



TERMS OF USE FOR THE PARADTRADE PLATFORM

Effective date: September 9, 2020. Please read the Terms of Use for the ParadTrade platform (hereinafter referred to as the "Terms of Use") carefully before using it. If you wish to become our customer, you must read and accept these Terms of Use. If you do not agree with them, please do not use this platform.

1. General Provisions

1.1. The Terms of Use constitute an agreement setting forth the rights and obligations of the Parties. The parties in this document are, on the one hand, the customer and, on the other hand, Paradise Trade LTD (hereinafter referred to as the "Company"), which is the owner of the ParadTrade platform located on the Internet at: <https://paradtrade.com/> (hereinafter referred to as the "Website" or "Platform").

1.2. By registering on the Website, the client acknowledges that they are entering into a contractual relationship with the Company in accordance with these Terms of Use.

1.3. The Terms of Use are subject to change in accordance with clause

1.4. Any legally capable individual or legal entity that has registered on the platform may become a customer.

1.5. The Terms of Use are an open offer addressed to an indefinite circle of persons with the aim of concluding a contract for the provision of services.

1.6. The Terms of Use come into force from the moment they are posted on the website and remain in force until they are changed or revoked by the company.

1.7. Changes to the Terms of Use may be made by the company at its sole discretion at any time. In the event of changes to the Terms of Use, they shall come into force from the moment they are posted on the website. The company shall also send the changes to the customer via the internal terminal. Changes to the Terms of Use may be implemented by the company with an indication of the time of entry into force.

2. Definition of terms

Terms are interpreted based on their meaning and the content of these terms of use.

Client – a legally capable individual who has reached the age of 18, or a legal entity engaged in conversion operations on currency contracts on the platform.

Company – The ParadTrade brand belongs to Paradise Trade LTD, registered at Bonovo Road – Fomboni, Comoros Union, with registration number HM00624757, which provides services to clients for the execution of CFD contracts.

Conversion arbitrage transaction - a transaction involving the exchange of one country's currency for another country's currency in agreed amounts. Currency contract or currency contract - currency pairs available for trading in accordance with the contract

specifications.

Trading operation - a set of measures for buying or selling currency contracts.

Contract specifications - conditions for trading: spread, size, initial margin, etc.
Instrument - currency pair or contract for difference.

Spread – the difference between the best bid and ask prices for a currency at a given point in time.

Limit & Stop Levels – the minimum allowable distance between the price level of a pending order and the current price level. The indicator is expressed in points.

Margin trading – currency transactions that bypass actual currency exchange, which is achieved through the use of leverage. All trading operations are carried out on a full netting or mutual settlement basis, i.e. without delivery of the underlying asset. Each margin trading operation consists of opening and closing a position. Until the operation is closed by an opposite one, the position is considered open.

Leverage is an indicator based on the ratio of the amount of collateral to the volume of a currency trading transaction. For example, leverage of 1:100 means that in order to execute a transaction, the client's account must have an amount that is 100 times less than the transaction amount.

Ask is the current price level at which the client makes a purchase transaction. **Bid** is the current price level at which the client makes a sale transaction.

Pending order – a client's instruction to open/close a position in the future at a predetermined price. Pending orders are mainly used to open positions when the current price levels are expected to remain the same in the future.

Trading volume – an indicator obtained by multiplying the number of lots by their size.

Collateral – a client's security, expressed in monetary terms, to maintain their open positions.

Lot is a unit of measurement for the volume of a trading operation.

Quote – the price level of an instrument, expressed in the Ask or Bid price.

Trading account – a client account opened on the platform for conversion arbitrage trading.

Personal account – a client's personal electronic page on the platform, accessed using a unique login and password or social networks, which is used to replenish the client's account using bank cards, transfers, etc., as well as to withdraw funds using payment systems. The personal account also serves as a source of information about the trading account.

Server – a software tool whose main purpose is to process client transactions carried out on their trading account. **Client terminal** – a special software device necessary for transmitting client orders to perform trading operations. The client terminal is configured to receive market adjustments for currency pairs, news, and reviews.

An instruction is a client's request, recorded in the form of an order, to open or close positions, change or modify an order, or cancel it.

Trading account currency – the type of currency in which all basic operations on the trading account are conducted: replenishment, withdrawal of funds, calculation of profits or losses. In practice, three types of currencies are used: rubles, dollars, and euros.

Balance – the total amount of funds remaining in the client's account after all completed transactions and operations for withdrawing or replenishing the account.

Automatic account replenishment system – a set of software tools that allow the client to replenish their trading account without the involvement of a company operator.

Non-market quote – an error that may arise as a result of trading operations and which should be characterized by the presence of a gap.

Gap – a price gap within which there were no quotes. A gap occurs due to the difference between the closing price of the previous candle and the opening price of the new candle. On line charts, this price gap is displayed as a vertical line. Most often, a gap occurs after weekends. The reason for the gap is a change in fundamental data.

A long position is a position opened by a client with the aim of expecting further growth in the price of a financial instrument.

A short position is a position opened by a client with the expectation that the price of a financial instrument will fall.

Locked positions are short and long positions with the same transaction volume, opened on one trading account for the same financial instrument.

Hedging margin – the amount of collateral for hedged positions, i.e., the client's collateral obligations for locked trades.

Swap – a specific fee for transferring the execution of an order to the next business day. A swap can be either positive or negative. From Wednesday to Thursday, the fee is calculated and charged at triple the rate.

Instant Execution – a system whereby, when executing client orders, the company undertakes to use the price specified in the order or not to execute it at all. The company has the right to offer a new price or refuse to execute the order. The order price is visible on the screen.

Market Execution is a system in which client orders are executed not at the price visible on the screen, but at the price at the time the order is processed. The new price may be either better or worse than the price specified in the order.

Free margin – funds in the client's trading account that can be used to perform conversion arbitrage transactions. Free margin is the difference between the total amount of funds and the collateral for previous transactions.

Funds – the amount of financial resources accumulated in the client's trading account. It is calculated using the formula: $a + b - c$ (a- account balance, b- receipts, c - expenses).

The margin level is a percentage indicator characterizing the ratio of funds in the trading account to the collateral.

Floating profit is the amount of income that was not fixed when opening a position in a financial instrument at favorable exchange rates.

Floating loss is a loss that was not fixed when opening a position in a financial instrument at suitable exchange rates.

A complete transaction is a pair of trades consisting of opposite operations of the same volume.

Server log file – a software tool created by the server to record all client orders and the results of their processing or execution.

Stop Out – a company order for the forced closure of a position, which is generated automatically. The client receives notifications about the closure of the position. The client can independently adjust this indicator: when the amount of funds approaches its limit, they must close part of the positions, thereby reducing the margin, or replenish the trading account.

Trading turnover is the total value of all transactions made by a client over a certain period of time. The unit of trading turnover is a lot. Trading turnover in the financial market shows the intensity of market asset utilization.

Real trading account – a client's account in which all of their assets have an equivalent monetary value. A real account allows you to perform currency trading operations for real money. Profits earned during trading will be real, and losses will be backed by a monetary equivalent.

A demo trading account is a client account where the deposited assets have no monetary value. It is used as a training tool for conducting trading activities on the currency market. The risk of financial losses on a demo account is not backed by real monetary assets.

VPS server – a virtual private server provided to the client by the company's counterparties. Its presence guarantees automatic stable trading even in the event of technical or software

failures in the client's computer devices. A VPS server emulates the operation of a separate physical server. Several servers can be located on one computer device at the same time.

Currency rate fluctuations – changes in price levels over a certain period. This indicator is influenced by many factors, among which changes in the prices of exported and imported products play an important role.

Bar/candlestick – the main element of a chart that reflects the opening/closing price levels of positions, maximum or minimum price points over a certain period. When using the ParadTrade terminal, bars/candlesticks are displayed at the Bid price level. A candlestick consists of a black (sometimes white) body and a shadow (upper/lower). The shadow boundaries show the maximum and minimum prices for the selected period. A bar, unlike a candlestick, does not have a "body." A bar is represented by a vertical shadow, on which the opening and closing prices for the selected period are displayed as a horizontal line.

A chart is a display of currency pairs on the financial market. It is a stream of quotes presented graphically, consisting of bars/candles and lines. When using the ParadTrade terminal, bars/candles are displayed at the bid price level. The chart can display price movements for any selected time period, from a few minutes to several years.

Making an advance payment is an unconditional obligation of the client to the company, as specified in these terms of use.

Limit & Stop Levels – a condition under which an order cannot be executed closer than a minimum number of points to the price. This condition is specified for each financial instrument. You can find it in the contract specifications.

3. Purpose of using the platform

3.1. The client undertakes to use the platform in strict accordance with these terms and conditions and applicable law.

3.2. The terms of use define the mutual obligations of each party, as well as the basic rules for using the platform for the purpose of providing the following services to the client by the company:

- opening a trading account;
- providing access to the "Personal Account" service.

3.3. The client is entitled to open one personal account. The number of trading accounts must not exceed 50. In case of violation of the Terms of Use, the Company has the right to restrict the client's access to trading accounts and the "Personal Account" service. Upon proper fulfillment of the obligations set forth in the Terms of Use, the Company assumes all matters related to the organization of trading, and the client gains the ability to enter into currency contracts.

3.4. During the course of cooperation, the client may be provided with information and

consulting services. However, the client does not have the right to request information that would motivate them to perform transactions. For example: requesting investment or trading recommendations. The company may, at its discretion, provide such information to the client, but it bears no responsibility for its use.

3.5. The company has the right to suspend a trading account if the client has not made a single trading transaction in 45 days.

4. Registration on the website and opening a trading account

4.1. The client's right to trade CFD contracts on the platform arises after they have completed registration.

4.2. During the registration process, the client fills out a registration form on the website, indicating their email address and phone number, generates a unique access password, and fills out other information required by the registration form. Access to the client's personal account is granted after registration and activation via a letter sent to the email address specified by the client.

4.3. The customer is obliged to provide truthful and complete information when filling out the registration form on the website and to ensure that it remains up to date. The customer confirms and guarantees that the information provided during registration on the website is true.

4.4. All responsibility for the authenticity of the documents and their copies provided for opening a trading account lies with the client. In case of doubt, the company has the right to verify the accuracy of the information and contact the country of issue of such documents. If a forgery is detected, the client will be held liable under the laws of the country of issue of such documents. Until the circumstances are clarified, the company has the right to unilaterally suspend the client's access to the "Personal Account" service.

4.5. If the company discovers that the information provided by the customer is false, their registration on the website may be canceled or access to the customer's personal account may be (temporarily) suspended until the false information is corrected. The company shall notify the customer of the discovery of false information by sending a corresponding notification.

4.6. The customer is directly responsible for maintaining the confidentiality of their personal account (login and password), as well as for all actions performed with their personal account.

4.7. The client does not have the right to transfer, sell, or otherwise alienate their login and password for the purpose of accessing the platform to third parties. The client is responsible for the actions of third parties to whom the login and password have been transferred.

4.8. If the client has reason to believe that their email address and password used to log in to the platform have been disclosed or may be used by third parties, they must immediately notify the company and change their login credentials. The company is not responsible for any losses resulting from unauthorized use of the client's personal account.

4.9. By accepting the terms of use, the client agrees to receive informational messages from the company to the email address and/or mobile phone number specified during registration.

4.10. A trading account is opened simultaneously with registration on the platform by filling out the registration form.

4.11. The ParadTrade platform allows you to work with two base account currencies: the US dollar and the euro. The client must decide on the currency type and specify it in the registration form. The company may increase or decrease the number of available currencies at its discretion.

4.12. The client may only conduct trading operations on currency contracts after accepting these terms of use.

5. Settlement procedure

5.1. Deposits and withdrawals from the trading account are made by the client either in euros or in cryptocurrency.

5.2. The client has the right to withdraw any amount, provided that this transaction does not lead to an insufficient margin level and the forced closure of the position.

5.3. Client orders to deposit or withdraw funds from the trading account are executed during the working hours of the company's payment department: daily from 8:00 a.m. to 3:00 p.m. The order is subject to execution within 2 days.

5.4. If the client's trading account is replenished automatically, the company is obliged to transfer the funds to the client's account within 2 (two) days after receiving the funds to its account details. If the account is used for speculative purposes, for example for conversion, the company has the right to refuse to execute the transfer.

5.5. All commissions and other costs associated with the transfer of funds from the trading account shall be borne by the client.

5.6. In the event of conversion of funds from another currency into the account currency when replenishing the trading account, the funds are returned at the rate at which the replenishment took place.

5.7. If an obligation to pay any amount to the company arises, this amount must be credited to its account no later than 2 (two) business days from the date of such obligation.

5.8. If a negative balance arises on the trading account, the company has the full right to repay the debt using funds from other accounts in the client's personal account.

6. Powers and responsibilities of the parties

6.1. Confidentiality of information is entirely within the client's authority. The company is

not responsible for unauthorized access to the client's trading account using logins and passwords. The client must keep personal information confidential.

6.2. The client is responsible for all transactions carried out on the trading account.

6.3. The client undertakes not to violate the terms of use.

6.4. The Company has the right to request documents proving the Client's identity and address.

6.5. In the event of a change in personal data, the client is obliged to notify the company in a timely manner.

6.6. The trading account may only be replenished with funds of legal origin, and the company has the right to request confirmation from the client of the legality of the funds used to replenish the trading account.

6.7. By accepting these terms of use, the client agrees to the transfer of their personal data by the company to law enforcement agencies upon request in order to verify the legality of the funds in the trading account.

6.8. If law enforcement agencies have doubts about the legality of a trading operation on the client's account, the company is obliged to block it and all funds on it until all circumstances are clarified.

6.9. In case of violation of these terms of use or if the company has doubts about the origin of the client's funds, the company has the right to cancel the client's transactions.

6.10. In some cases, the company has the right to recognize the transactions as non-market transactions if there is documentary evidence.

6.11. The client is obliged to maintain the required level of collateral for open trades in accordance with the established leverage for their trading account. In case of insufficient collateral, trades may be forcibly closed or canceled by the company.

6.12. The client must not use enrichment strategies based on the use of software flaws and defects. Hacking the platform is prohibited.

6.13. The information posted on the company's website is for informational purposes only. The client is responsible for any action or inaction based on this information.

6.14. The client has the right to terminate these terms of use by notifying the company in writing of their intention.

6.15. The company undertakes to terminate the terms of use in relation to the customer from whom the relevant notification of termination of the terms of use was received immediately.

6.16. Upon termination of the agreement, all parties must settle their obligations to each other.

6.17. The company does not deal with tax issues. The customer must independently ensure the timely filing of tax returns and payment of mandatory taxes and fees.

6.18. For failure to perform or improper performance of their obligations under these Terms of Use, the Company and the Customer shall be liable in accordance with applicable law, unless otherwise provided by these Terms of Use.

6.19. The customer undertakes not to violate or attempt to violate the provisions of these terms of use. If the company determines, at its sole discretion, that the customer has violated or attempted to violate these terms of use, the customer's access to the website may be terminated. The company reserves the right to report violations committed by the customer to the authorized state authorities.

6.20. The customer hereby agrees to indemnify and hold harmless the company from any claims or demands by any third parties in connection with or as a result of the customer's violation of these terms of use or the terms of the documents to which they refer, as well as in the event of the customer's violation of any law or the rights of a third party.

7. Trading Regulations

7.1. General provisions

7.1.1. The Company operates 24 hours a day, 5 days a week: Monday through Friday. The Client may submit orders to the Company only during business hours.

7.1.2. The terms of use specify the following client orders: opening or closing a position, modifying or deleting it. Any order is transmitted directly through the terminal.

7.1.3. Opening a position requires a deposit, or margin, which directly depends on the leverage. If there is a locked position on the trading account, the client is required to have a hedging margin in an amount sufficient to cover the transaction on one side.

7.1.4. The client is responsible for maintaining a sufficient level of collateral for positions. If the risk on an open position exceeds the client's financial collateral in the trading account, the results of the transactions may be canceled or forcibly closed.

7.1.5. One (1) hour before holidays or weekends, the company may not execute the client's orders if their execution would reduce the margin level to 500% or below. This occurs with a leverage of 1:500. If, at the time the client submits the order, the margin level has already reached less than 500% or is equal to this level with a leverage of 1:500, the company may refuse to execute it.

7.1.6. Similarly, 1 (one) hour before public holidays or weekends, the company has the right to increase the margin requirements for accounts with open positions to 500% in order

to increase the guarantee of open positions at the opening of the next trading day.

7.1.7. If the trading account balance does not meet the leverage conditions, the company has the right to unilaterally change its size. When using leverage, it is necessary to take into account the risks of volatility and avoid over-leverage (the current position volume is disproportionate to the available margin and does not cover the potential negative balance).

7.1.8. Leverage and the trading account balance must comply with the following proportions:

- If the balance is less than \$10,000, the permissible leverage is up to 1:1000;
- If the balance is more than \$10,000 but less than \$100,000, the permissible leverage level is up to 1:200;
- If the balance is more than \$100,000, the permissible leverage level is up to 1:100;

7.1.9. Positions opened between 23:59:30 and 23:59:59 are automatically rolled over to the next business day. The rollover of open positions is characterized by the accrual of swap or storage. It can be either positive or negative. Its value can be found in the contract specifications.

7.1.10. In case of violation of the terms of leverage provision or exceeding the margin requirements for a position, the company has the right to cancel or forcibly close the transactions made on the client's trading account.

7.1.11. If the swap-free service is connected to the client's trading account, they may not pay swap or storage.

7.2. Operations for opening and closing positions

7.2.1. Client transactions to open a position must contain information about the instrument and the investment amounts. When closing a position, the client must only indicate the order number to be liquidated in the instruction.

7.2.2. A client's order to open a position will not be executed until the trading account has been checked for available margin. If the required amount of hedging or initial margin exceeds the amount of available margin, the order will be rejected. The reason for rejection in this case is insufficient funds or not enough money.

7.2.3. The client's order is not processed immediately. First, it is queued for processing by the server. When it is accepted for immediate processing, the client terminal receives a message: "Order is accepted" or "Accepted for processing." Until the client receives this message, they has the right to cancel or withdraw the order. When the order is next in line for processing, the client receives a message: "Order is in process" or "Accepted for execution." After receiving this message, the client cannot cancel or change their order.

7.2.4. During the processing of the client's order, the price specified in it is compared with the current price. If they differ, the company offers a new price with the message "Requote." If the client does not respond to the price change within 3 seconds, it is considered that they have refused the trade. This situation is only relevant for Instant Execution.

7.2.5. When using Market Execution, the order is executed at the current price at the time of processing the client's order.

7.2.6. The company's client orders are recorded in the server log file. Only after the corresponding entry appears is the order to open a position considered processed and the position opened. An order to close a position is considered processed and the position closed only from the moment the corresponding entry is made in the log file.

7.2.7. A client's order to close a position will not be executed if, at the time of its receipt, this position is being processed by Stop Loss or Take Profit. In this case, the client receives the message: "Off quotes" or "No prices."

7.3. Pending orders

7.3.1. If necessary, the client has the right to place pending orders. The client can place the following orders for execution:

- Buy Stop – An order to open a long position based on the equality of the Ask price of the future price to a specified value. Executed if the current price level is lower than the value specified in the order to open the position.
- Sell Stop – An order to open a short position based on the future Bid price being equal to a fixed value. Executed if the current price level is higher than the value set in the order to open the position.
- Buy Limit – An order for a long position based on the future Ask price being equal to a fixed value. Executed if the current price level is higher than the value set in the order to open the position.
- Sell Limit – An order for a short position based on the future Bid price being equal to a fixed value. Executed if the current price level is lower than the value set in the order to open the position.
- Stop Loss – An order to close a position based on the future price being equal to a fixed value. The main purpose of this order is to minimize financial losses caused by the movement of the financial instrument's value in a loss-making direction. Stop Loss is directly related to an open position or a pending order. When checking this condition, the Bid price is used for long positions and the Ask price is used for short positions.
- Take Profit – An order to close a position based on the future price reaching a fixed value. The order is designed to generate profit when the financial instrument reaches the predicted level. The execution of this order always results in the closing of the position. Take Profit is used for open positions or pending orders. To check the order conditions, the Bid price is

used for long positions and the Ask price is used for short positions.

7.3.2. The client has the right to attach Stop Loss and Take Profit to orders to open positions. When a pending order is triggered, they are automatically attached to the open position. Keep in mind that Stop Loss and Take Profit are only executed for open positions.

7.4. Placing pending orders

7.4.1. In order to place pending orders, the client must specify the following data: Stop Loss and Take Profit price levels, and the execution time of the pending order.

7.4.2. A pending order will not be placed if incorrect main and additional parameters are entered.

7.4.3. The Company may refuse to execute a pending order if the amount of funds in the Trading Account is significantly less than the margin required for its execution.

7.4.4. The Company has the right to refuse to execute an order if the price level does not meet the "Limit & Stop Levels" condition.

7.4.5. Only after the corresponding entry appears in the log file is the order considered to be placed and the client's instruction executed.

7.5. Changing and canceling pending orders

7.5.1. To modify Buy Stop, Sell Stop, Buy Limit, and Sell Limit orders, the client must specify the Take Profit value, Stop Loss value, and price level.

7.5.2. To modify Take Profit and/or Stop Loss orders linked to open positions, their values must be specified. Once an order has been accepted for processing, no actions can be taken to modify or delete it.

7.5.3. To delete Take Profit and/or Stop Loss orders, the Client must specify zero price levels for them.

7.5.4. An order is considered modified or canceled from the moment it appears the corresponding entry in the server log file.

7.6. Order execution procedure

7.6.1. A Buy Stop order will only be executed if its level is equal to or lower than the current Ask quote.

7.6.2. A Sell Stop order will be executed only when its level is equal to or higher than the current Bid quote.

7.6.3. A Buy Limit order is accepted for execution if its level is equal to or higher than the

current Ask quote.

7.6.4. A Sell Limit order is accepted for execution if its level is equal to or lower than the current Bid quote.

7.6.5. A Take Profit order to open a long position is accepted for execution if its level is equal to or lower than the current Bid quote.

7.6.6. A Stop Loss order to open a long position is accepted for execution if its level is equal to or higher than the current Bid quote.

7.6.7. A Take Profit order to open a short position is accepted for execution if its level is equal to or higher than the current Ask quote.

7.6.8. A Stop Loss order to open a short position is accepted for execution if its level is equal to or lower than the current Ask quote.

7.6.9. During the processing of Buy Stop, Sell Stop, Buy Limit, and Sell Limit orders, the client's trading account is checked to ensure that there is sufficient free margin. If there is insufficient free margin in the trading account, the order will not be executed. It is automatically deleted, and the client receives a message: "Not enough money."

7.6.10. Some orders are executed at the current price at the time of processing. These include: Buy Stop, Sell Stop, Stop Loss. Buy Limit, Sell Limit, and Take Profit orders are executed at the order price. If there are "better" prices available during the order processing period, the order will be executed at those prices. This process is called "positive slippage."

7.6.11. If a price gap occurs, Buy Stop and Sell Stop orders with Take Profit set are subject to cancellation (deletion).

7.6.12. When a corresponding entry appears in the log file, the pending order is considered executed.

7.7. Forced closure

7.7.1. The Company has the right to unilaterally decide to close trading positions if the margin on the client's account is equal to or below the Stop Out level. In this case, it may not notify the client of the forced closure of positions. The Stop Out value may vary for different accounts: ● the Stop Out value for Real accounts in ParadTrade is 30%;

7.7.2. The position is closed forcibly in automatic mode. At the same time, a corresponding mark (entry) is made in the log file.

7.7.3. In some cases, the client is notified of the forced closure of positions 1 (one) business day in advance. If the margin falls below the Margin Call value, the position will be automatically closed after 1 (one) business day. The Margin Call value may vary significantly for different accounts: ● The Margin Call for Real accounts at ParadTrade is

50%.

8. Depositing or withdrawing funds from a trading account

8. Deposits to the trading account can only be made through the payment systems listed in the client's personal account. Services are considered paid for when the funds have been credited to the company's account.

8.2. The risk of financial losses associated with the late crediting of funds by the company to the client's trading account is borne entirely by the client. The company is not responsible for the non-receipt of funds in the client's account.

8.3. If a third party replenishes the trading account, the Company has the full right to refuse to credit these funds. In addition, it may debit third-party funds from the client's account that were received earlier. In both cases, the company sends the funds to the details from which they were received on the trading account. All commissions and expenses related to the transfer are fully borne by the client.

8.4. If the deposit is made in a currency other than the account currency, it will be converted at the internal rate set by the Company.

8.5. If the client has submitted a request to withdraw funds from the trading account, they are withdrawn at the company's internal exchange rate at the time of processing. The client has the right to withdraw funds through any payment systems specified in their personal account. In this case, all costs associated with the withdrawal of funds are considered to be the client's expenses. The client is fully responsible for providing the information necessary for the withdrawal of funds. The company, in turn, may charge an additional commission to the client's account if the payment system used to replenish the account and the payment system used to withdraw funds are different. The amount of the additional commission directly depends on the costs incurred by the company when processing the withdrawal request.

8.6. In the absence of sufficient trading turnover, funds can only be withdrawn through the payment system used to deposit them into the account. The criterion for sufficient trading turnover is set by the company at its own discretion.

8.7. The company may reject a withdrawal request if the details of the same payment system differ significantly for deposit and withdrawal transactions. The withdrawal of funds from the trading account is carried out within 2 (two) business days from the moment the client's withdrawal request is confirmed in the personal account. The Company has the full right to write off the compensation provided to the client in case of insufficient trading turnover or if a violation of the terms of use is detected (for example, when using a trading account for currency conversion). In this case, the criteria for the sufficiency of the trading account are set by the Company at its sole discretion.

8.8. Once the funds transferred by the client using a plastic card have been successfully credited to the client's account with the company, the company's obligation to provide the service of crediting the payment amount is fulfilled in full and cannot be disputed.

8.9. Funds received into the account using debit (credit) cards may be withdrawn provided that they are legal. The legality of the funds is verified by the operator within 30 (thirty) days, after which they may be withdrawn.

8.10. Funds deposited into the trading account using bank cards, including credit cards, as well as profits received as a result of trading activities, may be withdrawn no earlier than 15 (fifteen) days after the last deposit. During this period, the company verifies the legality of the funds. If the payment system suspends its activities for any period, the Company has the right to extend the withdrawal period until the system is fully restored.

8.11. Funds can be withdrawn from the trading account through exchange services. To do this, the client must provide accurate personal information in the application: full name, address, passport details, etc. The company is obliged to verify all withdrawn funds for the legality of financial activities.

8.12. If, for any reason, a request to replenish a trading account cannot be processed immediately, it will be executed within 24 (twenty-four) hours from the moment it is received from the client. In cases of direct account replenishment by transferring funds to the company's details, the client is obliged to generate a replenishment notification in their personal account.

9. Claims, conflict resolution

9.1. Claims shall be filed in accordance with the trading regulations. The company is obliged to consider the claim within 5 days from the date of its receipt. If the subject of the claim is lost profits, the company has the right to refuse to consider the claim. The profitability of trading operations depends entirely on the client. Moral damages are also not covered by compensation. If a claim is resolved based on the terms of use, the company has the right to respond to it based on its business practices.

9.2. If the customer believes that the company has violated the terms of use, they may file a complaint. This is a set of customer requirements, recorded in writing, related to the poor quality of services provided by the company. To file a complaint, the customer must fill out a special form, which can be obtained by mail. After completion, it will be assigned a special identifier—a ticket. Any complaints that are not submitted using the special form will not be considered by the company. The use of profanity is strictly prohibited.

9.3. Claims are only accepted for real trading accounts of the client; demo versions are not included in this list.

9.4. When filing a claim, the client is required to provide the following information:

- Personal details (your name or the name of the legal entity to which the account is registered);
- Login in the system;
- Serial numbers of "disputed" orders;

- Description of the disputed situation, indicating the terms of use that, in the client's opinion, the company has violated.

9.5. The company will reject the claim if:

- Its text contains profanity or offensive language
- More than 2 (two) business days have passed between the occurrence of the grounds and the filing of the claim;
- It concerns issues related to the exchange rates set by the company and other information systems;
- It concerns issues related to the client's connection or the company's server.

9.6. If there is no corresponding mark in the log file, it is assumed that the client did not attempt to place an order. The claim is considered based on the information in the log file.

9.7. If the client posts knowingly false information on public resources that discredits the company's reputation, the Company has the right to claim compensation for the damage caused.

9.8. If the client accepts the agreement on trading on a VPS server, they are fully responsible for any financial losses associated with technical server failures.

10. Disclaimer of warranties and limitation of liability

10.1. The client agrees that they use the platform at their own risk. The Company does not guarantee the accuracy and completeness of the information available on the website. The Company does not guarantee that the platform will operate without interruption, error, or other defects.

10.2. If the customer is not satisfied with the terms and/or quality of the platform, they must stop using it.

10.3. By using the platform, the customer guarantees that the funds they use to perform financial transactions belong to them on legal grounds.

10.4. The company is not liable for any damage, losses (direct, indirect, incidental, consequential) and lost profits resulting from the malfunction of the website and/or the use or inability to use the platform.

10.5. Under no circumstances shall the Company, its employees or affiliates be liable for any direct, indirect, intentional, incidental, consequential or punitive damages arising out of or directly or indirectly related to the use or inability to use the Website, its content, materials or the performance of its functions.

10.6. Any interaction of the customer with the website (including, but not limited to, registration, actual use) means the customer's unconditional agreement that they use the website at their own risk "as is."

11. Intellectual Property Rights

11.1. All components of the website and the platform as a whole belong to the company and are protected by intellectual property rights legislation. All rights reserved.

11.2. The customer acknowledges and agrees that all content and materials available on the website are protected, including, but not limited to, copyright, trademarks, patents, trade secrets, and know-how. Reproduction, copying, or redistribution for commercial purposes of any materials or elements of the website without the written permission of the company is strictly prohibited.

11.3. Except as specifically provided by the company, the customer agrees not to do anything that violates the company's intellectual property rights, including, but not limited to: selling, importing, exporting, licensing, renting, modifying, distributing, copying, reproducing, transferring, publicly displaying, publicly performing, publishing, adapting, editing, or creating derivative works from the materials, design elements, or content of the website. The use of the content, materials, or other intellectual property of the company for any purpose not expressly stated in these terms of use is strictly prohibited.

12. Applicable law and dispute resolution

12.1. The customer agrees that these terms of use and the relationship between the customer and the company are governed by the laws of England and Wales.

12.2. The Parties shall attempt to resolve any disputes that may arise between the Company and the Customer in the course of the performance of the Terms of Use through negotiation.

12.3. All disputes, controversies, or claims arising out of or in connection with this agreement, including those relating to its breach, termination, or invalidity, shall be resolved by the London Court of International Arbitration in accordance with the Arbitration Act 1996. The decision of the arbitral tribunal shall be final and binding on the parties. The arbitral tribunal shall consist of one arbitrator, and the language of the arbitration proceedings shall be English. The parties waive any rights to appeal or evade such arbitration proceedings and to apply to a court or other judicial authority. All costs of the arbitration proceedings shall be borne by the losing party.

13. Final provisions

13.1. The Terms of Use are between the customer and the company regarding the use of the website and its services and supersede all prior agreements between the customer and the company.

13.2. Any grammatical, syntactical, or other errors, typos, etc. shall not be interpreted by the Parties contrary to the purposes of the Terms of Use.

13.3. The company has the right to perform preventive maintenance on the website and server, temporarily suspending the platform's operation.

13.4. In the event of force majeure circumstances, as well as accidents or failures in the software and hardware complexes of third parties, or actions of third parties aimed at suspending or terminating the functioning of the website, the platform may be suspended without prior notice to the customer.

13.5. Nothing in these terms of use shall be construed as establishing an agency relationship, partnership, joint venture, personal employment relationship, or any other relationship not expressly provided for in the Terms of Use between the customer and the company.

13.6. Failure by the company to act in the event of a violation of the terms of use by the customer or other third parties does not deprive the company of the right to take appropriate action to protect its interests at a later date.

13.7. If, for any reason, one or more provisions of these Terms of Use are found to be invalid or unenforceable, this shall not affect the validity or enforceability of the remaining provisions of the Terms of Use.

13.8. The Terms of Use are written in Russian and in some cases may be provided to the customer for review in another language. In the event of a discrepancy between the text of the Terms of Use in another language and their Russian version, the provisions of the Russian version of these Terms shall apply.

14. Company details

Name: Paradise trade LTD Registration number: HM00624757 Address: Bonovo Road – Fomboni, Comoros Union.