

## Terms and Conditions

Preamble:

**Global Capital Investments** provides clients with access to our website and services, which are subject to our Terms and Conditions. By using our website, you acknowledge that you have read and agree to these Terms and Conditions. Our obligations are limited by any written agreements we make and by any applicable laws, regulations, or market requirements. These Terms and Conditions apply to all users, and if you need more information on any of the topics covered, please don't hesitate to contact our customer support team. To receive our top-notch services, you must accept these Terms and Conditions by reading them first. Your acceptance of these Terms and Conditions creates a binding agreement. If you do not agree to these Terms and Conditions, please inform us. Any changes made to the Terms will be posted online, and you may be required to accept the new Terms to continue using the website. To trade on the website, you must be over 18 years old and fully aware of the risks involved. By using the website, you acknowledge that you have the necessary knowledge and experience to trade and are aware of the risks involved. We are not responsible for any losses or damages and do not check whether you have sufficient knowledge or make wise trading decisions. The same legal restrictions apply. Please note that trading, investing, and similar activities are regulated differently around the world. Accessing our website and using our tools doesn't automatically make it legal in your country. Please do not misuse the license or services we provide. By accepting the Terms and Conditions, you will receive a limited license, but you are not allowed to deep-link to our website or copy and resell any materials found on it. The information we provide should be solely used for executing transactions within our website.

Our Terms and Conditions specify that we are not responsible for any lost profits or damages that may occur during trading, including those resulting from using our website, even if our employees are negligent. If any liability is proven, it is limited to your trading account.

The Preamble to these Terms and Conditions is a crucial part of the agreement and, in conjunction with all company policies, creates a binding Agreement between the User and the Company. The terms "User" and "Client" apply to anyone who utilizes the Site. By accessing, visiting, or using this Site, any person doing so (referred to as "User" and/or "Client") expresses their unreserved and binding agreement to these Terms and Conditions, which establish a binding agreement between the User/Client and the Company, and pledges to adhere to them. All activities on, with, or through this Site shall be governed by these Terms and Conditions.

By using this site in any way you confirm your irrevocable acceptance and agreement to the following terms and conditions. If you do not accept any of these terms and

conditions or any of the policies – you can not use the provided services and please stop using this site at once.

### 1. Using the Website

1.2. By accessing this Website, the Client agrees to and acknowledges the Terms and Conditions listed below.

1.2. The Client assures the Company that they are authorized to visit the Website and utilize the information provided on the Website.

1.3. The Company reserves the right to modify these Terms and Conditions at any time without prior notice, and it is the Client's responsibility to periodically review them.

1.4. Revisions to the Terms and Conditions will become effective when they are posted. The Client's continued use of the Website after any changes implies acceptance of the changes.

### 2. Accessing the Website

2.1. The Website and the information, tools, and materials contained therein are not intended for distribution or use by any person or entity who is a citizen or resident of a jurisdiction where such distribution, publication, availability, or use would be against the law or regulations, or would result in the Company or its affiliates being subject to registration or licensing requirements within that jurisdiction. The Client agrees not to use the Website in a way that disrupts, interferes with, or limits the use of the Website by other users, and not to upload, display, or transmit materials that are false, offensive, defamatory, threatening, obscene, illegal, or that infringe on the rights of others anywhere in the world.

2.2. The user confirms that they have the legal capacity to enter into legally binding agreements. Users may not use this Site for commercial, serial, or automated purposes. This Site strictly prohibits data mining, data collection, bandwidth theft, offline browsing plug-ins and software, downloading or batch downloading, or access via any software other than the main common and official web browsers.

### 3. Warranties Exclusion

3.1. The Company does not make any guarantees about the outcomes that may result from using this Website, Services, information, or content.

3.2. The information on this Website is provided on an "as is" and "as available" basis, and the Client assumes all risks associated with its use.

3.3. The Company does not offer any express or implied warranties regarding the accuracy, completeness, security, or timeliness of the content, information, or Services provided on the Website for any specific purpose.

3.4. To the fullest extent allowed by law, the Company, its licensors, and its suppliers renounce all warranties, express or implied, statutory or otherwise, including but not limited to implied warranties of merchantability, non-infringement of third-party rights, and fitness for a particular purpose.

#### 4. Links and Advertisements

4.1. The Website may contain links to other websites or resources on the Internet, including websites of third-party advertisers. You understand and agree that the Company will not be held responsible for any external websites, resources, or advertisements, and the Company does not endorse nor is it responsible or liable for any content, advertising, products, or other materials on or available from such sites, resources, or advertisements. The Client Agreement is a legal agreement made between the Company's operator and the individual or legal entity who has applied to open a trading account on the Company's CFD Trading platform (referred to as the "Client"), in accordance with the terms and conditions outlined herein.

#### 5. Privacy

5.1. The Company's Privacy Policy regulates the handling of information obtained from or provided by the Client on this Website.

5.2. After receiving your application, we may conduct credit or other checks as we see fit, including obtaining references from your bank, employer, or credit agencies (if applicable). Credit reference agencies will keep a record of the search, regardless of whether your application proceeds or not. We reserve the right to conduct additional credit checks at any time during the term of this Agreement. You acknowledge and agree that we may use credit scoring methods to evaluate your application, which may affect our decision to accept the application or alter the way your Account operates.

5.3. You must notify us immediately of any significant changes to the information provided in your Application Form. If your Application Form is accepted, we will create an Account for you and provide you with a user ID and account number. You must not disclose this information to anyone else. If you suspect that a third party knows your details, you must notify us immediately and assist us in investigating any potential misuse of your Account.

5.4. You confirm that we are not obligated to confirm the identity of anyone using or referencing your Account. You confirm that we are entitled (but not obligated) to make any payments owed to you to a single account for all sums. We may agree (but are not obligated) to transfer funds to different Bank Accounts.

5.5. We reserve the right to terminate or suspend your Account at any time in accordance with the terms of this Agreement.

#### 6. Intellectual Property and Trademarks

6.1. The Trademarks displayed on this Website, including trademarks, names, logos, and service marks, are either registered or unregistered trademarks of the Company or third parties who may own the Trademarks displayed on the Website. No license or right to use any Trademark displayed on the Website is granted without the express written permission of the Company or the third party that owns the

Trademark. Except as provided in these Terms and Conditions, the Client's use of the Trademarks or any other content on the Website is strictly prohibited.

6.2. The Client may download content from the Website for personal use only, but no modification or further reproduction of the content is permitted. The contents of the Website, including images, text, executable code, and layout design, may not be distributed, reproduced, publicly displayed, downloaded, modified, reused, re-posted, or otherwise used without the express prior written permission of the Company. The Client may not distribute, modify, duplicate, transmit, reuse, re-post, or use the content of the Website for public or commercial purposes, including text, images, audio, and video without the prior written consent of the Company. Any information the Client transmits to the Website becomes the property of the Company, which may use it for any lawful purpose and disclose it as deemed appropriate, including to any legal or regulatory authority. The Company reserves all rights with respect to copyright and trademark ownership of all material at this Website and will enforce such rights to the fullest extent of the law.

6.3. The Company and its affiliates own certain trademarks, trade names, service marks, and logos used or displayed on this Site, both registered and unregistered.

6.4. The registered and unregistered trademarks, trade names, and service marks used or displayed on this Site belong to their respective owners. Nothing on this Site grants any license or right to use any trademarks, trade names, service marks, or logos displayed on this Site without the express written permission of the owner.

## 7. Limitation of Liability

7.1. The Company is not responsible for and denies all liability for any harm or loss of any kind that the Client or any third party may experience as a result of accessing or using the Website, including any information or material contained on the Website, personal information, or data transmitted over the Company's system. This includes any direct, indirect, consequential, or personal injury or expense. The Company, as well as any third party or data/content provider, will not be held liable for any delays, inaccuracies, errors, omissions, or actions taken in reliance upon such information or due to non-performance or interruption or termination of services.

## 8. Introduction

8.1. This agreement, along with any legal document that the Company and the Client agree upon, outlines the terms on which the Company will handle the Client's orders and trades over financial instruments on the Company's trading platform. The Agreement may be amended from time to time.

8.2. Forex trading is a market where buyers and sellers (the Clients) exchange currency with each other at an agreed-upon price. It allows individuals, companies, and central banks to convert one currency to another. Unlike the New York Stock Exchange, the forex market has no centralized location and is an over-the-counter market.

8.3. The Client must be at least 18 years old (or of legal age if the law of the Client's jurisdiction requires a higher legal age) to open an account and use the Trading Platform provided by the Company. The license granted by the Company is personal and non-transferable. The Client may not transfer or give access codes to anyone else to use the Trading Account. If the Client breaches this Agreement, any damage caused will be the Client's sole responsibility.

8.4. The Company provides all services to the Client and the Client enters into a contractual agreement with the Company only. The Company is the management company.

## 9. Opening of the Trading Account

9.1. The Company will create a Trading Account for the Client as soon as possible after the Client agrees to this Agreement by clicking the "I AGREE" button or link on the Company's Website and submitting a completed application form (if required) and all other necessary information for verification. The Client must ensure that all information provided is accurate and complete, and must inform the Company immediately of any changes to such information.

9.2. The Trading Account will be activated once the Company has received the funds deposited by the Client. The Company may activate the Trading Account and allow trading with certain limitations before full verification is complete, subject to further requirements imposed by the Company. If the Trading Account is activated but such requirements are not met, the Company may freeze activity in the account. No funds held by the Company for the Trading Account may be transferred back until the Company is satisfied that all applicable regulations have been followed if the Trading Account is not activated or is frozen.

9.3. The Company may act as principal or agent on behalf of the Client in any Transaction entered into under this Agreement, according to its sole discretion. This means that the Company may act as the counterparty to the Client's Trading activity. The Client confirms that they are acting as a principal and not as an agent or trustee on behalf of another person.

9.4. The Client guarantees that their engagement with the Company under this Agreement and their use of the Company's services are fully compliant with the applicable law.

## 10. Trading Platform

10.1. The Trading Platform provided by the Company allows trading in foreign exchange rates of various currencies, commodities, and other financial instruments made available by the Company (referred to as "Financial Instruments"). The Trading Platform displays indicative quotes of exchange rates of different financial instrument pairs based on various financial information systems, providing the most up-to-date exchange rates in the international capital markets. Mathematical calculations based on accepted capital markets formulas are used to determine the quotes for different time periods. It is acknowledged by both Parties that different trading platforms

and/or markets may display different price quotes due to various calculation methods and other circumstances.

10.2. The Client can profit from trading forex by buying currency pairs and selling them at a higher price, with the difference between the buy and sell price being the profit that can be generated. When this concept applies to trading currency pairs, it is called a "long position." Another concept is a "short position," where the Client can sell currency pairs at a high price and buy them later at a lower price, with the profit being the difference between the selling price and the buying price.

10.3. The Company does not guarantee that trading in the Trading Account will be available at all times.

10.4. The Client authorizes the Company to rely on and act on any order, request, instruction, or other communication given or made (or purporting to be given or made) by the Client or any person authorized on the Client's behalf, without further inquiry on the part of the Company as to the authenticity, genuineness, authority, or identity of the person giving or purporting to give such order, request, instruction, or other communication. The Client will be responsible for and bound by all obligations entered into or assumed by the Company on behalf of the Client in consequence of or in connection with such orders, requests, instructions, or other communication.

10.5. The Company has the right, but not the obligation, to set, at its absolute discretion, limits and/or parameters to control the Client's ability to place orders or to restrict the terms on which a Transaction may be made. Such limits and/or parameters may be amended, increased, decreased, removed, or added to by the Company and may include (without limitations):

(I) Controls over maximum order amounts and maximum order sizes;

(II) Controls over the total exposure of the Company to the Client;

(III) Controls over prices at which orders may be submitted;

(IV) Controls over any electronic services provided by the Company to the Client (including, without limitation, any verification procedures to ensure that any particular order or orders have come from the Client);

(V) Any other limits, parameters, or controls that the Company may be required to implement. The Company may also require the Client to limit the number of open Transactions that the Client may have with the Company at any time.

10.6. The Company does not allow actions or non-actions based on arbitrage calculations or other methods that are based on the exploitation of different systems or platforms malfunction, delay, error, etc.

10.7. The Company has the right, at its own discretion, to cancel any trade that has been executed due to or in connection with an error, system malfunction, breach of the Agreement by the Client, etc. The company's records will serve as decisive evidence of the correct quotes in the world capital markets and the wrong quotes given to the Client. The Company is entitled to correct or cancel any trade based on the correct quotes.

10.8. Reporting - The client can view their open trades ("Positions") and guarantee funds situation at any time by accessing their Trading Account on the Company's platform and viewing past trade reports generated by the Company.

#### 11. Funds:

11.1. The Client can transfer funds to the Company through various payment methods that are permitted by the Company, in any currency acceptable to the Company. These funds will be converted and managed in the Trading Platform in US Dollars and/or Euro and/or GBP, according to the Company's determination and an exchange rate that the Company determines based on available market rates.

11.2. If the Client uses a bank transfer to transfer funds, the Client must provide the Company with an authentic SWIFT confirmation that contains full bank account details and proof that the bank account is registered under the Client's name. Failure to provide the SWIFT confirmation or if the details provided do not match the Client's details registered with the Company may result in the funds not being credited to the Client's Trading Account.

11.3. The Funds deposited by the Client with the Company, along with any Profit or other Benefits that the Client may be entitled to based on a specific agreement with the Company, will be used as security for any Transaction, including Trading Losses, Commission, and any other fee or debt owed by the Client to the Company. These fees will be automatically deducted from the Client's equity in the Trading Account. The Client's Funds will not accrue interest or any other benefits. Trading based on a reference security will not grant the Client any right to dividends, voting, allocations, or any other Benefits, but may be subject to adjustments based on financial or corporate events that may affect the referenced security, such as distribution of dividends, splits, etc.

11.4. If the Company repays any funds to the Client via wire transfer, the repayment will be made in the same currency and to the same account/credit card from which the funds were originally transferred. However, if the Company decides at its own discretion, it may return the funds to a different account of the Client.

11.5. The Client declares that all funds transferred to the Company do not originate from any criminal or illegal activity and comply with all applicable anti-money laundering laws and regulations.

11.6. The Client cannot hold the Company responsible for any delay and/or differences arising from the credit companies, banks, or other financial institutions rates calculation, commission, or any other debit.

11.7. If the Client requests to withdraw funds from the Trading Account, the finance department will oversee every withdrawal request submitted. To process any withdrawal, identification documents must be submitted. The Company will pay the specified amount within seven to ten (7-10) Business Days once the instructions have been accepted, and the Client's margin requirements, proof of identity, and due diligence criteria have been met. The Company may cancel the Client's withdrawal

order if, according to the Company's discretion, the remaining funds (after the withdrawal) are not sufficient to secure open Positions in the Trading Account.

11.8. The Company is not responsible for any delays in withdrawals due to third-party policies (banks, credit card companies, or other service providers) or any force majeure events beyond the Company's control.

11.9. The Company will debit the Client's Trading Account for all payment charges. If the Client has an obligation to pay any amount to the Company that exceeds the amount held in the Client's Trading Account, the Client must immediately pay such amount upon the Company's request.

11.10. The Company does not provide physical delivery in relation to any Transaction. Profit or loss is credited or debited to or from the Trading Account (as applicable) once the Transaction is closed.

## 12. Bonus Policy

12.1. The Company may offer various incentives to new or existing customers, such as welcome bonuses, contests, and awards. These rewards are part of the Company's promotional programs, and their terms and conditions are subject to change.

12.2. If the Company suspects any fraudulent activity or violation of its Terms and Conditions, any bonuses and profits earned using bonus credits will be forfeited.

12.3. To withdraw funds from an account that has been credited with a trading bonus, the trader must meet a minimum trading volume requirement of (bonus amount + deposit) x25.

12.4. Once a trading bonus has been credited to an account, it cannot be removed, and all trading bonuses are final. Funds can only be withdrawn after the minimum trading volume requirement has been fulfilled.

## 13. Fees & Charges

13.1. The Company applies brokerage fees or commissions for the execution of trades.

13.2. Deposits made to the Company by Credit Card or Wire Transfer are not subject to fees imposed by the Company. Clients may incur fees charged by their own banks.

13.3. Withdrawals made by Credit Card or Wire Transfer are not subject to fees. The Company covers all fees for wire withdrawals.

13.4. If your trading account remains inactive for a certain period, an inactivity fee may be charged in accordance with the working regulations. Commissions will be deducted monthly from your account balance until you resume activity or the balance reaches zero.

13.5. The Company reserves the right to introduce additional fees and charges, and to modify existing fees and charges, by giving the Client at least 10 Business Days' notice of such changes.

## 14. Advice, Information, and Tax

14.1. Any market commentary or other information provided by the Company is incidental to the Client's relationship with the Company and is solely intended to help the Client make their own investment decisions.

14.2. The Company cannot be held responsible for any consequences that result from the Client's use of such trading recommendations, market commentary, or other information.

14.3. The Client acknowledges that the Company will not be liable for any losses, costs, expenses, or damages resulting from inaccuracies or mistakes in any information provided to the Client, except in cases of fraud, willful default, or gross negligence on the part of the Company.

14.4. The Company is not obligated to assess the suitability of any transaction for the Client or to determine whether the Client has the necessary knowledge and experience to understand the risks associated with the transactions. All risks associated with such transactions are solely the Client's responsibility.

## 15. Privacy and Data Protection

15.1. Because of the Company's business and relationship with clients, they will possess certain personal client information. All data collected, whether in paper or electronic form, will be protected to maintain client privacy in accordance with data protection laws.

15.2. The Company is authorized to use and/or disclose client information:

- (a) for internal purposes, including with affiliated entities;
- (b) as required or permitted by law;
- (c) to prevent actual or potential fraud or unauthorized transactions or behavior;
- (d) to supervise, review, develop, and maintain the quality of services for clients;
- (e) to protect the Company's rights or comply with applicable laws.

15.3. The Client agrees to allow the Company to use their details for updates, information, or promotional purposes through the Client's provided contact information. The Client can cancel this consent by providing written notice to the Company, and the cancellation will apply only to future publications that have not yet been sent.

15.4. The Company may record all conversations with the Client and monitor all emails exchanged between the Client and the Company. Such records are the Company's property and may be used in the event of a dispute.

15.5. The Company may share commissions and charges with affiliates, introducing brokers, or other third parties, or receive compensation from them. Client information may be shared with such affiliates.

15.6. The Company's trading platform, website, or other services may require the use of cookies.

## 16. Account Balances

16.1. The Client can view their Trading Account balances and statements within the trading platform provided by the Company. The Company's website contains definitions for common terms used in this context.

## 17. Closing an account and cancellation of the agreement

17.1. Either party may end this Agreement by giving written notice of termination to the other party at least 10 days before termination. If one party breaches this Agreement or defaults, the other party may terminate it immediately. If the Client receives a termination notice, they must close all open positions. Otherwise, the notice will be void, and the Company may close all open positions without taking responsibility, which may result in a less favorable outcome for the Client.

17.2. After termination, any amounts owed by one party to the other party will be immediately due.

17.3. Termination will not affect any outstanding rights and obligations under the applicable law and provisions of this Agreement.

## 18. Limitations of Liability and Indemnities

18.1. The Company provides its services "as is" and "as available," without any express or implied warranties, including but not limited to warranties of merchantability and fitness for a particular purpose. The Company does not guarantee that any software, services, or communication offered or used by the Client will always be free of viruses or other harmful components. The Company is not liable for any damages arising from trading or the use of its services, including direct, indirect, incidental, punitive, and consequential damages.

18.2. The Client acknowledges that the Trading Platform follows the relevant market, regardless of whether the Client is in front of their computer or not, and will execute orders left by the Client, if applicable.

18.3. The Client must compensate the Company for all liabilities, damages, losses, and costs incurred by the Company, including legal costs, duties, taxes, charges, commissions, or other expenses, upon first demand by the Company.

18.4. The Company has the right to set off any amount owed by the Company to the Client against any debt or other obligation of the Client to the Company. In the event of Default of the Client (voluntary or involuntary insolvency procedures against the Client), all debts, future debts, and other obligations of the Client to the Company become immediately due.

## 19. General Provisions

19.1. The Company reserves the right to make changes to the Agreement without obtaining prior consent from the Client. If a significant change is made, the Company will provide at least 10 business days' notice to the Client before the change takes effect. The amendment will not affect any outstanding orders or transactions unless agreed otherwise.

19.2. If any provision of the Agreement becomes illegal, invalid, or unenforceable in any jurisdiction, it will not affect the legality, validity, or enforceability of the remaining provisions of the Agreement.

19.3. The Company and the Client will communicate in English or any other language agreed upon by both parties.

19.4. The Company will send all notices and communications to the Client via email or other electronic means agreed upon by both parties. Complaints should be directed to the Company's client services department, which will investigate and resolve them within 48 hours.

19.5. The Company may take legal action against the Client to collect any owed funds or protect the Company's rights, including intellectual property and privacy, in the jurisdiction where the Client resides.

19.6. The Client cannot assign their rights and duties under the Agreement to another party except to an affiliate of the Company. If assigned, the Agreement may be amended to comply with applicable regulations, and the Client consents to such modifications. The Agreement is binding upon and benefits the Client's successors and heirs.

## 20. Applicable law and jurisdiction

20.1. These Terms and Conditions will be interpreted following the proper courts. The courts of the jurisdiction where the Company is registered shall have exclusive jurisdiction to settle any claim or dispute which might arise out of or in connection with these terms and conditions.

## 21. Identity Verification

21.1. In order to prevent identity theft, financial fraud, money laundering, and terrorist activity, we have a zero-tolerance fraud policy and we use a variety of security measures and fraud controls to ensure the integrity of any sensitive data we obtain, including your account information and transactions. As part of our "know your customer" policies, we may ask you to provide certain documents to confirm your identity before activating your account or processing a withdrawal, including a color copy of a valid government-issued ID, color copies of the credit/debit cards used to make deposits (with certain information covered), a recent utility bill or bank statement, and a deposit declaration form. The documents must be unaltered, and if the card does not have your name on it, we will require official evidence that the card belongs to you. If the card belongs to someone else, the cardholder must provide their ID and a utility bill, and sign an authorization form confirming the deposit. Any fraudulent activity will result in immediate account closure and forfeiture of all funds in the account.

## 22. Linking to this Site

22.1. It is not allowed to create or keep a link from any other website to any page on this site without our written consent.

22.2. Running or displaying this site or any information or material displayed on this site in frames or through similar means on another site is prohibited without our prior written permission.

22.3. Any links to this site that are allowed must follow all relevant laws, regulations, and ethical conduct on the internet.

### 23. Joint Accounts / Beneficiaries

23.1. In the case where an account is owned by more than one individual, or by a legal entity such as a corporation, partnership, or company, all individuals who are entitled to benefit from the account or authorized to sign on its behalf must complete an identity verification process.

### 24. Copyright Notice

24.1. All the material on this Site, such as texts, graphics, sounds, designs, applications, content, and source codes, are legally protected by copyright, trademark, and other laws. You may only use this material as permitted by these Terms and Conditions or with the prior written consent of the owner of such material.

24.2. The information on this Site is the property of the Company and/or its affiliates and suppliers, and cannot be copied or used without prior approval.

24.3. You may not alter or modify the information or materials displayed on or available for download from this Site in any way, nor publicly display, perform, distribute, reproduce or use any such information or materials for any commercial or public purpose.

24.4. Any unauthorized use of this material may constitute a violation of copyright laws, trademark laws, privacy and publicity laws, and other applicable laws and regulations.

### 25. Prohibited Activities

We will take reasonable measures to prevent any user or third party from using our systems in any of the following ways:

25.1. In connection with any criminal offense or fraudulently.

25.2. To send, upload, download, or use any material that is offensive, abusive, defamatory, indecent, menacing, or in breach of copyright, privacy, confidence, or any other rights.

25.3. To cause annoyance, inconvenience, or anxiety.

25.4. To send spam or unsolicited advertising or promotional material, or to knowingly receive responses to any such material sent or provided by any third party.

25.5. In any way that is or is likely to be detrimental to the provision of the company's services or the reputation of the company or any of its affiliates, shareholders, directors, lawyers, trustees, bankers, customers, or business.

25.6. In contravention of any licenses or third-party rights.

25.7. To attempt to interfere with any of our services to any user or host.

25.8. By flooding networks.

- 25.9. By carrying out DOS (Denial Of Service) attacks of any kind.
- 25.10. By deliberately attempting to overload a service or crash a host.
- 25.11. By attempting to abuse, manipulate, or benefit from any software bug, error, security backdoor or breach, latency differences.
- 25.12. By reselling our services.
- 25.13. By engaging in any sort of automated, cooperative, or multi-user operation, including tandem trading, to circumvent or exploit our services or systems.
- 25.14. By transmitting e-mails, codes, or files that contain computer viruses, corrupted data, trojan horses, or tools that compromise the security of websites or user data. This explicitly includes spyware and malware of any sort.
- 25.15. You acknowledge and agree that the list of prohibited activities set out in clause 25 is not exhaustive and may be updated from time to time.
- 25.16. You must not allow any person who is not a client to use the system or access it, and you must not copy, distribute, publish, transmit, display, modify, prepare derivative works based on, report, or otherwise use the system in whole or in part for the use of any other person.

26. Network Security: You are prohibited from:

- 26.1. Breaking or trying to break the website's security, or interfering with the networks, servers, authentication measures, or equipment.
- 26.2. Trying to bypass user authentication or security measures of any network, host, or account. This includes accessing data not intended for you, logging onto an unauthorized server, or testing the security of other networks.
- 26.3. Attempting to access any account or computer resource that does not belong to you through the company's system and/or services.

Please note that this policy may not cover every situation, and additional requirements or conditions may be implemented at any time due to changes in technology, regulations, experience, or policies, including those intended to prevent money laundering or fraudulent activities.

If you have any questions, comments, or need clarification, please contact us.