

IB AGREEMENT

1. General conditions

- 1.1. The agreement is made between E-Global Trade & Finance Group, Inc., hereafter mentioned as Company, and a party, hereafter mentioned as Partner, either an individual or a company, that holds a partner account at Company.
- 1.2. Place of agreement is agreed to be the location of Company.
- 1.3. Working hours of Company: non-stop starting 00.00.01 Central European Time (CET) on Monday through 23.00.00 CET of Friday.
- 1.4. Exceptions from Art. 1.3 are public holidays listed on the website of Company.

2. Account opening

- 2.1. In order to open an account, Partner fills a registration form on the website of Company: <https://account.forex4you.com/en/registration/partner/>.
- 2.2. Partner accepts all conditions of this agreement.
- 2.3. It's not compulsory to add funds to partner account.

3. Financial terms

- 3.1. Premium of Partner is specified on the website of Company www.forex4you.com and depends on particular partnership program that was chosen during the Partner registration and account opening (Art. 2.1). Partner's premium depends on instrument, volume and type of account of customer.
- 3.2. Other factors influencing Partner's premium include order limit, financial limit for a customer and Min Trade Points parameter – minimum level of order to qualify for Partner premium, in pips.
- 3.3. Account currency is either USD or Euro, all transactions are made either in USD or in Euro.
- 3.4. Partner may order a withdrawal from the account.
- 3.5. The company reserves the right not to pay commission fees to IB on clients, whose funds exceed 25% of the total client funds. For "VIP Partner" the funds shouldn't exceed 10%. If the amount of funds on the client accounts changes, new amount will be forwarded and considered in the next calendar month.
- 3.6. Withdrawal orders are received during working hours of Company, but they are processed during working hours of the billing department of Company (08:00 – 17:00 CET). Company admits to execute wire transfers according to the details specified in the withdrawal application in two

business days. In case of credit cards and some other cases requiring extra verification, processing time may be increased. In case of credit cards, processing time may be increased up to one month.

3.7. Partner is liable for all transaction fees when withdrawing funds.

3.8. Company may use any Payment system to withdraw funds from Partner account.

4. Powers and liabilities

4.1. Company may change this agreement and send notification by internal mail of terminal, or publish new version online on the website of Company five business days before new agreement is launched.

4.2. Company may change conditions of Partner premiums, including Min Trade Points (MTP) parameter and amounts of premiums. Such changes will be launched next business day after they got published on the website of Company.

4.3. Company holds no liability of actions or inactivity of Partner.

4.4. Company holds no liability for service stop due to problems with telecommunication channels, technical problems with Internet providers.

4.5. Partner is liable for own account and passwords.

4.6. Partner may sign this agreement, make enquiries, issue orders and perform any related liabilities.

4.7. Partner declares that all information specified in the registration form is accurate, true and not outdated.

4.8. Activities carried by Partner in accordance with this Agreement, don't break any laws, rules or regulations related to Partner or in Partner's jurisdiction.

4.9. Partner is not allowed:

- Use bulk email (spam) in ad campaigns;
- Open own trading or partner accounts through own referral links.
- To use the design of company's website and other elements except the company's logo copied partly or completely.

4.10. Company may require Partner to provide Partner website with banners, referral links, and registration forms for customers. Otherwise, Company may terminate this Agreement.

4.11. Company may require Partner to send documents proving identity (ID), including their electronic form.

4.12. Company may lock Partner account which is used for non-standard purpose (for instance, to decrease spread for trading).

5. Disputes and complaints

- 5.1. Complaints regarding missed profits are not considered.
- 5.2. Company doesn't compensate losses.
- 5.3. All complaints must be delivered to email info@forex4you.com.
- 5.4. Processing time of a Partner complaint is not more than ten business days.
- 5.5. If disputable situation is not described in the Agreement, Company takes the decision according to the relevant experience.