



TERMS OF USE AGREEMENTS

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This is the official Terms and Conditions enforced by the Company. Clients are obliged to read the content prudently to avoid conflicts or unnecessary complications in the future. If there are any objections and/or discrepancy, the Client may inform us immediately. Nevertheless, if the Terms and Conditions does not apply to you, do not access and/or use our trading platform in any way.

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Introduction

Richland Financial Ltd. (the “Company”) is an investment company incorporated which is registered under the laws of Mauritius, with the registration number 150019 and operates under the main website www.bworld.com.

BWorld established these Terms and Conditions, a legally binding contract, to govern the relationship between the users, referring to the Clients, and the Company, and to establish the ownership rights applicable to its various offerings. This Agreement is created as well to establish the payment terms and set forth the terms for dispute with the subscription of the Client to the trading platform. The Company aims to address many of the other contingencies that may arise pursuant to the underlying commercial relationship.

This Agreement is between the Company “BWorld” and you the Client. We may refer ourselves as ‘we’, ‘us’, ‘our’ or ‘ours’ while the Client/s may be referred to as ‘you’, ‘your’, ‘yours’ ‘yourself’ ‘user/s’ or ‘Customer/s’ appropriately. Similarly, BWorld’s official website shall herein be referred as ‘trading platform’, ‘platform,’ ‘company’s website’ or ‘site’.

All provisions indicated in this Agreement, by their nature, shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability.

The Company includes the necessary chapters and/or sections to inform the users of the guidelines of using the platform and the sets of rules that users must agree to in order to use and access the Website. The Website and its original content, features, and functionality are owned by BWorld, and are protected by international copyright, trademark, patent, trade confidentiality, and other intellectual property or proprietary rights laws.

The Client is required to read this Agreement carefully before using the website and its service/s. The Client’s access to the Company’s service/s would be conditioned as the Client’s acceptance of and compliance with the terms written herein.

Furthermore, the Client understands and agrees that English is the official language of the Company. Any foreign language translation of this document or any other Company Legal Documentation may be provided for the Client’s convenience only. In case of any language translation discrepancy, the Client acknowledges that the English version of any Company Legal Documentation shall prevail at all times.

Chapter 1. Scope and Limitation of the Agreement

Section 1. The Agreement

- a. The Company and the Client are bound by this Agreement, which sets out the terms with regards to the Company's services and the Client, accepting the terms as indicated herein.
- b. The Agreement edifies the Client regarding the following: 1) a detailed description of the services and/or information provided through the website; (2) any payment terms and associated policies of the online brokerage websites; (3) the method for creating and canceling accounts, if applicable; (4) general disclaimers and website-specific disclaimers depending on the nature of the website; (5) ownership of the intellectual property rights in and to the website content; (6) intellectual property rights in and to any submissions from the user; (7) limitations of liability; (8) any age restrictions; (9) and restrictions on the user conduct.
- c. The Agreement will come into effect on the date the Company opens the Client's account, and, for any new versions and or revisions thereafter, on the date the Company notifies the Client.
- d. This Agreement will govern all the instructions received from the Client, all Transactions entered by the Company on the Client's behalf, and the instruments bought on the Client's behalf, or transferred to the Company on the Client's behalf.
- e. This Agreement, together with the all the documents that the Company has supplied or in the future do supply, must be read carefully by the Client before investing and/or trading with BWorld's platform.
- f. In this Agreement, there are certain words, phrases and expressions which have meanings set out in Chapter 2. Definitions.
- g. This Agreement and the platform itself is not applicable in the United States. Without the obligation for further explanation and/or justification, the Company holds the right to request additional requirements and information to accept or to allow clients in or from the countries under the jurisdiction of the United States.
- h. This Agreement is applied to documents of written form of declarations, agreements, and other documents signed by the Company.

Section 2. The Company

- a. The Company reserves the right to evaluate the Client's application and may, in its sole discretion, accept or refuse the Client's request for re-classification at any time.
- b. The Company will provide information services and trading platform to the Clients. The details of the Company's services will be discussed under Chapter 5 of this Agreement.
- c. The Company may delegate certain obligations under this Agreement to associated companies and third parties.
- d. The Company provides the Client with the capability to participate in the international markets and trade hundreds of assets such as currencies, shares, commodities, and indices.
- e. The Company shall act as a custodian of the Client Account and shall safeguard and monitor the activities of the trading account. The Company has the exclusive right to implement restrictions when necessary to protect and keep the Client Account active in accordance with the Terms of Use set herein.
- f. The Company is not held responsible for any unauthorized access of the account and/or the platform.
- g. Upon signing this Agreement, the Company will be authorized to investigate the credit standing of the Client. In line with this, the Client's personal credit information from the banks, credit agencies, and financial institutions will be requested by the Company.
- h. The Company will provide trading education and other relevant information. However, any damages and/or losses incurred by the Client due to inadequate knowledge and/or experience in trading will not be held against the Company.
- i. As a start, the Company may let the Client try a demo account. The Client will be given the liberty to jump from demo to live account at his/her own risk.

Section 3. The Client

- a. In compliance with applicable laws and regulations, all Company clients shall be classified as retail clients unless otherwise stated by the Company and agreed with respect to eligibility requirements as deemed necessary.
- b. If the Client acts in connection with or on behalf of someone else, whether or not the Client identifies that person to the Company or to any of its authorized representatives, the Company will not accept that person as an indirect client of the Company, and BWorld will accept no obligation to them unless otherwise specifically agreed in writing.

- c. Unless the Client has sent a letter or request and the consent is agreed and permitted by the Company, the Company will give treatment to the Client respectively for all purposes and the Client will be responsible for performing his/her obligations under each deal issued by him/her or on his/her behalf and each transaction entered into by the Company on the Client's behalf, whether the Client is dealing with the Company directly or through an agent.
- d. The Client will be provided with the full explanation of the risks associated with the Company's trading services which are set out in the Risk Disclosure Document. The Client must ensure to fully understand such risks before entering into this Agreement with the Company. The emergence of any loss or any damages linked to the risk disclosure statement will not be under the liability of the Company, if the Client fails to comprehend the said document.
- e. The Client guarantees that all trades entered to his Client Account are made based on his sole discretion and personal assessment.

Section 4. Trading Account and Platform

- a. The Company holds the right to deny and/or cancel transactions with any potential Client with no opened account with BWorld. The Client must be aware of the need to complete the registration form and to submit all the needed documents as soon as possible.
- b. The Company shall provide a username, password, and account number in order for the Clients to access their account. Any transaction made under the Client's personal information will be considered as instruction/s authorized by the Client. In the event fraudulent actions arise from the Client's account or unauthorized personnel made dealings without the Client's knowledge, he/she will be held responsible for any charges.
- c. Unclear and/or incorrect information supplied by the Client will result to rejection of registration or may delay the opening of the account. The Client must fill out the mandatory sections of the registration form.
- d. It is the sole discretion of the Company to reject an application and to close or suspend an account without the need of an explanation or justification.
- e. The Company is not obliged to open an account for any applicant.
- f. This Agreement is applicable to the Company's website and to the services provided to the Clients accordingly. However, other areas of the platform may have specific terms of use and/or access.
- g. The Company exercises the right to limit the use and/or access of the Client to the platform as may be appropriate to preserve compliance with the Agreement.

- h. The Company's online trading platform is only available for the age 18 and above or otherwise the legal age applicable in the Client's country. If the Client does not qualify, either the failure to form legally binding contracts under the law/s applicable in the Client's country or underage, the platform will not be accessible for the prospect Client.
- i. The Client warrants that he will not, in any way, engage in an additional or separate agreement with the Company and/or any of the Company's personnel or agents with regards to his trading account. Further to this, The Client acknowledges that any tax liability that may arise in connection to his trading account with the Company shall be his sole responsibility.
- j. The Client can assign one of his First Degree Relatives to execute trades using his account as long as the Client has given its written consent with regards to this.
- k. The Client shall send an official written request for such designation and shall provide all required documentation, including proof of relationship and the assigned person's personal identification documents. The assigned person consenting and agreeing to be as an authorized person of the Client shall mean that the assigned person accepts this Agreement and all the Company Legal Documentation.
- l. The Company shall treat the assigned person's trading activities as if they were carried out by the Client. The Client acknowledges that his assigned person is capable of having control over his account and is fully informed of the Company's Terms and Conditions.
- m. Assigning, monitoring, and/or reviewing of the assigned person's activity in connection with the Client's trading account shall be the Client's sole responsibility in his/her own risk. The Client shall also be held liable for any losses incurred by his/her assigned person's trading activities regardless of abuse of authorization and enacting fraudulent activity on the assigned person's part. Further, the Company reserves the exclusive rights to reject any nominated authorized person and dismiss the prior approval of an authorized person of the Client.
- n. After signing this Agreement, the Client hereby acknowledges his/her rights of consent withdrawal agreed after a legit written notice sent to the Company. However, upon the consent withdrawal, the Client's access and use to the trading platform will be restricted and/or terminated with the sole discretion of the Company without any obligation to provide an explanation and/or justification thereof.

Section 5. Property

- a. The Company's online trading platform, services, software, software codes, documents, manuals, educational materials, logo, brochures, promotional content, trademarks, logo, texts, layouts, graphics, videos, patents, titles, and other properties, including, but not limited to, all and other materials with copyrights implied are protected by the local and international intellectual property rights. Therefore, with no third party involved, the Company will hold the sole and exclusive rights.
- b. The Client understands and agrees that the distributed and received copyrights, trademarks, database, and other associated properties or rights in any data and/or information will remain an exclusive property of the Company unless a third party is identified to be the owner of such rights legally. Also included are the contents of the Company's website(s), brochures, and other material connected with the dealing service and in any database that contains or constitutes such information.
- c. The Client understands that all the proprietary rights in online trading services are provided and owned by the Company. Further, these rights are protected under copyright, trademark and/or all other associated intellectual property regulations and laws.
- d. The Client holds no right to neither copy nor plagiarize the Company's properties. All the intellectual property assets of the Company are prohibited to publish, reproduce, sell, and distribute. In case, the Company has proven the anomalies and the misconduct of the Client, the trading account will be subject into termination without a notice or any justification and/or explanation.
- e. The Client may only have the right accessing the entitled properties of the Company in accordance with the Terms and Conditions or pursuant and/or as granted by the Company or as agreed by BWorld's legit Third Party Licensors.
- f. The Client must notify the Company immediately once an irregularity or violations of the property rights is observed through a written letter or email submitted to the official Company email address.
- g. The Company reserves the rights over the intellectual property of all the elements of the Software and other related matters utilized within the Company's online trading platform.
- h. The Client acknowledges that all the telephone conversations, and/or any other type of communication between the Client and the Company, including email and other type of messaging, are recorded by the Company. Such records and the obtained information will be the sole property of the Company. In line with this, the Client accepts that the recordings and or the transcripts will constitute admissible proof of the communications occurred between the Company and the Client;

- i. The Company reserves the right to reject or deny any requests from the Clients to be provided with such information, without the Company being required to offer any reason or explanation.
- j. The Client understands that the recordings mentioned herein above may be delivered to any court, regulatory or government authorities if the circumstances call for it.

Section 7. Information

- a. The Client, upon opening a trading account with the Company, warrants that he/she is of legal age, intellectually stable and in legal competence to be a Client of the Company.
- b. The Client further accepts that he/she will comply and will submit all identification documents required by the Company for verification purposes; by submitting these documents, the Client warrants that the personal information he/she provided is true and correct.
- c. The Client agrees to immediately inform the Company of any changes in his personal information; The Client agrees to perform his obligations as the Company's Client and will not, in any way, engage his account with the Company in any illegal activity nor will violate any terms and conditions applicable to the use of the Company's services.
- d. Market recommendations and signals may be provided by the Company from time to time; however, this information or market data are generally known information and/or may be the judgment of the Company's personnel or other third party vendors. This information shall not be interpreted as the Company's or the Company's representative personal advice or recommendations to trade.
- e. Specifically, the Company will not provide the Clients with any financial, legal, regulatory or other form of advice. In the event that the Company supplied information, it will not be considered as financial product advice. Clients may rely on their own judgment in entering into, or refraining from, providing the Company with the instruction or from entering into, or refraining from entering into, a transaction.
- f. The Client hereby accepts and understands that trading has its own risks and takes all the responsibility that comes with it. The Client shall exercise due diligence in assessing any market recommendations provided by the Company and acknowledges that the Company does not guarantee the accuracy of such recommendations.
- g. General investment advice, research and recommendations in connection with the Client Account may be administered by the Company's website, personnel and any other official Company channels, and if executed by the Client, shall be heeded and carried out as the Client's own and independent decision.

Chapter 2. Definitions

Account - The Client's officially registered account with us. Every single account will have a distinct Account number and other important details incorporated.

Averaging Up/Down - This is when an investor purchases more of a stock as the price goes down or up.

Bond - A debt security filed by a business or administrative organization.

Bonus - Funds given to clients, which shall automatically be added to the Client's account.

Buyer - It is a trading associate who has positioned the order for the acquisitions of the securities for a fee.

Capital Gain - When the value of an asset goes beyond its purchase rate, the upsurge is termed capital gain.

Capital Loss - When there is a reduction in an asset's present rate against its purchase rate, such is called a capital loss.

CFD - Contract for Difference is a financial instrument that authorizes traders to invest in an asset that they do not possess.

Client/You/Your - A person for whom BWorld has opened an Account for, or more than one Account, and allocated an Account number.

Closing/Opening Price - The initial price traded at the start of a session is called opening, closing if otherwise.

Commission - A payment charged by a Broker or any legal individual for his/her provision in aiding an operation.

Contrarian Investing - Contrarian investing is simply investing in a falling market, and sell stock in a bullish market.

Day Trader/Trading - A day trader is an investor who characteristically clamps assets for a short period of time, typically trading them in the similar day.

Dividends - A quantity of money funded frequently by a firm to its stockholders out of its incomes.

Exchange - An exchange is a station where diverse amount investments are traded.

Electronic Trading - Similar to online trading, this is an automated trading technology with an aim to simplify trading transactions in the market.

Hedge/Hedging - When the Client opens orders of the same asset and volume on different directions (buy/sell).

Initial Public Offering (IPO) - The principal sale or proposal of a stock by an establishment of the community, instead of just being kept by private or privileged investors.

Japanese Candle Charts - Japanese Candle chart or just candlesticks are stock diagrams used in plotting and learning of the chart outlines in technical analysis.

Leverage - is a model that can allow the Client to widen his/her disclosure to a financial market minus obligating further investment capital.

Margin - Margin is the word specified to the quantity of money essentially in the Client's account as a directive to open a trade.

Online Trading - Trading securities, stocks and forex done on an online platform.

Rally - A swift growth in the common price level of the market or of the price of a stock.

Sector - The cluster of stocks that are in the similar industry.

Spread - The difference between the Bid and Ask price of a certain asset. **Share** - An entity rights relative to the investment made in an establishment. **Security** - A legal and exclusive amalgamation of Symbol and Series.

Stock - A financial instrument that connotes a possession of a business, and embodies a right on its relative share in the company's assets and incomes.

Stock Symbol - An alphabetic root symbol which signifies an openly traded asset.

Trading Platform - The safe online password-protected collaborative Trading Platform provided by BWorld.

Transaction - An act of depositing or withdrawing funds from the Client's side; an act of adding or approving withdrawal funds from the Company's side.

Volatility - A measure of risk for a security.

Volume - The number of shares of stock traded throughout a certain time period routinely dignified in regular daily trading capacity.

We/Our/Us - BWorld's authorized representative figure.

Chapter 3. Access and Use of the Platform

Section 1. General Access

- a. This Agreement will give a customer or client access to the Company's trading platform.
- b. An individual who wishes to gain access to the Company's trading platform for the purpose of trading in the financial markets through the website and the domain name www.BWorld.com and any sub-websites and subdomains. This Agreement constitutes the relationship between the Company and the Client is also supported by the rest of the term in the entirety of the Agreement.

Section 2. Introductory Provisions

- a. The terms stated in this entire Agreement constitutes the accordance between the Client and the Company. This includes the entire use and access of BWorld's services and other ongoing or current agreements between the Client and the Company.
- b. The Client must have read, agreed, and accepted the following terms and conditions contained in this Agreement without any changes or objections before given an access to BWorld's trading platform. In continuing to open and using the platform, the Client agrees to all Terms of Use in this Agreement that will apply to them.
- c. The Client acknowledges that BWorld will not waive any rights of the Company should the platform fails to deliver or perform for the Client and in any of its applications or purposes. The Company's rights in the part of the trading platform will continue to be made available to BWorld on the events that the platform delays or fails to meet personal client standards that go beyond BWorld's written restrictions and liability limits.
- d. Hereunder, the aforementioned terms and conditions would be enforced by the Company's authorized representatives with regard and without conflict to the country's existing laws and provisions. Nonetheless, the Client agrees that BWorld still reserves the right to be given a chance to apply to any legal actions in any jurisdiction.
- e. In the events that the Client does not agree to be bound by the agreement's terms and conditions, access to any of the Company's services including BWorld's platform will not be given to the Client.
- f. The Company reserves the right to change the entirety of the platform's terms and conditions stated on the website. By agreeing to the terms of the access and use of the platform, the Client acknowledges that he/she agrees to be bound by changes and revisions to these terms in the future.

- g. Terms and Conditions revised, modified, adjusted, and altered shall be effective automatically.
- h. If the Company detects an unauthorized attempt to open an account not originally given to a specific user, or access another client's trading platform account, the Company reserves the right to consider any transactions under the account accessed to be null or fraudulent.
- i. The Client also agrees to not duplicate, make copies, or resell the trading platform with the purpose of profit. The Client also must not modify the application for the purpose of reproduction and distribution. The trading platform is the property of BWorld and is protected by copyright laws. Unauthorized use of the trading platform may violate trademark and other laws.

Section 3. Platform Terms and Definitions

- a. **Ask:** The price or amount at which a purchase is made available and offered to buyers to which the higher price is placed in a quote.
- b. **Annualized:** The conversion rate or movement on an annual or yearly period.
- c. **Base Currency:** The home market's currency or the first currency in a forex pair. A client or trader buys or sells the base currency against the other currency.
- d. **Bid:** The price to which the sale is made available and offered to traders or clients from sellers
- e. **Currency:** A specific location's medium of exchange.
- f. **Currency Pair:** The exchange rate of one currency against another currency.
- g. **Client Terminal:** A third-party application, program, or website that gives the trader an access to an ongoing state of the financial markets that offers features where clients can perform real time analysis, open and close positions, and manage orders.
- h. **Exchange Rate Risk:** The amount of loss that a trader can suffer from the bid or ask prices' movement.
- i. **Execution:** Opening or trading an asset in the financial market.
- j. **Funds:** A trading account's current state which includes the balance value and the credits.
- k. **Fund Deposit:** The process of Client adding balance in a trading account from the Client Area.
- l. **Forecast:** An analysis of the markets in a statistical or technical way where a specific asset or currency is given a target price movement.
- m. **Foreign Exchange:** Market positions or transactions that sends a foreign currency of a financial institution.
- n. **Foreign Exchange Market:** An area where both buyers and sellers interact to buy and sell foreign currencies and is not limited to specific locations.

- o. **Long Position:** A position in the market wherein a trader buys a currency that was not previously owned by the trader, usually referred to the base currency.
- p. **Open Position:** The first stage in a whole transaction where a trader is to create a transaction with an equal volume.
- q. **Position:** An executed asset in the market; an open or closed trade of an asset in the Client's platform.
- r. **Rate:** The price of a base currency.
- s. **Security:** Used to describe an option, asset, bond, interest rate, precious metal, or share.
- t. **Short Position:** A position in the market that is used to describe the action of selling a currency or trading instrument the trader has not previously owned.
- u. **Trading Account:** A client's registration in the Company's trading platform that will be personalized to suit a client's specific needs. This will also hold all of the Client's transactions and on-going positions.
- v. **Volatility:** The rate to which an asset or currency is expected to fluctuate in a specific period.

Section 4. Restrictions

- a. Use of the online trading platform is intended solely for the Client's personal use only. Unless stated in a written agreement, the person is not granted to use the platform for non-commercial and public use. The Client who does otherwise will be given either a restricted, suspended, or terminated access or account to the trading platform without being notified, and without the obligation to give the Client any explanation or reason.
- b. Due to the limitations in the Company's servers, the Client agrees to use the platform in a manner that would not burden or cause any trouble to the Company and the rest of its clients. The Client then agrees further to not use certain features of the trading platform to create any unlawful, unfair, illegal, felonious, and forbidden actions.
- c. The Company, at its discretion, may remove the Client's access should the Company consider any information (including but not limited to name, nationality, residence, contact number) given by the Client void or false. Failure to comply with the terms, conditions, rules, and guidelines written in this Agreement and conclusion of the Company that the Client has misused the platform will result into a blocked access from the platform.
- d. Therefore, any ongoing transaction, open positions, or actions in relation to the Client's account with the trading platform will be terminated by the Company upon immediate establishment of violation.

- e. The Company will not be held responsible for failed transactions, delay in execution of orders, damages, and losses due to unexpected reasons like the following: (i)power cuts (ii)hardware failure (iii)software installation issues (iv)malfunctions (v)security breach (vi)viruses (vii)slow internet connection.
- f. The Client agrees that the trading platform may suffer such issues and can be unavailable for access from time to time. In no event shall BWorld be responsible or liable for personal or incidental damages such as loss of data, commercial damages, and trading interruption arising from the Client's inability to apprehend or use the trading platform.
- g. Activities such as using Expert Advisors, scalping, and any form of illegal activities and/or manipulations toward the Company's platform are strictly prohibited. The Company has the right to terminate and/or dismiss trading accounts, and void or consider the profits generated to be null.
- h. The Client will be required by BWorld or the credit card company to update and send documents from time to time prior to the execution of a withdrawal or funding. Credit card transaction processes may vary due to the regulations of credit card companies. Bank account withdrawals are expected to take a much longer time to process due to added security procedures.
- i. Clients would be advised by an assigned broker or manager of the currency to be used in their transactions. The Client then hereby accepts that some changes may occur from time to time and agrees to not objecting to such circumstances.
- j. The Client must only use a personal bank account under his/her own name and from the country of residence provided by the Client in his/her personal information upon registration. Withdrawal of funds from the Client's account with BWorld can only be refunded to the same account which was used to deposit the funds.
- k. Payment methods shall be offered by the Company to the Client. The Client then agrees to be bound to the rules and regulations of the bank and third-party methods; whereas withdrawal procedures may be similar to the deposit method. Should it be deemed necessary for the Client to receive the funds differently from his/her deposit method, a power of attorney is required.
- l. The Company will not be responsible for any provision of legal counseling and advice regarding the use of the trading platform access given by the Company to the trader.

m. The Client understands and agrees that the use of the Company's trading platform shall, in no way, assure the Client's success in online trading. The trading platform, however, is targeted to be offered at clients or places that do not put limitations in trading forex, assets, and other financial instruments. The Company voids access to the platform for an unauthorized or illegal use of the platform by the trader.

n. The Client's registration on the Company's website confirms the Client's full compliance and agreement with the terms laid out by the Company on the BWorld's official website.

Chapter 4. Personal Information Protection

Section 1. Personal Data and Privacy

a. Upon registration, the Company acknowledges the Client's acceptance and Agreement to the Company's personal information terms in its entirety and without exceptions. This Agreement bounds the relationship between the Client and the Company which includes the provision of security for personal information provided to us. However, this does not guarantee that the Company will be fully withholding the data from any person or agency, whether public or private, should the Company deems it necessary.

b. The Information that the Client provided the Company will be used to verify, open and set up the Client's trading account, assign and issue an account number, issue access to the account and record activity from time to time. This information would also help the Company improve the services to the Client over time.

c. Information is collected by the Company during the following circumstances:

- Upon registration through online forms on the Company's official website (www.bworld.com).
- Transactions, including deposits, funding, and withdrawal
- Instances of third party groups requesting for the Client's credit history and confirmation of information such as name, address, identification numbers, etc.

d. Information collected by the Company includes the following:

- Basic application information which is the information submitted to the Company needed to establish an account such as name, address, age, birthday, country of residence, occupation, company, income, and contact details such as email address and contact number.
- Personal information which would be used when the basic account holder decides to apply for a fully functional live account.
- Identification information which includes identity card numbers and registration numbers.

e. Information is collected via the following methods:

- Voluntary and direct filling of the electronic forms on the Company's website.
- Email of scanned documents to the Company's official email address or uploaded to the Client Area

f. The Client also gives the Company, its Managers, Agents, Brokers, and Support Team full authorization to carry out actions such as credit and identity confirmation as deemed necessary. This would include a constant background check, as well as a reference request from the Client's bank that would include an agreement in assisting the Company when necessary.

g. The Client acknowledges that this would require them to give and provide personal information to the Company's representatives who may be located outside their country of residence. The Client gives BWorld the permission to give the necessary information regarding his/her account to any person who is deemed to be seeking a reference or information in good faith.

h. BWorld, along with its sub-sites or subdomains, is also given authorization to contact the Client at any given, but reasonable, time with the purpose of discussing the business or the account for whatever purpose it may serve. On instances that the Client suddenly decides to not allow the Company and any of its subsets to contact him/her anymore, the Client is obliged to inform the Company directly.

i. The Company reserves the right to store, collect, and process data or information given by the Client in relation to the entirety of the Agreement between the Company and the Client.

j. The Client's data, information, and records can be provided as an evidence of their transaction with the Company in relation to the services provided by BWorld.

k. Such documents for Corporate Account are also required: (i) ID of Client representing the Company (ii) Utility Bill of the represented Company (iii) Legal Approval for Company-funds usage.

l. The Client then hereby acknowledges that BWorld relies on the data submitted to them in carrying out and in processing their account and the services availed from the Company provided that the personal information is up to date, accurate, and correct.

Section 2. Liability

- a. BWorld shall not have any liability for the loss of data due to unexpected technical issues such as a system crash, power cuts, program failures, illegal intervention, and other errors in the system.
- b. The Company will not be responsible for damages or losses that the Client may suffer due to sudden loss of information due to failure in the Company's system or services. Should the Company deems the fault to be completely their own, a compensation or retrieval of loss funds or information will be conducted by the Company.
- c. Keeping of receipts, order notices, instructions, and any other records of transactions will be the sole responsibility of the Client. Nevertheless, the following could be given to the Client through an instructed request. However, the Company does not guarantee the availability of the information or data to be requested by the Client.
- d. The Client, however, acknowledges that the Company has the right to suspend or cancel a Client's account in cases like security breaches but is not responsible for any further damages following the account's closure or cancellation.

Section 3. Information Disclosure

- a. BWorld does not disclose or share its Client's information, whether it is currently an active account or an inactive one which has been closed to parties non-affiliated with the Company. However, the Client agrees that information may be disclosed by the Company to third parties in compliance with applicable laws, regulations, and/or rules from the area or jurisdiction that the Client currently resides in or in the area where the Client stated as his/her legal or current residence. One instance where the Company might disclose the Client's personal information is in cooperation with law enforcement agencies in compliance with subpoenas or other court requests.
- b. While the Client's personal information is protected by the Company's Personal Information protection, all of the Client's portfolio, trading data, trading performance, etc., shall not be placed under these terms and are therefore considered as the Company's property and is non-confidential. These information or data are automatically granted to the Company as their property which is non-exclusive, transferable, sub-licensable, royalty-free, and licensed to BWorld for use, copy, duplicate, and publish.

- c. E-mail messages, chat conversations, telephone calls, and other means of communication with the Company and its representatives might be recorded by BWorld. These recordings, then, shall be the Company's property. Agreement to the entirety of the terms and conditions will automatically grant the Company the rights to keep any future conversations, emails, and other communication messages.
- d. All recorded conversations with the Client, including e-mails and chat messages, will be kept and maintained by the Company for a minimum of three years from the date of the account activation. Records may be kept longer in terms of contract changes, extension, termination, or expiration.
- e. All Client information are recorded by the Company data security technology, which includes the use of tools and programs such as firewalls and data encryption that will prevent third-party from having the Company's servers intercepted, therefore laying out the Client's personal information vulnerable. Rest assured that the Company maintains a high level of security system that works to safeguard access to the Company's systems and data.
- f. By accepting these Terms and Conditions, BWorld is given full authorization to provide any legal or tax authorities and any party or agency authorized to conduct an audit or investigation the information and transactions relevant to the Client's account.

Section 4. Verification of Information and Identity

- a. Upon agreeing to these Terms and Conditions, the Client agrees that the Company and its representatives hold rights to go through and process personal data and information submitted by the Client to the Company.
- b. This process would include storing, processing, and using the data to carry out the services that the Client has availed from the Company. Should the Company's representatives deem it necessary, the Company will be doing a verification of the information submitted to the Company from third-party agencies licensed to provide such services. The Client agrees to the Company's use of these third parties and gives the Company authorization to provide them with the information that the Company has received from the Clients.
- c. BWorld is also given rights to contact the Client from time to time with the sole purpose of keeping the Client's records and information up to date.

- d. The Client agrees that the process of verification includes carrying it inside or outside the area of jurisdiction or residence the Client hails from. Account verification varies from email address confirmation, to personal phone calls from the Company's representatives, and presentation of scanned documents through live chat or conversations. This information is subject to be processed in accordance with the provisions of the Company's entire Terms and Conditions.
- e. It is the Client's duty to give and submit only reliable information to the Company that will be used in the activation and management of their account. The Company will not be holding any liability for any claims from the Client including losses or damages that was supposedly caused by false or inaccurate information submitted by the Client to the Company.
- f. Should the Company suspect or detect a fraud or a phony account, the Company will automatically suspend or terminate the account and freeze or cancel all assets and ongoing trades. This will be at BWorld's own discretion to close open financial betting contracts at reasonable causes. Claims against the Company will not be entertained, however, BWorld may take precautionary measures to ensure that these claims will be addressed and investigated.

Chapter 5. Services

Section 1. Legitimacy

- a. Whether traders who would like to register with the Company holds enough or very ample amount of experience in trading with the financial markets, the Company is not authorized to give clients advice on investment and portfolio management to which is not included in this entire Agreement.
- b. The Company requires a brief examination of the Client's knowledge and background in online trading which will be obtained from the Client through assessment to ensure the Client's capability to understand the business and risks posed by forex and online trading. These restrictions, however, would only be applicable to BWorld's services where actual investment or money is needed and therefore does not apply to demo or trial accounts.
- c. Comments, opinions, and statements coming from the Company's website, sub-sites, social media sites, forum sites posted or written by any of the Company's representatives should not be taken as advice in regards to the services offered by BWorld whether the statement has been made prior or after the Client's date of registration.

Section 2. Access to Services

- a. The positions between BWorld and the Client will only be on an execution-only basis where the Company is not liable or obliged to provide the Client with professional investment advice or input whether it is related to the transaction or not. Should any of the Company's representatives provide the Client an opinion or an encouragement regarding an ongoing position, this would not be recorded as official advice and is at the discretion of the Client to take into consideration.
- b. However, the Company will not be held liable for any losses or damages the comment or opinion given by the representative has supposedly caused as the Company was under no kind of obligation to do so in the first place. The Client agrees that it is not enough to base the proceedings of their decision in regards to the transaction.
- c. As the Company's managers or representatives might offer clients advice on trading and investment on occasions such as promotions, the Client then would be subjected to another set of terms and conditions which would be made available to the Client should such deal be made.
- d. Notwithstanding, the Client agrees that losses, damages, extra costs or expenses brought by misunderstanding, mistakes, negligence caused by indirect comments or unsuitable and inappropriate information or advice would not be the responsibility of the Company unless the management sees fit otherwise.
- e. The Client also agrees and acknowledges that during all circumstances of inquiry, verification, or confirmation from the Company regarding the Client's transactions do not and cannot be translated or constituted as advice or recommendation to be taken into action in relation to the current or next transactions.
- f. While the Company will be doing its best to ensure that the Clients are given the best quality of services and instruction in executing trading transactions and orders, the Company can also refuse or cancel these rights to clients who will not be cooperating and consent to the basic terms of the Company's execution introductions.

Section 3. Account Types

- a. The Company offers a number of account types that suits a wide variety of needs with different and varying features to match the trader's experience, expertise, background, and needs.

- b. BWorld holds the rights to keep some of the account types unavailable to the Clients which might be caused primarily by jurisdictional issues. The Company also reserves the right to modify, change, or replace the features of each account type at the Company's own discretion. The Company is then entitled to inform their clients most especially the account type users through email or an announcement through the Company's official website.
- c. The Client holds the obligation to immediately inform the Company of any changes he/she wishes to make in the current conditions and features of his/her account that may affect any ongoing transactions or open positions.

Section 4. Ongoing Transactions

- a. The Company holds the rights to pay and accept services, commissions, or remunerations to improve and advance ongoing transactions conducted by the Client, which includes dealing with the underlying markets in relation to the Client's transactions.
- b. While investment advice is not under the Company's responsibility, third-parties may be consulted by the Client's at their own discretion. Any fault, loss, or damages caused by third-party professional advice or counsel will not fall under the Company's liability.
- c. Issues such as suspicious transactions will give the Company automatic rights to intervene or intercept should the management deem it necessary and will not result into any further damages or losses for the part of the Client and the Company.
- d. By agreeing to these terms, the client acknowledges that he/she is aware of the conflicts or losses that may arise from conflicts of interests in relation to ongoing transactions in a client's account.

Section 5. Cancellation Policy

- a. The Client holds the rights to cancel services, ongoing trades, and orders from the Company provided he/she submits a written consent sent to the Company's official email address. While they may be cancelled, the instruction from the Client cannot be withdrawn or amended as soon as the cancellation has been carried out upon the Client's consent. Losses will not be refunded to the Client.
- b. The Company also may choose to not accept any orders or instructions to conduct transactions at their absolute discretion should it be deemed void. This may be due to system failures in the Company's trading platform or for reasons of reaching limit in the number of orders placed by the Client.

- c. BWorld is then free of any liability or claims of losses, proceedings, and damages caused by unauthorized cancellation of the services.
- d. The Client, upon his/her request of service cancellation, shall fulfill outstanding obligations (which may be Agreements, Contracts, and/or Credits) to the Company accordingly.

Chapter 6. Contract for Difference

Section 1. General

- a. A contract for difference (CFD) is a financial instrument that permits traders to invest into an asset course that they do not own at all.
- b. With a CFD, the Client does certainly not own the asset or instrument he/she has selected to trade, but he/she can still have advantages if the market interchanges positively. This is because a CFD is a derivative product which has a price based on a fundamental asset.
- c. The CFD is an agreement between the buyer and the seller. It states that the seller will pay the buyer the difference between the current value of an asset and its value at “contract time.”
- d. Basically, CFDs are derivatives that let traders to take benefit of each and every price that are either moving up (going long) or moving down (going short).

Section 2. Functionality of CFD Trading

- a. By trading CFDs, the Client can theoretically profit whether a market goes up or down.
- b. If the Client considers an asset’s price is bound for a rise, he/she goes for a buy position (or ‘going long’). Otherwise, if the Client thinks that the asset’s price is heading for a plunge, he/she goes for a sell position (known as ‘going short’). The routine of the market directs not just whether the Client makes a profit or loss, but also how much.
- c. With BWorld, the Client can trade CFDs on a vast collection of markets, counting shares, indices, commodities, foreign exchange and several more.
- d. CFDs are a leveraged product and can result in losses that exceed the Client’s initial deposit.

Section 3. Representations and Warranties

- a. The Client acts as primary and only beneficial owner in arriving into this settlement and each operation.
- b. The Client recognizes the risks correlated with a CFD and the financial forfeiture that may come up when performing transactions, and regardless of this, recognize that this is an appropriate investment for the Client.

- c. The Client is the only beneficial possessor of all margins which is relocated in this Agreement, permitted and distinct of any security concern of any kind other than a lien habitually enforced on all securities in a clearance structure in which such securities may be apprehended.
- d. The Client acknowledges that his/her trades might be closed due to stop-out level, while the Company is not obliged to attend Clients should this matter arise.

Chapter 7. Placing and Execution of Orders

- a) This Agreement shall acknowledge the Client orders placed through the Company's Electronic Trading Platforms and email.
- b) The Client will be given exclusive log-in details from the Company to be able to access the Electronic Trading Platform and begin submitting orders.
- c) To finalize an order, it is a requirement that the Client enters security information as a prerequisite before the orders get accepted.
- d) The Client is obliged to give contact details like email addresses, phone numbers, and even its mailing address to the Company as an essential part of this Agreement; while the Company is not obliged to provide the Client any records or information as part of BWorld's Privacy Policy.
- e) The Client order is considered to be accepted once the used Trading Platform indicated receipt of request.
- f) As the Company accepts the Client orders and instructions, the Client understands that the execution price can be different than the price indicated as the order was entered, if there would be changes in the market price at some point while executing the order. Such is under the Order Execution Policy; wherein execution of a specific order can take go about a few seconds or more.
- g) In case that the Client is not sure if his/her order has been accepted or a trade has been performed, he/she may always contact the Company, and the Client will be eagerly assisted by the Company's accommodating help desk staff.
- h) Upon placement of orders, the Company follows a "first in, first out" scheme. It means that the sequence upon which the Client orders are positioned depends on the chain of orders the Client placed and got accepted by the Company.
- i) The Client has the obligation to ensure that the trades and assumptions made are correct. The Company will not be held responsible for any mistake in the trades executed by the Client.
- j) In placing the Client's orders, the Client hereby accepts in full understanding that he/she is entering a trading activity where the price and price movement is dependent on the Financial Instrument itself. The Client holds no right on the Financial Instrument being used.

- k) The Order Execution Policy contains the types of orders that BWorld's Electronic Trading Platforms accept. Full details are provided about the types of orders that are available on the said platform. Such policy can be modified every now and then without prior notice.
- l) It is the Client's sole responsibility to ensure that any consequence of an order placed with us, either it strengthens or decreases his/her exposure in an existing position. This applies, too, should he/she opens a new position or closes an existing one.
- m) The Client, after submitting an order, must make his self or herself available for further order confirmations as well as other communications that are deemed necessary.
- n) When it comes to account monitoring, the Client must make it a point to set a portion of his or her schedule to check if he/she has open positions in the account.
- o) The Company holds the rights to restrict, suspend, or even cancel the Client's privilege to trade with the Company to counteract any possible violation of the laws and regulations stipulated in this Agreement. In cases where the Client's funds or Margin are insufficient or pursuing a trade would break any trading limits set, the Company reserves the right to forbid such trade.
- p) The Client instructions can be coursed through the Online Trading Platform.
- q) If the Company receives instructions via email, the Company would consider acknowledging and shall decide whether such instructions given shall be approved. When there are instructions given to the Company outside the Online Trading Platform, the Client is advised to confirm such relayed instructions in writing before execution.
- r) In placing an order, the Client acknowledges the responsibility that the terms of the order (market order, limit order, stop loss order, etc.) and the relevant price and lot size must be clearly specified.
- s) The Company can execute any order, but given the condition that such does not exceed the Risk Management Policy and the maximum risk levels and limits the liquidity providers can accept.
- t) It is possible that an order would not be executed if the liquidity provider has not given a price for it yet. Orders will only be executed within the liquidity provider's relevant Bid and Ask prices and in compliance with this agreement.
- u) The Client hereby recognizes the concepts of price slippage or market gapping, and is aware that various factors may come into play that can result to abrupt price movements, either to the Client's advantage or disadvantage. The Client accepts that such instance is beyond the control of both parties (Client and Company).

- v) The Company would ensure that it is acting in accordance with the stipulated duties and responsibilities in this Agreement, however, factors that are beyond the Company's control like the volatility of the market, market data latency, the speed of the Client's internet connection, and the like, the orders shall then be executed at the first price obtained on the Financial Instrument used. Further, the Company will take the appropriate and reasonable steps in such circumstances of price slippage and market gapping. The Company would always act in conformity with its obligations under the appropriate laws and regulations.
- w) The Client has all the responsibility to ensure proper monitoring of orders for execution that he or she has placed with the Company.
- x) The Client must understand that all financial transactions always involve two parties at the very least, or what is known as "counter-party." Counter-parties exist since transactions are naturally dual in nature. This means that the Company is the Client's counter-party for each trade. The Client cannot close a certain position with a different firm that has a different price nor transfer his/her position to another firm.
- y) The Company releases a quote showing two prices (Bid and Ask) that the Client may look into and take advantage of.
- z) The Company shall only accept orders based on prices that are valid and existing while the Client submits the order.
- aa) The Company, at any given time, can modify the quoted prices and such will take effect immediately.
- bb) During situations where it is obviously beyond the control of the Company (such as in the case of Force Majeure Events), a possible technical or system failure might arise and prices may not be provided to the Client.
- cc) Every order shall be executed following the Order Execution Policy which will be provided as part of the basic starter kit to be provided to the Client.
- dd) The Client shall receive for every order a quote through the Electronic Trading Platform as part of the General Terms of this Agreement.
- ee) The Company is not compelled to give price quotations or accept orders to the Client if the financial instruments are restricted from trading for whatever reason deemed rightful and equitable.
- ff) Regardless of the opted means of the Client with the order submission (via the Electronic Trading Platform or email), the Client is responsible to carry out each order submission and ensure that it meets the requirements and the requisites stipulated in this agreement.

gg) The Company would not be held accountable for any inaccuracy, which may arise, in the order execution of the Client.

ii) The Company reserves the right for its own preference in setting the limits for the following:

(i) Submission of Client orders; (ii) volume of Client orders; (iii) opening of new positions and its value during the day. Such limits can be amended immediately.

ii) Should the Client exceed the stated limits, the Company has the right to restrict the Client to submit new orders and even opening new positions. The Company can also, at its own discretion, to cancel transactions, close (partially or completely) any existing positions.

Chapter 8. Cancellation and Withdrawal of Orders

a) The Client reserves the right to cancel or withdraw his or her orders. However, the Client can only request for cancellation of any order, if and only if the Company has not acted upon the concerned order.

b) If a Client would like to change, remove or cancel a particular order, he/she must execute the cancellation within the trading hours for each relevant market. Such information can be found on the Company's website for the Client's reference.

c) The Company holds the privilege to cancel market orders that were not executed due to insufficiency of volume to fill them. Hence such orders would not remain effective and will be cancelled out by the Company.

d) It is advisable that the Client must understand that orders can be cancelled on the condition that such orders have not yet been matched.

e) For partially filled orders, the Client can only cancel the unfilled segment or portion.

f) It is important that the Client notes that cancellation of orders is not allowed during market posting periods (both pre-open and pre-close).

g) The Client, to view or modify his or her pending orders, must access the BWorld trading platform. The website will then show a list of the Client's orders. The desired action, such as to cancel, must be chosen. A confirmation message shall appear and the Client would need to re-enter his or her password for verification purposes.

h) It is the Client's accountability to ensure that the request for cancellation has been permitted.

i) If the Client is having a hard time cancelling the order, he or she must call the Company's help desk support.

- j) The Company provides an accessible and user-friendly website with an interface which is accessible to any device with a standard mobile web browser.
- k) The Client is given the opportunity to select the expiration of his or her limit orders. The choices are as follows: Day, Day + Extended Hours, Good Until Canceled + Extended Hours, Extended AM or Extended PM.
- l) Should the Client have further questions, such must be directed to the Company's current Support Team.
- m) The Client has the ability to change the expiration date of pending orders, delete, or modify a pending order before it gets executed.
- n) The Company is accountable for the processing of the requests of cancellations of Clients. However, for cases that the original orders have been executed already in the marketplace, the Company can no longer cancel such order and will be considered as "too late to cancel."
- o) The Client must remember the fact that he or she cannot cancel orders being currently traded in the market.
- p) To avoid exceeding the available funds and/or overselling a position, the Client must ensure that his or her pending orders are totally cancelled before proceeding to placing other orders. If the following has not been properly ensured, the Client accepts full accountability of such incident. The Client must put into mind that order cancellation can be done in two ways: (i) through the trading platform; (ii) via email. All orders will be considered a "GO" unless the instruction to cancel is made by the Client.
- q) The Company is entitled to cancel the Client's order if it violates any of the conditions stated in this Agreement. In cases that the order has been executed already, and the Company recognizes any breach of the conditions set out in this Agreement, the Company may still cancel the Client's order.
- r) The Company keeps the right to cancel any Client order if any of the following happens: (i) technological disruptions (internet and network communications); (ii) as ordered by the court due to antifraud or anti-money laundering acts; (iii) if the legality or authenticity of the order is under suspicion; (iv) automatic rejection of the Company's system due to trading limits being carried out; (v) during abnormal market conditions; (vi) the Client lacks sufficient funds in his or her account; (vii) the Client's balance goes below zero.
- s) The Client has the capability to change the expiration dates of his or her pending orders before such orders will be executed in the market. The Client just needs to cancel such orders and place a new one.

- t) The Client must ensure that the Company has granted the cancellation of his or her order/s before advancing to the next move. Changes and cancellation procedures must only be done during the predetermined trading hours of the Company. If the desired cancellation is accomplished during the Company's off hours, it would not be acknowledged even after the market has opened.
- u) It must be taken into account that only unmatched orders can be cancelled by the Client. For partially filled orders, only the unfilled portion can be cancelled by the Client. The Client must, at all cost, ensure that orders have been successfully cancelled even if it requires calling the support team of the Company for further verification.
- v) Cancellation of orders is not probable if the Client is doing it during the pre-open and pre-close period of the market posting periods.
- w) The Client must access the trading platform carefully, as to ensure that the desired action, i.e. cancellation of orders will successfully take place.
- x) Log-in details must be secured by the Client since such will be used to verify further actions like order cancellation.
- y) Depending on the preference of the Client, he or she must be given the preference to opt for the expiration of the orders he or she has placed on the market.
- z) Cancellations made at the last minute are too risky. The Client must be able to process any request for cancellation just before it gets executed in the market.
- aa) The Client should demonstrate responsibility in monitoring his or her open positions and must not neglect that cancellation of orders is not viable when orders are being traded in the market.
- bb) Lack of adequate funds must be avoided by the Client and this is only possible if he or she thoroughly ensures that pending orders are negated before progressing further.
- cc) All orders are considered good unless cancelled by the Client. Order cancellation can be done by using the Electronic Trading Platform.
- dd) If the Client will be placed under investigation due to fraud or anti-money laundering acts, the Company holds the right to cancel the Client's existing orders.
- ee) The Company, at any time, may cancel the Client's orders in cases of anomalous market conditions, and violations against this Agreement are found out whenever.
- ff) The Company can only cancel orders that are being explicitly requested by the Client. The Company would not be liable for any losses or damages that an order would incur in the event that the Client failed to clearly express its plan of cancelling his or her order/s.

gg) A Good-Till-Cancelled order may last until such has been completed or cancelled by the Client. It is the sole obligation of the Client to regularly check the status of his or her orders for an update.

hh) For the purpose of convenience, the Client can access the Electronic Trading Platform with the use of his or her mobile device and such will be assured by the Company that such Electronic Trading Platform is compatible with any standard mobile browser existing nowadays.

ii) If the client is trying to cancel or modify his or her orders during a pre-open or pre-close period, such would not be possible, since it is a standard that during these periods, orders cannot be cancelled or modified.

Chapter 9. Limitation of Orders

a) The Company has the right to limit Client orders, especially for the purpose of avoiding the occurrence of any violation against the laws and regulations of this Agreement.

b) This Agreement follows a risk management policy and the Company reserves the privilege to refuse (either in whole or in part) any order of the Client, if the former sees insufficiency of funds should the order be granted, orders can be limited.

c) The Company has the absolute discretion to set limits and parameters to control the Client's ability to place orders in order to carry out the rules and regulations set in this Agreement.

d) At any given time, the Company can require the Client to limit the number of open positions.

e) The trading limits being referred to in this Agreement can be modified (increased, decreased, removed or even added) by the Company with absolute discretion and without any limitation at all.

f) The Company can control the Client's maximum order amounts and sizes. Controls that need to be implemented, such as, but not limited to, verification procedures to ensure that relevant orders are really from the Client, can be imposed by the Company in its Electronic Trading Platform.

g) Any other limits, controls or parameters that the Company deemed to be necessary and required can be implemented as long as the laws and regulations are within the scope of this Agreement.

h) Based on a number of factors, the Company has the means to modify both the maximum or minimum trade sizes.

- i) Details of the maximum and minimum trade sizes must be provided by the Company to the Client. The latter must be able to strictly follow the maximum and minimum trade sizes applicable at a certain time.
- j) It can also be under the discretion of the Company if it will waive both maximum and minimum trade sizes to be valid for a certain period. The Company can impose limitations or even restrictions to the Client's account such as the allowable number of transactions, types of transactions or even securities that the Client may carry out.
- k) Limitations, requirements, restrictions that the Company may impose can differ between accounts and transactions. Such changes will be communicated by the former to the latter.
- l) The Company may change the Client's allowable limit anytime. If the latter has questions on such ruling, he or she has the option to contact the former's Support Team.
- m) There are various factors that come into play which can affect the Company's decisions that leads to the limitation of Client's orders. Such reasons are as follows: (i) market conditions; (ii) liquidity, volume, and even volatility of a particular stock; (iii) order size; (iv) the current position of the Company; and the (v) the risk tolerance of the Company.
- n) The Company must ensure that it has an in place means to both supervise and control the Client's activity such as: (i) detecting concerns of conflicts of interests; (ii) avoidance of market misconduct; (iii) proper monitoring of orders entered through the Electronic Trading Platform; and (iv) detection of system malfunction to be able to impose limits on orders if necessary.
- o) The Client agrees that the Company has the right to call for a limit in orders and must abide with such directive from the Company to avoid any further difficulty.
- p) The Liquidity Provider at its own discretion from time to time can impose trading limits on orders such as (a) trading hour limitation; (b) types of products which may be traded; and (c) trading volume and amount limit.
- q) The Company reserves the right to limit the Client's orders given the risks of volatile markets, and for the Client to manage his or her investment strategies.
- r) The Client acknowledges that he or she fully understands the laws and regulations stipulated in this Agreement regarding the limits on orders as enforced by the company.
- s) During prearranged order limitations, the Client must take all necessary precautions to ensure compliance with all Terms and Conditions written in this Agreement.
- t) The Company has the right to set limits on the orders of the Client as deemed appropriate to retain smooth operations and to be able to protect the interests of the Company's other clients and as well as its own.

- u) The Client shall be responsible for all of the orders as well as the accuracy of information entered during the determined limitation on orders period by the Company.
- i) The Client understands and confirms that he or she understands the content of this Chapter and hereby pledges that he or she will dutifully follow the laws and regulations stipulated in this Agreement.
- w) The Client agrees that any telephone conversations can be recorded by the Company to ensure that the terms and exchanges of conversation are understood well in such period of order limitations. Such records shall be considered as the property of the Company and shall be acknowledged by the Client as a supporting evidence of his or her orders or instructions.
- x) The Company can use such relevant recordings and/or transcripts concerning limitations of orders for any purpose it regards as desirable.
- y) The Company has the right to refuse in providing the Client recordings and any information.
- z) The Company, in its sole discretion, may reject any Client orders or instructions that the former sees as exceeding the set limitations on orders.
- aa) When specific risks are identified by the Company, it can restrict or put limits on orders made by the Client as part of its risk management procedures in relevance to the rules and regulations as specified in this Agreement.
- bb) Determination of limitations on orders shall be at the Company's sole decision.
- cc) In the case of any communication or technical failure, the Company reserves the right to limit Client orders, in order to protect the former from any future liabilities.
- dd) The Company, even in periods of limitations of Client orders, must act fairly and decide in a fair manner on any concern involving the Client and must reach a resolution just for both parties.
- ee) The Company may declare all affected orders or instructions as a void in cases the Client exceeds the allowable limit set by the former.
- ff) In case the Client incurs any loss in such order limitations condition, the Company will not be liable for such loss (i.e. loss of profits, income, or opportunity).
- gg) The Company has the right to consider the volume of the Client's order as well as the current market condition to execute and limit some of the Client's orders.
- hh) The Client, therefore, acknowledges he/she is responsible for reviewing the content of this Agreement and must be updated on the amendments being issued by the Company.
- ii) The Company must determine all Client limitations on orders without prejudice or forms of abuse that could violate the laws and regulations set in this Agreement.

- jj) All limitations on orders set by the Company shall be for the sake of the sustenance of smooth operations of the Electronic Trading Platform of the Company.
- kk) The Company reserves the right to impose limitations on trading to prevent non-risky orders from the Client; such as those instances that the Client is deemed to abuse the system of the Company or the Client's actions imposes a threat to the former's Electronic Trading Platform.
- ll) The Company is permitted to take all reasonable steps to attain the best possible results for its Clients, even if it entails setting limitations on orders.
- mm) To carry out this Agreement, the Company, by all means has the absolute right to limit Client orders. This is to inhibit commission of any breach to this Agreement.
- nn) The Client can be ordered by the Company to limit the number of orders to make, however, the latter has the ultimate responsibility to keep the former notified at all times.
- oo) At any point in time, the Company has the sole right to amend the prearranged trading limits mentioned in this Agreement.
- pp) The Company can set the maximum and minimum trade sizes and quantity for a specific period it deems necessary and beneficial.
- qq) The Client, to be able to ensure that the allowable limit is being followed, can confirm all the necessary details and information to the Company by means of calling the latter's Support Team.
- rr) If the market conditions are supposed to be abnormal, the Company, can immediately decide to limit the Client's orders.
- ss) The Company has its identified risk tolerance; if such has been threatened, the Company may be driven to enforce limits on orders being made by the Client.
- tt) With the implementation and control being put into action by the Company, should there arise any irregularity, it can call for limitations on orders by the Client.
- uu) Supplementary controls that the Company need to implement must be within the relevant laws and regulations binding this Agreement.
- vv) Should the Company find out that the Client is guilty of committing market misconduct/s, the former can impose mandatory limits on the latter.
- ww) The Client hereby accepts that the provisions in this Agreement pertaining to the limitations in orders can change from time to time.

Chapter 10. Unauthorized Use of Accounts

a) The Company will provide the Client for each account with an exclusive username and password that will allow the Client the following:

- The right to use and access his/her account for the intention of assessing real-time evaluations of his/her open trading positions and consulting and/or analyzing past transactions and account data; and
- To gain entry and use his/her account for the purpose of going into transactions and/or deals and set trades associated with the transactions and/or contracts. The logins and passwords will continue to be in effect unless terminated by either party.

b) Alternate logins and passwords will be made available by the Company at any time as it sees fit so as to protect the security of the Client's account and/or avoid unauthorized access and/or use of the Client's account.

c) In relation to the Client's account, he/she recognizes and agrees that he/she will be in charge of protecting the privacy and use of his/her account, password, and access codes.

d) The Client's account and the relevant password or access codes that will be given to the Client shall only be used solely or any Authorized Persons by the Client which the Company agreed to appoint.

e) The Client shall not consent to using or disclosing his/her account, account number, password, and/or access codes to anyone else for any purpose at all.

f) The Client is required to make sure that the devices by which he/she trades with the Company or Trading Platforms are not left unattended or is being utilized by any third party in order to carry out trading activity by means of using his/her account, and that any passwords, access codes, and/or security data used intended for gaining entry to the Client's account are kept secured and out of the reach of other persons all the time.

g) The Client is primarily held responsible for all and any loss on account of unauthorized access and use of his/her account, including loss encountered as a result of lost or stolen passwords or other security information.

h) The Company may depend on all instructions, orders, and other contacts coming in by means of the Client's access codes, and the Client will be constricted by any transaction going through or expense encountered on the Client's behalf in reliance on such instructions, orders, and other communications; and

i) If the Client became aware or believe that his/her account has been lost, stolen, compromised, or is being used by any third party without his/her permission or consent, **the Client shall:**

- Let the Company know right away by means of contacting its Customer Support Department through email or Live Chat;
- If the Company receives a Client's notification within Business Hours, the password of the account will be reset at once upon acknowledgment of his/her notice; and
- If the Company receives the Client's notification outside Business Hours, the account of the password will be reset as soon as reasonably possible of receipt of the Client's notification.

j) The Company may, but shall not be required, to notify the Client of any activity which the Company considers is carried out by means of the Client's account without his/her authorization, and in such situations where the Company reasonably believes this to be the case, the Company may, in its discretion, put on hold the Client's right to use or access his/her account until the Client verifies to the Company that all trading activity carried out using his/her account is approved by him/her. The Company is not held liable if access to the Client's account was not postponed at such appointed time.

k) In case that the Client has more than one account with the Company, the Company upholds the right to consider all such accounts as if they were under one account in order to control the number of accounts maintained by a single household at its best judgment.

l) In relation to the above-mentioned, the Client is particularly made aware, nonetheless, that, except closed manually, all such positions may be turned over on a constant basis, and in that way as a result, all accounts may sustain a cost for such rollover.

m) The Client shall carry out, in his/her best efforts, to make sure that he/she acts in **accordance with:**

- Any additional rules and regulations determined and stated in this Agreement;
- Any other Terms and Conditions relevant to the transactions observed under this Agreement, as from time to time in use.
- Clients are obliged to provide the Company with such information for the reason that the Company may ask from time to time as part of its responsibilities to act in accordance with the Anti-Money Laundering Policy (AML) and Know Your Customer (KYC) Legislation and/or with any other significant third party.

n) The Client may consent to first degree relatives to trade with the Company through his/her account (authorized persons) given that:

- The Company has set its prior written approval to this; the Client has been provided with all the certification needed for this intention, including, without limitation, all customer identification and KYC Legislation documents on the subject of such authorized person's comprehension and experience permitting the Company to decide whether CFDs trading is suitable for the Client.
- No approved person of the Client can play the part of the authorized person or any other customer. The Company persists in the right to refuse to consent any proposed authorized person and to suspend or terminate approval to such authorized person trading with the Client's account.
- Any orders set or trades carried out using the Client's account, through his/her authorized persons, are tied on the Client as if they were given by the Client himself.

o) The Client shall not hold the Company responsible for, and compensate the Company for, any incurred damages which the Company may go through from the Client's trouble in order to take the right course of action, so as to protect the security of the Client's account, passwords, and access code. Should the Client fail to prevent anyone from any sanctioned entry or use of his/her account, the Company shall not be held responsible in any legal, administrative or arbitral dealings and expense-related thereto. The Client shall compensate the Company for all the damages, costs, and expenditures taking place as a result of non-compliance with this section.

p) For prevention of suspicion, the Company shall not be held liable for any unauthorized access and/or use by minors in any mean or approach, and the Company is not accountable for verifying whether any transactions and/or contracts the Client may input are appropriate or suitable to itself.

q) In agreeing to these Terms and Conditions, the Client gives permission to the Company or representatives working on the Company's behalf to look into credit status and with respect therewith to get in touch with such financial establishments and credit officials as the Company regard as suitable to validate such information.

r) The Client concurs not to bring about or authorize and information he/she accesses by means of the Company's electronic services to be exposed, broadcasted, retransmitted, duplicated, professionally or publicly made use of or otherwise re-distributed or to be utilized in order to produce any unoriginal works including databases.

s) The Client recognizes that the laws on the subject of financial deals show a discrepancy all over the world and the Client's sole responsibility to make sure that he/she completely act in accordance with any law, instruction, or order applicable to his/her country of residency or in the case of an authorized individual in its country of development, incorporation and/or domiciliation in connection with gaining entry and/or utilizing the Company's online trading facility.

Chapter 11. Islamic Accounts

a) The Company presents the opportunity to open Islamic (Swap-Free) accounts which are accessible only to those Clients who cannot make use of swaps as a result of their religious beliefs. For that reason, in all events where an application for an Islamic account is reported to the Company, the Company upholds the right to have need of an ample good reason for the verification of the requirement or need of any such change.

b) The Company upholds the right to decline the processing of any such application for any grounds at all without being required to offer any reason or explanation.

c) The conversion of a genuine trading account to an Islamic account is carried out only upon the request and approval of those customers who fulfilled and presented an application for an Islamic account.

d) Upon the acknowledgment of such a properly signed and carried out application, the Company shall assess the application and any additional documents forwarded, and the Company shall notify the Client who applied for the conversion by means of e-mail whether the application is approved or not.

e) On the occasion of a Client who, as a result of its practice of Islamic religious beliefs, cannot obtain or pay interest, such Client can choose to designate, in a way offered by the Company in view of the fact that this can be revised from time to time, their trading account to be a rollover interest-free account, not charged with, or free of, premiums and/or rollovers and/or interest, specifically an Islamic Account.

f) The Client hereby validates and/or agrees and/or declares that an appeal to submit their account as Islamic shall only be made by reason of the said Islamic religious beliefs and for no other reason at all.

g) The Company upholds the right to refuse permission for acknowledging the request of a Client so as to designate their account as an Islamic account, upon its sole and absolute judgment which shall be final and unquestionable upon the Client.

h) On the occasion that the Company suspects that a Client is misusing the rights granted to them by the categorization of the account as Islamic account, the Company has the authority without prior notice to carry on with one or **more of the following**:

- The Company can increase the commission upon each and every one of the trades carried out on the Islamic account.
- The Company can call off the special privileges and/or terms bestowed to the account by reason of its classification as Islamic account, revoke the designation of the account as Islamic account and turn it into a normal trading account.
- The Company can limit and/or prevent the Client from hedging their positions
- The Company can, upon its sole judgment, shut any open positions and put them back up upon the then existing market price.
- The Client hereby, recognizes, is in agreement and acknowledges that he/she shall shoulder all costs drawn from the above-mentioned actions, including but not limited to, the cost on the change of the coverage.

i) The Client is not allowed to use his/her Islamic account with the intention of making profits from swaps and may not ask for the payment of any swap fees that have been lost in consequence of switching their bona fide trading account into one or more Islamic accounts for the period during which their valid trading account/s has/have been changed into one or more Islamic accounts.

j) The Company reserves the authority to pull out the Islamic condition approved to any real trading account at any time without being required to present any explanation or justification.

k) In the event that the Company became aware of any type of abuse, fraud, manipulation, cash back arbitrage, carry trades, and/or other kind of devious deceptive action which have something to do with to any Islamic account of any Client, **the Company upholds the right at any time to:**

- With immediate effect, to take back the Islamic classification from any and all existent trading accounts of such Client that has been altered to an Islamic account;
- To rectify and get back any non-accumulated swaps and related accrued interest operating expenses and/or costs concerning to any and all such Client's Islamic trading accounts throughout the period for which such accounts were switched into Islamic account; and/or
- With immediate effect, to close all trading accounts of such Client with the Company, cancel out all trades carried out in such Client's trading accounts with the Company and revoke all earnings or losses acquired in such Client's trading accounts with the Company.

I. The Client hereby clearly recognizes and consents that by means of finishing and/or submitting to the Company the Islamic trading account application email and/or record forms through the Company's online trading facility, the Client agrees and accepts all the Terms of Use set in this Agreement, particularly on this Chapter.

Chapter 12: Amendments to This Agreement

- a) Any amendment of the sections hereof is made only with the written permission of the parties by means of an addendum signed with all respects.
- b) This Agreement shall conclude in the following circumstances:
- If one of the actions specified by the insolvency law was initiated against either party;
 - In case of death, dissolution, and/or voluntary liquidation;
 - In case the Company pulls out its consent given to the Client;
 - By means of termination of the Agreement.
- c) The Client is given the right to independently denounce the contract remotely. This Agreement takes effect on the day the Client acquires creates his/her Account, and upon the beginning of use of the Company's, any and/or all, Services.
- d) The Client is not subjected to penalties in the case of unilateral denunciation or to the payment of services uncalled for, but the Client must pay all the fees appearing from the Company's activity as established upon in this Agreement, until the Company receives notice of denunciation.
- e) The date of receipt of the notice by the Company is considered to be the date on which the Client receives the acknowledgement by mail (if sent by letter), or the date of communication and of receipt by the Company of the recognized receipt of the document.
- f) The Client will carry on to being responsible for any duties the Client brought upon itself prior to any termination, whether such termination is by the Company or by the Client.
- g) Any termination will only have an effect on transactions started, following the receipt by the Company of such notice and reasonable time to act on it.
- h) The Company may transfer or hand over the interests in the Client's account or Agreement to any of their successors and delegates, whether by merger, consolidation, or otherwise.
- i) In the event of such transfer or assignment, any privileges and duties in existence at the time will proceed, and be binding on, the Client's administrators, successors, or delegates.

- j) If the Client has overdue fees towards the Company, the Company may retrieve such amounts from the Client's financial instruments portfolio held by the Company or from any other assets until the balance is fully settled.
- k) The Client may not transfer its interests in its account or agreement with the exception of preceding written approval of the Company or by means of a bequest, business dissolution, or similar situations as permitted by the law, in which case any privilege and commitments present at the time will follow and be binding on the Client's successors, executors, administrators, descendants, or delegates.
- l) In the event of an irregularity or inconsistency between the Client's consent in this Agreement and the approval in other services, property or business liaisons, accounts or contract between the Client and the Company, this Agreement will continue to be in effect.
- m) If the Client provided permission, authorization, waiver, and/or sanction that the Company requested, the Agreement will persist to be applicable in full force and effect as relevant policies permit.
- n) Some parts or sections of the Company's online trading facility may have a variety of particular terms of access and/or use posted thereon.
- o) In the event that an inconsistency and/or conflict present between these Terms and Conditions, and any such particular conditions of access and/or use the latter, shall have entitlement with regards to the Client's right to entry and/or utilize of such related section or part of the Company's online trading facility.
- p) The Agreement fulfilled between the Company and the Client may be revised and/or extended by means of integrity of conveying written approval by the parties in the type of a supplementary contract, which shall be by request.
- q) In the event the Client desires to amend his/her primary identified account information as specified in this Agreement, he/she should fill in and put forward by way of either written or electronic means.
- r) The Client is obliged to inform the Company or its intermediary on the subject of modification of any information given at the time of the signing of this Agreement in fulfillment with the terms of this Agreement.
- s) The general provisions of business may be changed in the method stated, not including the requirement of a supplementary written contract evidently signed by and between the Company and the Client.

- t) The Agreement shall be concluded in the arrangement and behavior stated in the general provisions of business.
- u) The general terms may be comprehensive and revised from time to time and will be relevant to any concerns not clearly sorted out by this Agreement.
- v) In any case that the Client requested for a chargeback, termination of the Terms and Conditions, including (but not limited to) the Agreements made before the chargeback initiation, would not be possible due to the disputed transactions being transferred between banks, which may not be interrupted in the process.
- w) The Client agrees that once he/she requests for the Agreement to be terminated, his/her account shall be deactivated, presuming that the Client has complied with all regulations and requirements of the Company regarding termination of the Agreement.

Chapter 13. Exclusions, Limitation and Indemnity

Section 1. Exclusion

- a. The Company shall not be liable with any misconduct and negligence the Client make, the Company is also not liable for any damages and expense by the Client. BWorld and its constituents shall not be held liable for any direct or indirect, in circumstance, are liable for any damages and breaches third party software. This agreement also extends to excluding the Company and its constituent to any physical harm and death, by agreeing the Client is indemnifying the Company for any losses. By all means, the Company is not liable to any tax related implications for the Client's transactions.
- b. The Company is not held liable for any personal damages on devices and computer the Client has possession of, the Company strongly advises to have a regular checkup on his/her devices to ensure a virus-free trading. The Company also strongly advises the Clients to refrain from any third-party software and applications to ensure a malware-free device and trading, malware attack and viruses are on the Client's own liability and exclude the Company in all ways possible.
- c. If the Client has managed to conclude that his/her account has been hacked or damaged, feel free to contact the Company, or any of BWorld's authorized representative; the Company will then assess the situation. Take note that the Clients are always liable to the safety and security of the Client's account.

d. The Company will not be liable for any loss and/or damages on the Client's behalf; the Client shall be in full control of his/her account. The Company does not force the Clients to invest and trade, as it is on the Client's own will and responsibility if anything occurs with his/her account. BWrold also strongly advises not to deal outside the Company's premise, as it may risk personal aspects and/or the Client's account, personal information, and even loss of money. Third-party software and applications are not condoned by the Company and further debacle excludes BWorld from any liability.

Section 2. Limitation

a. Each and every transaction made by the Client to the Company is always on the implication of approval and acceptance; this includes electronic settlements. Remember that a transaction will be valid upon the approval of an Authorized person from the Company; any third-party transactions shall be required with written confirmation and approval from the Client, which shall indicate consent of authorization for the third-party to conduct the transaction.

b. The Company is to accept a transaction given that the full instructions were fulfilled and no falsification or forgery is guaranteed, then a settlement will be due and a verification shall follow from the Company within the given time scope. Failure of fulfilling the above-mentioned will lead to the invalidation of the transaction and account restriction. Furthermore, breaches and other falsifications and forgery after receiving a confirmation can and may result to relevant consequences and restrictions if proven to be true.

c. Validations of transactions are solely and exclusively for the Client, the validation is non-transferable and is uniquely binding to the Client and the Client alone. Further temperaments and falsifications from the validation can and may lead to possible consequences. The Client is responsible for his/her own validations, and the Company is not held liable for any possible damages and loss that can further occur.

d. Validations are expected to be settled if all remaining documents and deed are fulfilled. Further delay and holdup of said validation can occur anytime, as possible problems can arise in the Company. Failure to comply on behalf of the Company can signify tougher problems and conflicts internally, and if this happens, the Company will be held liable for any delay on services.

- e. In the event of not receiving any validation from the Company, even after receiving a confirmation, the Client must immediately inform the Company of the delay or the malfunction he/she has encountered. The Company can and will be able to deem any falsifications of appeal, and after deliberation the Company can dismiss the plea from the Company's logical and rational discretion.
- f. The Client understands, agrees, and accepts that the Company cannot ask any additional information and data via third party websites. Any fraudulent activities and communications are to be subjected as a possible scam. The Client must make sure to forward any uncertain request to the Company, where Authorized personnel can identify the authenticity of the request. BWorld strongly opposes to any third-party validations of any request, if the validation comes from a separate party; proceed with caution as the Company shall not be held liable of further damages and breaches.
- g. Validation time can also depend on scale of transaction, and if it is pushed to the maximum limit; expect a longer period of validation as opposed to minimum transactions which can be tackled around the day. If a prolonged validation is experienced, contact the Company as soon as the Client can so the problem can be resolved as fast as possible. The Clients are also advised to be patient as a steady stream of traffic of validation is expected every day and the possibility of losing a transaction is inevitable, if that problem persists, contact the Company as soon as possible.
- h. The Company can and will refuse certain transactions that are deemed to be breaching a certain part of the Company's applicable law and regulations.
- i. Any invalid transactions are going to be ignored, as the Company is solely liable to any transaction validation, given that the transaction is valid and relevant, any possible step taken by the Client without the Company's prior knowledge can lead to deprivation, harm, and even loss of money. The Company iterates to comply and stay in the vicinity of the set Terms and Agreement to avoid any possible complication.
- j. Do not proceed with sending multiple requests for the transaction if it has been rejected in the first place, make sure to edit and look onto the documents that are being sent. Errors, both major and minor, are grounds for invalidation of any requests.
- k. Make sure to promptly abide with the rules and regulation the Company imposes. Failure to follow rules can lead to disqualification on any validation request a Client has submitted. Any documents and transactions that are for validations must stay within the confines of the Company's Terms and Conditions, failure to allocate any time on double-checking can lead to further disqualifications.

- l. The Company can deliberately toss and reject along with its logical and rational discernment. In accordance with the Company's Terms and Conditions, rejection of transactions is expected, if a Client experiences an unjust judgment, and then feels free to contact the Company with the Client's valid points and fact.
- m. The Company is to decide on the base currency transaction if certain Force Majeure events happen. If volatility strikes in an unexpected manner, the Company has the final judgment in determining the apropos market prices equivalent to the trading hours.
- n. The Client shall oblige on the Company's Terms and Agreement regarding the price determination. In the event of profound confusion, Clients are assured to have the best end if sharp market declines and market prices are heavily affected.
- o. The Company may, however not obliged, to provide currency changes, and it is up to the Client to read any reconvening changes, failure to check updates on the occurrences can lead to loss of money, and the Company would not be liable of the dire situation.
- p. The Company strictly complies on the CFD's position, the Client's transactions will be converted on his/her base currency, and further service fee and other fees are expected to follow.
- q. The Company will not be held liable with any injustice, direct and indirect damage, and loss a Client experience with third-party contents. Any fraudulent cases and notification are to be forwarded to the Company, and to ensure the highest possible protection, Clients are advised to not manage or make any deal outside the Company's premises.
- r. The Company does not directly endorse legal guidance to any of the Clients, in the case of any personnel approaching the Client, saying that he/she is from the Company; urgently contact the Company for further clarifications. There will be no circumstance that the Company will provide any legal guidance, the failure to immediately contact the Company can potentially lead to personal identifications breaches and loss of money.
- s. Do not accept any legal guidance outside the Company's premises; do not engage with third parties to maximize trading potential. The Company does not condone such activities, failure to follow the current Terms and Condition can lead to loss of money and breaches in personal identification, in the eve of the circumstance, the Company shall not be held liable for any damages.
- t. The Company is not liable for any information leaked from the Client's end; the Client has the sole responsibility to protect their data and identities against fraudulent beings and third parties. The Company shall not be held liable against any charges that involve swindling and dealing with third parties and other actualities that offer legal guidance.

u. The Clients are the sole proprietor of their accounts; any possible losses and other failure will be on the Clients' care and supervision. Investments, transactions, and investment strategies made are solely by the Client's own free will and any loss will not be the hold under the Company's liability. For specific occurrences, contact the Company for further clarifications.

v. Remember that trading has high risk and high reward nature, money loss from Clients is expected and none of this will be the Company's fault. Every decision the Client will be making is considered as his/her personal investment objectives and plan, every strategy and transactions the Client shall make will be on his/her own doings, the Company will not be, in any way, liable for money loss in the Client's investments.

Section 3. Indemnity

a. The Company gives the Client the full responsibility to access his/her trading account and have it anywhere he/she want, with that said, the Client is solely responsible for anything and everything his/her account runs into. The Client will be fully liable with every investment and trading strategy he/she accounts to make, the Company's directors, investors, shareholders, employees, agents and personnel shall not hold any liability against the Client's account and its activities.

b. The Client also agrees that any breaches from any third-party software or communication will void any transaction and validation made by the Company. The Company does not condone any use of third-party software or having any partnership outside the Company's premises, any loss and/or damage will exclude the Company any liability. In some cases that personal breach is experienced (i.e. Viruses) the Company shall not be held liable for any leak of information and contravention, direct or indirect, since it is a sign of negligence on the Client's part.

c. The Company gives the Client the free will to do what he/she wants to do with his/her account; the Client may allow an authorized person (i.e. First Degree Relatives) to trade on the Client's platform or behalf, but the Client must consent the Company prior the event; failure to address the letter of consent can lead to relevant restrictions and consequences.

d. Along the borders of the First Degree Relatives, no one can be considered as an Authorized Person, and further breaches against this rule can spur legal actions. The Company, along with its rational and logical discretion, can also null any request for an appeal to have an Authorized Person, the Company can also suspend and the Client's account for violating this treaty. Any investment and trading strategy made by the Client's Authorized Person will be attached to the Client's account; all of the Terms and Conditions of this Agreement will apply, and if evident negligence is found, respective restrictions shall be applied.

- e. The Client has the sole responsibility of his/her own account, including the Client's Authorized Person, as aforementioned, the details of the Client's account, including the Client's username and password are relying on the Client's safe keeping.
- f. Failure to keep up with the account's security can lead to potential loss and destruction; in that event, the Company will not be held liable for any damages. The Company encourages every client to not leave any of their devices with the trading platform be left neglected, and do not give away the log in details to vague third-party websites as it can lead to potential account theft.
- g. If in the circumstance that the Client believes that his/her account is being used without the Client's supervision, or the Client's account being hacked, contact the Company in order to take action upon it immediately. The Company will also be looking for any misconduct of the Client's account doing and will eventually notify the respective Client of the problem. The Company will inform the Client, of the Company's discretion and hold the Client's account until the respective Client confirms that he/she is behind the Account's activities.
- h. The Company operates under the "Data Processing Law," whereas the Company alone has control of the Client's data for the purpose of safekeeping. By agreeing, the Client agrees to give the Company, along with its constituents, to collate the personal data with the sole purpose of carrying out transactions and other services.
- i. The Company values every Clients effort to partner with us, and with that, BWorld takes pride in making the Client's account as safe as possible. All information the Client has provided the Company is kept for business purposes only. The Client's name, address, birth date, and occupation shall all be kept safely away from the public. The Company only collects necessary information needed to further enhance the Client's experience with the Company. The Company always maintains a security and safety level at the highest, and improving every now and then to keep potential harm away from the Clients.
- j. The Company, along with its constituents, has the right to access any of the Client's information for business purposes only. The examples of cases where the Company, or any of its authorized representatives, can access the Client's account information are when the Company endorses a new service or a new product and when serving the Client's account. Information such as Client's name, name, address, birth date, occupation, assets, and income are used accordingly.
- k. The Company and its affiliated companies are also entitled to the Client's information for the betterment of several services, but just like the Company, the affiliates are also under an oath that requires them to contain the confidentiality of the information they obtained. The Company can also provide the Client information to other parties as long as the Client agreed to the conditions, and the Client's full consent was given.

I. The Company will record any form of communication the Client initiated with us, as the Company will remain as the sole proprietor of those messages. BWorld will use any recordings, emails, and messages as evidence for future use; the Client agrees that upon safe keeping, the Company can also use the recording in any court hearing and any other government/authority meetings. Lastly, due to several technical issues and other recurring problems, recording may be damaged or destroyed.

Chapter 14: Funding and Withdrawal Procedures

Section 1. Payment

- a. Upon agreement with the Company's Terms and Conditions, the Client is also in agreement that any payment that he/she will conduct with the Company shall be agreed and specified by the Company alone. Any foreign validation of payments and payment requests are strictly out of the Company's radar and loss due to negligence and leaves all liability to the Client.
- b. Only use the specified payment method from the Company's official website; any form of payment outside the Company's guided ones is considered invalid and will be voided. Loss from using other payment options outside the Company's preferred payment method will be under the Client's full responsibility.
- c. The Company can also levy any possible transaction due to processing fees and payments that occur with the Client's account. The Client also agrees that every payments and transactions he/she concocts with the Company are final; the Company is going to inform the Client in prior notices if a certain product or service is unavailable and if problems persist, this is to prevent confusions and if in some cases, the Client manages to miss the report, all liabilities are excluded from the Company.
- d. The Company's additional also imposes an immediate payment; the Client agrees that commission charges, processing fees, and other fees and charges are to be extracted from the Client's account. Prices of commission charges, processing fees, and services may surge or deduct with the Company's discretion.
- e. In accordance with the payments, the Company has every right to decline every payment deemed to violate clauses inside the agreed Terms and Conditions. The Company also abides by the governing laws and helps prevent fraud and money laundering; BWorld has full discretion on what the Company regards as unlawful and may reject payments.

f. The Company is not obliged to remit any money, without any due and proper request and with the Company's discretionary; the Company will not be sending money to any clients, but if given to a certain circumstance, a fitting substitute may be offered.

g. Lastly, the Company can reject payment from banks that are not on the Company's list; any payments used from an unverified bank will be declined and any money loss will be on the Client's liability.

Section 2. Currency Conversion

a. The Clients are required to abide on the Company's currency conversion in every circumstance. Every loss suffered due to the currency conversion will be the result of the currency-to-currency changes, the Client agrees that he/she is indemnifying the Company and holding a sole liability for the costs and losses after the conversion.

b. The Company is also required to convert Clients' money according to his/her base currency. This includes gains, losses, option premiums, commissions, interest charges, brokerage fees, and other fees; every deposit that is denominated other than the Company's base currency.

c. The Company also has full control of the Client's funds; the Client agrees that the Company can use the funds to pay balances and dues necessarily; the Client has the full liability to cover his/her obligations.

Section 3. Credit/Debit Payments

a. Further information and clarification on the proper use of the different payment methods provided by the Company will be made available on the website, misuses and violations will be on the Client's liability.

b. The Company offers the use of credit card and/or debit card for funding the Account. The exchange rate will be provided by the Company with aggressive rates. Credit card and debit card transactions are fast and swift, processing usually takes minutes, and the deposited funds are instantly usable after a validation from the Company's authorized personnel.

c. The process will be free of charge, but it will vary on the Client's card's company whether additional fees are implemented apart from the processing fee for the transactions.

d. The Client permits the Company to submit his/her credit card and/or debit card registration and documentation as a requirement by the Anti-Money Laundering Law, Know Your Customer Legislation, and other regulations and legislations that apply. The Client must wait for a confirmation and a validation of his/her credit card in order to start trading; should the Client show negligence towards his/her account's risks, the Client shall be liable to the arising damages and losses. There is a different method for registering debit card, it is specified on the website; all damages and loss due to negligence will be at the Client's liability.

e. The Company ensures its Clients maximum safety and security; this includes the prevention of fraudulent activity and identity theft, the Client is in full agreement with the following limitations, failure to comply with rules corresponds to consequences. The Company is looking to keep it upright with these measures; the Company has a limit on the number of transaction allowed on an allotted time, there will also be a limited amount of deposit in an allotted time and there will also be a limit to the amount of deposit per transaction and per registered email.

f. On the use of credit card, the Company will also put a limit on credit cards allowed; deposit attempts are also limited per email and a limitation on the connected email address on a single credit card.

g. The Client agrees that failure to comply with the aforementioned may lead to investigations and further inspections on the subject to ensure that an authorized person is still behind the activities, there will also be delays in some transactions due to the ongoing investigation, declination of card deposits and other transactions. In any case that the Company assesses investigation on the Client's Account, the respective department has the right to request for additional documents.

h. On the event that the fraudulent activities are confirmed, all transactions and activities will be ceased; the account will be blocked from the Company, all profits and revenues that are existent on the account will be put on-hold until the fraudulent activities are cleared. Lastly, all transactions that are currently processed will also be on hold until the issue is resolved.

i. It will be in the highest regard that the Client provides the Company with the accurate personal information; it will be a criminal offense to provide the Company and/or to any of its representative with misleading and/or inaccurate information. The Company has every right to identify the Client's credit cards and debit cards; the Company makes sure that the Client is the authorized and legitimate owner of the card.

j. The Company, with its logical and rational discretion, can cancel transactions if it is suspected to be a fraudulent one. The Company can also completely block all access to services and, without limitation, can suspend and terminate the Client's account; under the circumstances, the Company has also the control to seize any profits and revenues the Account is entitled to.

k. Remember to keep track of every credit card and debit card transactions, the Company will not be liable for malfunctions and misuse of the Client's cards. Keeping a good track of card transactions gives a lot of control and help; the Company also keeps track of the Client's transactions for later purposes.

Section 4. Payment Charges

a. The Client is obliged to pay charges and fees that are strictly imposed and stated on the Company's official website. Failure to comply and pay the fees can lead to relevant consequences and restrictions; lawful actions are also to be expected for a bigger debacle. Every Clients' remaining balances and charges are updated daily on the website, and personal notifications are also delivered. If adjustments are made to the charges and fees, the Company will immediately inform the Clients prior to the advent of the changes. Repercussions are under the Client's liability, but if a problem persisted within the Company's system, message the Company's authorized representatives immediately.

b. The Company is not liable for any taxes and other legal responsibility involving any of the Client's activities; it is the Client's sole responsibility to fulfill lawful duties.

c. Transactions and their currency are under the Company's control, it may change from time to time.

d. Commission fees are also on the liability of the Clients; the Company benefits from commissions and remuneration in respect of any transactions and contracts that are carried out on the Client's behalf.

Section 5. Single Account/Joint Accounts

a. The Company has every right to impose a deposit limit from time to time; the Client can expect a notification prior to the implementation of the move. The Company may give relevant consequences and restrictions to anyone who negligently disobeys imposed rules, relevant consequences and restrictions will be pressed and if a bigger matter comes out, and then the Company will proceed to take legal steps and actions.

b. The Client is solely liable for every deposit and transaction he/she makes with the Company; the Company will not be held liable for loss and misuse money on the Client's behalf.

c. The Company strictly sifts every account and transactions that are made, depositing, and withdrawing funds are uncompromised as the Company deliberately checks that it is the Client who makes the transaction, be it sending funds or withdrawing funds.

d. The Company also accepts an authorized person to do a transaction with the Company, given that the Client gave the representative actual authorization. The Company does not condone any form of account sharing with anonymous people, with third-party software, and other applications that are outside the Company's premises; and in the misfortune of event of having money loss and information leaking, the Company will not be held liable for the unfavorable happenstance.

e. Clients are free to open any account under any currencies available that the Company provides, but changes in the preferred currency may occur from time to time; it is advised to contact the Company first if the Client is trying to open a currency that is not on the current list. The Client agrees to pay a conversion fee on that the Company imposes, with their own discretion in the current currency exchange.

f. Joint accounts are prohibited by the Company, this can be bypassed if it is held by a person on the First-Degree Relatives, and an authorized letter from the Company's existing Client is needed, the request must first be validated after making any drastic moves. Any losses and damages did before the validation is entirely on the Client's liability. If the joint account was permitted, each holder is liable for all obligations and restrictions the Company imposed; the Clients are also expected to comply with the Company's Terms and Conditions. If in the event of an argument between the parties, the Company will still continue to accept orders and transactions from each of the parties until a letter instructing the Company to act upon it. In the event that one of the Clients ceases, the remaining one can still operate and manage the joint account.

g. Any of the two are legible to close an account and redirection of balances; both of the Clients can also manage to withdraw funds from his/her account, given that at least one of the parties completes the necessary information, paper works, and the withdrawal form. Both of the parties are required to accept the Terms and Conditions before the Company can validate the Joint Account request, and breaches of the Company's Terms and Conditions can face termination of the Joint Account.

h. The Company is allowed to accept deposits and funding, and cancel and/or block the Client's trading account from trading should any of these following events occur; in the case that the Client failed to provide the Company with necessary information and identification; if under the Company's discretion have concluded that the Client's documents are illegal and fake; if the Company has concluded that the Client is part of a fraudulent activity and other illegal businesses; if the Company receives a note or a message saying that the Client's credit card or debit card has been lost or stolen, and in the event the Client has failed to comply with the respective Agreement, laws, and regulations.

- i. Deposit time may also vary from the method use and the amount of deposit, the processing time can take much longer than usual due to geographical events and holidays. The Clients are to be informed as soon as the processing is complete.
- j. Additional payments are the Clients' liabilities; interests on credit balance, funds, and fees from the Client's deposits or any transactions. The Client agrees to waive the Company of all interest charges and transaction charges.
- k. The Client also accepts that in the case of account idleness or lack of activity, which includes; funding the Account and lack of trading activities, can lead to account suspension. The Company can give the Client 30 days to proclaim or inform the Company that he/she is shifting his/her account to an inactive one so further service charge and other fees are removed from the Client's liability. In case of failure to inform the Company beforehand, all liabilities will be shouldered by the Client then.

Section 6. Multiple Accounts

- a. Several Clients may have more than one Account, in this event the Company treats all Accounts under one Account to minimize the number maintained by a single person.
- b. If the Client is one of those that holds several accounts, all Terms and Conditions are still applied. The Client agrees that he/she is liable to every loss and damages he/she encounters, all relevant consequences and restrictions that entail with the Client's main account are also applied to the sub-account.

Section 7. Withdrawal

- a. The Client agrees that all withdrawals of funds are subject to the Terms and Conditions that entail with the Anti-Money Laundering law and all applicable laws and regulations. The Company is looking to keep upright and follow the rules and regulations, all withdrawals from the Client's account are all subjected to be validated.
- b. All withdrawals are to be validated within one business day, given that the Client provided the withdrawal slip on a business day. Withdrawal slips may be delayed due to the following; holiday, internal errors which are noted or informed prior to the date, and failure to successfully complete the withdrawal slips. The Client is liable for any potential problems prior to the validation; the Client is responsible for checking the status of his/her withdrawal request in the Client Area.

- c. After the validation of the withdrawal slip, the Company would immediately process this on the bank or credit card or debit card the Client used for his/her name and information. The Company will not be liable for any problems the Client may encounter after the processing and validation.
- d. Take note that the Company will not be liable for any delay, as bank and credit card and debit card companies may take some time to process the Client's request, sometimes even days. The Company will not be liable for any delay that may occur with the Client's withdrawal, the Company may have internal problems from time to time, but the Company would inform the Client prior to the event.
- e. The Client also agrees that the Company will impose every applicable law and regulation every time; the Company is supporting the cause of bringing down money laundering and other fraudulent activities and crime. The failure to provide with the right information and identification can lead to some delay and can lead to relevant consequences and restrictions; in this event, the Company will hold no liability for the things that may occur.
- f. The Company can also impose a limit on the withdrawal request, and can also put a limit on the withdrawal per account. Failure to comply with the Company's Terms and Conditions can lead to relevant consequences and restrictions and may lead to legal actions if further negligence is exemplified.
- g. The Client will also take responsibilities on further fees that are charged to his/her bank, credit card, and debit card companies. The Company also implies several fees for processing the Client's withdrawals along with transaction fees, the Client is obliged to pay the dues and failure to comply can lead to further complications. The Company may change the fees and charges from time to time.
- h. Fees and other charges that may underlie on the Client's funds such as taxes and other costs are solely the Client's liability. These other charges that are not imposed by the Company are existent; if the Client has the negligence to pay such fees can lead to relevant consequences and restrictions. If other forms of payment from third-party software or application arise, contact the Company immediately to avoid possible loss. Fraudulent entities are always present; the Company does not hold any liabilities in case of any loss in that event.

- i. The Company can also halt any withdrawal at its sole discretion, and can cancel the request if fraudulent activities are closely seen with lack of evident information; if there is not enough margin available in the Client's trading account; in case the Client has a previous or current outstanding obligation towards the Company; if the Client has (an) open trade/s in his/her trading account/s, and/or if the Client has initiated a chargeback procedure.
- j. In the event that the Company fails to deliver the right amount due, the Client must contact the Company immediately for further clarification, and the Company and its representatives are more than willing to deliver the right amount. Relevant consequences and restrictions also apply if false reports are sent.
- k. The Company will not be liable for any solvency or any omission acts that any bank or other parties that hold the Clients' funds or money.

Chapter 15: Commissions, Bonuses, and Rewards

Section 1. Commissions

- a. The Client is also obliged to settle payments which include commission charges from the Company. The Company makes it a habit to inform prior to dues and balances; failure to make the deadline can elevate to relevant consequences and restrictions while further negligence can result in legal actions.
- b. The Company can alter and amend any given commissions and charges any time, with the logical and rational discretion of the Company's contingents. The Client also accepts that prior changes may occur from time to time; such changes are openly announced by the Company and are sent personally prior to the actual implementation.
- c. The Client agrees and accepts that with the use of BWorld's services and facilities entails separate charges and commissions, the Client's continued use with the aforementioned indicates a continues patronage, therefore, dues are expected from time to time. In the event that the Client has decided to seize the use of the Company's facilities and services, contact the respective representative as soon as possible, and failure to inform the Company of this decision to halt any use of the aforementioned means continues patronage, the Company will not be taking any liabilities.
- d. The Company is not liable for any misuse of commissions; the Company is not, in any means possible, liable for VAT duties, taxes, and other legal duties the Client has avoided. Even with the connection to the Company and the Clients, it is the Client's sole liability to process the aforementioned.

- e. The Client acknowledges and agrees to pay commissions from third parties that help initiate and maintain a business relationship between the Company and its constituents. This includes; rebates, commissions, spreads and profit sharing.
- f. For inactivity, there will be some fees to be paid. The Client will be reminded of the inactivity and will be informed of the fee prior to the actual deadline.

Section 2. Bonuses and Rewards

- a. The Company can and will, from time to time, give out bonuses and rewards, and this is all subjected to specific terms and conditions. The Company updates promotions and rewards every now and then, and may give prior notification on up and coming rewards and bonuses.
- b. All rewards and bonuses have expiry dates; the Company will clearly state on the mechanics and on their information on how long the promotions will run. If problems persist regarding the Company's promotions and rewards, contact the Company, the Management, or any of authorized representatives, immediately and the Company will be grateful to assist the Clients, and if further problems and negligence happen; the Company will not be taking any liabilities from the event.
- c. The Company is not liable on any conundrum that involves third-party software and applications; it is the Clients' sole responsibility to keep track fraudulent offers, in this case, bonuses and rewards, especially if it goes outside the Company's premises.
- d. New Client bonuses and rewards are also offered by the Company, incentives are given from opening accounts and for depositing for the first time. This bonuses and rewards are also subject to specific terms and conditions within the Company. In order for the Client to withdraw the bonuses provided by the Company, and the profit generated from his/her trading, the Client must be able to comply with the Terms of Use provided regarding reaching trading volume.
- e. The Company can also alleviate any bonuses and rewards on logical and rational discretion if Terms and Conditions were violated or any fraudulent activities are suspected. If negligence is seen amongst the Clients, relevant consequences and restrictions may proceed after.

Chapter 16. Supporting Regulations

Section 1. Conflict of Interest

- a. The Policy is an addition to the Company's prime responsibility to perform professionally, reliably and justly and in the best interests of its Clientele.
- b. Despite the fact that it is not feasible to produce an in-depth list of all significant conflicts of interest circumstances that may occur, in accordance with the existing environment, balance and involvedness of the Company's industry, the following list comprises the many relevant situations which set up or may perhaps compromise a conflict of interest incidence necessitating a **measurable risk of loss to the interests of one or more Clients**:
- The potential use or distribution of private information copied from the Brokerage Department or other corporate components of BWorld
 - The concern of essential external and internal publics, stockholders, directors or managers of the Company
 - The gratuitous edifice of both publics which may perhaps rooted from the Customers' trading volumes.
 - The compensation of third parties where the interest of the Client clashes with the interest of the intermediary
- c. To add further, the previously stated situations which can start or may lead to a conflict of interest are not irrefutable. For it to be conclusive, the Company will unequivocally investigate and evaluate further on each of the mentioned situations on an individual basis and take on an extra due diligence measures in order to have a compact proof that the ongoing case establishes a conflict of interest, accordingly to the requirement to act consequently.
- d. In any case of conflict of interest, the Client must raise his/her concern regarding the matter via email.
- e. The Company may conduct a thorough investigation regarding the Client's concern, which the Company may strive to resolve in accordance, and without flouting, BWorld's Terms of Use.
- f. Should the conflict of interest of the Client be resolved and fulfilled, the Company may limit the access of the parties from the Company's services, and other proprietary rights of BWorld.

Section 2. Risk Disclosure

a. The Company is not obliged to offer the Client any assistance or commendation concerning the aptness of any investments with BWorld, and not anything the Company shows or communicate with the Client would be inferred as such. The Company may perhaps deliver the Clients with some actual facts relative to the Company's products, their prospective risks, or about the financial markets overall; in doing such, the Company will not have evaluated the Clients personal conditions.

b. The Company's products are set on several stages of leverage. The Client will be required to make a deposit before trading depending on the chosen product as each product the Company offers has marginal prerequisites. Once the Client completes the requirements with the initial deposits, he/she will be permitted to trade.

c. The Client must understand that Volatilities in asset prices will consequently be overstated at times. A minimal price flow contrary to the Client may outcome in a bigger loss.

d. The Company stands on the right to regulate margin requirements for each of the Company's products. This possibly will result in the Client's margin requirement growing. The Client may hence be obligated to pay in additional funds to uphold prevailing conditions.

e. Upon entering this Agreement, the Client shall be aware that trading will be dependent on the price measure of fundamental financial products. The Client will then be uncovered to related, but overstated, risks to grasping the fundamental assets. **Here are some of the possible risks that are to happen at times:**

- Volatility - Strident, unforeseen activities in the fundamental product's price can product at an inflated profit or loss to the Client. Markets may possibly not interchange in an even manner, and price gaps can happen with sequential quotes in the distance. One of the outcomes of this may be that stop loss orders are implemented at unfavorable prices, either complex or lesser than the Client may have expected, reliant on the path of the Client's trade.
- Currency - Wherever the Client is trading in a currency dominated product dissimilar to that in which he/she holds his/her account, fluctuations in the exchange rate can impact the Client's profit and loss.
- Liquidity - In definite conditions, it may not be likely to close a portion of or an entire point at the current price or of any kind.

f. Any trade of the Client is a counterpart of the Company. Several rights, advantages, or responsibilities may be relocated to any person correspondingly. While the Company embarks on the responsibility to deliver the Client with finest implementation and to act judiciously and in agreement with the available Terms and Conditions earnestly, trades done on the Client's account with the Company should be closed with us, found on the Company's values and state of affairs.

g. It is the accountability of the Client to observe and manage his/her account. Must the net value of the account descent underneath the margin necessary, the Company might close some or all of the Client's trades at the present market price. This must not conversely be taken as a warranty, and it is the Client's obligation to guarantee that ample funds are on his/her account all the time.

h. When trading, the Company offers no assurances of profit or of circumventing losses. Clients will not be promised with such from the Company or from any of its agents. The Client should be cognizant of the natural risks in trading and should be financially capable to face such risks and endure any losses suffered.

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