



CLIENT AGREEMENT

May 2025

Risk Warning: Trading Forex and Contracts for Difference (CFDs) on margin carries a high level of risk and may not be suitable for everybody. The high degree of leverage can work against you as well as for you. Before deciding to trade Forex and CFDs, you should carefully consider your trading objectives, level of experience and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial trading capital. You should be aware of all the risks associated with trading Forex and CFDs and seek advice from an independent adviser if you have any doubts.

1. This Agreement

- 1.1 This Agreement is a principal agreement and contains the relevant terms and conditions. This Agreement will also be accompanied by the terms of the account opening application form and the product risk disclosure statement of EBC Financial (MU) Limited (hereinafter referred to as "EBC Financial (MU) Limited") may enter into any contract in the future for the purpose of acting as the focal point of contact to set up the trading account of an investor. The main role of EBC Financial (MU) Limited is to place and execute trading orders (i.e., buy and sell securities) of clients (brokerage services) in respect of CFDs.
- 1.2 In the event of any discrepancy between this Agreement and any other contract or file exchanged and/or executed between client and EBC Financial (MU) Limited, this Agreement shall prevail. In the event of any discrepancy between this Agreement and the translated versions of the English language versions of the above-listed files, the English version shall prevail.

2. Our Service & Risk Disclosure

- 2.1 EBC Financial (MU) Limited provides general brokerage services and is only responsible for executing CFD. If EBC Financial (MU) Limited provides general financial product advice to the client, the client should confirm and understand that the recommendation is for general use only and does not take into account the client's personal goals, circumstances or needs. Before deciding to use EBC Financial (MU) Limited's services, clients must consider their own objectives, specific circumstances or needs, as well as the relevant disclosure documents to determine whether the services are appropriate for them.
- 2.2 Before deciding to use EBC Financial (MU) Limited's services, Clients must consider their own objectives, risk tolerance, specific circumstances or needs.
- 2.3 EBC Financial (MU) Limited services should not be used if the Client does not fully understand the risks associated with EBC Financial (MU) Limited's services.
- 2.4 The Services provided by Trading Pro are as follows:
 - 2.4.1. act as an intermediary in the execution of securities transactions for clients;
 - 2.4.2. trade in securities as principal with the intention of reselling these securities to the public;
 - 2.4.3. give investment advice which is ancillary to the normal course of his business activities; and
 - 2.4.4. manage portfolios of clients.

3. Client representation and warranty

- 3.1. The Client warrants that if it is an individual or more than one individual, it shall be in the appropriate capacity, and if it is a company or a corporation, it shall be properly formed and incorporated and has entered into this Agreement and in all circumstances, this Agreement and the signing of such contracts will constitute legally binding and enforceable obligations to the Client.

3.2. Client represents and warrants to EBC Financial (MU) Limited that:

- (a) the Client signs and delivers this Agreement and performs all Client responsibilities described in this Agreement and shall not violate any laws applicable to the Client;
- (b) all information provided by Client to EBC Financial (MU) Limited is true, correct and complete, and Client will immediately notify of any changes to the information;
- (c) all information provided by Client to EBC Financial (MU) Limited on the date of this Agreement, or when it is provided in the future, is true in all material respects. The act of the information or the Client's actions or the actions of any person acting on behalf of the Client under this Agreement is not misleading as a result of negligence or otherwise;
- (d) the Client shall continue to disclose to EBC Financial (MU) Limited any matters affecting the operation of this Agreement or the Client's payment of additional Margin or solvency.

3.3. The Client acknowledges that EBC Financial (MU) Limited will enter into the transactions contemplated under this Agreement based on the representations and warranties given by the Client.

3.4. If the Client consists of two or more legal persons, the terms of reference of the rights or obligations arising from the Client's transactions under this Agreement or under this Agreement will be subject to the rights or obligations in a common or individual manner, as appropriate, owned or undertaken by such persons.

3.5. Client is not a US citizen or taxpayer.

3.6. Client acknowledges, declares, agrees and confirms:

- (a) The service targets of the EBC Financial (MU) Limited and EBC Financial (MU) Limited website does not include the public and Hong Kong residents of the Hong Kong Special Administrative Region. The contents of their websites are not issued to the public and Hong Kong residents of the Hong Kong Special Administrative Region;
- (b) The Client is not a Hong Kong resident and is not in the-territory of the Hong Kong Special Administrative Region when he visits the EBC Financial (MU) Limited website and handles the account opening procedures;
- (c) neither EBC Financial (MU) Limited nor its website has offered or made any solicitation or promotion to any of the products and related services, nor has it given any investment advice to the Client;
- (d) The Client has been given sufficient time to review the contents of this Agreement and all accompanying documents and may seek independent financial and legal advice from this Agreement and the contents of all accompanying documents before deciding to enter into any agreement.

4. Confidentiality

- 4.1. EBC Financial (MU) Limited declares that all personal data collected by it will be treated confidentially. EBC Financial (MU) Limited will only collect the personal data required to perform the services contemplated by this Agreement and protect the privacy of the Client.
- 4.2. Confidentiality of Client data:
- 4.2.1. EBC Financial (MU) Limited will take all reasonable and practicable precautions to maintain confidentiality of the information received by EBC Financial (MU) Limited from Client and the materials and/or materials provided, generated, entered or established by Client in connection with the use of EBC Financial (MU) Limited Services. However, as the Client information, other materials and/or materials may be provided via the Internet or by fax, the Client acknowledges and agrees that there are technological risks and EBC Financial (MU) Limited shall not be liable for any leak of personal information pertaining to the Client, save and except in case of negligence from EBC Financial (MU) Limited.
 - 4.2.2. If any third party receives the relevant Client's confidential information and risks, the Client shall bear and expressly waive any claims against EBC Financial (MU) Limited, except if it caused by EBC Financial (MU) Limited negligence. EBC Financial (MU) Limited shall not be liable for any risks pricing from the Client's intention to provide to EBC Financial (MU) Limited or any communications that EBC Financial (MU) Limited intends to provide to Client, as intercepted, accessed, monitored or received by any third party, except if it caused by EBC Financial (MU) Limited negligence.
 - 4.2.3. The Client acknowledges and agrees that EBC Financial (MU) Limited may, for the purpose of proposing, providing, managing or maintaining the necessary services of EBC Financial (MU) Limited or complying with any purpose of applicable law disclose the name of the Client and other personal and financial information about the Client, as well as any relevant details of the Authorized User to its employees, representatives, administrators, agents, contact companies, parent companies, subsidiaries of the company, government departments, self-regulatory agencies, Internet service providers or any other third-party agents or service providers.
 - 4.2.4. EBC Financial (MU) Limited will process the Client's personal data in accordance with its privacy policy. Clients can contact EBC Financial (MU) Limited for relevant policy documents.
- 4.3. EBC Financial (MU) Limited reserves the right to disclose to the relevant law enforcement agencies and regulatory authorities, where appropriate, all communications and information about the Clients held by EBC Financial (MU) Limited. In addition, the Client agrees to strictly abide by all applicable laws to prevent money laundering and counter-terrorism financing, including requesting or providing sufficient evidence to assist EBC Financial (MU) Limited and relevant authorities in understanding the Client or any representative who may be directed by the Client or any transaction with EBC Financial (MU) Limited.

5. General matters

5.1. Indemnity and validity period:

5.1.1. The Client shall protect EBC Financial (MU) Limited from any debts, claims, fees, expenses and damages caused by the Client, including but not limited to:

- (a) Negligence, fraud, error or deliberate misconduct by the Client or authorized user;
- (b) breach of any law by the Client;
- (c) any fees and expenses incurred or related to the Client's breach of any provision of this Agreement.

5.1.2. The Client agrees to indemnify EBC Financial (MU) Limited immediately for all material damages, costs and expenses incurred by in connection with the execution of any provision of this Agreement, including reasonable legal fees and expenses or reasonable legal fees for litigation arising from the Client's negligence and/or omission. Client's liability under this clause will continue to be effective even after the termination of this Agreement.

5.2. This Agreement will be governed by the laws of Mauritius and interpreted in accordance with the laws of Mauritius. The parties agree to irrevocably submit to the exclusive jurisdiction of the courts of Mauritius.

5.3. The Contracting Parties shall not undertake or use their intellectual property rights on behalf of the other party or in the name of the other party at any time for any purpose. Except as expressly provided in this Agreement, neither Contracting Party may use the other party's name or intellectual property rights or claim to be associated with the other party or authorized by the other party without the prior written approval of the other party.

5.4. Unless otherwise agreed in writing by EBC Financial (MU) Limited, any rights or obligations of the Client under this Agreement may not be transferred, transferred, sold or otherwise transmitted.

5.5. This Agreement and any terms of the Transaction made under this Agreement may be modified by EBC Financial (MU) Limited from time to time and EBC Financial (MU) Limited will notify the Client of any such modifications. Client agrees to be bound by the modification of the terms of the transaction at an earlier date among the following dates:

- (a) Five working days after EBC Financial (MU) Limited posted notice of amendment on its website;
- (b) the day on which any contract was entered into by the Client after the modification

Any changes to the other terms must be confirmed by EBC Financial (MU) Limited and the Client's written confirmation.

6. Client account operations

6.1. About authorized users:

6.1.1. The Client shall provide EBC Financial (MU) Limited with a list of users authorized to represent the Client (hereinafter referred to as "Authorized Users"). Authorized users can



accept EBC Financial (MU) Limited 's services on behalf of Clients and/or enter into contracts with EBC Financial (MU) Limited. All instructions issued and accepted by the Authorized User will be deemed to be authorized by the Client and will be binding on the Client.

- 6.1.2. The Client shall immediately notify EBC Financial (MU) Limited when any person has become an Authorized User or any existing Authorized User is EBC Financial (MU) Limited no longer an Authorized User. Upon receipt of the notice, EBC Financial (MU) Limited will authorize the user's changes to take effect within one working day. However, the notice must not affect any other signed contract.
 - 6.1.3. Unless otherwise notified by Client to EBC Financial (MU) Limited, EBC Financial (MU) Limited may continue to assume that all existing Authorized Users are duly authorized to enter into legally binding transactions with EBC Financial (MU) Limited.
 - 6.1.4. The Client hereby agrees to indemnify EBC Financial (MU) Limited from any loss arising from the entering into of any contract by the Authorized User or any other transaction contemplated by this Agreement and caused by the Authorized User's negligence and/or omissions. The Client also agrees to indemnify EBC Financial (MU) Limited for any loss arising from the actions of the Authorized User.
 - 6.1.5. Any appointment by the Client to an Authorized User pursuant to paragraph will be fully effective in accordance with the provisions of this Agreement until the notice of cancellation and/or replacement is served on EBC Financial (MU) Limited.
 - 6.1.6. The Client may inform EBC Financial (MU) Limited of the license restrictions applicable to some or all of the Contracts, and the restrictions may apply to all or designated Authorized Users.
 - 6.1.7. Any authorization restrictions provided by Client to EBC Financial (MU) Limited may be added or withdrawn at any time by Client's own notice to EBC Financial (MU) Limited. EBC Financial (MU) Limited may also, at its discretion, impose authorization restrictions on Clients and/or one or more authorized users at any time with notice.
- 6.2. At the time of the contract, if the Client or authorized user contacts EBC Financial (MU) Limited by telephone or via the Internet, EBC Financial (MU) Limited personnel may, but where applicable, have no absolute responsibility to request or explain the following information to the Client or authorized user.
- (i) the Client's account number;
 - (ii) other identifying details of the Client;
 - (iii) the type of contract product (e.g. which currency combination);
 - (iv) the nature of the contract is to purchase or sell;
 - (v) the number of contracts; and
 - (vi) In the case of a contract order, the order type, order price and order expiration date.
- EBC Financial (MU) Limited will have the discretion to establish a contract, such as a Client or an authorized user, whether by phone or by clicking on the button on the online platform to indicate acceptance. If EBC Financial (MU) Limited exercises this power, the Client and EBC Financial (MU) Limited will immediately establish a contract. The price of the instructions and the purchase or sale of the



contract is the "transaction contract". Upon the conclusion of the contract, the parties will be bound by the terms of the relevant trading contract and the content of this agreement. If EBC Financial (MU) Limited refuses to exercise its right to establish a contract, EBC Financial (MU) Limited does not have the necessary responsibilities to provide reasons, but EBC Financial (MU) Limited will notify the Client immediately or within a reasonable time that no contract has been established.

EBC Financial (MU) Limited will not accept Clients or authorized users to go to any EBC Financial (MU) Limited registered office in person and request EBC Financial (MU) Limited to accept instructions, enter into contracts or conduct financial transactions.

- 6.3. After the contract is established, will provide the Client with the price of the relevant financial product contract transaction and provide the statement within a reasonable time either verbally or via the Internet.
- 6.4. Before the Client and EBC Financial (MU) Limited establish any trading contract, the Client must deposit sufficient funds in the designated account of EBC Financial (MU) Limited unless specifically approved by EBC Financial (MU) Limited beforehand. EBC Financial (MU) Limited will indicate to the Client the amount of margin required for each contract or under special circumstances.
- 6.5. Any payment to EBC Financial (MU) Limited in any currency will be calculated at the prevailing market exchange rate.
- 6.6. EBC Financial (MU) Limited may at any time notify Client of any fees and additional charges for the use of its services. EBC Financial (MU) Limited will not be liable for any fees or charges charged by third parties or other counterparties for the use of EBC Financial (MU) Limited 's services.
- 6.7. Any outstanding balance of the Client's account in the EBC Financial (MU) Limited Account must be paid in one of the following ways:
 - (i) Online bank transfer;
 - (ii) Bank transfer on the same day;
 - (iii) a bank or personal cheque;
 - (iv) an international wire transfer; or
 - (v) payment pipelines provided by other financial institutions.
- 6.8. Credit line:
 - 6.8.1. EBC Financial (MU) Limited may grant a "credit line" to the Client and may also determine the relevant credit line and interest on the relevant credit at its absolute discretion.
 - 6.8.2. The line of credit is preset to the currency of the US dollar unit or other EBC Financial (MU) Limited at its absolute discretion.
 - 6.8.3. This amount is generally used for the purpose of establishing or maintaining a contract. It can also be used to offset the loss amount of open trades denominated by market value or the

amount of loss applicable to some or all unsettled transactions.

- 6.8.4. If the loss of an open trade valued at market value approaches or exceeds the credit line of the Client, EBC Financial (MU) Limited reserves the right, in its discretion, to require the Client to make a margin call.
 - 6.8.5. EBC Financial (MU) Limited not obligated to advise the Client that the credit line is insufficient, but if there is a deficiency, EBC Financial (MU) Limited is not responsible for any subsequent Client instructions.
 - 6.8.6. EBC Financial (MU) Limited is not obligated to provide credit to Clients. EBC Financial (MU) Limited may also reduce or withdraw any established credit line at any time by giving notice to the Client.
 - 6.8.7. The Client acknowledges that EBC Financial (MU) Limited will be responsible for all credit lines, including the amount of the loss beyond the credit line.
- 6.9. In any open position held by the Client, interest will be generated based on the spread of the financial product. EBC Financial (MU) Limited will credit the Client's income or interest deductible to the Client's account at the settlement time of each settlement day. Interest will be determined based on changes in market conditions and EBC Financial (MU) Limited absolute discretion, and EBC Financial (MU) Limited will not notify you of changes in interest calculations.
- 6.10. EBC Financial (MU) Limited may, at its absolute discretion, set the Client's payment equal to 0% to 100% of the contract value, regardless of whether the Client has established an open trade or any future trades to be established, either in the absolute or discretion of the Client Margin requirements. The deposit amount deposited by the Client into EBC Financial (MU) Limited shall be paid in accordance with the method of paragraph 6.7 of this Agreement.
- 6.11. At any time, such as the margin in the Client's account (including the line of credit), failing to meet the minimum margin requirement specified by EBC Financial (MU) Limited, all or part of the open positions held by the Client, whether in loss or profit Trading, there will be a risk of forced liquidation (even if the lock position cannot completely avoid the risk of forced liquidation). Clients must ensure that their account has a sufficient level of margin at all times. EBC Financial (MU) Limited reserves all rights to force a liquidation of all open trades. Unless specifically approved by EBC Financial (MU) Limited, EBC Financial (MU) Limited may terminate any or all of the Client's open positions if the Client fails to pay sufficient amounts in time to meet the Margin requirements.
- 6.12. EBC Financial (MU) Limited will use all reasonable methods and endeavor to process all of the Client's contractual orders in a timely manner. In the absence of material negligence or deliberate misconduct, EBC Financial (MU) Limited will not be liable for delays, damages, lapses or errors in all Contract Orders.
- 6.13. In the course of the transaction, regardless of the obvious quotation error caused by EBC Financial (MU) Limited or any third party, EBC Financial (MU) Limited is not liable for any damages, claims, losses,



liabilities or expenses arising from the quotation error. EBC Financial (MU) Limited reserves the right to make necessary adjustments to correct the quotation error. Any dispute arising from the quotation error will be resolved on the basis of fair market value, and the fair market value will be handled by EBC Financial (MU) Limited in a reasonable manner, according to the relevant financial. The market value of the product is determined.

- 6.14. EBC Financial (MU) Limited may provide a reference level for fees and exchange rates via telephone or website or through an online platform, but the reference level is not binding, and in the event of a final transaction, the Client agrees to accept the service.
- 6.15. The Client acknowledges and agrees and will ensure that each Authorized User confirms and agrees that EBC Financial (MU) Limited may record any telephone conversations between any person and EBC Financial (MU) Limited at any time. This telephone recording belongs to the property reserved by EBC Financial (MU) Limited. In the event of a dispute between EBC Financial (MU) Limited and the Client regarding the transaction contract and terms of any transaction, the telephone recording can be used to confirm the terms and conditions of the transaction, and the telephone recording can also be used for training and monitoring purposes.

7. Online trading platform

- 7.1. If the Client uses EBC Financial (MU) Limited online trading system (online platform), the Client confirms and accepts the following:
- (a) The Client will be able to enter into a contract at the price quoted on the online platform.
 - (b) All transactions must be completed using the login name and password assigned to the Client by EBC Financial (MU) Limited, and the effective entry of the above login name and password will constitute the Client's authorization to complete the specified contract, regardless of whether the login name and password are authorized.
 - (c) The Client must ensure that the login name and password are properly kept and kept confidential. The Client must also ensure that each authorized user who knows the login name and password keeps it confidential and confidential. If the Client has any reason to believe that the login name and password assigned to the Client have not been properly kept and kept confidential, and even any unauthorized person can use the login name and password, EBC Financial (MU) Limited should be notified immediately.
 - (d) EBC Financial (MU) Limited may suspend, revoke or refuse access to the online platform at any time for any reason without notice to the Client, including but not limited to security, quality of service, payment by the Client for payment due, or Violation of any provision of this agreement.

8. Fees of the intermediary/receiving bank

- 8.1. In some cases, a payment transaction may involve multiple intermediaries, so fees may be deducted and the receiving bank may charge a fee. These fees may not be calculated in advance and may not be communicated in advance, and the Client should be aware that they are responsible for paying such fees.

- 8.2. EBC Financial (MU) Limited will not be liable for any loss resulting from the fees covered by Clause 8.1. EBC Financial (MU) Limited will use its best endeavors to ensure that all fees and/or expenses associated with the Transaction are disclosed in the terms of the Transaction Agreement. However, due to the complex and volatile operations of the international financial market, Clients need to understand that disclosure is not always possible.

9. Exceeding the scope of capacity control

- 9.1. In the event of a factor beyond the control of EBC Financial (MU) Limited Capability or a Force Majeure* event that prevents it from fulfilling its obligations under this Agreement or other contracts, EBC Financial (MU) Limited will notify the Client as soon as reasonably practicable and will use reasonable efforts to ensure that it is returned due to EBC Financial (MU) Limited. Any amount paid by the Client for the performance of the obligations under this Agreement. EBC Financial (MU) Limited shall not be liable for any loss to the Client for the above circumstances.
- 9.2. If EBC Financial (MU) Limited considers that the financial products and related financial market conditions are severely disrupted, such as the inability to obtain a position on the financial product in the relevant financial market, or due to domestic or international financial, political or economic conditions or controls, Positions become infeasible and EBC Financial (MU) Limited will notify Clients as soon as reasonably practicable. EBC Financial (MU) Limited shall not be liable for any loss to the Client for the above circumstances.
- 9.3. Upon the issuance of the above notice, EBC Financial (MU) Limited 's liability will be temporarily suspended and EBC Financial (MU) Limited will negotiate other arrangements with the Client.

10. Client funds

- 10.1. The Client agrees that EBC Financial (MU) Limited may transfer the Client's account funds to any EBC Financial (MU) Limited designated account.
- 10.2. The Client agrees that any interest on the on the credit balance in the Client's securities account maintained by EBC Financial (MU) Limited will be calculated in accordance with the market rate and will be due to the Client. The Client agrees that any interest on the credit balance in the Client's securities, account funds deposited and maintained by EBC Financial (MU) Limited will be calculated in accordance with the market rate and will be due to the Client.
- 10.3. If the Client completely transfers ownership of the funds or other funds to EBC Financial (MU) Limited for certain other purposes, including but not limited to guarantees or for payment of current or future debts, actual debt, contingent liabilities or expected liabilities, such as security deposits, these amounts will not be treated as Client funds.



- 10.4. EBC Financial (MU) Limited may, at its discretion, calculate the amount of current Client's current debt, future debt, actual debt, contingent liabilities or expected debt to EBC Financial (MU) Limited based on the Client's daily open positions and transactions. (The amount may be due to market conditions greater than the amount of margin necessary to maintain the Client's open positions). And some or all of the funds deposited by the Client are transferred to EBC Financial (MU) Limited, and the funds are required to guarantee the Client's open positions, current debt, future debt, actual debt, contingent liabilities or expected debts. In accordance with this clause, the Client has no right to claim the portion of the payment and the portion will not be quarantined. Client agrees that EBC Financial (MU) Limited may process the funds in this section.
- 10.5. Unless the Client notifies the Company in writing or otherwise, the Company may deposit the Client's money in a Client's bank account opened by an accredited bank in Mauritius or any other country. Therefore, the Client's funds may be deposited outside of Mauritius. In this case, the legal and regulatory regime of the accredited bank that applies to the bank account of the Client may differ from the Mauritius.
- 10.6. Any credit balances in the accounts of a client of an investment dealer, not representing securities that are pledged, mortgaged, subject to a lien or other security interest or given to support a guarantee or similar arrangement, shall be payable on demand; not be used or applied by EBC Financial (MU) Limited without the express written authority of the client; and shall not form part of the assets of EBC Financial (MU) Limited for the purposes of the law relating to insolvency in Mauritius.
- 10.7. The Company shall provide the Client a statement of account in such form and at such intervals as may be specified in the FSC Rules.

11. Notification

- 11.1. Any notice or other document required or approved under this Agreement or for this Agreement shall be in writing. The notice may be issued by EBC Financial (MU) Limited in the form of a posting on its website, and the notice is deemed to have been issued one day after posting on the EBC Financial (MU) Limited website.
- 11.2. Any notice issued or made under this Agreement may also be sent by e-mail, but:
- (a) the notice is the email address sent to the intended recipient and finally notified to the sender; and
 - (b) the sender is required to keep an electronic or printed copy of the notice sent.
- 11.3. A notice sent by email will be deemed to have been issued at the earliest occurrence of the following:
- (a) The sender receives an email receipt from the recipient's information system indicating that the notification has been sent to the above email address;
 - (b) Notify the entry into the information system controlled by the recipient; or
 - (c) When the notice is first opened or read by the recipient's employee or administrator.

12. Termination

12.1. This Agreement may be terminated immediately by Client or EBC Financial (MU) Limited by notice to the other party in writing. However, the termination of any contract by any party shall not affect any contract or other transaction previously entered into, and shall not relieve any party of any liability arising out of this Agreement and which has not been performed, nor shall it be exempted from the conclusion of any contract by the Client prior to the termination of the above. And any responsibility arising.

12.2. If EBC Financial (MU) Limited is informed or has reason to believe that any of the following has occurred:

- (a) the Client has provided false or misleading information to EBC Financial (MU) Limited;
- (b) the Client has participated in or is currently assisting or assisting or is currently assisting in money laundering or funding terrorists; or
- (c) the Client is currently undergoing a formal investigation by law enforcement agencies and/or regulatory agencies.

EBC Financial (MU) Limited may, at its sole discretion, immediately terminate this Agreement without prior notice to Client and EBC Financial (MU) Limited shall be relieved of any liability arising out of or in connection with the transactions contemplated by this Agreement, including those entered into with EBC Financial (MU) Limited. Any liability arising from any contract.

12.3. Within two business days from the date of termination of this Agreement, the Client shall return or destroy all materials received from EBC Financial (MU) Limited in accordance with EBC Financial (MU) Limited written instructions. The liability of any party for the payment of materials, delivery materials and destruction of materials shall remain in force after the termination of this Agreement. Any liability arising from the implementation of these Terms by EBC Financial (MU) Limited shall be determined by EBC Financial (MU) Limited in accordance with these Terms.

13. Limitation of Liability

13.1. EBC Financial (MU) Limited will make every reasonable effort to execute the contract or make payments to the Client at the time specified by the Client's instructions. However, under no circumstances will EBC Financial (MU) Limited be liable for any direct, indirect or consequential damages (including loss of any profit) resulting from delays in the transfer of funds to the Client's designated account.

13.2. Nothing in this Agreement is intended to limit or waive any liability that EBC Financial (MU) Limited may be liable to Client for any legal rights that Client may have.

14. Resolving disputes

14.1. Unless the Terms are inconsistent with the provisions of any legal or regulatory system, the dispute resolution procedures set out in this clause will apply. The parties shall use all reasonable endeavors to resolve any dispute arising out of this Agreement or any transaction conducted pursuant to this



Agreement.

- 14.2. If the parties are unable to resolve the dispute within 5 days from the date on which one of the parties has notified the dispute, either party may, by notice to the other party, refer the dispute to the senior staff of both parties (e.g., Client Individuals, the referral rules do not apply), but both parties must ensure that each other's senior staff resolve the dispute as far as possible in a friendly manner within 10 days from the date of the referral dispute.

15. Risk warning

- 15.1. Trading of CFDs and precious metals, especially in the form of margin trading, involves the potential for profit and loss, and the loss may far exceed the amount of money you invest in any sale or transaction.
- 15.2. Changes in CFDs and precious metal prices are likely to be affected by a variety of unpredictable factors from around the world. Fluctuations in prices can cause the market to take action and cause you to be unable to settle a losing trade.
- 15.3. EBC Financial (MU) Limited 's employees cannot guarantee the accuracy of any market forecasts (if provided) or ensure that you avoid market risks and cannot guarantee the maximum loss you may suffer. Please read this agreement carefully before applying for account opening.

16. Trade Confirmation

- 16.1. Trade Confirmations will be provided to the Client via its Online Trading System such as MT4 and client portal in CRM system, as the client has access to his account in MT4 trading Platform and the Client CRM portal as well.
- 16.2. The Client is obliged to provide the Company with e-mail address. It is the Client's responsibility to inform the Company of any change to his email address (or any other relevant personal information), the non-receipt of a Confirmation, or whether any Confirmations are Incorrect before settlement.
- 16.3. If the Client has a reason to believe that the Confirmation is inconsistent or if the Client does not receive any Confirmation (though the Transaction was made), the Client shall contact the Company. Trade confirmations shall, in the absence of manifest error, be deemed conclusive and binding unless the Client notifies the Company in writing to the contrary within two (2) Business Days following the Day of receipt of the said Trade Confirmation.