, and guarantees the Company the absence of claims on this issue.

5. Procedure for filing claims and resolving disputes

5.1. Any disagreements between the Company and the Client arising out of or in connection with this Agreement shall first be resolved through negotiations. If no agreement is reached, the dispute is referred to STP (Straight Through Processing) for consideration or resolved by the judicial authorities. In order to comply with the claim procedure, it is necessary that:

- The complaint met the requirements of this section;
- The complaint was sent to the address specified in the Company's registration data;
- The Company has received confirmation of receipt of the claim;
- The 20-day period set by the Company to respond to the claim from the date of its receipt has expired.

5.2. To file a claim, the following conditions must be met:

- The complaint is submitted in writing;
- The claim contains all the information necessary for its consideration: the amount and justification of the claims, evidence and related documents;
- The complaint must be sent to the Company no later than three business days after the occurrence of the situation that served as the basis for the complaint. Failure to comply with the specified deadline serves as a basis for refusal to consider the claim;
- A complaint is submitted to the Company's e-mail or other means of communication that provides confirmation of receipt of the notification.

5.3. Requests for Non-Trading Operations are accepted for consideration only if they are sent to the Company's official e-mail and the prescribed form is filled out correctly.

5.4. The terms of consideration of claims and appeals are:

- Non-trading requests are processed within three business days;

- Other requests and requests are analyzed within seven working days. If the necessary documents are not available, the Company has the right to request them from the Client.

5.5. In case of disputes, the Company has the right to temporarily suspend operations on the Client's accounts until the disagreements are resolved.

5.6. The Company reserves the right not to consider a claim that contains insults, unfounded criticism or profanity.

6. Miscellaneous

6.1. The legal relationship between the Parties and the disputes arising between them related to the execution of this Agreement are governed by the legislation of the country in which the Company is registered.

6.2. The Company may, at its discretion, supplement or change the text of this Agreement and its annexes. The changes come into force within the time limits specified by the Company.

6.3. Changes due to amendments to regulatory legal acts or legislation that affect the terms of this Agreement shall come into force simultaneously with the entry into force of the relevant changes in legislation.

6.4. The changes applied by the Company apply to all Clients, including those who entered into the Agreement before the date of entry into these changes.

6.5. The Client must regularly (at least once a week) check the Company's website for the publication of changes and additions to the Agreement.

6.6. The Company has the right to send information notifications to the Client to the contact details provided by him.

6.7. By providing personal data, the Client agrees to their processing by the Company and its partners in accordance with the terms of this Agreement, including for the purpose of advertising and other similar events.

6.8. The Client has the right to use the information received from the Company or third parties solely for the purposes specified in this Agreement, without having the right to distribute or change it.

6.9. The Company is not a banking institution, does not attract deposits and does not conduct banking activities. The Client's funds are used exclusively for the execution of trading operations.

6.10. The Agreement can be concluded with any legally capable individuals or legal entities, except for residents of the country of registration of the Company or countries where such services are limited by law.

6.11. The Company has the right to transfer its rights and obligations under this Agreement to third parties, provided that they comply with this Agreement.

6.12. The text of this Agreement and its annexes may be presented in several languages. In case of disagreement, the English text shall prevail.

Appendix No1: Terms and Concepts (paraphrased)

1. Current price is the current quote offered by the Company for trading transactions at a certain point in time.
2. Base currency is the first currency in a currency pair in the FOREX market, purchased or sold in exchange for the second currency (quote currency). It is used to determine the rate of a currency pair.
3. The underlying asset is the main financial instrument or resource that underlies transactions. Such assets include currencies, stocks, raw materials, stock indices and derivative financial instruments.
4. Balance is the current state of the Client's account, reflecting the result of all completed transactions, accrued bonuses, non-trading operations and the total available balance on the account, excluding the result of open positions.
5. Quote Currency – The second currency in a currency pair used to express the value of one unit of the base currency.
6. A currency pair is a pair of currencies involved in transactions on the FOREX market, where one currency is bought or sold at the expense of another. A currency pair reflects the value ratio of one currency to another.
7. Client's External Account – the Client's bank or electronic payment account, which is used to conduct financial transactions outside the Company's trading platform.
8. A gap is a sharp jump in the price of an asset, in which there are no intermediate quotes, usually arising as a result of significant news events in the market.
9. Dealer is an employee of the Company who has the authority to provide quotes, control the correctness of the execution of trading operations, as well as to consider requests and advise clients on trading operations.
10. A long position is a situation in which a client buys an asset, expecting that its price will increase in order to then sell it at a higher price and make a profit due to the price difference.
11. Available funds are funds held in the client's bonus account for trading or transfer to the main trading account. They include various bonuses and incentives provided by the Company.
12. A closed position is the result of an operation to complete a previously opened transaction, which fixes the final financial result of this transaction.
13. Margin is the amount held in the client's account to maintain open positions. Its size depends on the trading conditions of a particular financial instrument.
14. An instrument is an object of trade that includes a variety of assets, such as currencies, stocks, indices, commodities and other financial instruments.

15. A CFD instrument is a contract for difference that allows the client to profit from changes in the value of an underlying asset without physically purchasing it. Profit can be formed both when the price of an asset rises and falls.
16. Spot instruments are a group of currency pairs and metals that are traded on spot market terms. The current list of instruments available for trading is posted on the official website of the company and on its server. In case of discrepancies, information from the company's server is considered priority.
17. Client is any individual or legal entity who has entered into a contractual relationship with the company to carry out trading operations in accordance with the concluded agreement.
18. A counter currency is the second currency in a currency pair that shows the value at which the base currency is valued.
19. A short position is a transaction to sell an asset in the expectation of a fall in its value in the future.
20. Quote is the offered price at which it is possible to perform a trading operation with the selected instrument.
21. Leverage is the ratio between the volume of a transaction and the required collateral (initial margin), which allows the client to significantly expand trading volumes.
22. A Limit order (Limit, Take Profit) is a client's instruction to automatically execute a transaction at a price that is more favorable than the current market price, that is, buying at a lower price or selling at a higher price.
23. The Personal Area is a digital platform located on the company's website and designed to manage client accounts, protected by appropriate security tools.
24. A lot is a standard unit of measurement for the volume of a trading transaction in a financial instrument, the size of which may vary depending on the instruments and trading platforms used.
25. Initial margin is the minimum amount of funds that a client must have in his account to open a trading position. The amount of margin depends on the specific financial instrument.
26. Unrealized financial result is the current result of open positions, which may reflect either floating profit or floating loss.
27. A non-trading operation is any operation on the client's account that is not directly related to trading activity (for example, replenishment or withdrawal of funds).
28. Trade volume is the amount of a financial instrument involved in a trade, expressed in lots, units or a monetary amount.
29. Operations are a set of all trading and non-trading actions of the client.
30. A business day is a working period of time in which a company conducts operations. The duration of the operating day may change during the seasonal transition to summer or winter time.
31. Order is a preliminary order of the client to open or close a transaction when certain conditions specified in the trading platform are met.

32. An open position is an active transaction that has not yet been closed by a counter transaction and requires the client to maintain an appropriate margin level.
33. Position rollover (SWAP) is the transfer of open positions to the next trading day, accompanied by the accrual or write-off of swap points according to the terms of the transaction.
34. A payment agent is a third-party organization that the company works with to process clients' financial transactions, both deposits and withdrawals.
35. A Round Trip is a combination of two interrelated operations (opening and closing) of the same volume of one position, that is, buying followed by selling or selling followed by buying.
36. The quote flow is continuously incoming information about the prices of financial instruments, which the client sees in the trading terminal.
37. Pip is the minimum change in the price of an instrument, usually equal to 0.0001 for most currency pairs or 0.01 for pairs with the Japanese yen.
38. A working day is every day, except for weekends and holidays officially established by the company. The company's working hours may change when switching to daylight saving time or winter time.
39. The realized financial result is the final result of closed positions, which the client receives after the completion of the transaction, it can be both profitable and unprofitable.
40. Quoting mode is the process of providing current prices when the client performs trading operations, depending on the selected instrument and trading platform.
41. The official Internet resource of the company is a website available at <https://stprofit.com>. It contains all the necessary information and documents of the company.
42. Free cash balance is the balance of funds on the client account, available for further trading or withdrawal, calculated according to the company's rules.
43. The company's server is a key technical element of the infrastructure, through which all clients' trading orders and up-to-date information about quotes pass.
44. Debit of funds is an operation to withdraw funds from the client's account to a bank account or electronic wallet according to the request made by the client.
45. Method of debiting is a specific method of withdrawal of money chosen by the client, available in the personal account.
46. Spread is the difference between the buy and sell price of a trading instrument, measured in points. The size of the spread may vary depending on the market situation.
47. Equity is the full current value of assets on the client's account, including the balance and floating financial result for open positions.
48. Status is an indicator of the client's trading activity and the amount of funds on his account, expressed in points.
49. Stop Loss is a type of order designed to limit potential losses, in which a trade is closed when a specified price level is lower than the current price level for a long position or higher than the current price level for a short position.

50. Stop-Out is the automatic closure of open positions at current market prices when a certain acceptable level of losses is reached, depending on the platform used and specified in the company's documents.
51. Company account — a bank account or an account in an electronic payment system, including accounts of payment agents, through which client transactions are carried out.
52. Tick is the minimum permissible change in the value of a financial instrument, its exact value is indicated on the company's website and on the server. In case of discrepancy, the information located on the company's server takes precedence.
53. Ticket (ID) is an individual number assigned to each completed trading operation or pending order placed by the client in the trading system.
54. Fixed Price Execution Type (on request) is a method of order execution when the client is first provided with a quote of an instrument, after which he confirms the transaction. If the price has changed by the time of confirmation, the client can request a new quote.
55. The Instant Execution type is the execution of a trading operation at the current price with the ability to offer the client a new price if the market situation has changed during the processing of the order.
56. Market Execution execution type — trades are executed at the current market price without prior request for quotes from the client.
57. A trading operation is a transaction between a client and a company aimed at buying or selling a financial instrument without its actual delivery.
58. Trading Time is a period set by the company during which clients can carry out transactions and place orders in financial instruments. The specified time is published on the company's website and server.
59. Trading account (client account) is an account designed to record all the client's operations, including executed trading transactions, open positions and placed orders, in accordance with the terms of the agreement with the company.
60. A trading terminal is a software and hardware complex that allows the client to interact with the company via the Internet to perform trading operations, i.e. execute or cancel orders, as well as monitor financial information online. The terminal guarantees the security and confidentiality of data using encryption methods.
61. An authorized person is a person or entity that has the official authority to perform certain actions or make decisions on behalf of the client.
62. Margin level is a relative indicator of the financial stability of a trading account, calculated as a percentage of the client's own funds to the collateral that is held to maintain open positions.
63. Stop-Out Level is a predetermined minimum margin level, upon reaching which the Company automatically closes one or more of the client's positions to prevent an increase in losses.
64. Hedging (locking) is a strategy in which oppositely directed positions on the same financial instrument are held simultaneously to reduce risks.

- 65. The Ask price is the current quote at which the client can buy a financial instrument in terminals that use a spread (the difference between buying and selling).
- 66. Bid price is a quote at which the client can sell a financial instrument used when selling in trading systems operating with a spread.
- 67. Mid Price is the average price between Ask and Bid offered to the client for trading in systems that do not use spreads.
- 68. Expiration is the date of expiry of the circulation of a CFD instrument, usually associated with futures contracts, after which trading of the current contract ends and trading of the next contract begins. Expiration dates are determined by the company and published on its website and server. In case of data discrepancies, the main information is the information posted on the company's server.
- 69. Terms used in the contract and not disclosed in this section should be interpreted in accordance with generally accepted international practice and norms accepted in the field of financial trading and derivatives transactions.

APPENDIX No2: Control of non-trading operations

(Second Addendum to the Agreement on the Provision of Services in International Financial Markets)

1. Key principles

1.1. The purpose of this regulation is to prevent illegal trading, financial fraud and money laundering by ensuring the safety of clients and controlling non-trading operations on client accounts.

1.2. The Client undertakes the following obligations:

1.2.1. Strictly comply with the legislation, including international regulations, aimed at countering illegal activities, financial fraud and money laundering;

1.2.2. Not to use your account to support illegal economic activities and other prohibited activities;

1.2.3. Not to participate in financial fraud and other illegal activities that are contrary to international norms;

1.2.4. Not to conduct transactions that may adversely affect the fight against money laundering;

1.2.5. Ensure the legal origin, legality of possession and the right to dispose of funds transferred to the company's accounts.

1.3. The Company has the right to use the contact details specified by the client during registration or later changed in accordance with the rules for prompt communication with the client on issues of non-trading operations. The Client agrees to receive such notices from the Company at any time.

1.4. If there are doubts about non-trading operations, the Company may initiate an investigation and temporarily suspend the execution of these transactions until the circumstances are fully clarified.

1.5. During the audit, the company may require the client to provide evidence of the legality of the use of funds, including documents proving the client's identity, as well as bank cards.

1.6. In case of detection of suspicious transactions, the company has the right to:

1.6.1. Refuse to perform these operations;

1.6.2. Limit the withdrawal of funds from the client's account at its discretion;

1.6.3. Return funds back to the original accounts;

1.6.4. Close the client's account and terminate further service;

1.6.5. Charge an account maintenance fee in the absence of trading activity during the established period or before the account is closed, as well as in other cases of improper use of the account by the client;

1.6.6. Write off any costs and commissions incurred as a result of a suspicious transaction;

1.6.7. Close the client's open positions with the fixation of the financial result;

1.6.8. Block access to the trading platform until the circumstances of the identified situation are clarified.

1.7. Refusal to perform suspicious non-trading operations or termination of the contract with the client due to suspicion of his unfair actions does not lead to the company's legal liability for violation of the terms of the agreement.

1.8. The Company has the right to close the Client Account in the following cases:

1.8.1. If there is no activity and funds on the account for six months;

1.8.2. In the absence of activity on the account for more than three years, regardless of the availability of funds on it, if the company has taken all reasonable measures to contact the client or his successors, but to no avail. Such inaction is regarded as the client's refusal to perform the contract and rights to the account;

1.8.3. In other cases provided for by the regulations and the contract.

1.9. If the Client submits a withdrawal request without prior trading operations, the Company reserves the right to apply an additional commission for the execution of non-trading operations.

1.10. If the Company refuses to serve the client or prohibits the use of a certain trading terminal, it has the right to restrict the withdrawal of funds from his account at its discretion.

2. Identification and characteristics of suspicious transactions not related to trade

2.1. A Client's transaction may be classified as suspicious for the following reasons:

2.1.1. Detection of abuses related to the receipt of funds to the client's account or their debiting without conducting trading transactions;

2.1.2. The transaction is unusual and does not have a clear economic expediency or legal basis;

2.1.3. Signs have been identified that the transaction may be related to the possible legalization of illegal income or financing of terrorism;

2.1.4. The Client does not provide the required identification information within the period set by the Company or provides inaccurate data;

2.1.5. Forged or invalid documents are provided;

2.1.6. Absence of a permanent management body of a legal entity at the address of its official registration;

2.1.7. The Client does not disclose information about the ultimate beneficiaries at the request of the Company;

2.1.8. Failure by the client to comply with the Company's requests for information or documents, including data on his financial condition.

2.2. The listed signs and criteria of suspicious transactions are not exhaustive. The Company has the right, based on its own analysis, to qualify the transaction as suspicious, even if the above signs are not clearly manifested.

2.3. In case of detection of suspicious transactions, the Company independently decides on further actions in relation to the client and his transactions.

3. Receipt of funds to the client account

3.1. Funds are credited to the client's account by transfer to the accounts of the Company or its authorized payment agents.

3.2. Transfers made by the client must comply with all requirements and restrictions established by law.

3.3. The Client is solely responsible for checking the Company's payment details in his personal account before each transfer.

3.4. The Client is responsible for the accuracy of payments. Any changes in the deposit methods provided in the personal account oblige the client to follow the new instructions when transferring funds.

3.5. Funds can be transferred to the account both by the client himself and by persons who have his permission to conduct such an operation.

3.6. If the transfer of funds is made from a bank card that is not owned by the client, the Company has the right to request supporting documents, including the consent of the cardholder, an identity document and an image of the card. In the absence of documents or if there are doubts about their authenticity, the Company may return the funds.

To securely send a copy of the card, you must:

3.6.1. The front side of the card displays the basic data: the name of the bank, the expiration date of the card, the initials of the owner (if applicable), the first 6 and the last 4 digits of the card number;

3.6.2. On the reverse side of the CVV2/CVC2 card, the code must be hidden.

3.7. The Client accepts that the Company is not responsible for delays in making payments caused by technical problems.

3.8. The amount actually received by the Company is credited, while all transfer fees are paid by the client.

3.9. The Company accepts payments in the currency specified in the client's personal account.

3.10. Information about the current exchange rate and related costs is available in the personal account and is subject to change without prior notice.

3.11. Funds are credited to the client's account in the following cases, which do not imply reimbursement:

3.11.1. when the Company receives funds from the Client;

3.11.2. In case of return of funds to the Company after unsuccessful attempts to contact the client to resolve the issues that have arisen.

3.12. Deadline for receipt of payments:

3.12.1. In case of bank transfer or transfer through payment agents, funds are credited on the next business day after receipt, if the payment contains all the necessary identification information. The Company is not responsible for delays caused by incorrect data.

3.13. If the funds have not been credited to the account within five business days, the client can apply for clarification by attaching supporting documents.

3.14. The Company conducts verification at the request of the client, and the client assumes possible commission costs.

3.15. Based on the results of the audit, the Company informs the client of its conclusions. The client can contact his bank for further clarifications, while the Company is not responsible for the client's contacts with the bank.

4. Withdrawal of funds by the client

4.1. The Client may at any time request the withdrawal of part or all of the amount from his account by submitting a corresponding instruction to the Company, including a request for withdrawal of funds or an internal transfer within the Company's system, subject to a number of conditions:

4.1.1. Withdrawal requests are accepted within the available balance on the client's account and must exceed the amount of the commission set by the Company. Requests for an amount equal to or less than the commission are not processed and may be rejected by the Company.

4.1.2. All withdrawal requests must comply with applicable laws and regulatory requirements.

4.1.3. Requests must comply with the provisions of the current Regulations and the agreement with the client.

4.2. Withdrawals are made through a payment agent selected by the Company.

4.3. Funds are withdrawn in the currency of the client account. If the withdrawal currency is different from the account currency, the amount is converted at the Company's exchange rate.

4.4. Withdrawal conditions, including currency, fees and limits, are determined by the Company and may vary depending on the transfer method chosen.

4.5. The Client is fully responsible for all costs associated with the withdrawal procedure.

4.6. Funds are withdrawn after the Company receives and processes the relevant request of the client.

4.7. The withdrawal request is considered accepted if it was correctly filled out in the personal account and registered by the system.

4.8. Execution of the client's withdrawal request may take up to 7 business days.

4.9. The Client has the right to request a transfer to his personal bank account or bank card. Withdrawal requests to the details of third parties are not accepted.

4.10. The Client has the right to make transfers to his other accounts within the profile. Transfers to third-party accounts are prohibited.

4.11. Transfer of funds to the accounts from which the Client account was previously replenished is possible only through those payment systems that were used to receive funds. When choosing a withdrawal method, the Client is obliged to comply with the Company's requirements regarding security and verification procedures.

4.11.4. Transfers to bank cards previously used by the Client to replenish the account are carried out in accordance with the terms and conditions of the relevant payment systems.

4.12. The procedure for crediting funds to the Client's account is as follows:

4.12.1. Bank transfers are made on the next business day after the application has been processed, unless the Company specifies a different deadline in the application procedure.

4.12.2. Transfers to bank cards are credited on the day of application processing.

4.12.3. Transfers of funds to previously used bank cards are carried out in accordance with the established rules and procedures.

4.13. If the funds have not been credited within the established timeframe, the Client has the right to initiate an investigation procedure by providing the necessary documents confirming the fact of payment.

4.14. The Company provides the Client with supporting documents on the execution of transactions for the withdrawal of funds. The costs of investigating the transaction may be borne by the Client; The method of their compensation is determined individually.

4.15. If during the investigation it is recognized that the error was made by the Company, the Company undertakes to reimburse the Client's commission costs.

4.16. If the non-crediting of funds occurred due to the Client's error in the payment data, the commission costs for resolving this situation are borne by the Client.

4.17. The Client has the right to cancel a previously sent withdrawal order before it is processed by the Company, clearly indicating which order is subject to cancellation.

4.18. The Client may withdraw the funds specified in the withdrawal request before they are actually credited to his account. In this case, all costs and services already rendered are paid by the Client.

5. Control over changes to the Trading Platforms offered

5.1. The Company may change the list of Trading Platforms available for the Client's use under this Agreement by notifying the Client in advance.

5.2. If the changes lead to the inability to use the previous Trading Platform, the Client must withdraw or transfer funds from the Trading Account within the period specified in the notice. Withdrawals can be made as a transfer of funds to another account with a different Trading Platform, or in the form of a regular request for the receipt of funds.

5.3. If the Client does not fulfill this requirement within the specified period, the Company has the right to independently dispose of the funds as follows:

5.3.1. If the Client has several active accounts on other Trading Platforms, the Company itself chooses a specific account for the transfer of funds.

5.3.2. If there are no other accounts on the available Trading Platforms, the Company opens a new Trading Account in the interests of the Client and transfers funds to it.

5.4. The Company has the right to cancel and close any Trading Account opened for the Client, if, after notification of the opening of the account and crediting of funds to it, the Client does not show activity for three years, namely:

5.4.1. Does not carry out trading operations, which may indicate a decrease in interest in the Company's services.

5.4.2. Does not show interest in the funds on the account and does not take measures to use them.

5.4.3. The Company has made all possible attempts to contact the Client or his representative by available means, but to no avail.

The Client's inactivity shall be considered as a waiver of the Agreement and the rights to its funds under this Agreement.

APPENDIX No3. Trading Regulations (Third Addendum to the Global Financial Services Agreement)

1. General Provisions

1.1. These Regulations are part of the Agreement on the provision of services in the global financial market and establish the procedure and conditions for the client's trading operations.

2. Procedure for interaction between the Client and the Company

2.1. The main trading conditions between the Company and the Client are agreed upon through the exchange of special requests, offers and confirmations from the Client, as well as responses, confirmations and reports from the Company. These documents and information are transmitted, recorded and created using the Trading Platform.

2.2. Agreeing on the terms of trading operations is possible only during the working hours of the Company and is carried out as follows:

2.2.1. Through the exchange of electronic messages on the Trading Platform connected to the Internet;

2.2.2. By phone, in accordance with the terms specified in the Agreement and on the Company's website.

2.3. Agreeing on the terms by phone is possible only after successful identification of the Client, for which he is obliged to provide a login and password from his account.

2.4. A trading operation agreed upon by telephone is considered accepted if:

2.4.1. The Dealer, following the Customer, announced the terms of the transaction;

2.4.2. After the dealer repeats the conditions, the Customer has confirmed the agreement by saying "yes", "confirm", "agree", "deal" or other unambiguous confirmation.

2.5. The terms of a trading operation are considered to be agreed upon from the moment the terms are confirmed by the Client in a telephone conversation. The terms of the transaction are based on the data announced by the dealer. If the dealer has announced the terms of the transaction incorrectly, the Customer must immediately interrupt it and repeat the terms again.

2.6. The Company has the right to record telephone conversations with the Client, including the identification stage, using its own technical means. The Client also has the right to record conversations at his own discretion. Recordings of telephone conversations made by the Company can be used as reliable evidence for resolving disputes at the pre-trial stage and in the judicial process.

2.7. All agreements and verbal instructions reached in a telephone conversation shall be recorded by the Operator in the Trading Platform system.

2.8. The Client has the right to request information on the status of his account by phone, if the transaction was unsuccessful, or in case of errors in the operation of the Trading Platform.

2.9. The Company has the right to immediately terminate the telephone conversation if the Client allows:

2.9.1. Emotional expression of claims or criticism of the Company;

2.9.2. Insults or other inappropriate comments towards the Company or its employees;

2.9.3. Use of obscene language.

2.10. All instructions sent to the Company and confirmed by the Client's unique credentials are considered to be made personally by the Client.

2.11. If the Client does not receive confirmation of the execution of a trading operation or placing an order through the Trading Platform, he is obliged to independently verify the execution of the transaction or order by checking the reports in the Trading Platform or by contacting the Company by phone to clarify the details.

3. Procedure for Conducting Trading Operations with Financial Instruments

3.1. Clients have the opportunity to perform transactions with various instruments on the terms specified on the Company's website or agreed directly in individual agreements.

3.2. The Company has the right, at its discretion, to change the rules for trading operations before weekends, holidays or during periods of reduced market activity.

3.3. A trading operation is considered to be completed after the Client has confirmed the key terms of the transaction and the specified information has been registered in the Company's system log. Each open position is assigned a unique identifier.

3.4. In order to conduct a trade transaction, the following conditions must be agreed:

3.4.1. selection of the appropriate trading instrument;

3.4.2. Selection of the type of operation: purchase, sale or closure of an existing position;

3.4.3. Indication of the transaction volume in lots or other units of measurement within the minimum parameters available for this instrument and specified on the Company's website and server;

3.4.4. Indication of the cost of the operation, if such an option is provided by the trading platform used or the method of order execution.

3.5. In some market circumstances, such as high volatility or low activity, the Company has the right to provide only one type of quote.

3.6. The Company reserves the right to close the Client's open positions without his consent in the cases specified in these Regulations.

3.7. If the Client has open positions at the end of the trading day, the Company automatically transfers them to the next trading day. The terms and cost of the transfer are posted on the Company's website and in its trading system.

3.8. A commission for opening a position may be charged depending on the type of chosen trading instrument and the platform used. The amount of the commission, as well as the list of instruments for which the commission is applied, are presented on the Company's website and in its trading system.

3.9. Trading operations on an instrument are suspended if there is no current price for this instrument in the Company's system.

3.10. The Company has the right to make changes to the rules of trading operations, including the minimum and maximum volumes of transactions and open positions, methods of order execution, platform selection, Stop-Out level, maximum profit for each order, permissible holding period, requirements for collateral and commission, as well as trading time. The Company also has the right to restrict the client's access to a certain trading platform or refuse to provide service to the client. The list of available instruments may vary taking into account the legislation of the client's country of residence. The client's trading positions in a restricted instrument may be closed by the Company at the last available price or without financial consequences, and other measures may be applied within the framework of the law.

3.11. The Client agrees that his orders can be executed only partially or not at all due to insufficient liquidity for the selected instrument.

3.12. The Client agrees that if the ratio between the number of his requests and the actually executed transactions becomes excessively high, the Company has the right to reject his orders, orders or execute them on a residual basis.

3.13. The Client undertakes not to close trading positions with a loss exceeding 10% of his current balance. In the event of such closure of the position, the Client is obliged to compensate for this loss by replenishing the account or making a profit from subsequent operations.

3.14. The Company has the right to forcibly close the Client's open positions on the following grounds:

3.14.1. the onset of the level of forced closure of positions (Stop-Out) set by the Company;

3.14.2. there are grounds to believe that the Client is performing unfair transactions of a non-trading nature;

3.14.3. opening a position due to an error of the Company, including technical problems or incorrect quotes;

3.14.4. Creation of an excessive load on the Company's servers by the Client's actions;

3.14.5. the Company's inability to support the Client's open position due to changes in legislation, market situation, relations with third parties involved in the performance of obligations, or the actions of such parties;

3.14.6. the Company's decision to terminate the Client's service.

4. Clients can place, modify or activate trading orders to buy or sell instruments during the specified trading hours through the trading terminal or by phone. To place or modify orders, it is necessary to have an up-to-date quote of the instrument on the Company's server. Outside of trading hours, there are restrictions on working with orders, which depend on the selected terminal.

4.1. The order must contain the main conditions of the transaction in accordance with these Regulations: the name of the instrument, the volume, the type of operation and the required price (or the established price limit).

4.2. An order is placed at a minimum distance from the current market price presented on the Company's website and server. In the event of discrepancies, the Company's server data shall prevail. Under non-standard market conditions, the minimum distance to the order may be increased.

4.3. The Company may cancel orders placed by the Client without prior notice in the following cases:

4.4. insufficient funds on the Client's account to execute the order;

4.4.1. expiration of the established validity period of the order;

4.4.2. closing the position to which the placed order is related;

4.4.3. the expiration date of the CFD instrument;

4.4.4. increasing the volume of the position;

4.4.5. execution of an order with the occurrence of a price gap (gap), as a result of which the associated stop orders or Take Profit may be canceled;

4.4.6. placing an order due to an error of the Company (incorrect quote, technical failure);

4.4.7. Excessive load on the Company's servers due to a large number of Client's orders;

4.4.8. termination of the Company's service to the Client.

4.5. Cancellation or modification of an order after its execution or reaching the market price is not allowed.

4.6. Limit orders are executed in accordance with the rules established by the Company for each type of trading platform; these rules are presented in the Annexes to these Regulations.

4.7. The Company has the right to set limits on the number of orders placed by the Client or their volumes for any financial instruments.

4.8. The Company reserves the right to delete from the report on the client's trading operations in the terminal those orders that have been canceled or deleted after one

calendar month from the date of their deletion or cancellation. The cases in which the Company has the right to cancel or delete the client's order without prior notice are described in detail in paragraph 4.4 of this section.

5. Procedure for establishing mutual obligations between the Company and the Client

5.1. The Company regularly monitors financial obligations to the Client and vice versa, including the funds on the Client's account and the current financial result of his open positions. Financial liabilities include the cash balance in the account and the interim result of current positions. In special situations, such as technical malfunctions or force majeure, when it becomes impossible to accurately determine the current financial result, mutual obligations are determined based on the account balance and the final data on the results of the last closed trading day Greenwich Mean Time (GMT).

5.2. Automated recalculation of current financial results (unfulfilled income or loss) is carried out continuously, as the quotes of open positions change, and are displayed directly in the trading terminal.

5.3. The financial result (profit or loss) received by the client from transactions is fixed on his account immediately at the time of closing the corresponding position on the instrument.

5.4. The Client is obliged to comply with the requirement to maintain a sufficient level of margin to secure open positions.

5.5. If, as a result of the forced closure of positions, the balance of the Client's account becomes negative, the Company has the right to cover this loss by compensating for the funds that are on other accounts of the Client.

5.6. If, as a result of technical problems or other circumstances beyond the control of the Company, the financial result displayed in the client's terminal is incorrect, the final result is determined according to the calculations prescribed in the Appendixes to these Regulations.

6. Customs duties and fees

6.1. The Client confirms the understanding that the Company's income is formed due to the difference between the buy and sell prices (spread) arising during transactions.

6.2. If the Client chooses a commission scheme, he will be obliged to pay commissions when opening and closing transactions on Forex and CFD instruments. These commissions are debited automatically from the client's account during the execution of these transactions.

6.3. The Client is obliged to independently calculate and pay all necessary taxes and fees that are provided for by the legislation of the country of his residence regarding transactions with the account, and waives any claims regarding these taxes and fees to the Company.

6.4. The Company may charge additional fees for bank transactions, including deposits, withdrawals and chargebacks.

6.5. The Client acknowledges that the Company may request the payment of taxes in accordance with the law, based on the financial results of his cooperation with the Company. At the same time, the Company does not have the right to independently withhold the amounts of taxes or commissions directly from the Client's account.

6.6. In some cases, the Client may incur additional costs, including fees for processing invoices and documents, cancellation of orders, transfers between accounts, placing orders by phone, as well as bank and regulatory fees.

6.7. The Client acknowledges and agrees that due to the Company's expenses for paying a commission to the Bank for opening and maintaining an account and providing quotes, closing a trading account is possible either after 6 months after account registration, or after completing a trading turnover in the proportion of 1:50 (where 1 is the minimum activation amount, and 50 is the required number of trading lots).

6.8. The Client may incur additional costs for access to specialized services provided by the Company.

6.9. The Client acknowledges his obligation to independently calculate and pay all taxes provided for by the legislation of the country of which he is a resident.

6.10. The Company has the right to require the Client to pay taxes in accordance with local legislation, calculated on the basis of the financial result of mutual cooperation. These taxes are paid in the form of separate payments, and not by debiting from the Client's account.

6.11. Payment of commissions and taxes is carried out in accordance with the terms of the Client's trading operations, starting from the moment of registration and based on the total net profit formed before submitting a withdrawal request.

6.12. All amounts requested by the Client for withdrawal are considered as gross amounts subject to taxation in accordance with the legislation of the country, and the Client has no right to make claims to the Company regarding tax liabilities for these amounts.

7. Rollovers and Rollover Interest

7.1. A rollover fee is charged daily at the end of the trading day for each open Forex and CFD position.

7.2. This fee can either be credited to the Client or deducted from him automatically, based on the type of instrument and the open position.

7.3. The amount of the financing fee depends on the selected instrument and is adjusted in accordance with the current market rates. The commission is debited or credited on the

next business day after it is accrued. The Company reserves the right to change the conditions for its accrual.

7.4. The Company has the right to charge a commission from the Client for opening and closing Forex and CFD transactions.

7.5. The specified commission is automatically deducted from the client account at the time of opening or closing positions.

7.6. CFDs are linked to underlying assets, such as futures contracts, and are replaced by new assets on their expiry date, which affects CFD quotes.

7.7. CFDs do not have a set expiry date.

7.8. CFD trading is continuous, although the underlying assets are periodically replaced.

7.9. The Company independently determines the underlying assets of CFDs and the conditions for their renewal.

7.10. When changing the underlying asset, quotes are adjusted to reflect changes in the form of credits or debits from the Client's account.

7.11. The difference in quotations takes into account the market prices of supply and demand, causing an adjustment of the bid and ask prices.

7.12. Clients pay the costs in the form of spreads when replacing contracts and standard night commissions.

7.13. As a rule, the amount of write-offs for replacement exceeds the amount of charges.

7.14. Any client position opened at the end of the day or on weekends is automatically rolled over to the next business day.

7.15. Rollover of positions is accompanied by accrual or write-off of interest for the night.

7.16. The Company independently determines the amount of overnight interest.

7.17. The Client expresses his consent to the Company to accrue or write off overnight interest on open positions.

7.18. Overnight interest is accrued daily at a set time in accordance with the rules of the trading platform.

7.19. The Client is notified that overnight interest may affect the state of the account.

7.20. The amount of overnight interest is determined by the Company at its discretion.

7.21. The Client authorizes the Company to carry out transactions with overnight interest.

7.22. The Client agrees to the accrual or deduction of overnight interest on each transaction according to the established rate.

APPENDIX No4: RISK INFORMATION

(Appendix No4 to the Agreement on the provision of services in international financial markets)

The purpose of this information (hereinafter referred to as the "Information") is to familiarize the Client with the risks when conducting transactions in the financial markets and to warn him about possible financial losses due to such risks. The risks listed below are not exhaustive, as there are a large number of possible situations that arise in the course of trading operations.

1. Trading in international financial markets carries risks associated with changes in the value of underlying assets. Such fluctuations can significantly affect the state of the Client's Trading Account, especially when using leverage. In the event of an unfavorable market movement against the Client's position, losses may exceed the initial investment, including additional funds deposited to maintain open positions. The Client is solely responsible for taking into account all risks, choosing a trading strategy and managing his funds when conducting transactions.

2. Some financial instruments have high intraday volatility, which can lead to significant profits or equally significant losses. If volatility suddenly increases, liquidity decreases or other sharp changes in the market situation occur, causing price fluctuations of more than 5% during one trading day, the Company may fix the financial result of the Client's transactions at a quote reflecting a change of no more than 5% set by the Company at the time of the beginning of such market changes.

3. The Client is responsible for losses caused by failures of information, telecommunications, electronic and other systems.

4. In unusual circumstances, the execution time of the Client's commands and the processing of orders may increase.

5. The Client acknowledges the possibility of losses caused by the occurrence of extraordinary circumstances, such as:

5.1. Social unrest, acts of terrorism, armed conflicts, natural disasters, accidents, fires, floods, storms, power outages, equipment breakdowns that can cause instability in one or more markets;

5.2. Suspension of trading, closure or disappearance of markets used by the Company to determine quotes, as well as the introduction of restrictions or special trading conditions.

6. In conditions of increased risks of transactions, the Client should take into account that the probability of both positive and negative outcomes often coexists and depends on a number of factors, including the accuracy of market analysis.

7. Thus, the Company recommends that the Client carefully analyze the degree of compliance of the risks of trading in the financial markets with his personal financial capabilities and goals.

8. This information is provided not to dissuade the Client from conducting transactions, but to ensure that the Client is aware of possible risks, to facilitate informed decision-making and to help him choose an appropriate trading strategy within the terms of the contract concluded with the Company.

STP LLC

3236 LLC 2023

Euro House, Richmond Hill Road,

Kingstown, St. Vincent and the Grenadines