

Customer agreement

This Customer agreement is concluded by Atiora Ltd., as the party of the first part, and a person having duly completed the registration form for the purpose of opening of a personal trading account (hereinafter referred to as the “Customer”), as the party of the second part. In case of their being mentioned jointly in this Agreement, the Company and the Customer can be further referred to as the “Parties”.

1. Subject of the Agreement and general provisions

1.1. This Customer agreement, including Annexes and information being designated on the Company’s official web site (hereinafter referred to as the “Agreement”), define the terms of rendering of services by the Company to the Customer in respect of both trade and non-trading transactions on the international exchange market, including services related thereto, as well as the rights and liabilities of the Parties which arise due to the order of provision and execution of such services.

1.2. The services being rendered by the Company under this Agreement are:

1.2.1 Any interactive programs or services being offered by the Company and allowing the Customer:

- a) to contact the Company or a third party’s authorized supplier of services;
- b) to obtain information or quotations from the Company or a third party’s authorized supplier of services;
- c) to execute transactions on financial markets through the Company by means of the Trade terminal (software) “Atiora MetaTrader 4”, which comprises electronic transmission of data being transferred by the Customer to the Company by means of a personal home or professional computer, the latter linked by a modem or another device with an authorized network of data transmission having been designated by the Company.

1.3. Company’s services include customer terminal, twenty-four-hour support, provision of analytical materials and news items.

1.4. The Customer’s acceptance of this Agreement implies its thorough reading, full understanding and consent to all terms and conditions of this Agreement.

1.5. The Customer agrees that the Company shall be authorized to unilaterally modify, supplement, rename and leave unchanged the services being rendered under this Agreement, subject to a notification of the Customer as per the terms and conditions of this Agreement. As a general rule, modifications, supplements and renaming of the services shall come into force upon the expiry of five business days upon the relevant notification of the Customer under Clause 4 of this Agreement.

1.6. The Customer confirms that this Agreement shall apply to services which can be modified, supplemented or renamed in future, in addition to services being rendered to the Customer as of the date of registration on the Company’s official web site.

1.7. All finance instruments, with which the Customer conducts transactions under this Agreement, are nominal. No physical delivery of currency or a base asset (an underlying asset of a contract) takes place when the contract is executed.

2. Order of opening of a personal cabinet and/or trading account
 - 2.1. In order to open a trading account with the Company, the Customer shall be required to complete registration on the Company's official web site – to fill in the registration form for the opening of a Personal cabinet and accept this Agreement.
 - 2.2. Upon completing the registration procedure and opening a Personal cabinet, the Customer shall be entitled to choose one of the several types of a trading account being offered by the Company. Specific terms and peculiarities of rendering of services under each type of a trading account being offered shall be specified on the Company's official web site and shall be an integral part of this Agreement.
 - 2.3. The Company shall deem a physical person, whose data has been designated in the registration form during the registration procedure, to be the person having filled in the registration form for the opening of a Personal cabinet and a private trading account. The Company shall fully rely on the information having been provided by the Customer while registration and shall bear no responsibility for any inaccuracy and/or incompleteness of this information. The Customer shall be responsible for the accuracy and completeness of the data being provided to the Company, as well as for any possible consequences of its inaccuracy and/or incompleteness.
 - 2.4. Upon opening of the trading account access codes (login and password) shall be generated and provided for in the Customer terminal. Access codes (login and password) shall be used for the Customer's identification in the course of the execution of trade transactions and administration of the trading account and cash funds allocated on it. Login shall be assigned once and for all and cannot be changed later on. Modification of the password can be made by the Customer single-handedly, at any time and without any notification of the Company.
 - 2.5. The Customer's trading account shall be opened and operated in US dollars.
 - 2.6. A telephone password, having been designated by the Customer in the course of completion of the registration form, shall be used to identify the Customer in the course of the Customer's conducting trade transactions with the account by telephone, as well as the Customer's obtaining information on the balance of the Personal cabinet and/or trading account via telephone.
 - 2.7. While the Customer's registration on the Company's official web site, a personal PIN-code shall be generated by the Customer. A personal PIN code shall be used to confirm operations of withdrawal of funds from the Personal cabinet and/or trading account. All claims on withdrawal of funds which have not been confirmed by the PIN-code shall be automatically declined.
 - 2.8. The Customer shall assume full responsibility for the preservation of confidentiality in respect of the access data for his personal cabinet and/or trading account, as well as for all trade and non-trading transactions being executed by a person having duly authorized himself/herself on the Company's official web site using the data required to gain access to the Customer's personal cabinet and/or trading account. All messages, requests and instructions, having been transferred to the Company by the person having duly authorized

himself/herself on the official Company's web site using the data required to gain access to the Customer's personal cabinet and/or trading account, shall be deemed to have been made directly by the Customer.

- 2.9. While losing the password by the Customer, the Company shall have the right to change the existing password on the Customer's application.

3. Absence of Investment Recommendation

- 3.1. The Customer is fully informed that the Company Renders Services and that the Company does not provide any recommendations on lawfulness, taxing or accounting issues, along with any recommendations on appropriateness or profitability of any transaction.
- 3.2. The Customer is aware that the Company's employees are not authorized to give any like recommendations and agrees not to depend on and not to rely on any like recommendations of the Company or any of its employees.
- 3.3. The Customer agrees to rely, regarding any transaction, on the Customer's own judgment and decisions, independently and not relying on the Company.
- 3.4. The Customer assumes full responsibility for any transactions with the Customer's trading account and for the Customer's own investment decisions.
The Customer is aware and agrees that the Company and its employees, workers, directors, representatives and their employees shall bear no responsibility for the transactions with the trading account or for the Customer's investment decisions.

4. Rights, warranties and liabilities of the parties

- 4.1. The Customer shall be entitled to:

- 4.1.1 Conduct trade transactions on finance markets by means of the trade platforms (software) as provided by the Company.
- 4.1.2 Request and obtain on demand from the Company any information on the current balance of the Customer's personal cabinet and/or trading account, subject to technical capability to establish connection between the Company and the Customer.
- 4.1.3 At any time and at the Customer's sole discretion, use the funds on the Customer's personal cabinet and/or trading account.
- 4.1.4 Provide the Company with instructions (requests and prescriptions) on the execution of trade transactions on finance markets solely by means of the customer terminal or by phone.

- 4.2. The Customer warrants that:

- 4.2.1 The Customer has full civil legal and transactional capacity, as required.

- 4.2.2 The Customer is authorized, as required, to conclude this Agreement, to issue requests and instructions, as well as to fulfill the Customer's liabilities under this Agreement.
- 4.2.3 The Customer's concluding this Agreement and execution of both trade and nontrading transactions and other actions under this Agreement shall not violate any law, regulation, legislation, statutory norms and rules applicable to the Customer or in a jurisdiction to which the Customer is a resident. In case the Customer breaches this article of the Agreement, the Company shall bear no responsibility for any actions of the Customer as well as for any consequences thereof.
- 4.2.4 All information having been provided for by the Customer under this Agreement is true, accurate and complete in all respects.
- 4.2.5 The Customer assumes liability and responsibility for possible consequences of Customer's actions under Agreement.
- 4.2.6 The Customer shall be the only authorized user of the Company's Services with the personal cabinet and/or trading account, shall be fully liable for the preservation of confidentiality and utilization of access codes.
- 4.2.7 The Customer confirms legal origin, lawful possession and right to use the funds on the Customer's personal cabinet and/or trading accounts.
- 4.3. The Customer shall:
- 4.3.1 Comply with conditions and fulfill liabilities specified in this Agreement, Annexes thereto and the information on the Company's official web site, and as designated in Agreement and Annexes thereto.
- 4.3.2 Provide the Company with up-to-date identification data and notify immediately on any changes therein. All consequences related to any no notification of the Company about changes in identification data shall be born by the Customer.
- 4.3.3 Abstain from disclosing to any third parties the access codes and other information used to identify the Customer in the course of the execution of trade transactions and administration of the personal cabinet and/or trading account and the cash funds allocated on it.
- 4.4. The Company shall be entitled to:
- 4.4.1 Demand the Customer to duly comply with the provisions of this Agreement.
- 4.4.2 Demand the Customer to provide information necessary and sufficient for the proper identification of the Customer in the course of opening of a personal cabinet and/or trading account and execution of both trade and non-trading transactions by the Customer.

4.4.3 In case of improper execution of this Agreement by the Customer, unilaterally terminate this Agreement and cancel the Customer's access to services being rendered under this Agreement.

4.5. The Company warrants:

4.5.1 The Company warrants that information provided for by the Customer in the course of opening of personal cabinet and/or trading account and holding further relations with the Company shall be confidential.

4.5.2 Provide the Customer with any information on the current balance of the Customer's personal cabinet and/or trading account.

4.6. The Company shall be liable to:

4.6.1 Open a trading account for the benefit of the Customer following the Customer's completion of the registration procedure on the Company's official web site – filling in the registration form for the opening of a personal cabinet and acceptance of this Agreement.

4.6.2 Provide the Customer with a possibility to conduct both trade and nontrading transactions on finance markets under the terms and conditions of this Agreement.

4.6.3 Scrupulously and conscientiously render services under this Agreement.

4.6.4 Duly and in a timely manner fulfill all liabilities imposed on it by this Agreement.

4.6.5 Take all necessary measures to preserve confidentiality of information obtained from the Customer.

5. Exchange of information

5.1. To establish connection with the Customer, the Company may use:

- a) electronic mail;
- b) internal mail of the trade platform;
- c) facsimile transmission;
- d) telephone;
- e) postal services;
- f) means of the instant messaging – Live Chat;
- g) announcements in "Company news" section of the Company's official web site.

5.2. In its communication with the Customer the Company shall use only the Customer's details as having been specified by the Customer in the course of the registration of personal data while opening a personal cabinet and/or a trading account, or modified by the Customer in the due order. Correspondence and information, which the Company has sent based on the details having been designated by the Customer, shall be deemed to be sent in the due order, and the Customer shall not be entitled to refer to their being invalid or modified, if the Company has not been notified by the Customer in advance and the contact details have been modified in the due order.

5.3. Correspondence and information, which the Company has sent based on the details having been designated by the Customer, specifically to the Customer's electronic mail address; designated fax; postal address; via internal mail of the trade platform; or through an announcement in "Company news" section of the Company's official web site shall be deemed to represent due written notifications.

5.4. The Customer agrees that the Company shall be entitled to hold records of any verbal and telephone negotiations with the Customer. Such records shall be the property of the Company and can evidence the requests and instructions, having been made by the Customer, as well as any other facts of the interaction between the Customer and the Company.

6. Transfers, settlements and payments

6.1. Funds deposit can be made by the Customer to balance of:

- a) a personal cabinet;
- b) a trading account.

6.2. In order to secure the possibility of execution of trade transactions, the Customer shall replenish the Customer's personal cabinet and/or trading account by means of a transfer of cash funds to the Customer's trading account, opened with the Company, as per the bank details specified in the Personal Office. Replenishing of the account by any other means specified on the Company's official web site and available for the Customer in the Personal Office shall be also acceptable.

6.3. Funds can be withdrawn by the Customer from the balance of:

- a) a personal cabinet;
- b) a trading account.

6.4. Funds withdrawal can be conducted by the Customer using:

- a) bank transfer to provided bank account details (only if the bank account owner is the same person registered in the Personal Office);
- b) payment systems available in the Personal Office and certified by the Company.

6.5. Withdrawal of free cash funds from the personal cabinet and/or trading account can be made by the Customer at any time at the Customer's discretion, except the cases provided for under this Agreement and in the Annexes thereto. As a general rule, withdrawal of funds from the trading account shall be carried out in the same way as it has been replenished and as per the same details in a bank or an electronic payment system through which the payment has been made.

6.6. Replenishing the Personal cabinet, as well as withdrawal of cash funds from the Personal cabinet, can be made in US dollars or any other currencies which list shall be available for the Customer in the Personal Office.

- 6.7. In case of the trading account being replenished from the Personal cabinet in a currency other than the currency of the trading account, the incoming cash funds shall be converted into the currency of the trading account at the current market exchange rate.
 - 6.8. The Company shall bear no responsibility and does not warrant reception of any revoked funds or the terms of reception of any revoked funds if the specified bank details are different from the Customer's personal bank details.
 - 6.9. If the replenishing of the trading account from the personal cabinet has been made by various ways and in various currencies, withdrawal of funds shall be executed pro rata.
 - 6.10. The cash funds shall be credited to the Customer's personal cabinet and/or trading account by the Company within one business day upon the arrival of funds to the Company's accounts.
 - 6.11. Withdrawal of funds from the trading account having open positions can be made solely within the free margin on the account. If the amount (including fees, duties and other costs) withdrawn by the Customer exceeds the size of the free margin on the trading account, the Company reserves the right to reject such an order.
 - 6.12. All requests of withdrawal of funds from the Customer's trading account shall be fulfilled by the Company within the shortest possible period and not later than three business days since the relevant request was received.
 - 6.13. All fees and duties of banks, exchanges, clearing institutions, depositories, registrars and others, as related to cash withdrawals and settlements of the parties, shall be disbursed at the Customer's expense.
 - 6.14. The Customer agrees that in case of software failure the Company can delay credit funding of his personal cabinet and/or trading account. In case of software failure that causes delay in automatic funds crediting, the Company can credit funds to Customer's account manually.
 - 6.15. The Company reserves the right to establish restrictions as to the minimum and maximum amounts of crediting and debiting of cash funds, being differentiated according to the way of such crediting/debiting.
7. Internal transfers
- 7.1. Internal transfers can be made only between trading accounts in the personal cabinet of one Customer. Particularly, internal transfers can be made between Customer's trading accounts in Customer's personal cabinet.
 - 7.2. If the Customer makes internal transfer of funds earned as a result of a non-market price or any technical failure, the Company has a right to cancel such internal transfer and its' financial results after the trading account/accounts balance correction.

7.3. The Customer is fully responsible for authenticity of data mentioned in an internal transfer request.

8. Procedure for Dispute Resolution - Complaint Procedure

8.1. In the case of an unforeseen break in the Server's Quotes Flow caused by software or hardware failure, the Company has the right to synchronize the Quote Base on the Server with other resources. These resources can include any reliable resources, at Atiora's sole discretion. In the case that a Dispute arises regarding a break in the Quotes Flow, all decisions will be made in accordance with the synchronized Quote Base.

8.1. All complaints shall be lodged by email: compliance@atiora.com

8.2. A complaint shall include:

- (a) Name and surname of the Client;
- (b) Client's login detail to the Trading Platform;
- (c) details of when the conflict first arose (date and time in the Trading Platform Time Zone);
- (d) Ticker of the position or Pending Order; and
- (e) Description of the conflict situation supported by the reference to these Terms of Business.

8.3. The complaint must NOT include:

- (a) personal opinions or appraisal of the conflict situation;
- (b) offensive language;
- (c) uncontrolled vocabulary.

8.4. The Company has the right to refuse a complaint if any one of the clauses 8.1, 8.2, 8.3 has been breached.

8.5. Company assumes the obligation to give a full official response to the Customer's Complaint after it has been received by Company on the email compliance@atiora.com within a period not exceeding 60 calendar days.

Server Log-File

8.6. The Server Log-File is the most reliable source of information in case of any Dispute. The Server Log-File has the absolute priority over other arguments, including that of the Client Terminal Log-File, as the Client Terminal Log File does not register every stage of the execution of the Client's Instructions.

8.7. If the Server Log-File has not recorded the relevant information to which the Client refers, the argument based on this reference may not be considered.

Indemnification

8.8. The Company may resolve a Dispute:

- (a) by crediting/debiting the Client's Trading Account. The corrected entry will be accompanied by an explanation; or
- (d) by reopening erroneously closed positions; or
- (c) by deleting erroneously opened positions or placed Orders.

- 8.9. The Company has the right to choose the method of Dispute resolution at its sole discretion from the options listed above.
- 8.10. Disputes not mentioned in these Customer Agreement are resolved in accordance with common market practice and at the sole discretion of the Company.
- 8.11. If the Flow of quote/s has been interrupted due to software and/or hardware failure, all decisions in respect of the Dispute will be made on basis of the live Server's Quotes Base, synchronized in accordance with clauses of Customer Agreement.
- 8.12. The Company shall not be liable to the Client if for any reason the Client has received less profit than had hoped for or has incurred a loss as a result of an uncompleted action, which the Client had intended to complete.
- 8.10. The Company shall not be liable to the Client in respect of any indirect, consequential or non-financial damage (emotional distress etc.).
- 8.11. The Compliance Department shall consider any Client complaint or Dispute and will deliver a judgment, within the shortest amount of time possible.
- 8.12. The Client acknowledges that the Company will not notify the Client that the Dispute has been resolved and the position has been reopened, and the Client will be responsible for all the risks in this respect.

Refusal of Complaint

- 8.13. If the Client has been notified in advance by Trading Platform internal mail or by some other way of routine construction on the Server, complaints made in respect of any unexecuted instructions, which are given during such construction period, are not accepted. The fact that the Client has not received a notice shall not constitute a reason to lodge a complaint.
- 8.15. No Client complaints will be accepted in respect of the financial results of the deals made using temporary excess Free Margin on the Trading Account gained as a result of a profitable position (cancelled by the Company afterwards) opened at an Error Quote (Spike) or at a Quote received as a result of a Manifest Error.
- 8.16. In respect of all Disputes any references by the Client to the Quotes of other companies or information systems will not be taken into account.
- 8.17. Both the Company and the Client have the right to initiate the process of Dispute resolution.
9. Registration of Customer and his/her data

- 9.1. General customer registration procedure consists of 2 stages:

- 9.1.1 Customer registration procedure in the personal office;

9.1.2 Customer's personal data certification.

9.2. Customer registration procedure in the personal office

9.2.1 Customer registration procedure in the personal office is necessary for all Customers of the Company.

9.3. In order to register as a Customer in the personal office, the following steps are necessary:

- a) agree with the customer agreement provisions;
- b) fill in personal and contact data;
- c) set a withdrawal confirmation method (payment password assignment).

9.3.1 After the Customer successfully passes the registration procedure in the personal office he/she gains the opportunity to perform the following operations: a) to add funds to balance of trading account via bank transfer;

- b) to open trading accounts;
- c) to conduct transactions on international financial markets;
- d) to make internal transfers between his/her own trading accounts;
- e) to acquire bonuses.

9.4. Customer's personal data certification

9.4.1 Once the Customer has passed the registration procedure in the personal office, he/she is obliged to pass the personal data certification procedure in the period of 10 (ten) calendar days. In case, the Customer's personal data is not certified in the mentioned period, the Customer's access to the services of the personal office shall be restricted.

9.4.2 The Customer's personal data certification procedure implicates that the Customer provides copies of personal identification documents.

9.4.3 The Customer undergoes the personal data certification procedure by provision of:

- a) scanned copies of passport or another identification document (for instance, ID card);
- b) document proving Customer's permanent address of living – electricity, gas, house telephone bill or bank statement.

9.4.4 If scanned copy is impossible to be presented, certification on the basis of photographed document copy is possible as well. In such case, photo must be clear. The whole two-page opening of the document should be photographed, not just a part of it.

9.4.5 After the personal data certification procedure is over, the Customer becomes able to withdraw using bank transfer.

9.5. Payment details certification procedure

9.5.1 In order to ensure funds security when using electronic payment systems, it is necessary to pass the payment details certification procedure.

9.5.2 In order to use a particular payment system, it is necessary to add its details in "Payment details" section of the personal office and wait until it's certified by the Company.

9.5.3 After successful payment details certification in the personal office, the Customer may block the section. After the blocking new payment details addition becomes unavailable.

9.5.4 In case new payment details addition is unavailable, the Customer can submit scanned request, composed in the set form, with instruction to unblock new payment details addition. The request must be sent to support@atiora.com. After unblocking the function by the Company, the Customer can add his/her payment details in the personal office.

10. Risk management

10.1. Stop out

- a) In order to control risks Atiora is entitled to involuntarily close the Customer's Positions without the Customer's consent or any prior notice if the Equity level on the trading account is lower or equals the Margin Call Level for this type of the trading account from the margin required to support all open positions in compliance with the leverage volume set for this type of the trading account.
- b) If the current level of funds on the trading account is lower than Stop-Out Level for this type of the trading account from the margin necessary to maintain all open positions in compliance with the leverage volume, Atiora starts a forced close of positions forming relevant market orders for it. The formed orders get to the queue to be processed by the Dealer. The first order in the list is processed at the current market price by the Dealer. The transaction closed in this way receives the «Stop out» comment.
- c) If at the moment of execution of the above described condition the Customer has more than one open position, then the ultimate forced close of the transaction starts with the riskiest positions, i.e. those which have the biggest floating losses.
- d) Atiora does not guarantee the Customer that at the moment of closing the position the balance on the account will be positive.

10.2. Customer positions overlap

- a) Atiora is entitled to manage risks connected with the customer positions at its own discretion. Atiora has the right to determine the necessity to overlap some customer positions or the composite customer position of the third-party counterpart. Thereby the way of risk management and counterparts of Atiora are considered as a commercial secret of Atiora and are confidential.
- b) Short-term trades which lead to the formation of brief positions (lasting less than five (5) minutes) and synthetic locks due to the impossibility of their overlap can be declared invalid if there are obvious features of abusive activity. In this case the Customer automatically gets into the category of heightened risk.
- c) To the factors of heightened risk relate short-term trades lasting more than one minutes if there are features of obvious abusive activity. In particular, if more than 10% of trades on the trading account have a short-term character (i.e. their duration is less than one

minutes), then certain trades which last up to five minutes should be considered invalid as well.

10.3. The client is completely protected from the formation of a negative balance in the trading account, i.e. The occurrence of such a situation when you will owe the company is excluded.

11. Responsibilities of the Parties

11.1. Responsibility of the Company.

11.1.1 In case the Company breaches any provision of this Agreement, due to the circumstances for which the Company can be held liable and which resulted in a real damage having been incurred by the Customer, the Customer shall be entitled to require reimbursement of the real damage having been incurred by the Customer.

11.1.2 The Company shall not reimburse any profits less than the Customer was due, including if the Customer had an intention to commit any act, but did not commit it for any reason. The Company shall not reimburse any indirect losses and moral damage.

11.2. Responsibility of the Customer.

11.2.1 The Customer shall be solely responsible for any actions having been committed by the Customer under this Agreement.

11.2.2 The Customer shall warrant the Company protection from arising of any liabilities, expenses, claims, damages which can arise both directly and indirectly due to the Customer's being unable to meet the Customer's liabilities under this Agreement and the relevant Regulation.

11.3. The Parties shall be responsible for any noncompliance and/or undue compliance with any other liabilities under this Agreement and applicable law.

12. Valid defenses

12.1. The parties shall be released from any responsibility for any noncompliance and/or undue compliance with any liabilities under this Agreement if such non-compliance and/or undue compliance have been caused by force majeure circumstances, meaning such circumstances which the parties could not reasonably foresee or prevent. Such circumstances include, in particular: earthquakes, floods, tsunamis, other natural disasters, man-made disasters, epidemics and epizooties, terrorist attacks, mass riots, acts and actions of government bodies, embargos, wars and armed conflicts or other circumstances which occurrence does not depend on the will of the Parties and which are usually referred to as force majeure.

12.2. Force majeure circumstances under this Agreement also include laying-off, liquidation or closure of any market, or absence of any event on which the Company's quotations are based, or implementation of any restrictions or special or unconventional terms of trade on any market or in respect of any such event.

13. Applicable law and jurisdiction

13.1. This Agreement shall be governed by the law of the country of Company's registration.

14. Term of validity, order of amendment and termination of the Agreement

14.1. This Agreement between the Company and the Customer shall come into force as soon as the Customer is registered on the Company's web site and shall be valid during unspecified period.

14.2. The Company shall be entitled to unilaterally amend and supplement this Agreement, subject to a mandatory notification of the Customer. Amendments and supplements to this Agreement shall come into force after the Customer's being informed thereof, save as otherwise being provided for under the relevant amendments and supplements or the notification thereof.

14.3. Each of the Parties shall be entitled to unilaterally decline to comply with this Agreement, having notified the other Party not less than 15 days prior to the presumed date.

14.4. In case the Customer breaches any provisions of this Agreement, including (but not limited to) in case the Customer breaches provisions of articles 4.2.1., 4.2.2., 4.2.3., 4.2.4. of this Agreement, as well as in cases stipulated by law, the Company shall be entitled to terminate this Agreement unilaterally and immediately. Therewith, if the Customer has open positions as of the date of such termination, the Company shall be entitled to close them singlehandedly at the current market value. In this case, the balance of the Customer's account shall be returned by the Company to the Customer or the Customer's official representative, if otherwise not provided for under this Agreement or legal rules governing the current situation.

14.5. The Customer agrees that the Company shall be entitled, at its sole discretion, to suspend or terminate, partially or in full, the Customer's access to the services of the Company with the subsequent notification of the Customer thereof. In this case, validity of this Agreement shall therefore be deemed suspended or the Agreement shall be deemed terminated upon the suspension/termination of rendering of services to the Customer. In case of the termination of the Agreement, the balance of the trading account shall be returned to the Customer by the Company.

15. Concluding provisions

15.1. In case of discrepancies, the English version of this Agreement shall have priority over the version of this Agreement written in any other languages.