



InvestiGram

Terms and Conditions of Use



InvestiGram

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Trading instruments such as CFDs and other assets are highly leveraged products which may not be for all types of investors. You acknowledge the potential risks and costs when using the Services of Investigram. Do not invest more than what you can afford to lose. Seek independent advice if necessary.

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Introduction

This document is the official Agreement (the “Agreement”) applicable to the Terms and Conditions (the “Terms and Conditions”) of use, access, rights, and privileges relating to the services, products, and facilities of Investigram LTD (the “Company”, “We”, “Us”, “Our/s”, “Investigram”, or “Investigram.com”). The Company’s operating address is located at Suite 305, Griffith Corporate Centre Kingstown, St. Vincent and the Grenadines, with registration number 25906BC2020.

It is important to read, understand, and accept all the Terms and Conditions in this Agreement before attempting to use or access any of our services. The user becomes an official client (the “Client/s”, “User/s”, “He/She”, “You”, or “Your/s”) of the Company upon his/her acceptance of the Terms and Conditions as set forth in this Agreement. The Company and the Client are collectively referred to as the “Parties” or “Both Parties”.

The Terms and Conditions apply to the use and access to our website, applications, and any services that we provide, including, without limitation:

- Trading and investing services
- Copyright services
- Data collection and storage practices
- Any downloadable material from the website
- Financial information published on our website or applications by us or any of our affiliated third parties
- Electronic content, including the real-time information on exchange rate or price of some currencies, indices, stocks, commodities, cryptocurrencies
- Other tools for executing transactions in the Foreign Exchange market (the “Forex” or “Forex Market”)
- Any marketing and trading materials or content found on the website and other content and services that we may add in the future (collectively the “Services”)

Some services or products may have separate terms and conditions of access and use, where you are responsible for acknowledging such terms and conditions set separately or additionally. Further description of services is provided herein, including the definition of terms that will be used in the course of your trading.

The financial market and its trading instruments, including Contracts for Differences (the “CFDs”) and other financial assets are highly leveraged products which may not be suitable for all investors. The corresponding instruments involve complexity and risks, where you are responsible for understanding the potential risks and costs when trading these instruments. The use of margin or leverage can come with greater risks, where you acknowledge and accept that there may be cases where it will be necessary to close your transactions without prior notice. We recommend that you do not invest more than what you can afford to lose.

We urge you to read this document carefully. If you do not understand or if you do not agree to be bound by the Terms and Conditions set herein, do not use any of our services. By continuing to use our services and/or products, you imply that you have read this Agreement and you unconditionally agree to its entirety without reservation. Both parties must comply with this Agreement, which is a legally binding contract, to manage the professional relationship between the Clients and the Company. This Agreement will also serve as legal references for any conflict of interest or dispute between and among the involved parties.



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We may, but are not obliged to, provide you this Agreement and/or any other documentation, contracts, information, and communications in other languages. While we may translate any text or content to other languages, we shall bear no responsibility for inaccuracy or discrepancy in any translation. You acknowledge that our official language in our provided documents is English, and in any event that discrepancies or inconsistencies occur, the English version shall prevail exclusively.

Additional contracts or agreements may also be provided to you during your trading. You understand and accept that any additional contracts following this Agreement, and infringement of the respective contract, denotes noncompliance with the Terms and Conditions herein.

The Terms and Conditions herein and in other legal documents or contracts may be amended and updated from time to time. You are responsible for checking the Terms and Conditions periodically to review the most updated version of this Agreement and other policies or documentations.

Our official website is www.investigram.com (the "Official Website"), and our official email address for general inquiries is services@investigram.com (the "Official Email Address").



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1. Scope of the Agreement

1.1. The Client

1.1.1. The details and personal information you provide to us upon account registration and/or when making a deposit must be true, accurate, and complete. If you have changes or updates to any information you have provided to us, immediately notify us via email.

1.1.2. Users can register either as an individual or as a company, and while all registrants are considered individuals initially, users must indicate if he/she intends to register as a company. You understand and accept that if you register for a different classification, additional requirements may be mandatory.

1.1.3. If you act on behalf of a third party, and whether you identify that third party, we will not consider the foregoing third as a direct or indirect client. You acknowledge that we will not have any obligation to the respective third party, and that we will only acknowledge such third party as an official client upon our approval.

1.1.4. You acknowledge and accept that financial investing involves risks and that online trading entails the possibilities of capital deficit and loss. The nature of our business and the services we offer are made available only for clients that can fulfill obligations under legally binding contracts authorized in his/her country of jurisdiction.

1.2. The Company and its Services

1.2.1. Financial regulations, codes, and ethics vary per country, wherein the use of our services and performing any trading activity that is unauthorized in your country of jurisdiction may lead to legal consequences. We will not be liable, in any way, for any damage you may incur upon misuse of our services or products. You affirm that by using our services, you are not violating laws or regulations that apply to your jurisdiction.

1.2.2. We do not offer our services and products to users from the United States of America and its territories. You ensure that your current, permanent, and/or original residence does not operate under the jurisdiction of the USA. If an American domicile or resident is interested to use or access our services, he/she must send a request and submit a formal written letter to our official email address. The respective user acknowledges and accepts that if he/she becomes eligible to use and/or access our services or products, additional documentations are required. The user also acknowledges and accepts that he/she will be bound to a separate conditional agreement of terms of use.

1.2.3. You must be at least 18 years old to use our services and to engage in financial investment activities according to the laws of our operating country. However, our services and products are only offered to users of legal age and of other significant legalities to be bound by financial and investing obligations in his/her country of residence and citizenship.

1.2.4. You are solely responsible for assessing the aptness of your knowledge, objective, and intention before you use or access any of our services. You are accountable for all activities and transactions executed in your account, which thereunto are made at your sole decision.

1.2.5. We prohibit all Clients to engage in any insider trading, including unauthorized additional or separate agreement with the Company or any of our employees. You acknowledge that this transgression may result in penalty and/or legal proceedings.

1.2.6. If you use or access our services, you are deemed to represent a warrant that you are not a politically exposed person and that you are not related to a politically involved person. You agree



that the funds you use for availing any of our services do not come from any politics-related source or from any politician.

1.2.7. You affirm that the money you use and invest with us is legally obtained and is not involved or acquired from drug trafficking, abduction, terrorist activity, financial fraud, launder, embezzlement, or any other unlawful criminal activity, or to what is considered unlawful by authority. You acknowledge that legal consequences may be implemented if you are suspected or proven to be using funds from any illegal activity. We reserve the right to suspend or terminate your account upon alleged or proven illegal origination of funds without prior notice.

1.2.8. Furthermore, you agree that only funds in the form of real money shall be accepted when depositing or using as your funds to your trading account. Clients who use virtual money that is not permitted by InvestiGram may be restricted from using our services.

1.2.9. For inquiries, discrepancies, complaints, disputes, and other requests, you must send your relevant concern to our official email. You agree that you can only contact us using your registered email as acknowledged by the Company. We reserve the right to reject any form of request should you use a different email to contact us.

1.3. Intellectual Property

1.3.1. All our owned materials and intellectual properties, including, but not limited to, all copyrights, trademarks, patents, service marks, website contents, services, products, platforms, database, software codes, graphics (such as logos, images, videos, interface designs), campaigns, and personal information about the Company and our Clients (collectively the "Intellectual Properties") are protected by local and international intellectual property laws and treaties and copyright laws and regulations.

1.3.2. Third-party materials and content on our website or when included in our services are being used with authorization from the third-party owners and affiliates, wherein we reserve the right to display and use such intellectual properties.

1.3.3. We record and document all exchanges of communications between the Client and the Company, such as, without limitation, conversations through telephone, emails, and live-chat messages. The records and information we obtain are solely our properties which are admissible proof of our communications. We reserve the right to use these information records as evidence in any court, regulatory government and authorities if deemed obligatory.

1.3.4. Unauthorized reselling, modifying, copying, reproducing, uploading, posting, displaying, or distributing any of our intellectual properties may result in legal consequences. We reserve the right to nullify the Client's account and this Agreement upon violating our copyrights.



2. Accounts

2.1. Trading Accounts

2.1.1. Upon the user's registration, we grant each official Client a personal, revocable, non-exclusive, non-transferable account and authority, limited to the Terms and Conditions herein, to access and use our services and facilities as described in this Agreement.

2.1.2. We offer distinct types of trading accounts that Clients can choose from depending on the suitability and aptness of such an account to your personal bases and investment standards. However, we may keep some account types unavailable to users which may be due to, without limitation, jurisdictional issues. We reserve the right to modify, replace, and enhance the features of each account type without prior notice.

2.1.3. The trading accounts we offer can be primarily used for financial transactions and trading activities. All trading accounts are considered regular accounts or the main account type by default, subject to these Terms and Conditions. The trading accounts we offer are Student Account, Starter Account, Premium Account, Advanced Account, Pro Account, and VIP Account (collectively the "Trading Accounts").

2.1.4. Each account type is offered to be operated with different currencies which you can choose from. However, if your local currency or preferred currency is not available, you may still opt from the available currencies and your deposits and withdrawals will be converted automatically. However, you understand and accept that conversion rates are beyond our control as they are systematically computed.

2.1.5. We are not obligated to create an account on behalf of any user, and we reserve the right to reject or cancel requests to open on behalf of Clients without providing an explanation.

2.1.6. If it deems necessary to alter a condition or feature in your account type that may affect ongoing trades or transactions, you must provide a written letter of request to our email subject to our approval.

2.1.7. We reserve the right to charge maintenance fees for accounts that are inactive for a year or more to keep the trading account accessible.

2.1.8. You acknowledge that trading accounts with balance below 100.00 USD may be terminated without prior notice. You are responsible for ensuring that the capital investment in your trading account is not less than the minimum amount required to avoid immediate account termination.

2.2. Joint Accounts

2.2.1. All trading accounts are inherently considered as individual accounts which only a single Client is entitled to own. We strongly discourage account sharing with anonymous third parties, wherein if you prefer to manage or create a trading account with an authorized party, you must register for a Joint Account accordingly.

2.2.2. The Clients involved in a Joint Account (hereinafter "Joint Account Holders") are obliged to comply with the additional procedures for verification purposes. Joint Account Holders must individually provide their proof of identification to verify each participating Client.

2.2.3. If any discrepancy or conflict of interests arises, all Clients involved in the Joint Account shall be liable, respectively. Joint Account Holder hereby agrees that each of the holders is responsible for the other party.





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2.2.4. If any of the Joint Account Holders provided instructions that are conflicting or inconsistent with other instructions, the relevant holders shall be responsible for clearing such conflict or inconsistency. Joint Account Holders must assure that their instructions are clear and accordant before sending us the request. We are not liable for any damage or loss that such discrepancy may cause.

2.2.5. Each Joint Account Holder is eligible to terminate the existing Joint Accounts provided that all holders have complied accordingly with the conditions and procedures of account termination. In the event of default of one holder, this Agreement shall remain binding to the other holder/s.

2.2.6. Joint Account Holders may request the existing account to be converted into an individual account, provided that all holders consent through a written agreement. All holders shall remain liable for the obligations and responsibilities hereunder accordingly.

2.3. Swap-Free Accounts (Islamic Accounts)

2.3.1. The only type of swap-free account that we offer is an Islamic Account. In observance of Islamic religious beliefs that cannot receive or pay interest, we offer swap-free accounts to Clients of such religion (hereinafter the "Islamic Account"). Islamic Accounts may only be granted if you comply and complete the verification and documents required subject to our approval.

2.3.2. If you intend to convert your trading account into an Islamic Account, you must comply with the necessary procedures, wherein you shall provide documents verifying that you are a Muslim. Islamic Account requests will be assessed accordingly, and if the conversion request is approved, we will remove the swaps or rollover fees in your trading account.

2.3.3. We reserve the right, in our sole discretion, to reject Islamic Account-conversion requests if deemed necessary or if you do not comply with the proper procedure. We may also reject the conversion request if you lack proof or documents that you are eligible for an Islamic Account.

2.3.4. You acknowledge that the use of Islamic Account may restrict or limit your trading account from holding positions or trades for more than 5 business days, which may otherwise signify abuse of such benefit.

2.3.5. You affirm that your declaration or request for an Islamic Account shall only be for observing your Islamic religious practices. Misuse of the Islamic Account or malpractice of availing such benefit may result in legal consequences. We reserve the right to restrict our service, revoke your access to your trading account, and/or revert the Islamic account to a regular trading account, all immediately without prior notice or justification.

2.3.6. Furthermore, we reserve the right to reimburse the non-accumulated swaps and rollover fees from executed positions before and after conversion, from regular trading account to Islamic Account and vice versa. We may also revoke all profits that you have acquired during your trading course.

2.3.7. You accept that in the event of mishandling an Islamic Account and reverting your swaps and rollovers or interests, you are responsible for settling your outstanding dues, and we can increase the charge of interests until equivalent to the executed trades in your trading account.

2.3.8. Profiting from the rollover fees or swaps is prohibited, wherein you are not allowed to obtain or collect the swaps or rollover fees from your executed trades in the Islamic Account.

2.3.9. You affirm that by availing the Islamic Account, you understand and accept the terms and conditions of owning and handling such accounts effective immediately.



2.4. Account Bonuses and Promotions

2.4.1. We offer bonuses and promotions occasionally subject to separate terms and conditions, which we may announce through our official website or upon contacting you. Announcements of such bonuses and promotions shall include its time limitation, inclusions, and mechanics.

2.4.2. Certain bonuses and promotions may be unavailable or restricted to some Clients. Moreover, we reserve the right to modify, cancel, or revoke any bonus or promotion type if deemed necessary.

2.4.3. Some bonuses may only be used for trading purposes and cannot be withdrawn. If you intend to withdraw the bonuses or profits generated from the bonuses, you must comply accordingly with the bonus guidelines set therein subject to our approval. On the other hand, withdrawal from your account whether it includes the profit or not, the corresponding percentage ratio of your withdrawal amount shall be subtracted from your received bonus.

2.4.4. The Company is not liable for any conundrum that involves third-party software and applications. It is the Client's sole responsibility to keep track of fraudulent offers, in this case, bonuses and rewards, especially if it goes outside the Company's premises.

3. Trading Platform

3.1. Use of the Platform

3.1.1. The trading platforms we offer are available for distinct types of devices as indicated on our official website. Official Clients of Investigram.com are granted limited access and authorization to the trading platform provided which you can use to trade in the financial market and perform other trading activities. Credentials and account access are sent to Clients via email, wherein you must ensure that your registered email is active and valid.

3.1.2. You are solely responsible for acknowledging the separate and additional terms of use of such platforms, and you accept that the trading platforms are not guaranteed to be always secure and unerring therewith. You affirm that you will only access and use the trading platform for its sole purpose. Any misuse of the platform or violation of its terms of use, including performing prohibited trading activities, may result in restriction, suspension, or termination of your trading account.

3.1.3. Some trading activities are prohibited, including, without limitation, scalping, use of expert advisors, use of manipulating software, and use of other software that conducts falsification with the trades. We reserve the right to remove, close, or cancel any trades and accounts suspected or proven to conduct prohibited trading activities.

3.1.4. We cannot and do not guarantee that the trading platforms will perform without errors and inaccuracy. You hereby acknowledge and accept that any instance of technical failures in the trading platform are beyond our control. Technical malfunctions may include, without limitation, execution/transaction failure, delays, system interruption, security breach, software installation issue, and viruses. You further acknowledge and accept that these malfunctions may lead to data loss, commercial damages, and loss of funds. We are not responsible for any loss or damage that your account may incur upon using the trading platforms.

3.1.5. The trading platforms and their terms of use may be altered from time to time effective immediately. You are responsible for acknowledging such changes, and your continuous use of the trading platform shall indicate your acceptance of any changes in the terms of use.

3.2. Trading Instruments and Conditions

3.2.1. We coordinate with various financial and credit institutions that allow us to cover foreign exchange obligations. Currency pairs, cryptocurrencies, stocks, shares, commodities, futures, equities, bonds, indices, derivatives, and other financial instruments (individually or collectively the "Trading Instrument/s") are some of what we offer which Clients can invest in. While we offer a wide variety of Trading Instruments, we do not guarantee that all instruments are suitable for all investors and traders. These Trading Instruments are available to all Clients, but you are solely responsible for ensuring that the instruments you intend to trade are appropriate for you.

3.2.2. You affirm that by investing in any of our Trading Instruments, you have fully read and understood our Risk Disclosure Statement that describes the possible risks and liabilities with trading in the financial market.

3.2.3. The market prices of all Trading Instruments fluctuate frequently due to its volatile nature and involve an elevated level of risk which may result in a capital loss. Through executing an order or trade, you accept the concept of price slippage and market gapping which may lead to market price fluctuation, wherein the result of the volatility cannot be guaranteed to be whether at your advantage or disadvantage. We reserve the right, at any given time, to modify the quoted prices and other specifications effective immediately if deemed necessary.



3.2.4. The Trading Instruments and its conditions can be altered by the Company now and then without prior notice. Altered conditions include, without limitation, an increase or decrease in leverage, contract sizes, price quotes, and spreads.

3.2.5. All trading transactions have at least two parties where the other is referred to as the “counterparty”, wherein Investigram LTD is the counterparty of all Clients. Therefore, you are not allowed to execute any transaction with a different company or transact any order with different instrument specifications that is not owned by Investigram. Furthermore, you can only execute trades or place orders with price quotes and specifications qualified by Investigram and by our liquidity providers.

3.2.6. Regardless of your opted means to submit a trade or order, you are responsible for carrying out each order submission and for ensuring that it meets the requirements stipulated in this Agreement. By initiating an order and any transaction in your Trading Account, you affirm that you have fully read and understood our Trading Execution Policy that elucidates the terms of use of our trading platform and Trading Instruments.

3.2.7. We strongly encourage you to make your contact information available, especially after placing an order or sending a trading instruction for us to confirm and verify before executing. You are responsible for effectively managing and monitoring your trading account and its standing. You acknowledge that some trading instruments may be restricted for execution if your account has reached elevated risk levels and limits that liquidity providers impose.

3.2.8. You are responsible for ensuring that your trading account has enough balance to maintain ongoing trades. You accept that insufficient balance may result in closing of trades, account fluctuation, and/or account restriction. We reserve the right to put trades on hold if deemed required in alignment with the status of your trading account.

3.2.9. You may close trades manually on your trading platform or set specifications for your trades to close automatically. Trades that are open for 1 business day or more shall include swap fees or overnight charges. Moreover, you acknowledge that if you fail to close a trade before its expiration, such trade can be closed automatically regardless of the floating profit or loss. A Trading Instrument or derivative contract can be exempted from closing automatically provided that your trading account is stable and has completed the statistical requirements of the liquidity provider. For trades that closed automatically, you may change the liquidity provider for such trades subject to these Terms and Conditions.

3.2.10. Any trade executed under 30 seconds shall be canceled unless it was reserved with our affiliated provider. You understand and accept that profits generated from such trades will be considered void and null.

3.2.11. You understand and accept that for latent and unexecuted shares reservation and contract reservation, the equivalent percentage amount will be subtracted from your trading account. We reserve the right to close any ongoing trade in split lots or volumes to reduce the floating profit.

3.2.12. Hedging positions are not for all types of traders as it carries extreme risks that may hurt your capital. You agree to consult the Company before hedging any financial instruments in your trading account, as you are solely responsible for any result for hedging trades.

3.3. Information and Market Recommendation

3.3.1. We may, without the obligation, provide you Trading Materials in the course of your trading that you can use as references, such as market information, market recommendations, charts, analyses, news reports and articles, educational videos, and e-books (collectively the “Trading



Materials"). We may provide these Trading Materials through the available means of communication or on our website.

3.3.2. You acknowledge that these Trading Materials can be used as references only, and in no way do they indicate as your actual execution for your trading account. This includes the market recommendations we provide, without the obligation to do so, to Clients for their trading.

3.3.3. While we can provide these Trading Materials as a contribution to your proficiency in trading, we cannot and do not guarantee the suitability and accuracy of these materials. You are solely responsible for your use and interpretation for any material or information provided to you. We will not be liable for any loss or damage you may incur upon use of these materials and information in your trades.



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4. Access and Authorization to Trading Accounts

4.1. Liability

4.1.1. You will be provided with login credentials to access your trading account and trading platform with us. You are responsible for always keeping these credentials secure and confidential. We strongly suggest that you do not leave your trading account unattended and to avoid disclosing your credentials to anyone.

4.1.2. You are solely responsible for all transactions, orders, requests, and trading activities initiated in your trading account or trading platform, including those activities identified under your registered information. Any of the said action under your trading account or platform shall be deemed as made or authorized by you, whether it was done intentionally or not.

4.1.3. We discourage you to disclose your account credentials and information to avoid unfavorable third-party access. If you suppose that there has been an unknown or inappropriate use or access to your trading account, the incident must be reported to us immediately. You agree that you will be solely accountable for any damage or loss upon misuse of any third party.

4.2. Third-Party Authorization

4.2.1. If you intend to grant access and authority to a third party subject to our approval, whether to supervise or operate your account, you thereby acknowledge the risks of such authorization. You must ensure that you are knowledgeable about all the activities that the respective third party performs in your trading account, wherein you are solely responsible for such. We will not be liable for any loss or damage you may incur in consequence of authorizing a third party to use and access your trading account.

4.2.2. You can authorize a first-degree relative to execute trading activities on your behalf, provided that your submitted formal letter of request was approved by us and further written agreement was granted, which you can request via email. Furthermore, you acknowledge that you and your respective relative must comply with the additional procedures and verification process.

4.2.3. You may also authorize a third party to manage your account, provided that your submitted formal letter of request was approved by us and a written agreement was granted. If you intend to grant trading authority to a third party, you and the relevant third party must comply with the additional terms and conditions.

4.2.4. Neither the Company nor any of our affiliates is responsible for overseeing your choice of such authorization or for making any recommendations with respect thereto. We are not liable for any loss or damage your account may incur for granting authority to any third party. Moreover, we reserve the right to reject and dismiss your appointed third party and any transactions performed by him/her at any time without prior notice.

4.2.5. By granting access and authority to any third party, you affirm that the relevant third party is knowledgeable of the Terms and Conditions and is capable of managing your trading account. All trading activities and financial transactions conducted by the relevant third party are under the liability of the Client, regardless of abuse of authorization or enactment of fraudulent activities.

4.2.6. We reserve the right to restrict, cancel, or terminate the access and authorization immediately of any third party, including any transaction made by such, if deemed necessary without prior notice.



4.2.7. Some business transactions, contracts, and agreements are provided as electronic documents that require electronic signatures instead of paper-based documents and signatures. You agree that electronic signatures are binding and is an affirmation of the relevant document. You understand and accept that electronic signatures for such documents are equivalent to your official signature.

4.2.8. The electronic documents and forms may be sent to your email. You must ensure that your registered email is active and accurate to avoid complications in receiving any electronic document.



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5. Collected Data and Information

5.1. Personal Information

5.1.1. All Clients must provide the necessary information and documentation to complete our verification procedures. In compliance with our Know Your Customer (“KYC”) Procedure, the details and documents we collect from you will be used for your profile information, which includes, without limitation, your full name, date of birth, address, occupation, financial capacity, and contact information such as email and phone number. You agree to always keep your personal information true and updated for us to maintain the accuracy and suitability of the services we provide you. In case of any changes or updates with your registered information, you agree to contact us immediately of such changes to avoid further complications.

5.1.2. You agree to submit all necessary documentation such as, without limitation, copies of identification and proof of residence. You further agree that we may also collect your banking information and other financial details as obliged by our affiliated banks and Payment Service Providers.

5.1.3. You acknowledge that we have the right to request for additional documents depending on the country of your jurisdiction and on the policies of your used payment service provider. This includes an added documentation for your identity or residence verification. Any additional required document is considered a part of our KYC Procedure.

5.1.4. Insubordination with our KYC Procedure may result in restriction of services and account access or account termination. We reserve the right to reject or cancel any documentation if deemed necessary. You affirm that by using and accessing our services, you have fully read and agree to our KYC Procedure. The information we collect from you may be through the website and upon your registration, while the documents you provide may be collected through your provision through your trading account or through sending to our official email.

5.2. Records of Transactions

5.2.1. We reserve the right to record all communications between the Client and the Company, such as phone conversations, exchange of emails and chat messages.

5.2.2. All attempted and successful financial transactions made through our facilities are also permanently recorded by us, from which we may obtain your personal information such as banking details. You acknowledge and accept that our affiliated Payment Service Providers (the “PSPs”) may also collect your transaction records and personal information, such as your full name and used bank, upon attempted or successful transaction.

5.2.3. The information, documents, conversations, and trading activity that we collect may be stored for our records permanently and are considered as our intellectual properties. You understand and accept that all our collected records are confidential and will be used for business purposes only, such as to verify transactions and to resolve issues or conflicts. However, you agree that we may use these recorded communications to any court or regulatory government as admissible proof for whatever legal purpose it may serve. In compliance with our Privacy Policy, we reserve the right to disclose any collected information out of legal obligation.

5.2.4. While we may store these documents and information, we are not obligated to provide any of these records, including other internal documents, to you or to any third party. We reserve the right to reject or cancel any request regarding the provision of any recorded data or information to protect the privacy and security of the Company, and to prevent misuse.



6. Financial Transactions

6.1. Funding

6.1.1. We offer various funding methods made available to users who intend to deposit to their trading accounts with us. The deposited funds shall only be used for trading purposes, wherein other purposes other than the sole use of the payment methods are prohibited.

6.1.2. If your preferred deposit method is temporarily or permanently unavailable, we will offer you a different method appropriate for the transaction. Deposit requests and foreign transactions can be sent to our official email subject to our approval.

6.1.3. Deposit and withdrawal limits are imposed by our affiliated PSPs and banks subject to changes from time to time, which are set with daily, monthly, and annual limits. All Clients must comply with such limits to avoid suspicious financial activities.

6.1.4. In compliance with our KYC Procedure, you are obligated to submit your personal identification and your financial information to verify your transactions accordingly.

6.1.5. All financial transactions are recorded for business reference considered as our intellectual property, wherein you are solely responsible for all the financial transactions made into your trading account. Transactions are also recorded by our PSPs and bank affiliates, and if in any case that you request for any transaction record, we reserve the right to decline such request for whatever reason deemed necessary.

6.1.6. By performing any attempted or successful financial transaction, you thereby affirm that you have consented and approved such transaction.

6.1.7. You may authorize a third party to execute a transaction on your behalf, provided that a third-party transaction was requested subject to our approval. For third party transactions executed on behalf of a Client, the third party must provide a Power of Attorney and a valid proof of identification subject to our approval.

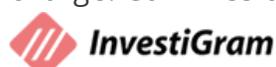
6.1.8. Each account type can be operated with different available currencies. You further understand and accept that conversion rates are systematically computed and beyond our control, which may not correspond to your computations.

6.1.9. Payments and deposit transactions can be processed within 1 business day, but deposits may take 1 to 5 business days to reflect in your account upon successful process. Some payment providers may differ in promptness, such as that card transactions may reflect faster than bank transfers due to additional security measures. We are not responsible for any interruptions or delays that may occur in any transaction.

6.1.10. We reserve the right to reject or cancel any financial transaction if deemed necessary. You acknowledge and accept that we can also refuse any deposit or withdrawal request upon insubordination with our procedures. We may also refuse financial transaction requests from any bank or third party that is not verified by us or is not affiliated with us.

6.2. Withdrawal

6.2.1. The minimum amount of Wire Transfer withdrawal is 50.00 USD. We do not charge fees for any deposit or withdrawal transaction, but we do not guarantee that all transactions will be free of charge. Commission charges, processing fees, or service fees may occur which you shall solely bear



as imposed by banks and third-party PSPs. You agree to settle such fees immediately that you may acquire.

6.2.2. You may place your withdrawal request in your trading account subject to our approval upon verification of compliance with this Agreement. Withdrawal requests may take 1 to 5 business days to be processed. In line with this, you acknowledge that we cannot guarantee a definite period of how long you may receive such withdrawal which is beyond our control.

6.2.3. You acknowledge that your withdrawal request can be canceled if you do not comply accordingly with the relevant procedures within 2 months. Noncompliance includes the inability to provide us your bank details, required documentations, or other information as relevant to your withdrawal. If you do not cooperate and if you do not respond to our calls or emails as notice for more than 2 months regarding your withdrawal request, we shall proceed with its cancelation. We will send an email notification before canceling such withdrawal request.

6.2.4. You understand and agree that for your withdrawal request to be processed, your trading account must be verified and all trades and orders in your account are closed. Verification procedures are established to prevent fraudulent activities and financial crimes.

6.2.5. Our affiliated PSPs and banks have established separate terms and conditions of use for their services that all parties must comply with. It is part of the PSPs and banks' conditions that Clients shall receive their withdrawn funds in the same method it was deposited. If deemed required for you to receive your withdrawal through a different method, you must send a formal request to our email. Therefore, we may request for your additional banking information to process such withdrawal requests.

6.2.6. If two Company Clients request for fund transfers to each other's trading account, both parties must send a formal request to our official email subject to our approval. For us to process such a request, the accounts of both Clients must be verified.

6.3. Fees and Other Charges

6.3.1. Imposed fees may be applied from time to time, including the bid and ask price, swaps, and rollover fees in your trading account, which you are responsible for settling. The Company reserves the right to adjust and modify these imposed fees at any time without notifying the Client regarding the changes. Any amendments on these charged fees can take effect immediately as a result of unpredictable market situations.

6.3.2. You understand and accept that additional fees may also be charged for your continuous use of our service and facilities. We reserve the right to charge fees for accounts that do not meet our statistical requirements without prior notice. We may also charge a 4% interest rate annually and an additional daily interest as determined according to your account standing.

6.3.3. Other charges may include, without limitation, rebates, commissions, profit shares, VATs, and other tax duties which may be charged by third-party financial institutions or affiliates.

6.3.4. Fees and charges may be displayed in your trading account or trading platform, which we may also notify you through email without the obligation to do so. You accept that we may amend, add, or cancel any imposed fees effective immediately in our sole discretion.

6.3.5. Some fees and charges may have due dates for settling, where you ensure to settle such fees before the due dates. We reserve the right to restrict our services and/or terminate your trading account if you fail to settle payments for any fees or charges. Further negligence to settle any outstanding dues, including accumulating interest in your account, may lead to termination of this Agreement and/or legal action.



6.3.6. Given the speculative attributes of online trading, you acknowledge that you are not eligible to apply for a chargeback considering the maintenance of the trading platform, trading account, and trading materials that are part of our service. If a chargeback was filed accordingly, you accept that your trading account will be blocked, suspended, or terminated.



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7. Termination of the Agreement

7.1. Cancellation of Services

7.1.1. Either the Company or the Client may terminate this Agreement provided that the relevant party who initiated the termination does not have any ongoing obligation to the other party. The party who intends to terminate this Agreement must send an email notification 14 days prior to the effective date of termination.

7.1.2. If you intend to terminate this Agreement, you affirm that you do not have outstanding dues, unsettled fees, ongoing trades, or pending orders. You must also ensure that you are not in an agreement or obligation with another contract with Investigram. You must settle all obligations, including the required funds to close ongoing trades and other fees in relation to the termination of this Agreement.

7.1.3. We reserve the right to use your funds to settle your outstanding obligations upon your termination of this Agreement. You accept that some or all your trades and orders may be put on hold or closed upon termination, and that you may lose access to the trading account and trading platform.

7.1.4. You agree that the following occurrences shall indicate the account closure request, where we reserve the right to conduct a termination procedure without prior notice if:

- The trading account is inactive for a month or more
- The amount of the most recent withdrawal request is equal to the total balance of the trading account
- You are unreachable in all forms of communication

7.1.5. You acknowledge and accept that we may implement the following upon the termination procedure:

- Charge daily fees for non-activity
- Cancel profits generated from the credit funds and/or bonus funds, with or without ongoing obligations to the Company
- Impose termination fees in case of ongoing obligations to the Company
- Deduct bonuses and/or credit funds from the total equity of the trading account

7.1.6. We may also require you to sign an official confirmation of the closure of your trading account which you can receive through email.

7.2. Event of Default

7.2.1. An event of default shall be declared if you are proven to be involved in prohibited trading activities or other illegal conductions. This may include your failure to settle your obligations to the Company and if you are unable to complete the initial margin.

7.2.2. We may also declare an event of default if the Client becomes incapacitated, deemed inactive for a prolonged period, or demise.

7.2.3. In case of demise or incapacitation of the Client to trade and continue this Agreement, a first-degree relative of the Client will be the successor of his/her trading account. The relevant first-degree



relative must present a valid proof of relationship and identification documents subject to the approval of the Company.

7.2.4. Further causes of an event of default may be due to Force Majeure Events, where occurrences prevent either party from complying with the relevant obligations in this Agreement. Force Majeure Events can be the acts of God such as earthquake, tsunami, typhoon, fire, epidemic, and other natural calamities. These events may also be acts of human such as national or international warfare, terrorism, labor dispute, lockouts, and civil disorder. You agree that we may also call Force Majeure Events in case of unwillfully caused electronic malfunction, market suspensions, and jurisdiction or regulatory bans.

7.2.5. You understand that in case of any event of default, this Agreement can be terminated automatically, and you may lose your access to our services, trading account, and platform.

7.2.6. Termination of this Agreement does not relieve all relevant parties from performing their obligations. You accept that failure to fulfill your obligations upon termination may result in cancelling or considering your profits invalid.



8. Definition of Terms

8.1. The definition of the terms herein, which may serve as a reference to be used during your trading with the Company:

Account(s)

With several types of trading accounts, we offer to users for registration with Investigram

Account Summary

A brief view of the ongoing and past transactions in your account which can be found in your trading account and trading platform

Additional Agreement or Additional Contract

The separate contracts or agreements in a different documentation acknowledged by the relevant parties

Affiliate

An individual or entity who is a part of our Affiliate Program and our services provided to Clients

Agreement

When used herein shall mean this Agreement of the Terms and Conditions set for the use of use, access, rights, and privileges relating to the services, products, and facilities of Investigram LTD

Business Day

Our operational days from Monday to Friday, 00:00 to 23:59 GMT+2, excluding international holidays

Client

Can also be referred to as the "User/s", "He/She", "You", or "Your/s"; the individual or entity who avails our services and facilities

Company

The management, administration, directors, and workforce of Investigram LTD

Contract

The purchase or investment of any trading instrument undertaken between the relevant parties

Counterparty

Our affiliated firms that cover financial and investment services for us to provide trading services

Credentials

May also be referred to as "Login Credentials" that you use to access your accounts with Investigram

Deposit

The act of funding money to use for your trading activities or for other payment dues

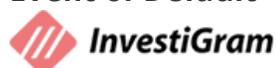
Electronic Document

Any form of non-paper-based documents that we send to Clients through our available means of communication

Electronic Signature

The digital sign of the relevant party in non-paper-based documents, equally binding as handwritten signatures

Event of Default



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Cases of non-compliance of the relevant parties as described in Section 7.2. Event of Default

Financial Market or Foreign Exchange (Forex) Market

The regulated markets or multilateral trading facility where you can invest the available trading instruments

Fund(s)

The money or capital investment you use in your trading account for trading with Investigram

Instruction(s)

Any dealing instruction of the Client to perform trading activities in his/her account on his/her behalf that he/she may request via email subject to our approval

Intellectual Property

Our services, products, and other facilities that we offer to Clients as described in Section 1.3. Intellectual Property

Joint Account

One of the account types that we offer where two or more Clients can manage a single trading account

Official Address

When used herein, the registered address of Investigram LTD

Official Email Address

When used herein, the email address of Investigram which Clients can use to communicate with us

Party

Any relevant party bound to this Agreement (the Client and the Company)

Payment Service Provider

Herein referred to as the "PSPs", our affiliated financial banks and institutions providing Clients our relevant services

Personal Data

Any information and documentation that Clients provide to us

Principal

The party or legal entity that mandates transactions, orders, and contracts

Services

The resources and other facilities we provide to users of Investigram as indicated in this Agreement

Swap-Free Account (Islamic Account)

One of the account types we offer to users, which is exempted from swaps or rollover fees as described under Section 2.3. Swap-Free Accounts (Islamic Accounts)

Terms and Conditions

As set herein, the legal agreements of Investigram and the Clients who use our services

Trading Account

The accounts assigned to our Clients where you can perform trading activities with Investigram

Trading Material



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Any tool or source of information that you may use as a guide and reference in your trading as part of our provided services

Trading Platform

The software we offer which you can use to see or execute your trades and view other trading materials

Transaction

The act of dealing any trading activities or financial activities with the Company

Withdraw(al)

The act of transacting the funds from your trading account

8.2. The definition of terms which can serve as your reference when using the trading platform are set herein:

Annualized

Conversion rate of a trading instrument every year

Ask Price

Price quote of a trading instrument as its base price that you can “Buy”

Asset

Type of Trading Instrument which is contractual from owning equity instruments, bonds, or stocks

Averaging Up or Averaging Down

The act of trading instruments as its price rise or fall, respectively

Balance

The current amount of money in your trading account

Base Currency

The first currency symbol in a currency pair

Bid Price

Price quote of a trading instrument as its secondary price that you can “Sell”

Bonus

Additional funds to your trading account that we, or any of our affiliates, may provide

Buy Limit or Sell Limit

Type of Order to “Buy” or “Sell” a trading instrument at a specific price higher than its current price, respectively

Buy Stop or Sell Stop

Type of Order to “Buy” or “Sell” a trading instrument at a specific price lower than its current price, respectively

Capital

The initial or existing money of the Client

Capital Gain or Capital Loss

Price of a trading instrument that rises or falls



Commission

Fees that we charge or by any of our affiliates to maintain our business operation



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Contrarian Investing

The act of buying a trading instrument in a declining market and selling in a bullish market

Credit

Additional funds that we, or any of affiliated financial institutions that Clients can use for trading activities and must be settled at a given period

Currency

System circulated as a medium of exchange

Currency Pair

Quotation of two different currencies or exchange rate of the value of one currency quoted by the other

Day Trader or Day Trading

An individual who invests, or an act of investing, multiple trading instruments within the same trading day, respectively

Derivative(s)

A type of financial instrument with value from an underlying variable asset that can be traded

Equity

Your account balance plus the floating profit or loss of your open positions (Balance + Floating Profit/Loss)

Exchange Rate

Value of one currency for the purpose of conversion to another

Floating Loss or Floating Profit

Unrealized profit or loss in your trading account from open positions

Forecast

Analysis and professional speculation in the financial markets through fundamental or technical analyses

Free Margin

The difference of your account equity and the margin of your open positions (Equity - Margin)

Hedge or Hedging

Buying one financial asset and Selling another of the same instrument and volume

Index or Indices

A Trading Instrument of underlying assets to measure a group of stocks

Initial Public Offering (IPO)

The flotation of a company on the financial market when sold to institutional investors, also known as stock market launch

Leverage

A facility we offer for traders to trade larger amounts of securities

Long Position or Short Position

Where Buying becomes beneficial as the market price rises, and where Selling is to your advantage as the market price falls



Margin

Money placed and engaged in the positions you trade

Margin Call

When a trading account no longer has a free margin and the account needs additional funding

Margin-Call Level

The level required to maintain open positions in the trading account

Margin Level

Ratio of equity to margin; $(\text{Equity} / \text{Margin}) \times 100$

Market Price Difference

The price difference between Bid and Ask

Open Position or Open Trade

The ongoing trades or current trades held in your trading account

Opening Price and Closing Price

The initial and last price of a trading asset when it opens and closes at the beginning and the end of a trading session, respectively

Order

A system of how you intend to enter or exit a trade

Pending Order

An order that was not yet executed, thus not yet becoming a trade

Pip(s)

Short for "Point in Percentage", a small measure of change in a currency pair

Position

Order or trades in your trading account, either pending or ongoing

Rally

A sudden market price hike of a trading instrument

Rollover

Procedure of moving open positions from one trading day to another

Rollover Fees

See definition of "Swap(s)"

Share(s)

Units of ownership in a company or financial asset

Stock Symbol

Arrangement of characters representing each trading instrument

Stock(s)

Refers to the partial ownership of a company

Stop Loss and Take Profit

Types of Orders to close an open position at a certain price to either limit the loss or profit, respectively

Stop-Out Level

When the system starts closing your negative positions as it pulls below your margin level

Swap(s)

The interest fee charged at the end of each trading session if you keep your trade open overnight

Trading Instrument

Can also be referred herein as “Financial Instrument”, any asset that can be traded in the financial market through your trading account as described in Section 3.2. Trading Instruments and Conditions

Volatility

Amount of uncertainty or risk involved with the size of changes in a Trading Instrument



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