4XC

4xc.com

LEGAL DOCUMENTATION

CLIENT SERVICE AGREEMENT

4XC is a trade name of 4XC (Seychelles) Ltd, a company registered in Seychelles under number 8428661-1 and licensed by the Financial Services Authority (FSA) under License number SD139.

CLIENT SERVICE AGREEMENT

Execution-only trading in leveraged CFDs and rolling spot foreign exchange.

Version	1.0
Effective date	6 July 2026
Registered company number	8428661-1
FSA securities-dealer licence	SD139
Contracting entity	4XC (Seychelles) Ltd
Business/contact address	Office 3, Room B11, 1st Floor, Providence Complex, Providence, Mahé, Seychelles

- *Authorised and regulated by the Seychelles Financial Services Authority as a Securities Dealer.*
- *| support-sc@4xc.com | www.4xc.com/sc*

IMPORTANT RISK WARNING: Leveraged CFDs and rolling spot foreign exchange are high-risk products. Leverage can increase both gains and losses. You may lose all money held in the Trading Account used for trading. Orders may be affected by slippage, and positions may be closed automatically if Margin is insufficient. Please read this Agreement, the Risk Disclosure Statement, the Key Facts Statement and the applicable Product Specifications before trading.

KEY FACTS STATEMENT / KEY INFORMATION BEFORE YOU ACCEPT

- **Your counterparty**
  Each Transaction is an over-the-counter contract between you and 4XC (Seychelles) Ltd. The Company acts as principal and may act as market maker. You do not own the Underlying Asset.

- **Execution-only service**
  The Company does not provide personal investment, legal or tax advice. Any market commentary, research, education, analytics or trading tools are general information only.

- **Retail client protection**
  Where you are classified as a Retail Client, your liability for Leveraged Products connected to a Trading Account is limited to the money held in that Trading Account, as required by Applicable Law. This does not prevent you from losing all of that money.

- **Product and margin terms**
  Individual instruments, leverage, Margin, Margin Call Level, Stop-Out Level, spreads, commissions, financing, trading hours and other product-specific terms are published in the Product Specifications and Margin and Trading Conditions on the Website or Trading Platform. Those documents form part of this Agreement.

- **Complaints**
  Send complaints to 4XC (Seychelles) Ltd at complaints-sc@4xc.com with the subject line "Formal Complaint". The Company will acknowledge a complaint within 2 Business Days and provide a written response within 21 Business Days, unless an extension is permitted under clause 22.

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1. ABOUT THIS AGREEMENT

1.1. This Client Service Agreement is a legally binding agreement between you, as the Client, and 4XC (Seychelles) Ltd, as the Company. It governs your Account, your access to the Services and every Transaction entered into with the Company.

1.2. You enter into this Agreement when you electronically accept it, sign it, submit an Account application that incorporates it, or first use the Services after receiving it. The Company enters into this Agreement when it approves your Account.

1.3. You must read this Agreement together with the Contract Documents listed in Schedule 1. The Contract Documents are provided before or during onboarding in a form that can be downloaded, stored and reproduced without alteration. You should retain a copy of the version accepted by you.

1.4. The Company will provide the Services only where it is lawfully permitted to do so. Approval of an Account does not represent that the Services are lawful or suitable in every country. You are responsible for complying with laws that apply to you, without limiting the Company's own regulatory obligations.

1.5. Mandatory Applicable Law prevails over this Agreement. A provision that is prohibited, unfair or unenforceable against a Financial Consumer will not be relied upon to the extent of that prohibition, unfairness or unenforceability.

1.6. This Agreement is written in English. A translation may be provided for convenience, but the English version governs unless Applicable Law requires otherwise. Complaint responses will be issued in English, French or Creole where requested and reasonably available.

2. DEFINITIONS AND INTERPRETATION

Account: any account opened and maintained by the Company in your name, including a Trading Account and any sub-account.

Account Equity or Equity: the current cash balance of a Trading Account adjusted for unrealised profit or loss and other posted credits or debits, as calculated by the Trading Platform.

Applicable Law: all laws, regulations, regulatory directions, sanctions, market rules and legally binding requirements applicable to the Company, the Client, an Account or a Transaction, including Seychelles securities, financial-consumer-protection, anti-money-laundering, data-protection and electronic-transactions laws, as amended.

Authorised Person: a person whom the Company has accepted as authorised to act for you under a written power of attorney or other approved authority.

Business Day: a day on which the Company is open for business in Seychelles, excluding Saturdays, Sundays and public holidays in Seychelles.

CFD: a cash-settled contract for difference whose value is determined by reference to an Underlying Asset.

Client Money: money received or held by the Company for you and treated as client money under Applicable Law.

Contract Documents: this Agreement and the documents listed in Schedule 1, as applicable to your Account or Transaction.

Durable Medium: a form that allows information addressed personally to you to be stored for an adequate period and reproduced unchanged, including a downloadable PDF, email or secure-portal message.

Financial Consumer: a client entitled to protection under the Financial Consumer Protection Act, 2022 or another Applicable Law.

Free Margin: Equity less Used Margin, as calculated by the Trading Platform.

Introducing Broker or IB: a person who introduces or refers a Client to the Company and may receive remuneration from the Company or the Client.

Margin: money required to open or maintain a leveraged position.

Margin Call Level: the Margin Level at which the Account enters margin-call status, as stated in the Margin and Trading Conditions.

Margin Level: Equity divided by Used Margin, multiplied by 100, or another formula expressly stated in the Margin and Trading Conditions.

Margin and Trading Conditions: the current account-level trading conditions published on the Website or Trading Platform, including leverage, Margin Call Level, Stop-Out Level, hedging treatment and order limits.

Order: an instruction or request to open, close, modify or cancel a Transaction or position.

Order Execution Policy: The Company's policy describing how Orders are executed and the execution factors considered.

Over-the-Counter or OTC: not executed on a regulated exchange and instead entered into bilaterally with the Company.

Product Specifications: the current instrument-level terms published on the Website or Trading Platform, including contract size, price increment, trading hours, Margin, fees, financing, expiry and adjustment methodology.

Professional Client: a client classified as professional in accordance with Applicable Law and clause 4.

Leveraged Products: leveraged CFDs, leveraged rolling spot foreign-exchange contracts and any other product offered by the Company that is treated as a "restricted speculative investment" under Applicable Law.

Retail Client: a client who is not classified as a Professional Client.

Risk Disclosure Statement: The Company's current risk disclosure for leveraged CFDs, rolling spot foreign exchange and related products.

Rolling Spot Foreign Exchange: a leveraged cash-settled rolling spot foreign-exchange contract.

Services: the execution-only dealing, account, payment, platform and related services lawfully provided by the Company under the Contract Documents.

Stop-Out Level: The Margin Level at which automatic liquidation may begin, as stated in the Margin and Trading Conditions.

Trading Account: an Account maintained for Leveraged Products and into which money is posted as Margin.

Trading Platform: MT4, MT5 or another electronic system made available or approved by the Company for the Services.

Transaction: an OTC contract entered into between you and the Company under this Agreement.

Underlying Asset: the currency, share, index, metal, commodity, futures contract or other reference asset used to determine a Transaction's value.

Used Margin: the total Margin allocated to open positions, as calculated by the Trading Platform.

Website: the website at www.4xc.com/sc and any Seychelles-specific page, secure portal or document library designated by the Company.

2.2. References to a law include amendments, replacements and subordinate legislation. References to a person include a natural person, company, partnership, trust, estate, public body or other legal arrangement. Headings do not affect interpretation.

2.3. The words "including", "such as" and similar expressions do not limit the general words that precede them. A reference to writing includes an electronic communication capable of being retained.

3. ELIGIBILITY, ONBOARDING AND REGULATORY CHECKS

3.1. To apply for an Account, a natural person must be at least 18 years old and legally capable of entering into this Agreement. A legal person must be validly established, have authority to enter into this Agreement and identify its directors, controllers, beneficial owners and Authorised Persons.

3.2. You must provide complete, accurate and current information and documents requested for identity verification, client classification, appropriateness, source of funds, source of wealth, tax residence, beneficial ownership, sanctions screening and other regulatory purposes.

3.3. The Company may use reliable independent sources, identity-verification services, screening databases and other service providers to verify information. The Company may request certified, translated or updated documents at any time.

3.4. The Company may refuse an application, delay activation, restrict an Account, refuse a payment or Transaction, request further information or terminate the relationship where reasonably required by Applicable Law, risk controls or the Company's onboarding criteria. Where legally permitted, the Company will give an appropriate explanation.

3.5. You must notify the Company promptly of any change to your name, address, contact details, tax residence, citizenship, beneficial ownership, control, financial circumstances, source of funds, professional status, legal capacity or other material onboarding information.

3.6. Payments must normally be made from and returned to an account or payment instrument in your own name. The Company may reject, return or investigate third-party payments. No person may use an Account to hold, conceal, transfer or trade money for another person unless the Company has expressly approved the arrangement and all legal requirements are met.

3.7. The Company may conduct ongoing monitoring and may report information or activity to a regulator, tax authority, law-enforcement body or financial intelligence authority where required or permitted by law. The Company is not required to notify you where notification is prohibited.

3.8. The Company may from time to time request additional information, documents or clarifications, including for customer due diligence, anti-money laundering, counter-terrorist financing, sanctions, anti-fraud, source-of-funds, source-of-wealth, transaction-monitoring or other financial-crime prevention purposes. You agree to cooperate with any reasonable request made for these purposes. The Company may delay, reject, suspend or refuse an Account, payment, withdrawal, Order or

Transaction, or reverse a payment or provisional credit where permitted by Applicable Law, where it reasonably considers this necessary to comply with Applicable Law, complete required checks or manage financial-crime risk. The Company is not required to disclose any information where disclosure is prohibited by law.

3.9. The Company does not accept Clients or provide Services in a jurisdiction where doing so would be unlawful or contrary to regulatory restrictions. Current territorial restrictions are published on the Website and may change.

4. CLIENT CLASSIFICATION AND APPROPRIATENESS

4.1. Before offering the Services, the Company will classify you as a Retail Client or Professional Client. Unless the Company confirms otherwise in writing, you will be treated as a Retail Client.

4.2. A Professional Client includes a regulated or authorised financial-market entity, qualifying institutional investor, government or public body, qualifying large undertaking, or an individual who meets the net-assets and expertise requirements prescribed by Applicable Law. The Company may require evidence and is not obliged to grant professional classification merely because the minimum criteria appear to be met.

4.3. An individual may be classified as professional only after the Company is satisfied that the individual meets the applicable net-assets threshold and has sufficient relevant knowledge and experience. The assessment may consider trading history, transaction size and frequency, qualifications, portfolio composition, use of professional advice and understanding of the relevant products and risks.

4.4. Before dealing in a Leveraged Product with a Retail Client, the Company will carry out an appropriateness assessment and form a reasonable view that the Client has adequate skills and expertise to understand the product risks and the ability to absorb potentially significant leveraged losses.

4.5. You must answer assessment questions honestly and completely. The Company may refuse or limit access, lower leverage, require education or reassessment, or decline a product where the information provided is insufficient or the Company does not form the required view.

4.6. Passing an appropriateness assessment does not mean that a product is suitable for you, that the Company recommends it, or that losses are unlikely. The Services remain execution-only.

4.7. You must notify the Company if circumstances relevant to classification or appropriateness change. The Company may review and change your classification where required. A Professional Client who no longer meets the applicable criteria may be reclassified as Retail.

4.8. The Company will retain records demonstrating classification and appropriateness compliance for at least seven years from the start of the business relationship, or longer where required by law.

5. SERVICES AND PRODUCT SCOPE

5.1. Subject to approval, the Company may offer leveraged Rolling Spot Foreign Exchange and CFDs referencing currencies, indices, shares, metals, commodities, futures contracts and other Underlying Assets that the Company is lawfully authorised and operationally able to offer.

5.2. The availability of a product category does not mean that every instrument is available. Individual instruments are identified in the Product Specifications on the Website or Trading Platform. The Company does not need to reproduce every symbol in this Agreement.

5.3. Unless expressly stated otherwise in the Product Specifications, Transactions are cash-settled. You do not own the Underlying Asset, obtain voting or ownership rights, receive physical delivery, or acquire rights against an exchange, issuer, liquidity provider or hedging counterparty. A Transaction generally cannot be transferred to, or closed with, another provider. You rely on 4XC (Seychelles) Ltd to perform its obligations under each Transaction; no exchange, clearing house, liquidity provider or hedging counterparty guarantees the Company's obligations to you. For the avoidance of doubt, this clause does not prevent the Company from using banks, payment service providers, card acquirers, e-wallet providers, liquidity providers, brokers, custodians or other third-party service providers in connection with payments, execution, hedging, settlement, safeguarding or the provision of the Services. Those parties do not become the Client's contractual counterparty to a Transaction solely by providing such services.

5.4. The Company may add, suspend, restrict, place in close-only mode or withdraw an instrument where reasonably necessary because of liquidity, market conditions, counterparty action, Underlying Asset changes, technology, risk management, law or regulatory direction.

5.5. The Company does not provide spot virtual-asset custody or exchange services under this Agreement. A CFD referencing a virtual asset, if ever offered, will be available only where lawfully approved and expressly included in the Product Specifications and Risk Disclosure Statement.

5.6. The Company may provide general market information, research, education, analytics, economic calendars or tools. These are not guaranteed to be complete, accurate or current and do not form part of an Order unless expressly incorporated into a Transaction confirmation.

6. EXECUTION-ONLY RELATIONSHIP, PRINCIPAL DEALING AND CONFLICTS

6.1. The Company provides an execution-only service. The Company does not provide personal investment advice, portfolio management, legal advice or tax advice under this Agreement, and does not continuously monitor your positions or financial circumstances.

6.2. 4XC (Seychelles) Ltd acts as principal and contractual counterparty to each OTC Transaction. The Company may act as market maker, hedge all or part of its exposure with third parties, offset exposure internally, or retain exposure in accordance with its risk-management arrangements.

6.3. Because the Company is your counterparty, its interests may differ from yours. The Company may earn spreads, commissions, financing, mark-ups or other disclosed remuneration and may profit when a client loses on a Transaction. The Company identifies and manages conflicts under its Conflicts of Interest Policy.

6.4. The Company will execute Orders in accordance with its Order Execution Policy and Applicable Law. Best execution does not guarantee the best possible result on every Order and does not remove market, liquidity or technology risks.

6.5. Employees, representatives, IBs and affiliates are not authorised to guarantee returns, promise that losses will be recovered, waive written terms, or make a representation inconsistent with the Contract Documents. Report any such representation immediately.

6.6. You make each trading decision independently. You are responsible for determining whether a Transaction is consistent with your objectives, circumstances, risk capacity and legal or tax position.

7. ORDERS AND EXECUTION

7.1. Orders may be submitted through an approved Trading Platform or another channel accepted by the Company. The Company may require authentication, confirmation or additional instructions before acting.

7.2. An Order is an offer or request and is not a Transaction until accepted and executed by the Company. A Transaction confirmation or the executed record on the Trading Platform is evidence of execution, subject to correction of a Manifest Error under clause 16.

7.3. The Company may reject, cancel or delay an Order where reasonably justified by insufficient Margin, market closure, lack of liquidity, price movement, order size, technical capacity, Account restriction, compliance control, suspected error, product limit or Applicable Law. The Company will provide a reason where reasonably practicable and legally permitted.

7.4. Market Orders are executed at the available price when the Order can be executed, not necessarily the price displayed when submitted. An Order may be filled at one or more prices, partially filled, or rejected.

7.5. Stop, stop-loss, take-profit and other conditional Orders are not guaranteed. They become executable only when the relevant bid or offer reaches the trigger conditions used by the Company, and execution may occur at a materially different price because of gaps, volatility, insufficient size or delay.

7.6. Limit Orders may fail to execute even where a chart appears to touch the requested level, because the executable bid or offer, available size or order priority may differ from the chart display.

7.7. Slippage may be positive or negative. The Company will not systematically retain positive slippage for itself where doing so would be inconsistent with its Order Execution Policy or Applicable Law.

7.8. You may request cancellation or modification of an Order before execution, but the request is effective only when accepted and recorded by the Company. An executed Transaction cannot be cancelled merely because you no longer wish to trade.

7.9. Large Orders may be aggregated, split or executed in parts where the Company reasonably believes that doing so is consistent with its Order Execution Policy. Aggregation or splitting may produce a better or worse result than separate execution.

7.10. The Company may impose maximum position sizes, exposure limits, order-distance rules, trading-hours restrictions, close-only settings and other controls stated in the Product Specifications or Margin and Trading Conditions.

7.11. Instructions from an Authorised Person are binding on you until the Company has received and processed a valid revocation. The Company may refuse to accept an authority or instruction where identity, scope or authenticity is uncertain.

8. TRADING PLATFORM, SECURITY AND COMMUNICATIONS

8.1. The right to use a Trading Platform is personal to you. You must keep credentials confidential, use secure devices and networks, enable multifactor authentication where available, install security updates and take reasonable precautions against malware, phishing and unauthorised access.

8.2. You are responsible for Orders submitted using your credentials unless the Order resulted from a failure of the Company's security systems or another matter for which the Company is legally responsible. You must notify the Company immediately if credentials or a device may have been compromised.

8.3. After receiving a security notification, the Company may block platform access or payments. Blocking access does not automatically close open positions or cancel pending Orders. You must provide specific closing or cancellation instructions where possible.

8.4. The Trading Platform, internet, mobile networks, data feeds, authentication systems and third-party infrastructure may be delayed, interrupted or unavailable. You should maintain alternative contact arrangements and must not rely on a single device, connection or communication channel.

8.5. Platform balances, alerts, prices and Margin indicators may be delayed during a disruption. The Company will use reasonable care in operating the Services but does not guarantee uninterrupted availability.

8.6. Automated systems, Expert Advisors, copy trading, signals and application programming interfaces may malfunction, overtrade or replicate errors. You remain responsible for their use and must monitor activity. The Company may restrict automation that threatens system integrity, breaches limits or is used unlawfully.

8.7. The Company may communicate by email, secure portal, Trading Platform notification, telephone, SMS or another agreed electronic channel. You must maintain current contact details and check communications regularly.

8.8. The Company may rely on a communication that reasonably appears authentic after applying its security procedures. It may request call-back verification, identity evidence or written confirmation for withdrawals, account closure, unusual instructions or high-risk activity.

8.9. Access to the Trading Platform may be restricted from particular countries or territories because of legal, regulatory, sanctions, security or technology requirements. You should consider these restrictions before travelling or relocating and should not assume that you will be able to open, modify or close positions from

every location. This does not exclude any responsibility of 4XC (Seychelles) Ltd that cannot lawfully be excluded.

9. MARGIN, LEVERAGE, MARGIN CALL AND AUTOMATIC STOP-OUT

9.1. Leveraged trading requires you to maintain Margin at all times. Initial Margin, maintenance Margin, leverage and hedged-position treatment are stated in the Product Specifications and Margin and Trading Conditions.

9.2. The exact Margin Call Level and Stop-Out Level are material trading conditions. They may be stated in the incorporated Margin and Trading Conditions and Risk Disclosure Statement rather than repeated for every instrument in this Agreement, provided they are supplied before trading in a Durable Medium, are clearly versioned and remain consistent with the Trading Platform.

9.3. At the Effective Date, the standard Account settings disclosed by the Company are a Margin Call Level of 100% and a Stop-Out Level of 50%. A different level applies only where it is clearly disclosed for the relevant Account or product before trading and displayed in the applicable Margin and Trading Conditions. The operative level is the level applicable to the Account when the relevant position is open, subject to lawful changes under clause 9.8 and clause 23.

9.4. Margin-call status is an Account condition. It does not mean that the Company is required to telephone you, send a demand, allow a grace period or wait for a deposit. The Company may reject exposure-increasing Orders or place the Account in close-only mode.

9.5. When the Margin Level reaches or falls below the applicable Stop-Out Level, the Trading Platform may automatically begin closing positions without your prior consent or notice. Unless different platform rules are disclosed, liquidation normally begins with the most unprofitable position and continues until the Margin Level rises above the Stop-Out Level or all positions are closed.

9.6. Positions are closed at available market prices. Gaps, volatility, illiquidity, execution delay or technical conditions may cause the Account to fall materially below the Stop-Out Level before positions are closed. The Company does not guarantee execution at the threshold price or in a particular sequence.

9.7. A pending or intended deposit does not prevent stop-out. A payment may be delayed, reversed or credited after liquidation has begun. Money or opposite positions in another Account do not protect the affected Trading Account unless the Company

expressly confirms otherwise in writing and doing so is consistent with Applicable Law.

9.8. The Company may change Margin requirements, leverage, Margin Call Levels or Stop-Out Levels where reasonably necessary because of volatility, concentration, liquidity, weekends, market events, counterparty requirements, regulatory action or risk management. The Company will give reasonable advance notice of a material adverse change affecting existing positions where practicable. An urgent change may take effect immediately, but the Company will notify you as soon as reasonably practicable.

9.9. Hedged or opposite positions do not eliminate risk. They may consume Margin, incur separate spreads and financing, be closed separately, and behave differently across Accounts or instruments.

9.10. Retail negative-balance protection. If you are a Retail Client, your aggregate liability for Leveraged Products connected to a Trading Account is limited to the money held in that Trading Account. After all positions are closed and relevant trading charges and adjustments are posted, the Company will adjust a protected trading deficit in accordance with Applicable Law.

9.11. Negative-balance protection does not prevent the loss of all money held in the Trading Account and does not necessarily prevent a temporary negative display before reconciliation. It does not extinguish a separate debt arising from fraud, an unauthorized chargeback, a reversed payment, misuse of the Account, or another obligation unrelated to protected trading losses, to the extent permitted by law.

9.12. The Company will not use cross-account set-off, indemnity or another contractual mechanism to recover a Retail Client's protected trading loss from another Account or asset where doing so would defeat the account-level liability limitation required by Applicable Law.

9.13. A Professional Client may not receive the same liability limitation unless Applicable Law or a written Account term expressly provides it. The Company will disclose the applicable treatment before professional classification becomes effective.

9.14. Depending on the Trading Platform and Account mode, an Order opposite to an existing position may reduce or close that position or may open a separate hedged position. Any FIFO, netting, hedging or position-closing rules applicable to the Account will be stated in the Margin and Trading Conditions or Product Specifications and reflected in the Trading Platform.

10. CLIENT MONEY, DEPOSITS AND WITHDRAWALS

10.1. 4XC (Seychelles) Ltd will hold Client Money in accordance with Applicable Law and its client-money arrangements. Client Money will be kept separate from the Company's own operational money in one or more designated client bank accounts with an approved bank or other permitted institution.

10.2. Client Money may be pooled with money of other clients in an omnibus account. Your entitlement is recorded in the Company's books rather than by an individually titled bank account. Pooling may cause delay or a pro-rata shortfall if a bank, payment provider or other institution fails.

10.3. Where Client Money is lawfully held outside Seychelles, different insolvency, bank-resolution or client-money rules may apply. The Company will exercise due skill and care in selecting and periodically reviewing institutions but cannot eliminate third-party failure risk.

10.4. Unless the Fee Schedule states otherwise, the Company does not pay interest on Client Money and may retain interest earned on pooled accounts, subject to Applicable Law.

10.5. A deposit is credited only after the Company receives cleared funds and completes any required checks. The Company may reverse a provisional credit where a payment is rejected, reversed, charged back or found to be unauthorized.

10.6. Withdrawal requests are subject to identity, security, anti-money-laundering, sanctions, payment-provider and source-of-funds checks. The Company may request additional information or return money to the original funding source. Delays caused by required checks do not permit the Company to retain funds indefinitely or impose undisclosed penalties.

10.7. The Company will not impose a withdrawal fee merely because you have not traded a specified volume. It may deduct a payment-provider charge, currency-conversion charge or other reasonable cost only where the charge and its method of calculation were disclosed before the request, or where the charge is required by law.

10.8. The Company may refuse payment to a third party and may require a withdrawal to be made to a bank account or payment instrument in your own name. Additional controls may apply to corporate Accounts, estates and legally authorized representatives.

10.9. The Company may archive an inactive Account for operational purposes after reasonable notice, but archiving does not transfer ownership of a positive balance to

the Company. You remain entitled to claim the balance subject to identity verification, lawful deductions and unclaimed-property requirements.

10.10. Client Money is not a bank deposit with the Company and is not described as covered by a deposit insurance or investor-compensation scheme unless the Company separately confirms that a specific scheme applies.

10.11. **Payment and Collection Agent:** Monartec Ltd, a company incorporated in Cyprus under registration number HE465437, with its registered office at Spyrou Kyprianou 58, Tryfonos Business Center, Limassol, Cyprus ("Monartec"), has been appointed by 4XC (Seychelles) Ltd to act as its Payment and Collection Agent in connection with Client deposits and withdrawals.

Monartec facilitates the processing and collection of Client funds where the relevant deposit or withdrawal is processed through a payment channel for which Monartec is appointed. The availability of such payment channels may vary depending on the Client's jurisdiction, available payment methods, applicable legal and regulatory requirements, and arrangements with relevant payment service providers. Monartec's role is limited to payment processing and collection services and does not extend to the services provided by 4XC (Seychelles) Ltd under this Agreement. The appointment of Monartec does not alter the contractual relationship between the Client and 4XC (Seychelles) Ltd.

11. FEES, FINANCING, CURRENCY CONVERSION AND TAX

11.1. You must pay the spreads, commissions, overnight financing, currency-conversion charges, payment charges, platform or data charges, inactivity fees, if any, and other costs stated in the Fee Schedule, Product Specifications or Transaction confirmation.

11.2. Before trading, you will be provided with information on applicable fees and charges, the method of calculation and, where reasonably possible, the total or aggregated cost in monetary terms. Costs reduce returns and may turn a profitable market movement into a net loss.

11.3. Variable spreads and financing rates may change with market and funding conditions. Financing may be applied for multiple days before weekends or holidays. Details are stated in the Product Specifications.

11.4. The Company may convert amounts at a reasonably selected market rate plus a disclosed mark-up. Currency movements and conversion charges may independently increase losses or reduce profits.

11.5. The Company may pay or receive fees, commissions, mark-ups, rebates, non-monetary benefits or other inducements from or to an Introducing Broker, affiliate, payment provider, liquidity provider, platform provider or other third party, where permitted by Applicable Law and disclosed as required. You may request further information on the nature or amount of such remuneration where the Company is legally required or reasonably able to provide it.

11.6. A new fee or material adverse fee change will normally be notified at least 30 calendar days before taking effect. A change directly caused by tax, law, exchange, bank, data-provider or payment-provider charges may take effect on shorter notice where reasonably necessary.

11.7. You are responsible for obtaining tax advice, filing returns and paying taxes applicable to you. The Company may deduct or report tax where required and may request tax-residency or identification information under FATCA, CRS or other reporting regimes.

12. PRODUCT EVENTS, EXPIRY, ROLLOVER AND ADJUSTMENTS

12.1. Dividends, distributions, share splits, consolidations, rights issues, takeovers, mergers, delistings, suspensions, index changes and other corporate actions may require a price, cash, quantity, Margin or financing adjustment to preserve the intended economic effect of a Transaction.

12.2. A CFD referencing a futures contract may expire, roll or receive a cash adjustment. The relevant expiry date, last dealing time and rollover or adjustment method are stated in the Product Specifications.

12.3. The Company may close, roll, adjust or place a position in close-only mode where the Underlying Asset expires, is suspended, becomes unavailable, is cancelled, is subject to extraordinary terms, or can no longer be priced reliably.

12.4. The Company will use a reasonable and consistently applied methodology based on available market, exchange, index-provider, issuer, liquidity-provider or counterparty information. It will provide an explanation of a material adjustment on request.

12.5. No physical delivery is available under this Agreement unless a Product Specification expressly states otherwise and the Company has separately agreed the necessary settlement arrangements in writing.

13. CONFIRMATIONS, STATEMENTS AND RECORDS

13.1. The Trading Platform or secure portal will make available confirmations, open-position information, cash movements and Account statements. You may download or request copies in a Durable Medium.

13.2. You should review confirmations and statements promptly and notify the Company of a suspected error without undue delay, normally within seven Business Days after the information is made available. Failure to notify does not waive a right that cannot lawfully be waived and does not make an inaccurate record conclusive.

13.3. The Company's electronic records are evidence of Orders, Transactions and communications unless shown to be incorrect. System timestamps may use the server time and time zone stated on the Trading Platform.

13.4. The Company may record telephone calls, video calls, chat, meetings and electronic communications for order verification, training, quality, security, dispute resolution and regulatory purposes. Records may be used as evidence.

13.5. The Company will retain account statements, transaction records, order tickets, confirmations and relevant communications for at least seven years or a longer period required by Applicable Law. You should retain your own records and must not assume that every call or technical session is recorded.

14. INTRODUCING BROKERS, MANAGERS AND OTHER THIRD PARTIES

14.1. An IB, affiliate, educator, influencer, signal provider, software developer or external manager is independent from the Company unless the Company expressly confirms an agency relationship in writing.

14.2. No third party may bind the Company, change this Agreement, guarantee a result, promise a return or waive a risk. The Company remains responsible for its own employees, agents and outsourced activities to the extent required by Applicable Law.

14.3. An IB may receive remuneration linked to deposits, Account activity, spread or trading volume, which may create an incentive for frequent or larger trading. Applicable remuneration and conflicts are described in the relevant disclosure and Conflicts of Interest Policy.

14.4. You must not permit another person to operate your Account unless the Company has approved a written authority. You remain responsible for monitoring an Authorised Person, including transactions, fees, conflicts and compliance with this Agreement.

14.5. The Company may reject or revoke an authority, restrict managed trading, or require a manager to satisfy legal or regulatory requirements. Revocation becomes effective when processed by the Company and does not automatically close positions.

14.6. The Company is not liable for the independent advice, software or conduct of a third party, but this clause does not exclude responsibility that Applicable Law imposes on the Company for an agent, representative or outsourced service provider.

15. MARKET DISRUPTION, RESTRICTIONS AND FORCE MAJEURE

15.1. A market disruption includes an exchange closure or suspension, loss of pricing or liquidity, abnormal volatility, market gap, data-feed failure, counterparty withdrawal, cyberattack, telecommunications failure, power failure, government action, sanctions, war, civil disorder, natural disaster, epidemic or another event materially affecting the Services.

15.2. During a disruption, the Company may reasonably reject or delay Orders, widen spreads, reduce available size, increase Margin, place an instrument in close-only mode, use an alternative price source, suspend trading, or close or adjust positions where necessary to protect Clients, market integrity or the Company and to comply with law.

15.3. The Company will exercise reasonable care, act proportionately and take reasonable steps to rthateduce avoidable harm. Where practicable, it will notify you before taking material action; otherwise, it will notify you as soon as reasonably practicable.

15.4. The Company is not responsible for a failure or delay caused by circumstances beyond its reasonable control where the consequences could not reasonably have been avoided despite appropriate measures. This does not exclude liability for the Company's negligence, failure to maintain legally required systems or another liability that cannot lawfully be excluded.

15.5. A disruption does not remove your obligation to monitor positions or satisfy obligations that remain lawfully due. You should maintain sufficient Margin and alternative communication arrangements.

16. MANIFEST ERRORS, PROHIBITED CONDUCT AND TRADE REVIEW

16.1. A Manifest Error is an obvious or material error in a price, quote, execution, calculation, fee, corporate-action adjustment or system record that a reasonable person with relevant market knowledge would recognise as erroneous in the circumstances.

16.2. If the Company reasonably establishes a Manifest Error, it may promptly cancel, correct or reconstruct the affected Transaction to the fair market terms that would reasonably have applied without the error. The Company will consider market prices, timing, liquidity, hedging information and the Order Execution Policy and will provide an explanation on request.

16.3. The Company will not cancel or adjust a Transaction merely because it was unprofitable to the Company or profitable to you. A correction must be reasonable, evidence-based and consistent with the treatment of comparable cases.

16.4. You must not use the Services for fraud, money laundering, sanctions evasion, market abuse, manipulation, insider dealing, unauthorised access, denial of service, exploitation of a known system error, artificial latency strategies designed solely to trade a stale non-executable quote, or conduct prohibited by Applicable Law.

16.5. Where the Company has reasonable grounds to suspect prohibited conduct, it may investigate, preserve records, restrict activity or suspend withdrawals to the extent reasonably necessary and legally permitted. It will not confiscate legitimate profits or impose a penalty without a contractual and lawful basis.

16.6. Following investigation, the Company may cancel or correct affected Transactions, recover a proven improper benefit, terminate the Account or refer the matter to an authority. The Company will provide reasons where legally permitted and preserve your complaint rights.

17. CLIENT REPRESENTATIONS AND CONTINUING DUTIES

17.1. Each time you use the Services, you represent that:

- **a.** you have legal capacity and authority to act and are not prohibited from using the Services;
- **b.** all information supplied to the Company is complete, accurate and not misleading;
- **c.** you act as principal for your own Account unless the Company has approved another capacity;
- **d.** money deposited is lawfully owned or controlled by you and is not the proceeds of crime;
- **e.** you understand the relevant product, leverage, Margin, costs and material risks;
- **f.** you are not relying on a guarantee, promise of profit or representation outside the Contract Documents;
- **g.** your Orders and use of the Services comply with Applicable Law and do not involve market abuse or manipulation; and
- **h.** you can bear the potential loss and will not trade money required for essential living expenses or held for another person.

16.2. You must monitor your Account, open positions, pending Orders, Margin, communications and payment activity. You must promptly correct suspected errors and take reasonable steps to limit avoidable loss.

16.3. A legal person must ensure that every director, controller, Authorised Person and user complies with this Agreement and must notify the Company promptly of changes to authority or ownership.

16.4. You must cooperate with reasonable investigations and provide information needed to comply with law, resolve a complaint or verify a Transaction. The Company will not request information that is irrelevant or disproportionate to a legitimate purpose.

18. DEFAULT, CLOSE-OUT AND SET-OFF

18.1. An Event of Default occurs where:

a. you fail to pay an amount lawfully due and do not remedy the failure after reasonable notice, unless urgent action is required;

b. you materially breach this Agreement, provide materially false information, or fail to provide information required by law;

c. fraud, prohibited conduct, unauthorised account use, money laundering, sanctions risk or market abuse is reasonably suspected;

d. you become insolvent, enter liquidation or administration, have a receiver appointed, are dissolved, struck off or cease business, or, if you are an individual, die or lose legal capacity;

e. an authority, court, exchange, payment provider or counterparty requires or reasonably necessitates restriction or closure; or

f. continued provision of the Services would be unlawful or expose the Company or Clients to material operational, financial or reputational risk that cannot reasonably be managed by a less restrictive measure.

17.2. Following an Event of Default, the Company may take proportionate action, including rejecting Orders, cancelling pending Orders, restricting withdrawals, closing positions, converting currency, enforcing security that is lawfully held, terminating the Agreement or recovering a debt that is lawfully due.

17.3. Where practicable, the Company will give notice and an opportunity to remedy before taking action. Immediate action may be taken where delay would increase loss, breach law, prejudice market integrity, compromise security or frustrate regulatory action.

17.4. Close-out values will be determined using available market prices, the Product Specifications, the Order Execution Policy and any reasonable adjustments for costs, liquidity and disruption. The Company will provide a statement of the calculation on request.

17.5. The Company may set off a matured amount lawfully due from you against money it owes you, subject to Client Money rules and the Retail Client liability limitation in clause 9. It will not set off another Account to recover a protected retail trading loss.

17.6. Rights under this clause are cumulative but will not be exercised in a way that creates an unfair contractual imbalance or excludes a non-waivable consumer or regulatory right.

17.7. Death or legal incapacity. If an individual Client dies or loses legal capacity, 4XC (Seychelles) Ltd may restrict the Account after receiving credible notice. The Company will accept instructions only from a person whose authority has been verified through appropriate legal documentation. Open positions may remain exposed to market movements until workable instructions are received or the Company closes them where permitted by this Agreement. Any remaining balance will be paid to the legally authorised person after settlement and completion of required verification.

19. TERMINATION AND COOLING-OFF RIGHTS

19.1. You may terminate this Agreement and request Account closure at any time by written notice, after closing or authorising the closure of open positions and settling amounts lawfully due. Termination does not cancel an executed Transaction or avoid an existing obligation.

19.2. 4XC (Seychelles) Ltd may terminate this Agreement on at least 30 calendar days' written notice. The Company may terminate or suspend immediately following an Event of Default, where required by law, where the Services are withdrawn, or where continued service creates a material risk that cannot reasonably be managed.

19.3. Cooling-off notice. A Financial Consumer has any cooling-off or rescission right prescribed by the FSA or other competent authority from time to time. Without limiting that statutory right, a natural-person Retail Client may cancel this framework Agreement within 14 calendar days after acceptance by emailing support-sc@4xc.com with the subject "Cooling-off cancellation".

19.4. Cooling-off cancellation ends the framework relationship but does not reverse a Transaction already executed at your request, remove market profit or loss, or require the Company to keep a position open. Open positions must be closed and outstanding payments, charges and adjustments must be settled.

19.5. After cooling-off cancellation, the Company will return available Client Money within 14 working days after receiving the notice and completing lawful closure, settlement and verification steps. It may deduct only a reasonable, disclosed cost permitted by law. Any longer or more favourable statutory period prevails.

19.6. On termination, the Company may cancel pending Orders and close remaining positions at available prices if you do not provide workable instructions within a reasonable time. It will return the remaining balance after settlement and required checks.

19.7. Clauses concerning completed Transactions, fees, records, privacy, liability, complaints, governing law and any accrued right or obligation survive termination to the extent necessary.

20. LIABILITY AND INDEMNITY

20.1. The Company will provide the Services with the degree of care, skill and diligence required by Applicable Law and will act honestly, fairly and professionally in its dealings with Financial Consumers.

20.2. Nothing in the Contract Documents excludes or limits liability for fraud, willful misconduct, negligence, breach of a statutory or regulatory duty, mishandling of Client Money, or another liability that cannot lawfully be excluded or limited.

20.3. Subject to clause 20.2, the Company is responsible for direct and reasonably foreseeable loss caused by its breach of this Agreement or failure to exercise the required care and skill. The Company is not responsible merely because a market moved against you or a lawful Order produced a loss.

20.4. Subject to clause 20.2, the Company is not liable for indirect or consequential loss, loss of opportunity, loss of anticipated profit, business interruption or reputational damage that was not a reasonably foreseeable direct result of its breach. This exclusion does not apply where prohibited by consumer law.

20.5. The Company is not responsible for the independent failure or insolvency of a bank, exchange, liquidity provider, payment provider, data provider or other third party where the Company exercised the care required by law in selection and oversight. Any recovery received for your benefit will be allocated appropriately.

20.6. You must take reasonable steps to limit avoidable loss and notify the Company promptly of an issue. Failure to mitigate reduces recovery only to the extent that the failure actually increased the loss.

20.7. You will indemnify the Company for a direct, reasonable and properly evidenced loss, liability or third-party claim caused by your fraud, unlawful conduct, material breach or unauthorised use of another person's money or rights. You are not required to indemnify the Company for its own negligence, breach, unfair practice or protected retail trading losses.

20.8. Any contractual limitation is separate from, and does not restrict, your right to complain to the Company or the FSA, seek statutory compensation or pursue a remedy available under Applicable Law.

21. PRIVACY, CONFIDENTIALITY AND RECORDINGS

21.1. The Company processes personal data in accordance with the Data Protection Act, 2023, the Financial Consumer Protection Act, 2022 and its Privacy Policy. The Privacy Policy explains categories of data, purposes, legal bases, retention, recipients, international transfers, security and your rights.

21.2. The Company may process identity, contact, financial, tax, device, location, transaction, communication, biometric-verification and risk information for onboarding, service provision, security, fraud prevention, regulatory compliance, complaints, analytics and legitimate business administration.

21.3. The Company may disclose information to regulators, courts, law-enforcement and tax authorities; banks and payment providers; auditors and professional advisers; group companies; identity, screening, technology, hosting and support providers; and other recipients described in the Privacy Policy, where lawfully permitted.

21.4. Personal data may be processed outside Seychelles where permitted and subject to safeguards required by Applicable Law. The Company remains responsible for selecting and overseeing processors and outsourced providers as required by law.

21.5. You may request access, correction or other rights available under data-protection law. The Company may retain information after Account closure for up to 7 years where required for securities, financial-consumer-protection, anti-money-laundering, tax, complaint or legal purposes.

21.6. The Company will use reasonable security measures and will handle a personal-data breach in accordance with applicable notification and remediation obligations. You must promptly report suspected account or data compromise.

21.7. The Company will keep Client information confidential except where disclosure is authorised by you, necessary to provide the Services, required or permitted by law, or reasonably necessary to protect legal rights. This clause does not permit sale of confidential information contrary to law.

22. PRIVACY, CONFIDENTIALITY AND RECORDINGS

22.1. You may submit a complaint to 4XC (Seychelles) Ltd without charge by email to complaints-sc@4xc.com with the subject line “Complaint” or “Formal Complaint”, through the complaint form on the Website, by telephone, or by post to the Company’s Seychelles contact address. If a complaint is sent to another official 4XC contact channel, the Company will treat it as received and forward it internally to the complaints function. No burdensome formality is required.

22.2. The Company will acknowledge a complaint in writing within two Business Days, provide a reference number, identify a contact person and state the expected response timeframe.

22.3. The Company will investigate fairly and provide a written response as soon as possible and no later than 21 Business Days after the complaint is lodged. For a grossly complicated complaint, the period may be extended up to 90 Business Days, with written notice explaining the extension and expected date.

22.4. The final response will summarise the complaint and issues considered, explain the outcome and any remedy, state the period for accepting a proposed remedy, and explain the right to refer the matter to the FSA. A response will be issued in English, French or Creole as requested.

22.5. The Company will not discriminate against or penalise you for making a complaint. A complaint does not prevent you from closing a position, terminating the Agreement, exercising a statutory right or commencing lawful proceedings.

22.6. The Company will not discriminate against or penalise you for making a complaint. A complaint does not prevent you from closing a position, terminating the Agreement, exercising a statutory right or commencing lawful proceedings.

22.7. The Company's current Complaints Handling Policy is published on the Website and forms part of the pre-contract information provided to Financial Consumers.

23. AMENDMENTS

23.1. The Company may amend the Contract Documents for legal, regulatory, market, product, risk, security, operational or commercial reasons. Amendments must be expressed clearly and must not create an unfair imbalance contrary to Applicable Law.

23.2. The Company will normally give at least 30 calendar days' notice of a material change that is adverse to you. The notice will identify the change, effective date and your right to terminate before it takes effect.

23.3. A change may take effect sooner where required by law, regulator, exchange, counterparty, payment provider, cyber-security need, market emergency or another circumstance that makes advance notice impracticable. The Company will provide notice as soon as reasonably practicable.

23.4. A change will not retrospectively alter the price or contractual economics of a closed Transaction. A change affecting an open position will be made only where the Contract Documents and Applicable Law allow it and will be notified where practicable.

23.5. Continued use after the effective date constitutes acceptance only where the notice clearly states that consequence and Applicable Law permit it. You may reject a change by terminating the Agreement and closing positions before the effective date.

23.6. The Company will version and archive material website documents, including Product Specifications, Margin and Trading Conditions, Fee Schedules and policies, so that the terms applicable at a relevant time can be identified.

24. NOTICES AND ELECTRONIC CONTRACTING

24.1. A notice to you may be delivered by email, secure portal, Trading Platform message, SMS, post or another agreed Durable Medium. A material legal or contractual notice will not be delivered solely through a transient pop-up that cannot reasonably be retained.

24.2. An electronic notice is treated as received when made available at the address or secure channel last provided by you, unless the Company receives evidence of delivery failure. A posted notice is treated as received in the ordinary course of post.

24.3. A notice to 4XC (Seychelles) Ltd should be sent to support-sc@4xc.com or the Seychelles contact address, unless a Contract Document specifies a dedicated channel. Security incidents and unauthorised access should be reported immediately by the fastest available official channel.

24.4. Electronic acceptance, an electronic signature, a click-through acknowledgement and a secure-platform instruction have the same intended legal effect as a

handwritten signature or paper instruction to the extent permitted by Applicable Law.

24.5. You consent to receiving Contract Documents electronically and may request a paper or downloadable copy. A reasonable charge for a special paper request may be imposed only if disclosed and permitted by law.

25. GOVERNING LAW AND DISPUTES

25.1. This Agreement and each Transaction entered into with 4XC (Seychelles) Ltd are governed by the laws of the Republic of Seychelles, without prejudice to mandatory consumer protections that apply to you in another jurisdiction.

25.2. The courts of Seychelles have non-exclusive jurisdiction over any dispute arising from this Agreement. Either party may also bring proceedings in another court or tribunal that has jurisdiction, where permitted by applicable law. This does not prevent either party from seeking urgent protective relief, enforcing a judgment, using an available complaint mechanism or exercising a non-waivable right in another competent forum.

25.3. Before commencing proceedings, the parties should attempt in good faith to resolve the matter through the complaint process in clause 22, unless urgent relief, limitation periods or another reasonable circumstance makes that inappropriate.

25.4. Nothing in this clause restricts the supervisory, investigative or enforcement powers of the FSA or another competent authority.

26. GENERAL PROVISIONS

26.1. Entire agreement. The Contract Documents contain the agreement concerning the Services and replace prior representations and agreements on the same subject, except for fraud and rights that cannot lawfully be excluded.

26.2. Assignment. You may not assign an Account or Transaction without the Company's written consent. 4XC (Seychelles) Ltd may assign this Agreement or transfer the business to a licensed or lawfully authorised successor after notice, provided the transfer does not materially reduce your rights and complies with Client Money and regulatory requirements.

26.3. No partnership or fiduciary relationship. This Agreement does not create a partnership, joint venture, trust, agency or fiduciary relationship, except for any specific client-money trust or duty imposed by Applicable Law.

26.4. Severability. If a provision is invalid or unenforceable, it will be removed or limited only to the extent necessary. The remaining provisions continue in effect. The parties will interpret or replace the affected provision in a manner closest to its lawful purpose and favourable consumer interpretation where required.

26.5. No waiver. A delay or failure to exercise a right is not a waiver. A waiver is effective only in writing and only for the specific matter stated.

26.6. Third-party rights. A person who is not a party has no right to enforce this Agreement unless Applicable Law or an express provision state otherwise.

26.7. Joint Accounts. If the Company permits a joint Account, each holder is jointly responsible for lawful obligations and the Company may act on an instruction from a holder in accordance with the joint-account mandate. Regulatory protections apply as required to each holder.

26.8. Vulnerable Clients. The Company will take reasonable steps to identify and support Clients who may be vulnerable because of age, disability, health, financial distress, limited digital access, language or other circumstances. You or your representative may request reasonable assistance.

26.9. Regulatory priority. No acknowledgement, risk warning, indemnity, limitation, classification or electronic acceptance waives a duty or liability that cannot lawfully be waived or prevents a complaint, regulatory report or legal claim.

SCHEDULE 1 - CONTRACT DOCUMENTS AND PRECEDENCE

S1.1. The following documents form part of the contractual and pre-contract information package to the extent applicable:

- **a.** Account Opening Form and onboarding declarations;
- **b.** Key Facts Statement, whether provided as a standalone document or as a clearly labelled section of this Agreement;
- **c.** Client Service Agreement;
- **d.** Risk Disclosure Statement;
- **e.** Product Specifications;
- **f.** Margin and Trading Conditions;
- **g.** Fee Schedule;
- **h.** Order Execution Policy;
- **i.** Conflicts of Interest Policy;
- **j.** Complaints Handling Policy;
- **k.** Privacy Policy and applicable cookie or data-sharing notices;
- **l.** Transaction confirmations; and
- **m.** any promotion or account-specific terms expressly accepted by you.

S1.1. The Company will make applicable documents available on the Website, Trading Platform, secure portal or by email in a Durable Medium before they bind a Financial Consumer, and will allow reasonable time for review.

S1.2. If documents conflict, the following order applies:

- **a.** Mandatory Applicable Law;
- **b.** a Transaction confirmation, only for the specific executed terms of that Transaction;
- **c.** Product Specifications and Margin and Trading Conditions, only for product- and Account-specific trading terms;
- **d.** this Agreement for general contractual matters;
- **e.** account-specific terms expressly accepted by both parties;

f. other policies and disclosures.

S1.3. A risk disclosure explains risk and does not by itself expand a liability exclusion, waive a legal right or override an express protection in this Agreement.

SCHEDULE 2 - CURRENT MARGIN AND CLOSE-OUT DISCLOSURE

STANDARD SETTINGS AT THE EFFECTIVE DATE

Margin Call Level: 100%
Stop-Out Level: 50%
Standard liquidation sequence: normally the most unprofitable position first.

These settings must match the Risk Disclosure Statement, Margin and Trading Conditions and Trading Platform. Account- or product-specific exceptions must be disclosed before trading. A margin call is not a promise that the Company will contact the Client or wait for additional funds.

S2.1. The Company may publish the operative levels on the Website instead of reproducing them beside every instrument, but the levels are material terms and must be clearly incorporated, downloadable, versioned, archived and provided before trading.

S2.2. A material adverse change affecting existing positions will be handled under clauses 9.8 and 23. The Company should not operate platform settings that conflict with the version supplied to the Client.

SCHEDULE 3 - CLIENT ACKNOWLEDGEMENT

S2.1. The following documents form part of the contractual and pre-contract information package to the extent applicable:

a. you received this Agreement and the applicable Contract Documents in a form you can download and retain;

b. you had a reasonable opportunity to review them and ask questions;

c. the key features, costs, potential gains and material risks of the Services were explained in a manner you understand;

d. you understand that Leveraged Products are high-risk products and that you may lose all money held in the relevant Trading Account;

e. you understand that stop-loss Orders may execute at a worse price or may not execute, and that positions may be closed automatically without prior notice;

f. you understand that the Services are execution-only and the Company is the principal counterparty;

g. you will provide accurate information and notify the Company of material changes; and

h. your acknowledgement does not waive a non-waivable duty, complaint right, consumer protection or legal remedy.

S2.2. Electronic acceptance is recorded with the date, time, document version and available identifying information. 4XC (Seychelles) Ltd will make a copy of the accepted version available to you.

CONTACT DETAILS

4XC (Seychelles) Ltd
Office 3, Room B11, 1st Floor, Providence Complex, Providence, Mahé, Seychelles
Email: support-sc@4xc.com
Website: www.4xc.com/sc

Regulator: Seychelles Financial Services Authority, Bois De Rose Avenue, P.O. Box 991, Victoria, Mahé, Seychelles
Complaints email: complaints@fsaseychelles.sc