Terms & Conditions of Business

EZInvest

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INTRODUCTION

1.1   WGM Services Ltd. (hereinafter referred to as 'WGM', the 'Company' or the 'Firm') is incorporated (Certificate of Incorporation No. HE 256991) in the Republic of Cyprus. Our registered office is 11, Vizantiou, 4th Floor, Strovolos 2064, Nicosia, Cyprus and we are authorized and regulated by the Cyprus Securities & Exchange Commission CYSEC number

203/13. You can check this on the CySEC register by visiting the CySEC's website

http://www.cysec.gov.cy/licence_members_1_en.aspx or by contacting the Cyprus Securities

& Exchange Commission at 27 Diagorou Str. CY-1097 Nicosia, Telephone: +357 22506600, Fax: +357 22506700.

ACKNOWLEDGEMENT

2.1   The Client acknowledges that he/ she read, understood and accepted the Terms and Conditions of Business ('the Terms and Conditions'), which forms part of the Client Agreement.

2.2   By accepting the Terms and Conditions, which form part of the Client Agreement, the client enters into a binding legal agreement with the Firm.

2.3   The *client* acknowledges that the Firm's official language is the English language.

SCOPE OF THE TERMS AND CONDITIONS OF BUSINESS

3.1   The Terms and Conditions govern all the actions that relate to the execution of the *client's*

orders.

3.2   The Terms and Conditions are non-negotiable and override any other agreements, arrangements, express or implied statements made by WGM unless the Firm determines otherwise in its sole discretion. If the Terms and Conditions were to be amended, reasonable notice shall be given by WGM to the *client*.

INTERPRETATION OF TERMS

4.1   Unless indicated to the contrary, the terms included in the Terms and Conditions shall have a specific meaning and may be used in the singular or plural as appropriate.

Ask   Shall mean the price at which WGM is willing to sell a CFD.

Authorized   *S*hall mean either the natural or legal person who is expressly

Representative	authorized by the *client* to act on his/her behalf; the above *Mentioned* relationship is documented through a Power of Attorney, a copy of which is held by the Firm.
Balance	*S*hall mean the funds in a *trading account* that are available for withdrawal.
Balance Currency	Shall mean the currency that the *trading account* is denominated in; It should be noted that all charges including spreads, commissions and swaps, are calculated in that currency.
Base Currency	Shall mean the first currency represented in a currency pair, for example in the EURUSD currency pair the base currency is the EUR.
Bid	Shall mean the price at which WGM is willing to buy a CFD.
Client	Shall mean either the natural or legal person who received the e-mail referred to in paragraph 4.1 of the Client Agreement.
Client Agreement	Shall mean the agreement entered into between a client and the Firm including the Terms and Conditions, Order Execution Policy, Client Categorization Notice, Conflicts of Interest Policy, and Privacy Policy, as well as any information (legal or otherwise) posted on the Firm's Website, as may be amended by WGM from time to time.
Contract for Difference (CFD)	Shall mean a CFD on spot foreign exchange ('FX'), or a CFD on shares, or a CFD on spot metals, or a CFD on futures or any other CFD related instrument that is available for trading through the WGM trading platform(s); a full list of the financial instruments is available online at http://www.ezinvest.com/markets.
Corporate Actions	Shall mean, in the context of the Terms and Conditions for MT4, any actions taken by an issuer, whose listed securities are associated with the financial instruments traded through the WGM trading platform(s), including but not limited to instances of: (i) stock split, (ii)

consolidation, (iii) rights issue, (iv) merger and takeover and (v) dividends.

Declared Price	Shall mean the price that the *client* requested for either an *instant execution* or *pending order*.
Equity	Shall mean the *balance* plus or minus any profit or loss that derives from any *open positions*.
Free Margin	Shall mean funds that are available for opening a position. It is calculated as:

Free Margin = Equity – Margin

Good till Cancel (GTC)	shall mean a *pending order* for which the client did not specify an expiry date and time and such order shall remain valid for an indefinite time until fully or partially executed, or cancelled.
Instant Execution Order	Shall mean an order that is executed at the price that appears on the screen at the time that the *client* sends the instruction for trading through WGM MetaTrader4.
Lot	Shall mean the unit that represents the volume of a transaction. It should be noted that 1 lot equals 100.000 units of base currency, for example 1 lot in EURUSD equals EUR100.000; therefore, 0.1 of a lot is 10,000 units of base currency.
Margin	shall mean the required funds available in a *trading account* for the purposes of maintaining an *open position*.
Margin Level	shall mean the Equity to Margin ratio calculated as:

Margin Level = Equity / Margin

Market Maker	Shall mean the company, or the individual, that quotes both a buy and a sell price in a financial instrument.

Open Position	Shall mean any position that has not been closed. For example, an open long position not covered by the opposite short position and vice versa.
Over-the-Counter (OTC)	Shall mean the execution venue for any financial instruments whose trading is governed by the Service Agreement.
Pending Order	Shall mean either a buy stop, or sell stop, or buy limit, or sell limit order.
Quotes	Any *bid* and *ask* prices transmitted by WGM, subject to instances outside the control of the Firm, through the trading platform(s)
Risk Disclosure Notice	Shall mean the Notice appended to the Client Agreement containing details of risks involved in the trading of CFDs.
Stop Loss	Shall mean an instruction that is attached to an *instant execution* or *Pending order* for minimizing loss.
Take Profit	Shall mean an instruction that is attached to an *instant execution* or *Pending order* for securing profit.
Trading Account	Shall mean the account, which has a unique number, maintained by a *client* for the purposes of trading financial instruments through the WGM trading platform(s).
Value Date	Shall mean the delivery date of funds.
Variable Currency	Shall mean the second currency represented in a currency pair, for example in the EURUSD currency pair the variable currency is the USD.

ELECTRONIC TRADING

5.1 Once the Service Agreement commences according to paragraph 4.1 of the Client Agreement, the *client* shall:

    5.1.1 Download and install the trading platform(s) software ('the Software') available online at http://www.ezinvest.com/metatrader-ecn ; and

5.1.2 receive, through an e-mail, personal access codes ('the Access Codes') to enable him/ her to log-in to the trading platform(s) in order to send and/ or modify instructions for the purposes of trading financial instruments.

5.2   The Software, which may have been developed by a party other than WGM, supports data security protocols compatible with the protocols used by the Firm.

5.3   The *client* shall be solely responsible for any instructions sent and/ or received through the trading platform(s) using his/ her personal access codes. .

5.4   The *client* shall ensure that his/ her Access Codes remain confidential at all times. If, under any circumstances, the *client* reveals the Access Codes to either a natural or legal person other than his/ her *authorized representative*, or that any person obtains (illegally or otherwise) a client's Access Codes, , the Firm shall bear no responsibility for any loss that arises, including but not limited to financial loss, as a result of the *client's* actions.

5.5   The *client* shall immediately inform WGM if it comes to his/ her attention that the Access Codes have been used, either for trading or other purposes, without his/ her express consent. The *client* accepts that WGM is unable to identify any instances when a person is logging-in to the trading platform(s).

5.6   The *client* accepts that WGM reserves the right to terminate the *client's* access to the trading platform(s) in order to ensure and/ or restore the orderly operation of the trading platform(s) under such circumstances WGM may, at its discretion, close any of the *client's trading account(s)*, according to paragraph 17.5 of the Client Agreement.

5.7   The *client* accepts that WGM bears no responsibility if either a natural or legal person attains through unauthorized access any information, including information regarding *client's* trading, whilst such information is being transmitted from the *client* to the Firm (or any other party authorized by the Firm) and vice versa; such transmission may either occur through electronic or other means.

5.8   The *client* accepts that the Firm bears no responsibility for any loss, including but not limited to financial loss, incurred by the *client* due to the inability of the latter to access the trading platform(s) if this has been caused: (i) due to the *Client's* failure to maintain the Software updated as required or (ii) due to any other mechanical, software, computer, telecommunications or electronic system failure that could have been controlled by either the *client* or the Firm.

5.9   WGM is responsible for maintaining its trading platform(s) and other related systems updated; therefore, the *client* accepts that the Firm or a relevant third party may, from time to time, perform maintenance that may include shutting down, restarting, or refreshing the servers to ensure the effective and efficient operation of the trading platform(s) or other related systems; these actions may cause the trading platform(s) or other related systems to being inaccessible for a period of time. The *client* accepts that the Firm bears no responsibility for any loss, including financial loss, caused due to any of the actions referred to in this paragraph.

5.10   The *client* accepts that WGM is not an internet service or electricity provider; consequently, the former accepts that WGM is not responsible for any failure to provide an investment or ancillary service, under paragraph 6.1 of the Client Agreement, if such failure arises as a direct or an indirect result of an internet service or electricity failure.

5.11   If for any reason the *client* is unable to access the trading platform(s) in order to send an instruction for the purposes of trading financial instruments he/ she may contact the Dealing Department at   dealing@ezinvest.com or call on +357 22232081 to place a verbal instruction, subject to the restrictions referred to in the 'Recordings of Telephone Calls' section of the Client Agreement. It should be noted that the Firm reserves the right to reject such verbal instruction when the operator of the Dealing Department is not satisfied with the *client's* identity or clarity of instructions; under such circumstances, WGM reserves the right to request from the *client* to transmit an instruction through another mean. The client accepts that   at times of excessive transaction flow there might be some delay in connecting over the telephone with a member of the Dealing Department, especially when there are important market announcements.

5.12   The Client understands and agrees that WGM is the sole counterparty and therefore the Client will not bring any legal action, whether in tort, including negligence, breach of contract or otherwise, to any third party software and/or technology providers whose products and services assist in   providing   the   platform   to   the   Client.

INSTRUCTIONS AND ORDERS

The terms of WGM's instructions and orders relating to Meta Trader 4 can be found in Annex 1 to these terms and conditions.

REFUSAL TO EXECUTE ORDERS

7.1   The *client* accepts that WGM shall have the right, at any time, to refuse at its discretion the provision of any investment or ancillary service, including but not limited to the execution of instructions for the purposes of trading financial instruments, without providing notice to the *client*.

7.2   Paragraph [7.1], above, may come into force under certain circumstances, including but not limited to situations when:

7.2.1   WGM has reasonable grounds to believe that the execution of a *client's* order may: (i)   affect the orderly function of the market;

(ii)   constitutes an abusive exploitation of privileged confidential information;

(iii)   contributes to the laundering of illegal funds;

(iv)   affects in any manner the reliability or orderly operation of the trading platform(s); and

7.2.2   the *client's* order relates to the purchase of a financial instrument but there is insufficient *free margin* in the relevant *trading account* to cover such purchase and any applicable charges.

7.3   WGM reserves the right to refuse the execution of a *pending order* and/ or modify the opening/ closing price of an order if a technical or other error occurs.

7.4   The *client* accepts that the Firm may refuse to execute an instruction for trading financial instruments, if conditions described in paragraph 5.11, above, are triggered.

7.5   The *client* accepts that if WGM were to refuse the execution of a *client's* order, under the 'Refusal to Execute Orders' section, the obligations of the *client* under the Service Agreement shall remain unaffected.

CORPORATE ACTIONS

8.1   If a *corporate action* materializes, the *client* accepts that WGM reserves the right to make appropriate adjustments to the value and/ or the size of a transaction and/ or number of any related transactions; any such adjustment aims in preserving the economic equivalent of the rights and obligations of both the *client* and the Firm immediately prior to a *corporate action*. It should

be noted that these adjustments are conclusive and binding upon the *client*; the *client* will be informed accordingly by the Firm as soon as reasonably practicable.

8.2   The *client* accepts that if he/she has any open positions that are affected by a *corporate action*, on the ex-dividend day WGM reserves the right to close such positions at the last price of the previous trading day and open the equivalent position at the first available price on the ex-dividend day; under the above mentioned circumstances, the Firm shall inform the *client* accordingly, through the internal e-mailing system, no later than the closing of the trading session prior to the ex-dividend day.

8.3   WGM bears no responsibility for notifying the *client* regarding announcements of *corporate actions*.

COMPLAINTS HANDLING PROCEDURE

9.1   Complaints shall be addressed, in the first instance, to the Customer Support Department. If the *client* receives a response from the Customer Support Department but deems that the complaint needs to be raised further the *client* may contact the Complaints Department that is supervised by the Compliance Department. Both the Customer Support Department and the Complaints Department shall thoroughly examine any complaints as required, taking into account any information contained within the books and records of the Firm, including but not limited to the *client's* trading account journal.

9.2   A complaint shall include:

the *client's* name and surname;

the *client's trading account* number;

the affected transaction numbers, if applicable;

the date and time that the issue arose;

and a description of the issue.

9.3   A complaint must not include:

offensive language directed either to WGM or an WGM employee.

MISCELLANEOUS

10.1   The *client* accepts that all orders executed by the Firm shall be conclusive and binding. The *client* has 2 (two) business days, from the execution of an order, to dispute the execution (i) price, (ii) cost, (iii) speed, and (iv) method; such dispute needs to be communicated to the Firm in writing.

10.2   Unless specifically agreed otherwise, the *client* accepts that the Firm is under no obligation to provide electronic, or other, confirmation in relation to financial instruments traded through the *client's trading account*.

10.3   Unless specifically agreed otherwise, the *client* accepts that WGM shall provide no statements of accounts in relation to financial instruments traded through the *client's trading account*. The *client* may, at any time, review the current and historic state of his/ her *trading account* through the trading platform(s).

10.4   The *client* shall regularly consult the 'Help' menu or User Guide of the trading platform(s); if a conflict arises the Service Agreement shall prevail unless WGM determines, in its sole discretion, otherwise.

IMPORTANT INFORMATION

11.1   CFDs are not eligible for sale in certain jurisdictions or countries. The Risk Disclosure Notice is not directed to any jurisdiction or country where its publication, availability or distribution would be contrary to local laws or regulations, including the United States of America. The Notice does not constitute an offer, invitation or solicitation to buy or sell CFDs. It may not be reproduced or disclosed (in whole or in part) to any other person without prior written permission. The Notice is not intended to constitute the sole basis for the evaluation of the *client's* decision to trade in CFDs.

FAQs

12.1   Questions regarding the Terms and Conditions should be addressed, in the first instance, to the

        Customer Support Department.

12.2   Customer Support Department

        Email: support@ezinvest.com

ADDITIONAL CONTACTS

13.1   Dealing Department

        Email: dealing@ezinvest.com

13.2   Compliance Department

        Email: compliance@ezinvest.com

13.3.   Complaints Departments

        Email: complaints@ezinvest.com

WITHDRAWALS

Funds may be withdrawn by you from your Account provided that such funds are not being utilized for margin purposes or have otherwise become owing to us. Once your withdrawal request is appro ved, your withdrawal request will be processed by us and sent for execution to the same bank, credit card or other source from which the funds were debited or as we, in our absolute discretion determine, as soon as possible. Withdrawals will only be made at a source in your name. Note that some banks and credit card companies may take time to process payments especially in currencies where a correspondent bank is involved in the transaction.

If you request a withdrawal from your Account and we cannot comply with it without closing some part of your open positions, we will not comply with the request until you have closed sufficient positions to allow you to make the withdrawal.

Profits

Client profits are not affected and can be withdrawn freely.

Charges. Trading Fees and Commissions

At this time EZinvest.com charges no brokerage fees or commissions, however EZinvest.com reserves the right to change its fee structure at any time provided advance notice. Fees do not currently, but may in the future include such things as statement charges, order cancellation charges, account transfer charges, or fees imposed by any market or other regulatory or self-regulatory organization arising out of EZinvest.com's provision of services. Inactive and Dormant Client Accounts You acknowledge and confirm that any trading account held with the Company in which you have not placed a trade and/or made a deposit for (5) five months or more, shall be classified by the Company as an Inactive Account. You further acknowledge and confirm that the company reserves the right to charge a monthly account maintenance fee. The exact fee schedule will be calculated according to the currency denomination of the Trading Account and is set out as follows: 50 EUR, or any other currency equal to 50 EUR (depending in the currency of the Client Account), or as changed by the Company and notified to the Client. You further agree that any Inactive Accounts, having zero balance/equity, shall be considered as Dormant Accounts. For the reactivation of an Inactive and/or Dormant Account you must contact the Company. The Inactive and/or Dormant Account will then be reactivated subject to, if required, up -to-date client identification documentation to be provided to the Company." Withdrawal fees

There are no withdrawal fees except for the below circumstances which have handling and defrayal cost attached. Withdrawal request for account balance of less than 100 EUR/GBP/USD (or equivalent in other currencies), a handling fee of 50 EUR/GBP/USD (or equivalent in other currencies) will apply.

Withdrawal request for accounts on which less than 3 transactions were executed, a defrayal fee of 50
EUR/GBP/USD (or equivalent in other currencies) will be charged.
Cessation of Trading. Trading on EZinvest.com on any part thereof may be ceased without notice at any time. Customer shall not have any claim or right to indemnification due to losses incurred as a result of such cessation, whether in respect of open positions or transactions that Customer intended to execute.

Account Terms

Customers are prohibited from opening multiple. Duplicate accounts may be closed without notice. In such cases the Company shall retain any earnings. Earnings will be forfeited and any amount deposited by the Customer to the Account will be returned to the Customer accordingly.

Miscellaneous

Any improper or abusive trading, not in accordance with the Company's Client Retail Agreement terms and conditions, will result to your Account being frozen.

No delay or omission to exercise any right, power, or remedy accruing to any party upon any breach or default under this Agreement, shall be deemed a waiver of any other breach or default theretofore or thereafter occurring;

If any provision of this Agreement is held invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of this Agreement, and, to that extent, the provisions of this Agreement are intended to be and shall be deemed severable;

ANNEX I

Instructions and orders relating to MetaTrader 4

Transmission of Instructions

WGM shall agree in receiving instructions that have been transmitted only through the trading platform(s) or other electronic means determined by the Firm at the outset of the Client Agreement.

WGM shall, under certain circumstances, accept instructions by telephone or in person, provided that it is fully satisfied of (i) the *client's* identity and (ii) clarity of instructions; for further details read the 'Recordings of Telephone Calls' section of the Client Agreement.

WGM shall, at its discretion, confirm the instruction(s) received by the *client* if it deems that to be necessary.

The *client* accepts that the Firm bears no responsibility for any instructions that may be misinterpreted due to a technical or other error.

If margin is available in a *client* trading account, WGM shall execute all instructions, subject to any restrictions included in these Terms and Conditions. WGM accepts no liability for any loss, cost, claim, demand or expense arising from any instruction sent by error.

The *client* accepts that unless he/ she informs in writing WGM regarding the termination of the *authorized representative*, the Firm shall continue accepting instructions from the latter; such instructions shall be (i) valid and (ii) fully commit the *client*. In case the *client* needs to terminate the *authorized representative* the former shall provide the Firm with a written notice of 2 (two) business days

The *client* accepts that once WGM receives instruction(s) for trading financial instruments such instructions are final and cannot be cancelled or deleted, except where the Firm expressly agrees in its sole discretion to such cancellation or deletion.

Quotes

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WGM shall, at all times subject to instances outside the control of the Firm, transmit Quotes through the trading platform(s) that are executable according to the *client's* instructions.

On the basis of the Client Agreement, WGM shall determine at its discretion the Quotes that are executable and appear through the trading platform(s). The *client* accepts that he/ she shall disregard any *bid* and/ or *ask* prices quoted through any other system and/ or tool other than WGM MetaTrader4.The *client* accepts that WGM is solely responsible for determining the validity of the Quotes at any given time; therefore, the Firm reserves the right to send the *client* a re-quote, including but not limited to situations of high market volatility, if the former deems that to be necessary. Under the above mentioned circumstances, the *client* may either accept or reject the re-quote.

Order Types

The *client* may send instructions for either:

 an *instant execution order*; and/ or

 a p*ending order*.

In terms of *pending orders* the *client* may send an instruction for:

Buy Limit:

An order to buy a CFD at a specified price lower than the current market price.

Sell Limit:

An order to sell a CFD at a specified price higher than the current market price.
Buy Stop:

An order to buy a CFD; the price is set above the current market price and is triggered when the market price reaches the buy stop instruction.

Sell Stop:

An order to sell a CFD; the price is set lower than the current market price and is triggered when the market price reaches the sell stop instruction.

It should be noted that a *stop loss* and/ or *take profit* may be attached to an *instant execution* or *pending order*.

For further details regarding the above, please refer to the WGM 'Order Execution Policy'.

It should be noted that the status of an order is available, at all times, through the trading platform(s). If the client is unable to access the trading platform(s) he/ she can be notified of the status of an order by contacting the Dealing Department at dealing@ezinvest.com.

The *client* accepts that under certain trading conditions, including but not limited to situations of high market volatility or illiquidity, it may be impossible for WGM to execute *pending orders* at the *declared price*; under such conditions, the Firm reserves the right to execute the order or modify the opening and/ or closing price to provide the next available price. It should be noted that: (i) if a *pending order* is executed at the next available price and as a result (ii) the *stop loss* and/ or *take profit* instructions are no longer within the levels referred to in the contract specifications - the *stop loss* and/ or *take profit* instructions shall be cancelled.

The *client* understands that if conditions described in this paragraph materialize, a stop loss instruction attached to a *pending order* may not limit the client's potential loss to the intended amount given that WGM may be unable to execute at the *declared price*.

The Firm, at *margin level* of less than 25%, has the discretion to begin closing positions starting from most unprofitable one at market price.

The *client* accepts that WGM bears no responsibility for the download, installation and use of any trading related solutions such as expert advisors or trailing stops; if it comes to the attention of the Firm that the *client* is using any such solutions the former has the right to terminate the provision of investment and ancillary services to the latter, under the 'Termination and Default' section of the Client Agreement, in order to protect the orderly operation of the trading platform(s).

The *client* should bear in mind that in terms of volume financial instruments, traded through the trading platform(s), these are measured in *lots* and the minimum volume varies depending on the security. More information can be found at http://www.ezinvest.com/markets.

The *client* shall set the leverage that may range from 1:1 to 1:200, during the account opening process and he/ she may send a request to amend the leverage level, at any time, directly online at dealing@ezinvest.com. It should be noted that the Firm shall monitor the leverage applied to *client's* positions, at all times; the Firm reserves the right to decrease the leverage depending on the *client's* trade volume.

For further details, please refer to the 'Leverage (or Gearing)' section of the Client Agreement.

WGM reserves the right to amend, at any time, the contract specifications of such financial instruments, available online at   http://www.ezinvest.com/markets , in order to respond to a number of situations including but not limited to specific market conditions. The client is liable for ensuring that he/ she remains informed, at all times, regarding the latest contract specifications.

Rollovers, Interest

A daily financing charge may apply to each FX/CFD open position at the closing of WGM trading day as regard to that FX/CFD. If such financing charge is applicable, it will either be requested to be paid by Customer directly to WGM or it will be paid by WGM to Customer, depending on the type of FX/CFD and the nature of the position Customer holds. The method of calculation of the financing charge varies according to the type of FX/CFD to which it applies.

Moreover, the amount of the financing charge will vary as it is linked to current interest rates (such as LIBOR). The financing charge will be credited or debited (as appropriate) to Customer's account on the next trading day following the day to which it relates.

*WGM reserves the right to change the method of calculating the financing charge, the financing rates and/or the types of FX/CFDs to which the financing charge applies. For certain types of FX/CFDs, a commission is payable by Customer to open and close FX/CFD positions. Such commission payable will be debited from Customer's account at the same time as WGM opens or closes   the   relevant   FX/CFD.
Changes in our swap interest rates and calculations shall be at our own discretion and without notice. Clients need to always check our website for the then current rates charged. Rates may change quickly due to market conditions (changes in interest rates, volatility, liquidity etc.) and due to various risk related matters that are at the firm's sole discretion.*

Any open FX/CFD transaction held by Customer at the end of the trading day as determined by WGM or over the weekend, shall automatically be rolled over to the next business day so as to avoid an automatic close and physical settlement of the transaction.

Customer acknowledges that when rolling over such transactions to the next business day, a premium may be either added or subtracted from Customer's account with respect to such transaction. The MT4 platform calculates overnight rollover at 21:00 GMT and the rollover charge/credit is debited or credited to and from the trading account. Example: If you sell 1 lot EURUSD, you will pay rollover costs on 100.000 Euro, which at the current rate would be $0.017.

ISLAMIC ACCOUNTS

The EZINVEST Islamic account, is designed for traders who cannot receive or pay swaps for religious reasons. The trading account is compliant with Sharia law enabling traders to take advantage of EZINVEST's trading technology. In the event of a customer who due to its observance of Islamic religious beliefs cannot receive or pay interest, such customer may elect to designate, in the manner provided by the Company as this may be altered from time to time, their trading account to be a swap-free account not charged with or entitled to, premiums and/or rollovers and/or interest ("Islamic Account"). The customer hereby confirms and/or accepts and/or declares that a request to render their account as Islamic shall only be made due to the said Islamic religious beliefs and for no other reason other than that. The Company reserves the right to refuse accepting the request of a customer to designate their account as an Islamic Account, upon its sole and absolute discretion which shall be conclusive and undisputable upon the customer.

In the event that the Company suspects that a customer is abusing the rights conferred to them by the classification of the account as Islamic Account, the Company has the right, without prior notice, to proceed with one or more of the following:

a. The Company may add commission upon each and every one of the trades executed on the Islamic Account; and/or

b. The Company may cancel the special rights and/or conditions conferred to the Account due to its classification as Islamic Account, recall the designation of the Account as Islamic Account and render it a normal trading Account; and/or

c. The Company may restrict and/or prohibit the customer from hedging their positions; and/or

d. The Company may, upon its sole discretion, close any open positions and reinstate them upon the then real market price. The customer hereby, acknowledges that they shall bear all costs derived from the aforementioned action, including but not limited to, the cost on the change of the spread.

Islamic account holders will be charged with commission of 40$ (Forex accounts) and 40$ CFD's and Commodities).

The commission will be charged each Monday and Thursday at 00:00 (GMT +2). Client that will hold a position at the relevant time will be charged.

*Position that be closed before 00:00 (GMT +2) won't get commission charges.

MT4 PLATFORM

The future contract on which a CFD is based has an expiration date, and clients will be able to close their CFD positions until this date. Positions not closed by clients by this date will be closed by Markets.com at the last available price. Approximately 3-5 days before expiring, a new CFD

based on the next future contract will begin trading. During this period, no new positions can be opened in the old CFD contract.

On Wednesday at 21:00 GMT, overnight rollover fees are multiplied by three (x3) in order to compensate for the upcoming weekend. The premium amount shall be determined by WGM from time to time, in WGM's absolute discretion. Customer hereby authorizes WGM to add or subtract the premium to or from Customer's account for any open transaction that have accrued a premium, in accordance with the applicable rate thereto, each day at the time of collection specified on the trading platform for each individual instrument, as applicable.