CLIENT AGREEMENT

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RISK DISCLOSURE

I. Leverage Risks/Effect

When engaging in marginal trading, a relatively small deviation in the rate can lead to either significant profits or losses. If the market moves against the Client, they may lose all the deposited funds.

The Client shall be fully liable for the allocation of their financial resources and the relevant trading strategy and must consider all risks related to leverage.

The place of business is Dubai (UAE), where local laws concerning the Client may differ. Therefore, it is necessary to clarify the Company's trading conditions before establishing business relationships.

II. Technical Risks

The Client accepts the risks of financial losses incurred due to information, communication, electronic, and other system failures.

The Client accepts the risks of financial losses that may arise from hardware and software malfunctions, and poor communication on the Client’s side.

The Client is solely responsible for any financial losses incurred due to their failure to follow instructions or manuals for the use of trading terminals.

III. Communication Risks

The Client accepts the risks associated with unauthorised access to information they send (via email or an instant messaging service) if it is sent unencrypted.

The Client accepts the risks of financial losses incurred as a result of delay or non-receipt of messages from the Company.

The Client is solely responsible for the security of confidential information received from the Company and accepts the risks of financial losses incurred as a result of unauthorised third-party access to their trading account.

IV. Force Majeure

The Company shall not be held responsible for any acts of third parties that might influence the relationship between the Company and the Client.

The Client accepts the risks of financial losses arising from force majeure circumstances, including hostility, terrorist acts, natural disasters, trading halts on financial markets, sharp liquidity declines due to financial market instability, currency interventions, legislative changes, changes in the conditions of other parties, etc.

The Company shall not be liable to the Client for any actions, inactions, or omissions of a third party, nor for any losses incurred by the Client due to actions, inactions, or omissions of a third party, unless such losses are directly caused by the Company’s wilful default, fraud or gross negligence. The Company shall also bear no responsibility or liability for any unfavourable consequences for the Client due to the insolvency or bankruptcy of a third party.

CLIENT AGREEMENT

1. General Provisions

1.1 This Client Agreement (hereinafter referred to as the "Agreement") is made by RoboMarkets MENA for Financial Brokerage L.L.C., providing services under the RoboMarkets trademark, (hereinafter referred to as the "Company"), whose business office is located at: Office 903, Dubai Hills Business Park building 1, Dubai Hills Estate, Dubai, UAE, registration number 1393661, SCA License number , and an individual or a legal entity (except for stateless persons and individuals under 18 years of age) (hereinafter referred to as the "Client"). The Parties agree that the provision of services and this Agreement are governed by the laws of the jurisdiction in which the Company is registered.

1.2 This Agreement establishes the mutual commitments of the Parties, which arise during conversion arbitrage transactions with contracts for financial instruments in accordance with the Client Agreement.

1.3 The Company provides the Client with the following services:

- **1.3.1** Opening of a trading account;
- **1.3.2** "Live Account" service;
- **1.3.3** Organisation of transactions and provision of facilities for the Client to trade contracts for financial instruments;
- **1.3.4** Information and consulting services.

1.4 The Client has no right to request trading recommendations or other information from the Company that may influence them to make transactions.

1.5 The Client has the right to register only one "Live Account".

1.6 The Client may open no more than 50 trading accounts. If the Client has already opened at least one real trading account, the Company reserves the right to restrict the opening of additional accounts at its sole discretion.

1.7 The Company reserves the right to limit or block access to the "Live Account" if the Client violates Articles 1.5 and/or 1.6 of this Agreement.

1.8 The Company may publish publicly available analytical information on its website, which under no circumstances shall be considered investment advice. The Company shall bear no responsibility for any impact or profit resulting from the publicly available analytical information.

1.9 The terms of this Agreement shall be considered unconditionally accepted by the Client upon receipt by the Company of an advance payment made by the Client in accordance with this Agreement.

1.10 The terms used in this Agreement are defined in the final section of this Agreement under "Terms and Interpretation".

1.11 The Company's promotions and services described on the website https://robomarkets.com/ have their own terms and conditions, which are outlined in the corresponding sections of the website https://robomarkets.com/ and shall be considered an official addendum to this Agreement.

Additionally, the Company undertakes to disclose further details (clarifications, calculations) at the request of the Client.

1.12 The official language of all Company documents is English. Translations of documents into other languages are provided for informational purposes only.

1.13 The Parties to this Agreement hereby confirm that no provisions of this Agreement contradict the rights and obligations of the Parties under their internal statutes and agreements, or any other arrangements with third parties.

2. Opening of a trading account

2.1 Opening a trading account constitutes absolute acceptance of the provisions stated in this Client Agreement and all documents provided to the Client for informational purposes during the registration process for the Live Account.

2.2 When completing the registration form and opening a trading account, the Client has the right to choose one of the currencies for their account type and trading platform specified in the comparison table of account types on the Company's website.

2.3 The Company reserves the right to refuse the Client's request to open and maintain a trading account if the information provided in the registration form is invalid.

2.4 The Client is responsible for the authenticity of the documents or their copies provided and acknowledges the Company's right, should their validity be in doubt, to approach the law-enforcement authorities of the document-issuing country for authenticity verification. In the event that document forgery is discovered, the Client will be held accountable in accordance with the legislation of the document-issuing country.

2.5 The Company reserves the right to terminate the maintenance of a trading account if the Client has not executed any transactions within 45 days of the account's opening.

2.6 The Company is responsible for providing an accurate transaction history in the client terminal for the period specified for this account type in the comparison table of account types on the Company's website.

3. The procedure of mutual settlements

3.1 Funds can be withdrawn from or deposited into the trading account in the currency of the trading account. Withdrawal of funds is available to verified clients only.

3.2 The Client has the right to withdraw from their trading account any amount within the limits specified at the time of making the application for fund withdrawal in their Live Account

3.3 Deposits into and withdrawals from the trading account are processed on weekdays during the working hours of the Company's Payments Department (from 9:00 AM to 5:00 PM GMT+4, Dubai time).

3.4 If the Company, for technical, operational, or other reasons, has paid the Client an amount exceeding the sum specified in the withdrawal request, the Client undertakes to return the additional accrued funds to the Company.

3.5 The Company reserves the right to refuse the Client to conduct transactions on their trading account in case of misuse of funds, particularly for the conversion of cash assets.

3.6 When withdrawing funds from the trading account, the Client will be charged a commission fee for the transfer of the funds.

3.7 To perform trades, the Client must unconditionally accept the Order Execution Policy in accordance with the current Client agreement.

3.8 If the Client owes the Company an amount exceeding the equity of their account, such amount must be paid within two (2) business days from the date the Client's obligation arises.

3.9 If the balance of the Client's account is negative, the Company shall have the right to settle this negative balance without future authorisation, by transferring funds from any other trading account within the Client's Live Account.

3.10 Corporate actions: any actions taken by an issuer whose listed securities are associated with the financial instruments traded through the Company's trading platform(s), including but not limited to instances of (i) stock splits, (ii) reverse stock splits, (iii) rights issues, (iv) mergers and takeovers, and (v) dividends.

In the event that the Client has an open long position in a trading instrument on the ex-dividend date for this instrument, the sum equal to the paid dividend will be transferred to the Client's account. In the case of an open short position on the ex-dividend date, the sum equal to the paid dividend will be withdrawn from the Client's account.

The Company is not liable for the Client's failure to monitor ex-dividend dates for shares and CFDs on which they are trading. This information is publicly available on related websites.

In the case of any corporate events relating to an instrument, except for dividend payments in cash form, the Company reserves the right to close all open positions in the said instrument at the latest market price.

The Company reserves the right to close the Client's open positions if the Client maintains a short position on the ex-dividend date and has insufficient free equity in their trading account to cover the reserve cash adjustment. In such cases, the reserve cash adjustment will be deducted from the Client's trading account balance.

The Client acknowledges that the Company has no obligation to notify the Client if there is insufficient free equity in their account to cover a reserve cash dividend for a short position.

The Company may, at its discretion, claim or reclaim tax credits on dividends. As the Company holds the Client's instruments in one or more pooled accounts, the Client may receive dividends or distributions net of applicable taxes, which may be at rates less favourable than those that would apply if the Instruments were held in the Client's name.

3.11 Some instruments available for trading may be of an OTC nature. These instruments are not traded on regulated markets. The Client acknowledges that the market price of OTC instruments may differ from the rates quoted by other brokers, or the prices of the same underlying asset traded on a regulated market.

3.12 Certain instruments may be temporarily or permanently unavailable for opening sell positions.

3.13 Position Closure and Expiration Rules:

- **Position Closure:** The Company will close positions in instruments with an expiration date when the US stock market session opens on the contract expiration date specified in the "Contract Specifications" document. The closure will occur at prevailing market prices.
- **Cancellation of Orders:** Pending orders for expiring instruments will be cancelled at the time of closure.

Trading Restrictions:

- **New Positions:** Opening new positions in these instruments is prohibited on both the day of expiration and the trading day immediately preceding the expiration date, as indicated in the "Contract Specifications".
- **Client Responsibility:** Clients are solely responsible for the timely monitoring of expiration dates for these instruments. The information for each ticker symbol is publicly available on the stock exchange website where the instrument is traded and is also provided in the "Contract Specifications" section on the Company's website.

4. Responsibilities and duties of the Parties

4.1 The Company accepts no responsibility for unauthorised use of passwords used to access the Company's services. If the Client suspects unauthorised access to their Live Account, they must notify the Company immediately by any available means. Upon receiving such notification, the Company shall block the Client's Live Account until the circumstances have been clarified.

4.2 The Client bears sole responsibility for the transactions made in their trading account.

4.3 The Client is responsible for avoiding transactions that violate any laws, regulations, norms, or rules applicable to them.

4.4 The Company reserves the right to request identification from the Client (completion of the verification process) by requiring documents to confirm the Client's identity and verify the payment details used for deposits or withdrawals in their Live Account.

4.5 If the Client's registration details (surname/given name/patronymic, address, or phone number) change after the account has been opened, the Client must notify the Company and submit a request to update the information.

4.6 The Client undertakes to deposit only funds of legal origin into their trading account. If the Company receives requests for Chargeback/Fraud or becomes aware of a potentially suspicious source of funds, the Client's Live

Account and corresponding trading account may be blocked until all relevant circumstances are clarified. At the same time, the Company may also close positions on the trading account without prior notice to the Client.

4.7 The Client agrees that the Company may provide their data and documents, held by the Company, to law enforcement representatives, financial institutions, or other counterparties upon official request, in accordance with legislation on the prevention of money laundering.

4.8 The Company reserves the right to block the Client's account and any funds in it if the Client violates Article 4.6 of this Agreement, or if an official request is received from law-enforcement authorities to investigate the legality of the Client's trading activity. The Company has the right to block the Client's Live Account and corresponding trading account until the circumstances are clarified. In this case, the Company may close all open positions on the Client's account without prior notice to the Client.

4.9 If the Client violates Articles 4.3 and/or 4.6 of this Agreement, the Company has the right to cancel the Client's transactions and/or request additional documents to clarify the situation.

4.10 The Company reserves the right to deem transactions on the trading server as non-market if there are objective reasons to do so.

4.11 The Client is prohibited from trading using any profit-making strategies based on exploiting vulnerabilities in quotes, software, or hardware.

4.12 All information on the Company's website is for illustrative purposes only. The Company accepts no responsibility for the Client's actions or inaction based on this information.

4.13 The Company reserves the right to amend this Agreement. Changes shall take effect five working days after notice about the changes has been published on the Company's website or sent via email to the Client's account. The Company also has the right to change the values of spreads, swaps (financing fees) and dividends listed in the contract specifications without prior notice to the Client.

4.14 The Client reserves the right to terminate this Agreement by notifying the Company in writing of their intention to do so.

4.15 The Company reserves the right to terminate this Agreement with immediate effect, provided that it notifies the Client in writing.

4.16 Termination of this Agreement does not release either the Company or the Client from any obligations incurred by either party prior to the notification of termination.

4.17 The Company is not a tax agent and bears no obligation to declare the Client's income. The Client is solely responsible for paying their taxes and declaring income in their jurisdiction.

4.18 The Company only provides services listed on its website (robomarkets.com). If the Client receives an offer for a service not mentioned on the aforementioned website, they must notify the Company in writing immediately, providing all available details of the offer and the individuals who made it. The Company accepts no responsibility for the actions of third parties or the consequences thereof (e.g. unauthorised portfolio management or investment advice, etc.).

4.19 RoboMarkets MENA for Financial Brokerage L.L.C. exclusively targets and provides services to individuals who are citizens or residents of the United Arab Emirates. The Company does not offer its services or conduct business in any other jurisdiction.

5. Examination of claims

5.1 The procedure for lodging and reviewing claims is set out in section 14 of the Client Agreement.

5.2 The period for reviewing a client's request is five working days. In certain cases, this review period may be extended.

5.3 If a claim cannot be resolved in accordance with this Agreement, the Company reserves the right to resolve it based on its established business practices.

5.4 The Client acknowledges that the Company's activities are subject solely to regulation by the relevant authority in the UAE and are not subject to the jurisdiction of the supervisory authorities in other countries, including local regulatory authorities, Central Banks, Financial Market Commissions, and other similar organisations. In the event of a dispute between the Client and the Company, the Securities and Commodities Authority (SCA) shall act as the sole regulatory body overseeing the Company's activities.

5.5 The Company does not provide gambling, sports betting, spread betting, lottery services, or any other services not permitted under its licence. The Company is not regulated by any authority that supervises the aforementioned services.

The Company bears no responsibility for assessing a client's gambling experience and is under no obligation to provide services, assistance, or support to Clients in relation to responsible gambling practices.

If the Client has concerns regarding gambling addiction, which may result in financial harm or increase trading-related risks, the Client must refrain from opening an account and must leave the Company's website.

ORDER EXECUTION POLICY

6. General Provisions

6.1 Order execution only takes place during an instrument's trading session. Trading session schedules are available in the Contract Specifications section of the Company's website.

6.2 The Client has the right to transmit the following orders: to open a position, to close a position, to place a pending order, and to modify or delete a pending order. "Close by" orders are not supported.

6.3 The Client's orders to open positions, close positions, place pending orders, and modify or delete pending orders must be made through the client terminal.

6.4 The time required to process the Client's orders is not fixed, as it depends on market conditions and the order execution speed of the Company's partners.

6.5 The spread specified in the Contract Specifications is not fixed and depends on market conditions.

6.6 Transactions to buy should be made at the Ask price. Transactions to sell should be made at the Bid price.

6.7 Long positions should be opened at the Ask price and closed at the Bid price. Short positions should be opened at the Bid price and closed at the Ask price.

6.8 The execution mode of the Client's orders for each account type is specified in the comparison table of account types on the Company's website.

6.9 When opening a position, the Client must deposit a Margin, the value of which depends on the leverage available to the Client, or on the trading instrument in which the position is opened.

6.10 If there are any locked positions on the Client's trading account, the Client must have a sufficient hedged margin, the size of which is set forth in the instrument specification in the client terminal.

6.11 During the last hour before the close of the trading session, the Company reserves the right to refuse to execute the Client's orders for instruments not available for trading during weekends or holidays, if the total resulting volume of all open positions (in the trading account's currency) exceeds 100 times the Equity on the Client's account.

6.12 The Company reserves the right to change the leverage of the trading account if the notional value of open positions on this account exceeds $100,000,000.

6.13 All positions open between 11:59:30 PM and 11:59:59 PM, server time, must be rolled over to the next day.

6.14 When positions are rolled over to the next day, a storage fee (swap) is charged. This can be either positive or negative. The storage (swap) value for each instrument is specified in the Contract Specifications.

6.15 In the event of a significant reduction in liquidity, the Company reserves the right to prohibit trading in certain instruments or only enable trading in "Close Only" mode.

6.16 Specific trading conditions, fees policies, execution policies, and terminology may apply to trading accounts on the StocksTrader trading platform. These conditions may be amended by the Company at its sole discretion and may include (but are not limited to:

> **6.18.1** Specific leverage restrictions may apply when the open position(s) are held overnight. The Client shall remain responsible for regularly reviewing the contract specifications for such financial instruments, available online on the trading platform https://stockstrader.robomarkets.com/.
>
> **6.18.2** Specific short-selling restrictions may apply to financial instruments. The Client shall remain responsible for regularly reviewing the contract specifications for such financial instruments, available online on the trading platform https://stockstrader.robomarkets.com/.
>
> **6.18.3** The Company reserves the right to adjust leverage if the Client's trading account equity does not comply with leverage conditions. The Client shall remain responsible for regularly reviewing the contract specifications of such leverage conditions, which are available online on the trading platform https://stockstrader.robomarkets.com/.
>
> The Company bears no responsibility for the Client's margin level (i.e. maintaining sufficient margin) to support their open positions at the moment when the Client's account leverage is adjusted.

6.17 Specific leverage restrictions may apply to certain instruments. The Company may, at its sole discretion, amend margin requirements on a case-by-case basis for any or all of the Client's transactions by providing the Client reasonable notice, where possible.

7. Opening/Closing Positions

7.1 In order to open a position, the Client must specify the instrument and the amount of the transaction. In order to close a position, the Client must specify the relevant order / position number.

7.2 When an order to open a position is received, the trading account will be checked for available Free Margin. If the initial margin and/or hedged margin required for the position to be opened exceeds the free margin in the trading account, the Client will receive a denial with the comment "No money".

7.3 After receiving the Client's order, the server enqueues it for processing. Once the order is enqueued, it is acknowledged in the client terminal by the message "Order is accepted". The Client cannot cancel an order that is being processed.

7.4 In the case of Market Execution, the execution of the Client's order will be carried out at the current price applicable at the moment of order execution.

7.5 All client orders are registered in the server's log file by means of appropriate records.

7.6 The Client's order to open a position is considered executed, and the position is considered opened, once the appropriate record has been made in the server's log file.

7.7 The Client's order to close ae position is considered executed, and the position is considered closed, once the appropriate record has been made in the server's log file.

7.8 The Client's order to close a position will be declined if the position is under Stop Loss or Take Profit execution at the time of receipt.

7.9 If the margin level on the Client's account is below 100% and the Free Margin is negative, only closing orders, orders to reduce current positions, and locking orders will be executed, as these increase the Free Margin on the account to a positive value.

8. Pending Orders

8.1 The Client has the right to place the following pending orders:

8.1.1 Sell Stop – an order to open a short position at the market price when the future Bid price reaches the specified value. This type of order is placed lower than the current Bid price.

8.1.2 Buy Stop – an order to open a long position at the market price when the future Ask price reaches the specified value. This type of order is placed higher than the current Ask price.

8.1.3 Buy Limit – an order to open a long position at a price that is not worse than the price specified in the order. This type of order is placed lower than the current Ask price.

8.1.4 Sell Limit – an order to open a short position at a price that is not worse than the price specified in the order. This type of order is placed higher than the current Bid price.

8.1.5 Stop Loss – an order to close a position at the market price when the future price reaches the specified value. This order is intended to minimise losses if the price of a financial instrument starts moving towards a loss. Such an order is always associated with an open position or a pending order. The Bid price is used to check the condition of this order for long positions, while the Ask price is used for short positions.

8.1.6 Take Profit – an order to close a position at a price that is not worse than the specified value. This type of order is intended for taking profit when the financial instrument price hits the expected level. The position is closed when the order is executed. It is always associated with an open position or a pending order. The Bid price is used to check the condition of this order for long positions, while the Ask price is used for short positions.

8.2 The Client has the right to attach Stop Loss and/or Take Profit orders to Buy Stop, Sell Stop, Buy Limit, and Sell Limit orders. After a pending order triggers, its Stop Loss and Take Profit orders will be automatically attached to an open position.

8.3 Stop Loss and Take Profit shall be executed only for an open position and shall not be executed for any pending orders.

9. Placing Pending Orders

9.1 In the request to place a pending order, the Client should specify the following:

9.1.1 Compulsory parameters: an instrument, a volume, an order type, and the price level.

9.1.2 Optional parameters: Take Profit and Stop Loss levels, the expiration time of a pending order.

9.2 A pending order will be denied in the case of incorrect input of compulsory or optional parameters.

9.3 The Company has the right to refuse the Client's request to place a pending order if the equity on the Client's trading account is less than the margin required for the execution of the order.

9.4 The Client's request to place an order is considered executed, and an order is considered placed after the appropriate record is made in the server's log file.

10. Modification and Deletion of Pending Orders

10.1 To modify Buy Stop, Sell Stop, Buy Limit, and Sell Limit orders, the Client should specify the price level, Take Profit, and Stop Loss values.

10.2 To modify the Take Profit and/or Stop Loss attached to an open position, the Client should specify the Take Profit value and/or Stop Loss value.

10.3 If a pending order has been accepted for execution, it cannot be modified or deleted.

10.4 To delete Take Profit and Stop Loss, it is necessary to specify the zero-price value for these orders.

10.5 The Client's request to modify or delete an order is considered executed, and an order is considered modified or deleted after the appropriate record has been made in the server's log file.

11. Execution of Orders

11.1 A Buy Stop order will be queued for execution when the current Ask quote becomes equal to or higher than the order level.

11.2 A Sell Stop order will be queued for execution when the current Bid quote becomes equal to or lower than the order level.

11.3 A Buy Limit order will be queued for execution when the current Ask quote becomes equal to or lower than the order level.

11.4 A Sell Limit order will be queued for execution when the current Bid quote becomes equal to or higher than the order level.

11.5 A Take Profit order associated with an open long position will be enqueued for execution when the current Bid quote becomes equal to or higher than the order level.

11.6 A Stop Loss order associated with an open long position will be enqueued for execution in case the current Bid quote has become equal to or lower than the order level.

11.7 A Take Profit order associated with an open short position will be enqueued for execution when the current Ask quote becomes equal to or lower than the order level.

11.8 A Stop Loss order associated with a short position will be enqueued for execution in case the current Ask quote has become equal to or higher than the order level.

11.9 The Client's account will be checked for available Free Margin at the moment of execution of Buy Stop, Sell Stop, Buy Limit, and Sell Limit orders. If there is insufficient Free Margin to open a position, the order will be deleted with the comment "No money".

11.10 Buy Stop, Sell Stop and Stop Loss orders are executed at the available prices at the time of order execution. The price set in the order is not guaranteed and may differ from the execution price.

Buy Limit, Sell Limit, and Take Profit orders will be filled either at the exact price set by the Client or at a more favourable price in the direction of the Client's trade.

11.11 Buy Stop and Sell Stop orders with associated Take Profit orders shall be cancelled in the event of a price gap, with the first quote following the gap triggering the execution of the stop order and Take Profit set for this order.

11.12 A pending order is considered executed after the appropriate record has been made in the server's log file.

12. Compulsory Position Close

12.1 If the margin level on the Client's trading account becomes equal to or lower than the Stop Out value, the Company has the right to compulsorily close all open positions on the Client's trading account. Stop Out values for all account types are specified in the comparison table of account types on the Company's website.

12.2 The compulsory closure of positions takes place automatically and is followed by the appropriate record in the server's log file.

12.3 When Stop Out occurs on the MetaTrader5 platform, the most losing position will be closed. When Stop Out occurs on the MetaTrader4, all positions will be closed.

CLIENT’S MONEY AND ASSETS POLICY

13. Deposit/Withdrawal of funds

13.1 The Client has the right to deposit funds into their trading account and withdraw funds only by using the payment methods available in their Live Account.

13.2 The payment of services is considered complete when all relevant funds are credited to the Company’s account.

13.3 The Company has the right to refuse the Client’s deposit or withdrawal of funds that were previously credited to the account if the credit was made by third parties. In such cases, the Company may request additional documentation regarding this transfer. The Company reserves the right to block the Client’s Live Account and activity on the Client's trading accounts until the situation is clarified. If the Client ignores the Company’s required documents, the Company will refund the funds using one of the available methods. In this case, the Client will be responsible for paying all costs associated with this funds transfer. The Company will not compensate for losses incurred due to the forced closing of positions on the Client's account. Any losses incurred by the Client before the funds are deducted from the account will be deducted from the refund amount. Profits received by the Client before the funds are debited from the account are non-refundable. Anonymous bank cards are not permitted. The Company also reserves the right to immediately terminate its relationship with the Client in cases of third-party deposits.

13.4 The Company holds no responsibility for the outcome of trading operations on the Client’s account in the event of delays in depositing into this account. The Client is solely responsible for any financial losses resulting from such delays.

13.5 If the trading account is credited in a currency other than the one in which the trading account is maintained, the funds will be credited to the trading account based on the internal exchange rate adopted by the Company.

13.6 When processing a withdrawal request, the Company will apply its internal currency rates that are in effect at the time of request processing.

13.7 The Client is required to notify the Company if no funds have been credited to their trading account. The deposit request will be processed manually upon receipt of funds in the Company's account, along with a notification from the Client containing all details of the transfer they made.

13.8 The Company has the right to request documents confirming the source of funds from the Client. The Client agrees to provide complete and accurate information regarding this.

13.9 The Client will bear all costs associated with the transfer of funds when withdrawing from their trading account

13.10 If there is insufficient trading turnover on the trading account, the Client has the right to submit a request for the withdrawal of funds only to the payment details from which the initial deposit was made. The Company, at its sole discretion, will determine whether the trading turnover on the account is sufficient to process the withdrawal request. If withdrawal operations are not supported by the payment method used to deposit into the account, the Company has the right to charge the Client for any costs incurred due to the use of the said payment method at the time the funds were deposited.

13.11 The Client is fully responsible for ensuring the accuracy of the payment details and data provided in the request for the withdrawal of funds.

13.12 The Company reserves the right to reject a withdrawal request if the same payment method used for depositing funds into the trading account is used for withdrawal, but the withdrawal details differ from the payment details.

13.13 The Company undertakes to transfer the Client's funds to the payment details specified in the withdrawal request within two working days from the date of confirmation of the request in the Client’s Live Account. Weekends and holidays are not considered working days.

13.14 The Company reserves the right to debit the Client's account for any compensation paid to the Client if there is insufficient trading turnover on it, or not to reimburse additional costs incurred by the Client when funding their account, if such costs arose during currency conversion or were incurred as a fee for using the payment method provider's services on the Client's side. The Company will determine, at its discretion, what constitutes sufficient trading turnover.
13.15 The Company reserves the right to extend the terms for deposit/withdrawal of funds in the event of temporary unavailability of the payment method due to technical, legal, operational, force majeure, or other reasons. In such cases, the Client has the right to cancel the withdrawal request made using the selected method and choose an alternative payment method available in the Live Account.
13.16 The Company reserves the right to request verification of any additional payment details if the Client has not previously used them to deposit into their account.
13.17 The Company will take any and all necessary actions to prevent illegal financial operations and money laundering using its resources.
13.18 The Client is required to verify their Live Account when depositing funds into the trading account.
13.19 The Company will compensate the Client for commission fees associated with the payment method used when depositing funds into the account.
13.20 The Company reserves the right to refuse to process a fund withdrawal request if payment details of third parties are used in the Client's withdrawal request.
13.21 The Company reserves the right to cancel compensation for commission fees charged by the payment method provider for depositing or withdrawing funds and may pass these charges onto the Client.
13.22 When the Company converts any realised/unrealised profits, losses, commissions, interest charges, swaps, brokerage, and other fees or proceeds denominated in a currency other than the trading account's currency, a special conversion rate will apply. The Company shall be entitled to add and charge a markup to the FX Spot price displayed in the Contract Specifications on the trading platform https://stockstrader.robomarkets.com/. The rate applied for currency conversion of amounts credited to the Client's account will be indicated on the trading platform in the position details and account statements. The markup may vary for each conversion rate and change over time without prior notice but shall not exceed 1%.

14. Adjustment of Disputes

14.1 If the Client considers that the Company has violated the terms of this Agreement, they have the right to raise a claim.
14.2 To raise a claim, the Client must complete the "Add a Ticket" form available in Live Account. A ticket will then be assigned to the claim. Claims submitted by any other means will not be processed.
14.3 The Client may only file a claim concerning a real trading account. Claims concerning demo trading accounts will not be considered or processed.
14.4 When completing a claim form, the Client must provide the following:

14.4.1 The Client's name or the name of the institution (if a trading account was opened by a legal entity).
14.4.2 The Client's login to a trading platform.
14.4.3 The ticket numbers of disputable orders/positions.
14.4.4 A description of the disputable situation with references to the Articles of this Agreement that, in the Client's judgement, were violated.

14.5 A claim should not contain offensive language or inappropriate vocabulary.
14.6 A claim will not be accepted and processed in the following cases:
14.6.1 If Articles 14.3 and/or 14.4 of this Agreement are violated.

14.6.2 If the Client has not disputed transactions mentioned in the daily trading statement within one (1) working day from the receipt of said statement.
14.6.3 If the basis for the claim is the difference between the Company's quotes and the quotes of other companies or information resources.
14.6.4 If the basis for the claim is the poor quality of communication or its absence on the Client's side or the server. If there is no entry recorded in the server log file regarding the Client's attempt to place an order, it is considered that the Client did not place the order in question.
14.6.5 If the basis for the claim is lost profits.
14.6.6 If the basis for the claim is compensation for moral damage.
14.6.7 If the reason for the claim is profit or loss on positions that were compulsorily closed by the Company following instructions from law enforcement agencies or the payment method provider.
14.6.8 If the basis for the claim is profit or loss on positions that were closed by the Company after the Client reported unauthorised access to their trading account.

14.7 The decision on the claim is made on the basis of information obtained from the server log file.
14.8 The Client agrees that the intensity of sending orders from their terminal to the Company's servers should not create an overload that could complicate or hinder the execution of other clients' orders.
14.9.1 The Company has the right to stop processing orders on the Client's account if the Client systematically and/or grossly violates the terms of Article 14.9.

14.9 If the Client is not satisfied with the resolution or outcome of their complaint addressed to the Company, they have the right to escalate their complaint to the Securities and Commodities Authority of the UAE (https://www.sca.gov.ae/).

TERMS AND INTERPRETATION

Amount of Transaction – the total notional value of a transaction, calculated by multiplying the number of lots by the volume of a single lot.

Ask – the price the Client pays when buying.

Balance – the total financial result of all completed transactions and operations for depositing/withdrawing assets in a trading account.

Bar/Candlestick – the element of the chart that includes opening and closing prices, as well as maximum and minimum prices per the discrete period chosen by the Client. In the MetaTrader4 and MetaTrader5 trading terminals, bars and candlesticks are displayed at the level of the Bid price.

Bid – the price the Client pays when selling.

Chart – the tool for illustrating the price movement graphically over a discrete period using bars/candlesticks or lines. In the MetaTrader4 and MetaTrader5 trading terminals, prices are displayed at the level of the Bid price.

Client – an individual or legal entity responsible for trading operations with financial instruments on the servers of the Company.

Client's terminal – the software facility used by the Client to submit orders to execute transactions.

Company – RoboMarkets MENA for Financial Brokerage L.L.C. - is an UAE entity, based at Office 903, Dubai Hills Business Park, building 1, Dubai Hills Estate, Dubai, UAE. Registration number 1393661, regulated by the SCA, licence No.

Complete finished transaction – a transaction consisting of two opposite related transactions of the same volume.

Contract specification – the transaction terms (contract size, spread, initial margin, etc) for each instrument.

Conversion arbitrage transaction – a deal to buy or sell a contract for financial instruments, involving two deals to buy and sell contracts of the same volume.

Demo trading account – the Client's trading account with deposited funds that have no cash equivalent value.

Direction – the Client's request to open a position, close a position, place a pending order, or modify or delete a pending order.

Equity – the current value of assets, which can be calculated using the formula: Equity = Balance + Floating Profit - Floating Loss.

Floating Profit – unrealised profit on open positions at the current rate values.

Floating Loss – unrealised loss on open positions at the current rate values.

Free Margin – free equity in a **trading** account that can be used to open a new position. Free Margin = Equity - Margin.

Instruments – the financial Instruments listed in the Contract Specifications and available for trading on the Company's trading platforms.

Hedged margin – the guarantee requested by the Company for opening and maintaining locked positions.

Leverage – the ratio between the margin amount and the transaction amount. A leverage of 1:100 means that to open a transaction, your account must contain an amount 100 times smaller than the transaction value.

Line Chart – a type of chart showing a series of closing prices over discrete time periods and the current price. In the MetaTrader4 and MetaTrader5 trading terminals, lines are displayed at the level of the Bid price.

Live Account – an individual, private section on the Company's website used by the Client to make transactions, withdraw and deposit funds from/to the trading account, as well as receive information about their trading accounts.

Locked positions – long and short positions of the same size opened in the same instrument within the same trading account.

Long position (Long) – a position opened by the Client in anticipation of a price increase in the instrument.

Lot – a unit for measuring the size of a deal.

Margin – cash security required to support open positions.

Margin Level – the ratio of Equity to Margin expressed as a percentage, i.e., Margin Level = (Equity/Margin)*100.

Margin trading – making deals using leverage.

Market Execution – a mode in which the order may not be executed at the price seen on the screen, but at the price that exists in the market at the time of order execution. This price can be either better or worse than the one the Client saw on the chart when pressing the "Buy" or "Sell" button.

Non-market quote – a quote deemed erroneous by the Company following an internal investigation, where the quoted price was influenced by non-market factors such as network, software, hardware issues, and/or other objective reasons.

Payment details – the information required to transfer funds via a selected payment method. Payment details include the owner's identity information, the name of the payment method, and other relevant data.

Payment method – the set of solutions, procedures, and technical infrastructure managed by a payment provider, which secures the transfer of funds between two users. A payment method includes all available payment systems from payment providers, card processing systems, banks, and other similar financial institutions.

Pending order – an order to open or close a position in the future at a specified price. This order is used to open positions when the future quotation reaches the specified level.

Price gap (Gap) – the price range, within which there are no quotations.

Processing – the activity of handling information during payment operations.

Quotation – the price of an instrument, either the Ask or Bid price.

Real trading account – the Client's trading account containing deposited funds with a cash equivalent value.

Server – the set of software and hardware systems used by the Company to process transactions performed by the Client in the trading account.

Server log file – a file created by the transaction server, recording all incoming Client orders and their execution results.

Short position (Short) – a position opened by the Client in anticipation of a price decrease in the instrument.

Spread – the difference between the Ask and the Bid prices, measured in points.

Stop Out – an order generated by the server to compulsorily close a position.

Swap – the fee charged for carrying an open position over to the next trading day. It can be either positive or negative.

System of automatic depositing into account – a set of software and hardware tools enabling the Client to deposit funds into their account independently, without the involvement of the Company's employees.

Third party – an individual or legal entity, whose identity details in the payment details differ from the identity details of the Live Account owner.

Trading account – the Client's designated account opened on the Company's server to facilitate the execution of transactions in accordance with the Client Agreement, Terms of Business, and Risk Disclosure.

Trading account currency – the currency used to calculate profit or loss in a trading account and to deposit or withdraw funds from the account.

Trading transaction – a transaction to buy or sell a financial instrument.

Trading volume – the total number of transactions performed on the Client's account, expressed in lots or absolute units.