

FXIFY GENERAL TERMS AND CONDITIONS

These FXIFY General Terms and Conditions (the “**GTC**”) govern rights and obligations in connection with the use of services provided by FXIFY SOLUTIONS LIMITED as described below (the “**Services**”), offered mainly through the www.fxify.com website (the “**Website**”). Please read these GTC carefully. You are under no obligation to use the Services if you do not agree or understand any portion of these Terms, nor should you use the Services unless you understand and agree to these Terms.

1. INTRODUCTORY PROVISIONS

- 1.1. These GTC govern your (“**You**”, “**Your**”, or the “**Customer**”) rights and obligations in connection with the use of the Services provided by FXIFY SOLUTIONS LIMITED, with its registered office at Unit 1 74 Back Church Lane, London, E1 1LX UK, company no.: 14451720 (“**We**”, “**Our**”, or the “**Provider**”).
- 1.2. By registering on the Website or, where registration is not required, not later than by your first use of the Services, you are entering into a contract with the Provider, the subject of which is the provision of the Services of your choice. The GTC form an integral part of such a contract and, by executing the contract with the Provider, you express your agreement to these GTC.
- 1.3. The Services are only intended for persons over the age of 18 residing in the country for which the Services are available. By registering on the Website, you confirm that you are over 18 years of age. If you are under 18 years of age, you may not use the Services. You undertake to access the Services solely from one of the countries for which the Services are available. You acknowledge that your access to and use of the Services may be restricted or prohibited by law in some countries, and you undertake to only access and use the Services in accordance with applicable laws.
- 1.4. The Provider shall not provide Services to Customer that: (i) is of nationality or is residing in Restricted Jurisdictions; (ii) is established or incorporated or has a registered office in Restricted Jurisdictions; (iii) is subject to the relevant international sanctions; or (iv) has a criminal record related to financial crime or terrorism. Restricted Jurisdictions means countries determined as such by the Provider and published on the Website or in the framework of these GTC. The Provider reserves the right to refuse, restrict or terminate the provision of any Services to Customer as per this Clause 1.4.

and such Customer is prohibited to use the Services, which also includes the use of the Client Account and/or Platform.

1.5. The Services consist of the provision of tools for SIMULATED foreign exchange trading on the FOREX market or SIMULATED trading with other instruments on other financial markets, provision of analytical tools, training and educational materials, the access to the Client Account, and other ancillary services, in particular through the Client Account or by the provision of access to applications provided by the Provider or third parties. Financial market information is used in the simulated trading; however, you acknowledge

that any trading that you perform through the Services is not real. You also acknowledge that the funds provided to you for demo trading are fictitious and that you have no right to possess those fictitious funds beyond the scope of their use within the Services, and in particular that they may not be used for any actual trading and that you are not entitled to the payment of those funds. Unless expressly agreed otherwise, you will not be paid any remuneration or profits based on the results of your simulated trading, nor will you be required to pay any losses.

1.6. NONE OF THE SERVICES PROVIDED TO YOU BY THE PROVIDER CAN BE CONSIDERED INVESTMENT SERVICES IN ACCORDANCE WITH APPLICABLE LAWS. THE PROVIDER DOES NOT GIVE OR PROVIDE TO YOU ANY GUIDANCE, INSTRUCTIONS, OR INFORMATION ABOUT HOW OR IN WHICH MANNER YOU SHOULD PERFORM TRANSACTIONS WHEN USING THE SERVICES OR OTHERWISE, OR ANY OTHER SIMILAR INFORMATION ABOUT THE INVESTMENT TOOLS TRADED, NOR DOES THE PROVIDER ACCEPT ANY SUCH GUIDANCE, INSTRUCTIONS, OR INFORMATION FROM YOU. NONE OF THE SERVICES CONSTITUTE INVESTMENT ADVICE OR RECOMMENDATIONS. NO EMPLOYEES, STAFF, OR REPRESENTATIVES OF THE PROVIDER ARE AUTHORIZED TO PROVIDE INVESTMENT ADVICE OR RECOMMENDATIONS. SHOULD ANY INFORMATION OR STATEMENT OF ANY EMPLOYEE, STAFF, OR REPRESENTATIVES OF THE PROVIDER BE INTERPRETED AS INVESTMENT ADVICE OR RECOMMENDATIONS, THE PROVIDER EXPLICITLY DISCLAIMS THAT THE SAME IS INVESTMENT ADVICE OR RECOMMENDATIONS AND SHALL NOT BE RESPONSIBLE FOR THEM.

1.7. Your personal data is processed in accordance with the Privacy Policy.

1.8. The meaning of the definitions, expressions, and abbreviations used in these GTC can be found in clause 17.

2. SERVICES AND THEIR ORDER

2.1. You can order the Services through the Website by completing the appropriate registration or order form. After registration, We will e-mail you the login details for the Client Account and/or Platform and allow you to access them ("**Welcome E-mail**").

2.2. The Services include, among other things, the Free Monthly Trading Contests, FXIFY Challenge, and Verification products; these products may differ in the scope of the Services provided (e.g., by analytical tools available to the Customer). With the Free Monthly Trading Contests, you may use some of the Services within a limited scope and for a limited period free of charge. Completing the Free Monthly Trading Contests does not entitle you to access any other Services.

2.3. All data that you provide to us through the registration or order form, the Client Account, or otherwise must be complete, true, and up to date. You must immediately notify us of any change in your data or update the data in your Client Account. The Customer is responsible for all the provided data being accurate and up to date; the Provider is not obligated to verify the data.

2.4. You acknowledge that if you provide an identification number, tax registration number or other similar information in the registration or order form or in the Client Account, or if you state that you are a legal entity, you will be considered as an entrepreneur (trader) for the purposes of these GTC and when using the Services, and the provisions of these GTC or the applicable law that grant rights to consumers will not apply to you.

2.5. The fee for the FXIFY Challenge varies according to the option selected and depends on the amount of the Account Balance, the degree of the acceptable risk, the parameters that must be fulfilled so that the conditions of the FXIFY Challenge and the subsequent Verification are met, and possibly other configurations. More detailed information on individual options and fees for those options are provided on Our Website. The final fee will be determined based on the option you select when completing the form for

ordering the FXIFY Challenge. The Provider reserves the right to also provide the Services under individually agreed conditions. All individually agreed conditions shall be determined by the Provider at its own discretion. Individual discounts and other benefits may not be combined, unless expressly stipulated otherwise by the Provider.

- 2.6. The fee is paid for allowing you to access the FXIFY Challenge, or the Services provided under the FXIFY Challenge. The Customer is not entitled to a refund of the fee, for example, if the Customer cancels the Customer's Client Account or requests the cancellation by e-mail, if the Customer terminates the use of the Services or the contract (for example, fails to complete the FXIFY Challenge or the Verification), fails to meet the conditions of the FXIFY Challenge or the Verification, or violates these GTC.
- 2.7. If the Customer lodges an unjustifiable complaint regarding the paid fee or disputes the paid fee with the Customer's bank or payment service provider (e.g. through chargeback services, dispute services, or other similar services), on the basis of which an annulment, cancellation or refund of the fee or any part thereof is requested, the Provider is entitled, at its own discretion, to stop providing to the Customer any services and refuse any future provision of any services.
- 2.8. Your choice of the option of the FXIFY Challenge that you select when making an order shall also apply to the subsequent Verification. You will start the subsequent Verification and, possibly, other products related thereto, with the parameters and the same currency that correspond to the option of the FXIFY Challenge selected by you. Once you make a selection, it is not possible to change it. If you are ordering a new FXIFY Challenge, the restrictions specified in this clause 2.8 shall not apply.
- 2.9. The Provider reserves the right to unilaterally change the fees and parameters of the Services at any time. The change does not affect the Services purchased before the change is notified.
- 2.10. Any data entered in the order form can be checked, corrected, and amended until the binding order of the Services. The order of the Services of your choice is made by choosing the applicable for you phase on the Website. The Provider will immediately confirm the receipt of your order to your e-mail address. In the case of the Free Monthly Trading Contests, the order is completed upon the delivery of the confirmation to your e-mail

address, whereby the contract is executed. In the case of the FXIFY Challenge, the order is completed upon the payment of the fee for the selected option, whereby the contract between you and the Provider is executed, the subject of which is the provision of the FXIFY Challenge and, if the conditions of the FXIFY Challenge are met, and the Verification. The contract is concluded in English. We archive the contract in electronic form and do not allow access to it.

- 2.11. You acknowledge that in order to use Our Services, you must obtain the appropriate technical equipment and software, including third-party software (e.g., software for the use of the Platform), at your own risk and expense. The Website is accessible from the most commonly used web browsers. The internet access, purchase of the equipment, and purchase of the web browser and its updates are at your own risk and expense. The Provider does not warrant or guarantee that the Services will be compatible with any specific equipment or software. The Provider does not charge any additional fees for the internet connection.
- 2.12. You acknowledge that the operators of Platforms are persons or entities different from the Provider and that their own terms and conditions and privacy policies will apply when you use their services and products. Before sending an order form, you are obligated to read those terms and conditions and privacy policies.
- 2.13. If the Customer places an unusually large number of orders for the Services within an unreasonably short period of time, the Provider may notify the Customer through the Client Account as a protective precaution to mitigate potentially harmful behaviour of the Customer. If such unreasonable behaviour continuous after such notice, We reserve the right to suspend any further orders of the Services by the Customer. If We identify that the unusual behaviour as per this paragraph relates to the Customer's involvement in Forbidden Trading Practices, We may take respective actions as perceived in Section 5 of this GTC. The Provider reserves the right to determine, at its own discretion, the nature of the behaviour described above and reasonable boundaries for such determination.
- 2.14. All references to FXIFY's hours of trading are in the United Kingdom. GMT using a 12-hour format. FXIFY reserves the right to suspend or modify its trading hours at any time and in such an event will inform its Customers

in advance on a best-efforts basis of any changes in its operating hours. trading hours by a written notification.

3. PAYMENT TERMS

- 3.1. The amounts of fees for the FXIFY Challenge options are in USD. The fee can also be paid in other currencies that are listed on the Website. If you select any other currency than the USD, the amount of the fee for the selected option of the FXIFY Challenge shall be converted by Our rates and it will automatically display your payment total in your chosen currency, so you know how much you are paying before you confirm the order. The Customer acknowledges that if the payment is made in a currency other than the one the Customer has chosen on the Website, the amount will be converted according to the current exchange rates valid at the time of payment.
- 3.2. Service charges are inclusive of all taxes. If the Customer is an entrepreneur (trader), he is obliged to fulfil all his tax obligations in connection with the use of Our Services in accordance with applicable law, and in the event of an obligation, he is obliged to pay tax or other fees properly.
- 3.3. You can pay the fee for the selected option of the FXIFY Challenge by a payment card or using other means of payment that the Provider currently offers on the Website.

4. CLIENT ACCOUNT AND PLATFORM

- 4.1. Only one Client Account is permitted per Customer and all of the Customer's Services must be maintained in the Client Account.
- 4.2. Client Account Unless the Provider grants an exception to the Customer, the Account Balance amounts may not be transferred between the individual products or mutually combined. You may also not transfer or combine your performance, Service parameters, data, or any other information between the products.
- 4.3. Access to the Client Account and Platform is protected by login data, which the Customer may not make available or share with any third party. If the Customer has registered as a legal entity, the Customer may allow the use of the Services through the Customer's Client Account to the authorized employees and representatives. The Customer is responsible for all activities

that are performed through the Customer's Client Account or Platform. The Provider bears no responsibility, and the Customer is not entitled to any compensation, for any misuse of the Client Account, Platform, or any part of the Services, nor is the Provider responsible for any negative consequences thereof for the Customer, if such misuse occurs for any reasons on the part of the Customer.

4.4. The Customer acknowledges that the Services may not be available around the clock, particularly with respect to maintenance, upgrades, or any other reasons. In particular, the Provider bears no responsibility, and the Customer is not entitled to any compensation, for the unavailability of the Client Account or Platform and for damage or loss of any data or other content that Customer uploads, transfers or saves through the Client Section or Platform.

4.5. With respect to clause 5.4.1.6 below, the Provider may decrease leverage levels during the Events as defined below, from the standard leverage ratio to 10:1 for FX and Metals starting 10 minutes before the Events and ending 5 minutes after the Events announcement ("**Reduced Leverage Window**"). Notwithstanding the above, positions which were opened prior to the Reduced Leverage Window shall be affected by the reduced leverage. The Provider may in its sole discretion to lower the leverage ratios for certain periods of time for any kind of Events and only the ones which fall under the definition of Events as defined below, in such instances, the Customer shall receive a notification at least 24 hours in advance (e.g., during elections or unforeseen circumstances).

4.6. The Customer may at any time request the cancellation of the Client Account by sending an e-mail to support@fxify.com. Sending a request for the cancellation of the Client Section is considered as a request for termination of the contract by the Customer, with the Customer being no longer entitled to use the Services, including the Client Account and Platform. The Provider will immediately confirm the receipt of the request to the Customer by e-mail, whereby the contractual relationship between the Customer and the Provider will be terminated. In such a case, the Customer is not entitled to any refund of the fees already paid or costs otherwise incurred.

5. RULES OF DEMO TRADING

5.1. During the demo trading on the Platform, you may perform any transactions, unless these constitute forbidden trading strategies or practices within the meaning of clause 5.4. You also agree to follow good market standard rules

and practices for trading on financial markets (e.g., risk management rules). Restrictions may also be imposed by the trading conditions of the Platform that you have selected for trading.

5.2. You acknowledge that the Provider has access to information about the demo trades that you perform on the Platform. You grant the Provider your consent to share this information with persons/entities who are in a group with the Provider or who are otherwise affiliated with the Provider, and you grant the Provider and these persons/entities your consent and authorization to handle this information at their own will. You agree that these activities may be performed automatically without any further consent, consultation, or approval on your part being necessary, and that you are not entitled to any remuneration or revenue associated with the use of the data by the Provider. The Provider is aware that you do not provide the Provider with any investment advice or recommendations through your demo trading. You acknowledge that you may suspend your demo trading on the Platform at any time.

5.3. The Provider bears no responsibility for the information displayed on the Platform, nor for any interruption of, or delay or inaccuracy in the market information displayed through your Client Account.

5.4. FORBIDDEN TRADING PRACTICES.

5.4.1. DURING THE DEMO TRADING, IT IS PROHIBITED TO:

5.4.1.1. KNOWINGLY OR UNKNOWINGLY USE TRADING STRATEGIES THAT EXPLOIT ERRORS IN THE SERVICES SUCH AS ERRORS IN DISPLAY OF PRICES OR DELAY IN THEIR UPDATE;

5.4.1.2. PERFORM TRADES USING AN EXTERNAL OR SLOW DATA FEED;

5.4.1.3. PERFORM TRADES WHICH UNDER THE SOLE DISCRETION OF THE COMPANY ARE INVOLVE HIGHLY SPECULATIVE TRADING STRATEGIES, INVOLVING EXCESSIVE RISK-TAKING BEYOND THE NORMS OBSERVED IN STANDARD TRADING PRACTICES.

5.4.1.4. PERFORM, ALONE OR IN CONCERT WITH ANY OTHER PERSONS, INCLUDING BETWEEN CONNECTED ACCOUNTS, OR ACCOUNTS HELD WITH DIFFERENT FXIFY ENTITIES, TRADES OR COMBINATIONS OF TRADES THE PURPOSE OF WHICH IS TO MANIPULATE TRADING,

FOR EXAMPLE BY SIMULTANEOUSLY ENTERING INTO OPPOSITE POSITIONS;

5.4.1.5. PERFORM TRADES IN CONTRADICTION WITH THE TERMS AND CONDITIONS OF THE PROVIDER AND THE PLATFORM;

(e) USE ANY SOFTWARE, ARTIFICIAL INTELLIGENCE, ULTRA-HIGH SPEED, OR MASS DATA ENTRY WHICH MIGHT MANIPULATE, ABUSE, OR GIVE YOU AN UNFAIR ADVANTAGE WHEN USING OUR SYSTEMS OR SERVICES;

5.4.1.6. PERFORM GAP TRADING BY OPENING TRADE(S):

(I) WHEN MAJOR GLOBAL NEWS, MACROECONOMIC EVENT OR CORPORATE REPORTS OR EARNINGS (“EVENTS”), THAT MIGHT AFFECT THE RELEVANT FINANCIAL MARKET (I.E. MARKET THAT ALLOWS TRADING OF FINANCIAL INSTRUMENTS THAT MIGHT BE AFFECTED BY THE EVENTS), ARE SCHEDULED; AND

(II) 2 HOURS OR LESS BEFORE A RELEVANT FINANCIAL MARKET IS CLOSED FOR 2 HOURS OR LONGER; OR

5.4.1.7. OTHERWISE PERFORM TRADES IN CONTRADICTION WITH HOW TRADING IS ACTUALLY PERFORMED IN THE FOREX MARKET OR IN ANY OTHER FINANCIAL MARKET, OR IN A WAY THAT ESTABLISHES JUSTIFIED CONCERNS THAT THE PROVIDER MIGHT SUFFER FINANCIAL OR OTHER HARM AS A RESULT OF THE CUSTOMER’S ACTIVITIES (E.G. OVERLEVERAGING, OVEREXPOSURE, ONE-SIDED BETS, ACCOUNT ROLLING, STATISTICAL ARBITRAGE).

5.4.1.8. PERFORM ANY TRADING WHICH IS SEEN AS PROHIBITED AS PER THE SOLE DISCRETION OF FXIFY, THE UPDATED LIST OF PROHIBITED TRADING CAN BE FOUND [HERE](#). FXIFY MAY ALTER AND AMEND THE OF PROHIBITED LIST OF TRADING AT ANY TIME WITH A NOTICE OF 7 DAYS.

5.4.2. As Our customer, you should understand and agree that all Our Services are for Customer’s personal use only, meaning that only you personally can access your FXIFY Challenge and Verification accounts and perform trades. For that reason, you should not, and you agree not to,

(a) allow access to and trading on your FXIFY Challenge and Verification accounts by any third party nor you shall engage or cooperate with any third party in order to have such third party perform trades for you, whether such third party is a private person or a professional; (b) access any third-party FXIFY Challenge and Verification accounts, trade on behalf of any third party or perform any account management or similar services, where you agree to trade, operate or manage the FXIFY Challenge and Verification accounts on behalf of another user, all whether performed as a professional or otherwise. Please note that if you act or behave in contradiction with the aforesaid, We will consider such action/behaviour as a Forbidden Trading Practice under Section 5.4. with respective consequences as perceived under this GTC.

5.4.3. Furthermore, Customer shall not exploit the Services by performing trades without applying market standard risk management rules for trading on financial markets, this includes, among others, the following practices (i) opening substantially larger position sizes compared to Customer's other trades, whether on this or any other Customer's account, or (ii) opening substantially smaller or larger number of positions compared to Customer's other trades, whether on this or any other Customer's account. The Provider reserves the right to determine, at its own discretion, whether certain trades, practices, strategies, or situations are Forbidden Trading Practices.

5.5. If the Customer engages in any of the Forbidden Trading Practices described in clause 5.4, (i) the Provider may consider it as a failure to meet the conditions of the particular FXIFY Challenge or Verification, (ii) the Provider may remove the transactions that violate the prohibition from the Customer's trading history and/or not count their results in the profits and/or losses achieved by the demo trading, (iii) the Provider may restrict the Customer's account in terms of leverage for indefinite period of time, or (iiii) to immediately cancel all Services provided to the Customer and subsequently terminate this contract.

5.6. In case when some or all Forbidden Trading Practices are executed on one or more FXIFY Challenge and Verification accounts of one Customer, or accounts of various Customers, or by combining trading through FXIFY Challenge and Verification accounts and FXIFY Trader accounts, then the Provider is entitled to cancel all Services and terminate all respective contracts related to any and all Customer's FXIFY Challenge and

Verification accounts and/or apply other measures in Clause 5.5. The Provider may exercise any and all actions in Clauses 5.5 and 5.6 at its own discretion.

- 5.7. If any FXIFY Trader accounts were used for or were involved in the Forbidden Trading Practices, this may and will constitute a breach of respective terms and conditions for FXIFY Trader account with third-party provider and may result in cancellation of all such user accounts and termination of respective agreements by the third-party provider.
- 5.8. If the Customer engages in any of the practices described in clause 5.4 repeatedly, and the Provider has previously notified the Customer thereof, the Provider may prevent the Customer from accessing all Services or their parts, including access to the Client Section and Platform, without any compensation. In such a case, the Customer is not entitled to a refund of the fees paid.
- 5.9. The Provider does not bear any responsibility for trading or other investment activities performed by the Customer outside the relationship with the Provider, for example by using data or other information from the Client Account, Platform, or otherwise related to the Services in real trading on financial markets, not even if the Customer uses for such trading the same Platform that the Customer uses for demo trading.
- 5.10. In case the Customer engaged in any of the Forbidden Trading Practices as described in clause 5.4, and the Provider decided to cancel all Services provided to the Customer and subsequently terminate this contract as described in clause 5.5, and the Customer shall not have the right to dispute the termination of this contract. Moreover, any illegal action by the Customer such as but not limited to, threats of defamation against the Provider, may result in legal proceeding against the Customer.
- 5.11. DEVELOPMENTS IN FINANCIAL MARKETS ARE SUBJECT TO FREQUENT AND ABRUPT CHANGES. TRADING ON FINANCIAL MARKETS MAY NOT BE PROFITABLE AND CAN LEAD TO SIGNIFICANT FINANCIAL LOSSES. ANY PREVIOUS PERFORMANCES AND PROFITS OF THE CUSTOMER'S DEMO TRADING ARE NOT A GUARANTEE OR INDICATION OF ANY FURTHER PERFORMANCE.

6. FXIFY CHALLENGE AND VERIFICATION

- 6.1. After paying the fee for the selected option of the FXIFY Challenge, the Customer will receive the relevant login data for the Platform at the e-mail address provided by the Customer or in the Client Account. The Customer activates the FXIFY Challenge by opening the first demo trade in the Platform. YOU ACKNOWLEDGE THAT, BY OPENING THE FIRST DEMO TRADE, YOU EXPRESSLY DEMAND THE PROVIDER TO PROVIDE COMPLETE SERVICES. IF YOU ARE A CONSUMER, IT MEANS THE COMPLETION OF SERVICES BEFORE THE EXPIRY OF THE PERIOD FOR WITHDRAWAL FROM THE CONTRACT, WHICH AFFECTS YOUR RIGHT TO WITHDRAW FROM THE CONTRACT, AS SPECIFIED IN MORE DETAIL IN CLAUSE 12. If you do not activate the FXIFY Challenge within 30 calendar days of the date on which it was made available to you, your access to it will be suspended. You can request the renewal of access via the Client Account or by sending an e-mail to support@fxify.com within 6 months of the initial suspension, otherwise We will terminate the provision of the Services without any right to a refund of the fee.
- 6.2. In order for the Customer to meet the conditions of the FXIFY Challenge, the Customer must fulfil all of the parameters as stipulated on the Website.
- 6.3. If the Customer has met the conditions of the FXIFY Challenge as stipulated on the Website, and at the same time has not violated these GTC, in particular the rules of demo trading under clause 5.4, the Provider will evaluate the FXIFY Challenge as successful and will make the Verification available to the Customer free of charge by sending login details to the Customer's e-mail address or Client Account. The Provider does not have to evaluate the FXIFY Challenge if the Customer has not closed all trades.
- 6.4. The Customer activates the Verification by opening the first demo trade in the Trading Platform. If the Customer does not activate the Verification within 30 calendar days from the day on which the Customer received the new login data, the Customer's access to the Verification will be suspended. The Customer may request the renewal of access via the Client Account or by sending an e-mail to support@FXIFY.com within 6 months of the suspension, otherwise We will terminate the provision of the Services without any right to a refund.

6.5. In order for the Customer to meet the conditions of the Verification, the Customer must fulfil all of the parameters as stipulated on the Website .

If the above conditions are met, the Provider will evaluate the Verification as successful and will recommend the Customer as a candidate for FXIFY Trader program. The Provider does not have to evaluate the Verification if the Customer has not closed all transactions.

6.6. If during the FXIFY Challenge the Customer does not comply with some of the conditions specified in clause 6.2, the FXIFY Challenge will be evaluated as unsuccessful, and the Customer will not be allowed access to the subsequent Verification. If during the Verification the Customer does not comply with any of the conditions specified in clause 6.5, the Verification will be evaluated as unsuccessful, and the Customer will not be recommended as a candidate for the FXIFY Trader program. In such cases, the Customer's account and Services will be cancelled without refund of fees already paid.

6.7. Provider recommending Customer as a candidate for the FXIFY Trader Program in no way guarantees Customer's acceptance into the FXIFY Trader Program. The Provider is not responsible for Customer being rejected by the FXIFY Trader Program for any or no reason.

7. SOCIAL MEDIA & PUBLIC COMPLAINTS

7.1. Customer should address any concerns or complaints directly with these GTC before posting any of them on social media or other public forums. If the Customer shall post a complaint and or any communication with FXIFY publicly, FXIFY reserve the right to take any appropriate legal action against the Customer regardless if the content is deemed defamatory, misleading, or in violation of FXIFY's trademark rights.

8. FXIFY TRADER

If the Customer is successful in both the Challenge and Verification, the Customer may be offered a contract by a third-party company, in its sole discretion to participate in the FXIFY Trader Program. The terms, conditions, and agreement between the Customer and a third-party company are strictly between the Customer and the third-party company. FXIFY SOLUTIONS LIMITED is in no way involved with the FXIFY Trader Program agreement or lack thereof executed between the third-party

company and the Customer. The Customer acknowledges their personal data may be shared with a third-party company for purposes of considering offering such a contract.

9. USE OF THE WEBSITE, SERVICES AND OTHER CONTENT

- 9.1. The Website and all Services, including the Client Account, their appearance and all applications, data, information, multimedia elements such as texts, drawings, graphics, design, icons, images, audio and video samples, and any other content that may form the Website and the Services (collectively as the “Content”), are subject to legal protection pursuant to copyright laws and other legal regulations and are the property of the Provider or the Provider’s licensors. The Provider grants you limited, non-exclusive, non-transferable, non-assignable, non-passable, and revocable permission to use the Content for the purpose of using the Services for your personal use and in accordance with the purpose for which the Services are provided. The Content is not sold or otherwise transferred to you and remains the property of the Provider or the Provider’s licensors.
- 9.2. All trademarks, logos, trade names, and other designations are the property of the Provider or Provider’s licensors, and the Provider does not grant you any authorization to use them.
- 9.3. Both the Customer and the Provider undertake to act in accordance with the principles of fair dealing in the performance of the contract and in mutual negotiations and, in particular, not to damage the good reputation and legitimate interests of the other party. The Customer and the Provider will resolve any possible disagreements or disputes between them in accordance with these GTC and the parties agree that the law of England and Wales will govern the performance and interpretation of their agreement and disputes arising under it.
- 9.4. Any legal relations established by these GTC or related to them, as well as any related on-contractual legal relations, shall be governed by the laws of the Wales. Any dispute that may arise in connection with these GTC and/or related agreements will fall within the jurisdiction of the courts of London having local jurisdiction according to the registered office of the Provider.
- 9.5. Except for the rights expressly set out in these GTC, the Provider does not grant you any other rights relating to the Services and other Content. You may only use the Services and other Content as set out in these GTC.

9.6. When accessing the Services and other Content, the following is prohibited:

- 9.6.1. to use any tools that may adversely affect the operation of the Website and Services or that would be intended to take advantage of errors, bugs or other deficiencies of the Website and Services;
- 9.6.2. to circumvent geographical restrictions of availability or any other technical restrictions;
- 9.6.3. to make copies or back-ups of the Website and other Content;
- 9.6.4. to reverse-engineer, decompile, disassemble or otherwise modify the Website and other Content;
- 9.6.5. to sell, rent, lend, license, distribute, reproduce, spread, stream, broadcast or use the Services or other Content otherwise than as permitted;
- 9.6.6. to use automated means to view, display or collect information available through the Website or Services; and
- 9.6.7. to use any other tools or means the use of which could cause any damage to the Provider.

10. DISCLAIMER

10.1. YOU ACKNOWLEDGE THAT THE SERVICES AND OTHER CONTENT ARE PROVIDED “AS IS” WITH ALL THEIR ERRORS, DEFECTS AND SHORTCOMINGS, AND THAT THEIR USE IS AT YOUR SOLE RESPONSIBILITY AND RISK. TO THE MAXIMUM EXTENT PERMITTED BY THE MANDATORY LAWS, THE PROVIDER DISCLAIMS ANY STATUTORY, CONTRACTUAL, EXPRESS, AND IMPLIED WARRANTIES OF ANY KIND, INCLUDING ANY WARRANTY OF QUALITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF ANY RIGHTS.

10.2. TO THE EXTENT PERMITTED BY THE MANDATORY PROVISIONS OF THE APPLICABLE LAWS, THE PROVIDER IS NOT RESPONSIBLE FOR ANY HARM, INCLUDING ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFIT, LOSS OF DATA, PERSONAL OR OTHER NON-MONETARY HARM OR PROPERTY DAMAGE CAUSED AS A RESULT OF USE OF THE SERVICES OR RELIANCE ON ANY TOOL, FUNCTIONALITY, INFORMATION OR ANY OTHER CONTENT AVAILABLE IN CONNECTION WITH THE USE OF THE SERVICES OR ELSEWHERE ON THE WEBSITE. THE PROVIDER IS NOT RESPONSIBLE FOR ANY PRODUCTS, SERVICES,

APPLICATIONS OR OTHER THIRD-PARTY CONTENT THAT THE CUSTOMER USES IN CONNECTION WITH THE SERVICES. IN CASE THE PROVIDER'S LIABILITY IS INFERRED IN CONNECTION WITH THE OPERATION OF THE WEBSITE OR PROVISION OF THE SERVICES BY A COURT OF JUSTICE OR ANY OTHER COMPETENT AUTHORITY, THIS LIABILITY SHALL BE LIMITED TO THE AMOUNT CORRESPONDING TO THE FEE PAID BY THE CUSTOMER FOR THE SERVICES IN CONNECTION WITH WHICH THE CUSTOMER HAS INCURRED THE LOSS. SUCH LIMIT SHALL APPLY IN THE AGGREGATE TO ALL CLAIMS BROUGHT BY THE CUSTOMER, REGARDLESS OF THE NUMBER OF INCIDENTS OR CAUSES OF ACTION, AND SHALL REPRESENT THE CUSTOMER'S SOLE AND EXCLUSIVE REMEDY AGAINST THE PROVIDER.

10.3. The Provider reserves the right to modify, change, replace, add, or remove any elements and functions of the Services at any time without any compensation.

10.4. The Provider is not responsible for its failure to provide the purchased Services if that failure occurs due to serious technical or operational reasons beyond the Provider's control, in the case of any crisis or imminent crisis, natural disaster, war, insurrection, pandemic, a threat to a large number of people or other force majeure events, and/or if the Provider is prevented from providing the Services as a result of any obligations imposed by law or a decision of a public authority.

11. VIOLATION OF THE GTC

IF THE CUSTOMER VIOLATES ANY PROVISION OF THESE GTC IN A MANNER THAT MAY CAUSE ANY HARM TO THE PROVIDER, IN PARTICULAR, IF THE CUSTOMER ACCESSES THE SERVICES IN CONFLICT WITH CLAUSE 1.3 OR 1.4, IF THE CUSTOMER PROVIDES INCOMPLETE, UNTRUE OR NON-UPDATED INFORMATION IN CONFLICT WITH CLAUSE 2.3, IF THE CUSTOMER ACTS IN A MANNER THAT MAY DAMAGE THE PROVIDER'S GOOD REPUTATION, IF THE CUSTOMER VIOLATES THE DEMO TRADING RULES PURSUANT TO CLAUSE 5.4, IF THE CUSTOMER ACTS IN CONFLICT WITH CLAUSE 7, AND/OR IF THE CUSTOMER PERFORMS ANY OF THE ACTIVITIES REFERRED TO IN CLAUSE 9.6, THE PROVIDER MAY, IN ITS SOLE DISCRETION, PREVENT THE

CUSTOMER FROM ORDERING ANY OTHER SERVICES AND COMPLETELY OR PARTIALLY RESTRICT THE CUSTOMER'S ACCESS TO ALL OR ONLY SOME SERVICES, INCLUDING ACCESS TO THE CLIENT ACCOUNT AND TRADING PLATFORM, WITHOUT ANY PRIOR NOTICE AND WITHOUT ANY COMPENSATION.

12.COMMUNICATION

12.1. You acknowledge that all communication from the Provider or its partners in connection with the provision of Services will take place through the Client Account or your e-mail address, which you register with us. Written electronic communication by e-mail or through the Client Account is also considered to be written communication.

12.2. Our contact e-mail address is support@fxify.com and Our contact address is Unit 1 74 Back Church Lane, London, E1 1LX UK

13.RIGHT TO WITHDRAW FROM A CONTRACT

13.1. If you are a consumer, you have the right to withdraw from the GTC without giving a reason within 14 days of accepting them. PLEASE NOTE THAT IF YOU START PERFORMING DEMO TRADES BEFORE THE EXPIRY OF THE SPECIFIED TIME LIMIT, YOU LOSE YOUR RIGHT TO WITHDRAW FROM THE GTC.

13.2. Your withdrawal from the GTC must be made via the Trading Platform within the specified time limit. We will confirm the receipt of the form to you in text form without undue delay. If you withdraw from the GTC, We will refund you without undue delay (no later than 30 days after your withdrawal from the GTC) all fees We have received from you, in the same way in which you paid them.

13.3. The Provider is entitled to withdraw from the GTC in the case of any breach by the Customer of these GTC, including without limitation where You shall not execute any trades within a consecutive period of two (2) months, Your Account shall be deemed inactive and will be considered as a breach of the GTC. We reserve the right to take appropriate actions regarding inactive accounts, which may include, but are not limited to, suspension or termination of GTC. The withdrawal from the GTC has effect from the day

of its delivery to the e-mail address of the Customer or through the Client Account.

14.DEFECTIVE PERFORMANCES

- 14.1. If the Services do not correspond to what was agreed or have not been provided to you, you can exercise your rights from defective performance. The Provider does not provide any guarantee for the quality of the services. You must notify us of the defect without undue delay at Our e-mail address or at Our address listed in clause 12.2. When exercising the rights from defective performance, you may request that We remedy the defect or provide you with a reasonable discount. If the defect cannot be remedied, you can withdraw from the contract or claim a reasonable discount.
- 14.2. We will try to resolve any complaint you may lodge as soon as possible (no later than within 30 calendar days), and We will confirm its receipt and settlement to you in writing. If We do not settle the complaint in time, you have the right to withdraw from the contract. You can file a complaint by sending an e-mail to Our e-mail address support@fxify.com.

15.CHANGES TO THE GTC

- 15.1. The Provider reserves the right to change these GTC from time to time with effect for the contract previously entered into by the Customer. The Provider will notify the Customer of the change in the GTC at least 7 days before the change in the GTC is effective, via the Client Account or by e-mail. If the Customer does not agree with the change, the Customer is entitled to reject it. The Customer must do so no later than on the last business day before these changes take effect by sending the rejection to Our e-mail address support@fxify.com. Upon receiving such rejection, the contract will be terminated. If the Customer does not reject the change, it is considered that the Customer agrees to the new version of GTC.
- 15.2. If the change offers the Customer a new service or other additional functionalities or this change is solely to their advantage, the Provider can inform the Customer about this change less than 7 days before the effective date of such change, but no later than the day before its effectiveness.
- 15.3. The Provider will mainly change these GTC for the following reasons:

- 15.3.1. to introduce new services or products or amend existing services or products;
- 15.3.2. to reflect legal or regulatory requirements that apply to the Provider;
- 15.3.3. when the Provider will try to make these GTC easier to understand or more helpful to the Customer;
- 15.3.4. to adjust the way Our Services are provided, particularly if the change is needed because of a change in the way the technology is provided or background processes;
- 15.3.5. to reflect changes in the cost of running Our business.

16. FINAL PROVISIONS

- 16.1. The Provider has not adopted any consumers codes of conduct.
- 16.2. These GTC constitute the complete terms and conditions agreed between you and the Provider and supersede all prior agreements relating to the subject matter of the GTC, whether verbal or written. The Customer confirms that it has not relied on any representation, warranty, or statement that is not expressly set out in these GTC.
- 16.3. Nothing in these GTC is intended to limit any legal claims set out elsewhere in these GTC or arising from the applicable law. If the Provider or any third party authorized thereto does not enforce the compliance with these GTC, this can in no way be construed as a waiver of any right or claim.
- 16.4. The Provider may assign any claim arising to the Provider from these GTC or any agreement to a third party without your consent. You agree that the Provider may, as the assignor, transfer its rights and obligations under these GTC or any agreement or parts thereof to a third party. The Customer is not authorized to transfer or assign the Customer's rights and obligations under these GTC or any agreements or parts thereof, or any receivables arising from them, in whole or in part, to any third party.
- 16.5. If any provision of the GTC is found to be invalid or ineffective, it shall be replaced by a provision whose meaning is as close as possible to the invalid provision. The invalidity or ineffectiveness of one provision shall not affect the validity of the other provisions. No past or future practice established between the parties and no custom maintained in general or in the industry relating to the subject-matter of the performance, which is not expressly referred to in the GTC, shall be applied and no rights and

obligations shall be derived from them for the parties; in addition, they shall not be taken into account in the interpretation of manifestations of the will of the parties.

16.6. The schedules to the GTC form integral parts of the GTC. In the event of a conflict between the wording of the main text of the GTC and any schedule thereof, the main text of the GTC shall prevail.

16.7. Prior to the mutual acceptance of these GTC, the parties have carefully assessed the possible risks arising from them and accept those risks.

17. DEFINITIONS, EXPRESSIONS AND ABBREVIATIONS USED

17.1. For the purposes of the GTC, the following definitions shall have the following meanings:

17.1.1. “Client Account” means the user interface located on the Website;

17.1.2. “Content” means the Website and all Services, including the Client Section, their appearance and all applications, data, information, multimedia elements such as texts, drawings, graphics, design, icons, images, audio and video samples and other content that may form the Website and the Services (as set out in clause 9.1);

17.1.3. “Customer” means the user of the Services (as set out in clause 1.1);

17.1.3. “Events” means events as set out in clause 5.4.1;

17.1.4. “FXIFY Challenge and Verification account” means trading accounts related to trading education courses provided as part of the Services by the Provider;

17.1.5. “FXIFY Trader account” means a trading account, which relates to the FXIFY Trader program provided by a third-party provider;

17.1.6. “Forbidden Trading Practices” means trading practices strictly forbidden while using Our Services and are more detailed in Section 5.4 of these GTC;

17.1.7. “GTC” means these General Terms and Conditions of FXIFY;

17.1.8. “Provider” means the provider of certain Services (as set out in clause 1.1);

17.1.9. “Restricted Jurisdictions” are Zimbabwe, Iran, Iraq, North Korea, Somalia, Vietnam, Burundi, Central African Republic, Ivory Coast, Liberia, Libya, Sudan, Cuba, Syria, Afghanistan, Yemen, Palestine, Myanmar, Nicaragua, Congo Republic, Crimea, Democratic

Republic of Congo, Eritrea, Guinea, Guinea-Bissau, Papua New Guinea, South Sudan, Vanuatu, Venezuela, Algeria, Russia, Kenya and Ghana.

17.1.10. “Services” means the Provider’s services as set out in clauses 1.1 and 1.5;

17.1.11. “Trading Platform” means an electronic interface provided by a third party in which the Customer performs the demo trading; and

17.1.12. “Website” means the website www.fxify.com.

17.2. For the purposes of the GTC and their schedules, the following expressions and abbreviations shall have the following meanings:

17.2.1. “Calendar Day” means the period from midnight to midnight of the time currently valid in the UK;

17.2.2. “Initial Capital” means a fictitious amount that the Customer has chosen when selecting the option of the FXIFY Challenge and which the Customer will use to perform demo trading;