

## **CUSTOMER AGREEMENT**

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## 1. Definitions

Company	STORMGAIN LLC. Company registered in St. Vincent and the Grenadines.	
Mobile Platform	An application that is distributed by the Company through AppStore or Google Play.	
Website Platform	A website that is operated by the Company and available at <a href="https://StormGain.com/">https://StormGain.com/</a> .	
Platform(s)	Collective name that can refer to either or both the Mobile and Website Platforms.	
StormGain	Collective name that can refer to either or both the Platform and the Company.	
Account	A customer account is registered on the Platform by the User by accepting this User Agreement . A customer may only register and use one account on the Platform. It is prohibited to register more than one account, as well as to have multiple/linked accounts. All such attempts will be denied by the Company. All multiple/linked accounts will be closed by the Company and any profit forfeited.	
User	An individual must be age 18 or a legal entity that has read and agreed to the Customer Agreement of StormGain and uses services of the Company provided through the Mobile or Website Platforms.	
Account holder	A User that has created or has an Account on the Platform.	
KYC or Due Diligence	Procedure undertaken by StormGain for User information and identity verification purposes according to applicable laws, risk management and Anti-Money Laundering policy of the Company.	
Services	Services provided by the Company on the Platform.	
Cryptoassets or Virtual Assets	Peer-to-peer digital representation of a value (e.g. bitcoin, ether, litecoin, etc.) that are stored using	

(in this Agreement the terms will bear a synonymous meaning)	cryptography. Stored by the User on the Platform.
Fiat currency	A government-issued currency designated as legal tender in its country of issuance through government decree, regulation, or law.
Funds	Refers to cryptoassets.
Instrument(s)	Refers to a tradable virtual asset or a contract based on virtual assets that has value and can be bought or sold. These instruments represent ownership, a financial interest, or a legal obligation. For example, these may include: virtual assets and derivatives based on virtual assets, such as but not limited to virtual asset contracts for difference, virtual asset perpetual contracts, virtual asset options and futures, tokens, etc.
Payment Service Provider	Refers to any Payment institution or Company that provides wallet and/ or crypto-asset storage and electronic transfer facilities to the user but excludes StormGain.
AML/CFT	Anti-Money Laundering / Combating the Financing of Terrorism regulations and requirements.
Electronic transfer	The transfer of Cryptoassets from a wallet designated for that specific Cryptoasset to another wallet.
Stablecoin	A Stablecoin is a type of Crypto-asset that is designed to have price stable characteristics, rather than experience significant price changes. Stablecoins are often directly pegged to another stable asset type (e.g. Gold or the United States Dollar).
Bonus	Funds that can be granted to User by the Company due to special status of the User or participation in different Company programs, and which can be used for trading and generating profit, but cannot be directly withdrawn from the Users' account. A User can be granted a bonus under a particular bonus program only once. It is prohibited to have

	multiple/linked accounts. All bonuses granted on the User's multiple/linked accounts will be forfeited.
Launchpad	The part of the Platform where the Company provides services related to offering, selling and distributing newly issued Cryptoassets by third parties.
Unclaimed Assets	Means any Cryptoassets / Virtual Assets / Funds reflected in a User's account balance at the time of Account closure that remain unwithdrawn following Account closure.

#### 2. Introduction

This is a legal contract (hereinafter referred to as the "Agreement") between:

- StormGain LLC, a company registered and operating according to the laws of St. Vincent and the Grenadines. (hereinafter also referred to as the "Company" or "We" or "Us"); and
- Individual or legal entity (hereinafter also referred to as the "User" or "You"), who has passed a Know-Your-Client (KYC) procedure and opened an account with the Company.

Your consent acknowledges that You have carefully read and understood this Agreement in its entirety and that You agree to all of the provisions contained herein.

Your consent further represents, warrants and certifies that the information provided by You in the User application process to open an account with Us to operate on the Mobile or Website Platform is true and complete to the best of Your knowledge.

## 3. Scope of Agreement

- 3.1. This Agreement sets out the terms and conditions for provision of Services on the Platform of www.StormGain.com and the Services available to the User via the Platform.
- 3.2. The Company provides the User with the following (but not limited to) Services: opening and maintaining an Account, intermediary assistance with matching the buy/sell orders of the User on the Platform, acting as a principal in some specific cases, services related to offering, selling and distributing the newly issued Cryptoassets by third parties on the Platform, and other services ancillary to the main services.
- 3.3. By opening an Account with the Company You give Your consent (as mentioned in the Introduction paragraph) and acknowledge that You have read and understood this Agreement and agree to be bound by its provisions.

#### 4. General Conditions

- 4.1. The cryptoassets reflected in the Account balance sheets belong to the person or legal entity registered as the Account Holder, unless otherwise stated in this Agreement. No person other than such Account Holder has any rights in relation to the Funds held in them, except in cases of succession or except in other cases specified in this Agreement. You may not assign or transfer Your Account to a third party or otherwise grant any third party a legal or equitable interest in it.
- 4.2. You may only open an Account with Us if it is legal to do so in Your country/territory of residence. By opening an Account You represent and warrant to Us that the opening of an Account does not violate any laws or regulations applicable to You. StormGain reserves the right to terminate your account and/or block any operations on your account if it comes to our knowledge that you are a resident of a country/territory where StormGain cannot or chooses not to provide services in.
- 4.3. You must ensure that the information recorded in Your Account, as provided by You to the Company during the signup process or at any time thereafter, is

always accurate, truthful and up-to-date and You shall notify Us promptly, but not later than within one month, of any changes to such information. As per Our AML/CFT obligations and internal procedures, We may ask You at any time to confirm the accuracy of Your information or to provide documents or other evidence.

4.4. We reserve the right to carry out any necessary money laundering, terrorism financing, fraud or other illegal activity checks before authorising any withdrawal of Your Funds. For these purposes, We may request You to provide additional verification documents under the terms defined by Us. StormGain reserves the right to terminate your account and/or block any operations on your account if it comes to our knowledge that you were or are providing false or fraudulent information or documents as part of the identification and verification procedures.

4.5. The Company shall neither receive nor disburse User's Funds in cash or fiat. All transactions between the User and the Company shall be performed by electronic transfer or other means, and by initiating the transaction you confirm that the originating account and the account to which the transaction is destined to arrive belongs to you as a User. The Company shall not accept electronic transfers from any third party to the User's Account; except in the case of Unclaimed Assets, the Company shall not withdraw any Funds from the User's Account for any third party unless otherwise agreed in writing between the parties hereto. The Company shall perform wire transactions only between the User's account and another account which is held in the User's name or of which the User clearly demonstrates ownership.

4.6. User confirms that in order to process his/ her transactions the Company may need certain information from the User that will be shared with third party services. User consents to provision and processing of such information by third parties. Generally, the Company tends to disclose any such third party upon specific request, however the Company retains the right not to limit itself to such third parties or disclosure. The Company reserves the right, for whatever reason, not to disclose some third party service providers to Users. By opening an Account with the Company You give Your explicit consent hereto and acknowledge that

You have read and understood this specific non-disclosure disclaimer and agree to be bound by its provisions.

4.7. You are entirely responsible for any and all activities conducted through Your Account. You agree to notify Us immediately of any unauthorised use of Your Account, as well as of any other breach of security. While We may implement certain monitoring procedures designed to alert Us to fraudulent activity. We are not responsible for any unauthorised use of Your Account, and You agree that You are responsible for such unauthorised use and for protecting the confidentiality of Your password and other Account credentials.

4.8. It is strictly forbidden to use Your Account for any illegal purposes, including, but not limited to, fraud and money laundering. We will report any suspicious activity to the appropriate law enforcement agency. You are prohibited from using Your Account in an attempt to abuse, exploit or circumvent the usage restrictions imposed.

4.9. If You conduct or attempt to conduct any transaction in violation of the prohibitions contained in this Agreement, we reserve the right to:

- reverse the transaction; and/or
- suspend transaction or suspend Your Account or any of them; and/or
- report the transaction to the appropriate law enforcement agency; and/or
- claim damages from You; and
- charge You an administration fee of up to 100 USD in case We apply any of the above.

4.10. The offering, sale and distribution of the newly issued Cryptoassets on the Launchpad (the part of the Platform where the Company provides services related to offering, selling and distributing newly issued Cryptoassets by third parties) shall be subject to the specific Cryptoasset sale terms and conditions of the relevant third party that acts as an offeror, issuer, seller or a distributor (as applicable) of such Cryptoasset. You hereby acknowledge that the offer, sale or distribution of the newly issued Cryptoassets on the Launchpad may be subject to specific limitations and restrictions, such as, among others, specific jurisdictional restrictions, lock-ups or vesting schedule. The Company may implement such

restrictions as part of the services related to the offering, sale or distribution of Cryptoasset on the Launchpad, as may be requested by the Cryptoasset offeror, issuer, seller or distributor. By participating in a specific Cryptoassets offering, sale or distribution on the Launchpad, the User agrees to be bound by the abovementioned specific terms and conditions of the relevant third party that acts as an offeror, issuer, seller or a distributor (as applicable) of such Cryptoasset, and all restrictions and limitations applicable to the offer, sale or distribution of the Cryptoasset on the Launchpad.

#### 5. Account

- 5.1. Account is an electronic facility which enables You to electronically transfer and withdraw cryptoassets and make electronic transfers to/ from Your Account held with the Company.
- 5.2. In order to use the Account, You must first register the Account, by providing Your information on www.StormGain.com (hereinafter the "Website"), i.e. filling out the Account registration form. As part of the signup process You will need to accept this Agreement and You must have legal capacity to accept the same. If You complete the process successfully, You will obtain the registration data for Your new Account.
- 5.3. You should check Your Account balance and transaction history regularly. You should report any irregularities or clarify any questions You have as soon as possible by contacting Customer Support.
- 5.4. Reports, statements, notices and any other communications will be transmitted to You electronically by posting to the Account or via email to Your registered e-mail address. All communications so posted or sent shall be deemed transmitted by the Company when posted or sent and deemed delivered to You personally, whether actually received by You or not. It is the responsibility of the User to provide the correct email address for communication purposes.

- 5.5. You may suspend Your Account at any time by contacting Customer Support. When We receive a request to suspend the Account, in adherence with applicable laws, regulations and best practices, We may ask You to provide Us with additional verification documents to compare with those We already have in Our databases.
- 5.6. If Your Account holds a balance at the time it is suspended, You need to withdraw Your Funds before We process the suspension. After the suspension is complete, You will not be able to access Your Account but You may contact Customer Support and request that the Cryptoassets corresponding in value to the Unclaimed Assets are sent to You in a manner that is reasonably acceptable to Us, subject to all applicable fees, commissions and deductions, all applicable laws and the terms of this Agreement. Your obligations with regard to keeping Your Account safe as set forth in this Agreement shall continue to apply.
- 5.7. You can electronically transfer cryptoassets by visiting the Platform, logging into Your Account and following the relevant instructions on the Platform.
- 5.8. You may be presented with a number of different electronic transfer methods, depending on which electronic transfer method You choose and which methods are available to You in your country of residence. We do not guarantee the use of any particular electronic transfer method made available, and may make changes to or discontinue the acceptance of any particular electronic transfer method at any time. We shall not be responsible for the electronic transfer until the cryptoassets are received by Us. You agree that We may use any third party provider in order to process the electronic transfers from/to You as We deem fit and if necessary.
- 5.9. You must not make an electronic transfer through a Payment Service Provider if You are not the named holder of the account with such Payment Service Provider.
- 5.10. Electronic transfers may be subject to third party Payment Service Provider's fees and crypto-asset conversion fees depending on which electronic transfer method and crypto-asset is chosen. Such fees will be deducted from Your

electronic transfer and You will receive the sum equal to "crypto-asset less fees" in Your Account.

- 5.11. To transfer Funds You may be required to authorise the transfer with Your login and password information.
- 5.12. You can request a withdrawal of all or part of the Funds held in all Your currency Sub-Accounts in Your Account at any time by following the instructions specified on the Platform.
- 5.13. The withdrawal currency depends on the payment option that You choose. In the event the currency of the withdrawal does not correspond to the currency of the Sub-Account, the Funds will be converted at the indicated currency exchange rate.
- 5.14. We do not guarantee the availability of any particular withdrawal method and may make changes to or discontinue a particular withdrawal method at any time as long as there is at least one withdrawal method available to You. Where the withdrawal payment is received by You through an external Payment Service Provider (such as a bank where You have a bank account), We shall not be responsible for the withdrawal payment once the withdrawn Funds are received by Your Payment Service Provider.
- 5.15. To withdraw Funds You are required to authorise the transfer with your login and password information.
- 5.16. Depending on withdrawal method and chosen payment instrument, You will need to provide other information or to complete other activities that We may reasonably require to ensure proper authorisation of the withdrawal.
- 5.17. Withdrawals may be subject to other limits due to security and legal requirements of the third party Payment Service Provider. Please contact Your Payment Service Provider for the limits applied to transactions.
- 5.18. Withdrawals may be subject to third party Payment Service Provider's withdrawal fees and currency conversion fees depending on which withdrawal

method and payment instrument is chosen. Such fees are deducted from Your withdrawal amount.

5.19. You may not make a withdrawal to a Payment Service Provider or to an account held with other payment service providers if You are not the named holder of such an account. Violation of this requirement may be treated as a suspicion transaction in terms of Our AML/CFT policy and resolved in compliance with the respective procedures.

5.20. You must ensure that the payment information You enter when withdrawing Funds is correct and complete. We will not be liable for withdrawn Funds sent to the wrong payment institution where this is due to You providing incorrect payment information.

5.21. We reserve the right to carry out any necessary money laundering, terrorism financing, fraud or other illegal activity checks before authorising any withdrawal of Your Funds, or before satisfying any Contractual Claim and any associated transfer of Cryptoassets. For these purposes We may request You to provide additional verification documents under the terms defined by Us.

5.22. We reserve the right to transfer User's Funds or part thereof to any third party, including, without limitation, potential purchasers, successors, or investors in the Company, or in the event of a corporate transaction (e.g. sale of a substantial part of our business, merger, reorganisation, bankruptcy, consolidation or asset sale of any asset or transfer in the operation thereof) upon seven (7) days' notice to you. If You do not agree to such transfer, we reserve the right to close Your Account and transfer any Funds in Your Account to You, subject to the subtraction of any applicable fees and commissions and to the terms of this Agreement.

# 6. Remuneration, Operational Premiums, Expenses and Commissions

6.1. The Company will charge commission on each exchange transaction initiated by a User on an Account ("Exchange Fee"). For the avoidance of doubt, the

Company also has a right to charge any other fee, commission, charge, expense, cost or other deductions as specified on the Platform, and as may be changed from time to time by the Company in its sole discretion with an immediate effect.

- 6.2. The amount of the Exchange Fee and its payment terms are specified in the Account and published on the Platform. The amount of Exchange Fee may differ depending on Your position (price-taker or price-giver) in the transaction. The Company reserves the right to change or modify the amount of the Exchange Fee and its payment terms from time to time. Any such changes and modifications will be effective upon the respective update of the Platform. If You do not agree to the posted changes and modifications You may suspend Your Account and terminate this Agreement as provided herein. Your first use of Your Account following the posting of any changes or revisions to the terms of this Agreement or modified Exchange Fee as updated on the Platform will constitute Your acceptance of all such changes or revisions.
- 6.3. Exchange Fee will be deducted from the amount of Funds purchased or exchanged by You from another Company's User. You hereby authorise the Company to charge or deduct from Your Account any applicable Exchange Fees owed in connection with transactions You complete via the Platform.
- 6.4. Exchange Fees are paid by both the buyer and the seller in any given transaction. Subject to prior notification of the User, the Company may charge the User's Account with additional third party fees, arising from the services provided by such third parties.
- 6.5. The User shall also pay any such charges (including, without limitation, commissions applicable to the Account and other accounts, markups and markdowns, statement charges, idle account charges, order cancellation charges, account transfer charges or other charges), costs, including litigation and independent dispute resolution costs, expenses and fees, including attorneys' fees arising directly or indirectly out of the Company Services under this Agreement, including, without limitation, those associated with dispute resolution or any User's complaint filed with the Company, investigation of any kind, including those provided by third parties, consultation with third parties conducted by the Company and requests for preparation by third parties of

official statements on the results of such comprehensive investigation or consultation.

- 6.6. To remove all doubt, the User remains liable for all charges/costs/expenses/fees/commissions incurred by the Company regarding User's requests, claims or complaints
- 6.7. The Company may change its charges/costs/expenses/fees/commissions or other deductions without prior notice. All such charges/costs/expenses/fees/commissions and other deductions shall be paid by the User as they are incurred, or as the Company, at its sole and absolute discretion, may determine and the User hereby authorises the Company to withdraw the amount of any such charges/costs/expenses/fees/commissions and other deductions from the User's Account or to deduct such amount from the User's Contractual Claim as applicable.

## 7. The Company's Rights & Obligations

- 7.1. The User acknowledges that the Company has the following rights:
- 7.1.1. To reject, cancel, delete or adjust any exchange or trading order or transaction the User may place;
- 7.1.2. To suspend/close the User's Account and (or) terminate the Agreement on the terms and conditions stated herein;
- 7.1.3. To correct any transactions of Users deemed necessary by the Company for the proper provision of Services under this Agreement;
- 7.1.4. To restrict access to, impose limits on, suspend, stop or cancel use of the Platform (including, without limitation, discontinuing the User's use of the API) either generally or for particular Funds, transactions, Services, or Users, or to discontinue transmission of any or all information;

7.1.5. To, in the event we are no longer able to continue to provide an Instrument in its existing format, in our sole discretion, amend the content or terms of an Instrument including its Expiry Date, Trading Hours or any other parameters related to the Instrument by providing the User with notice.

7.1.6. To, in its sole and absolute discretion, set an Expiration Date and time for various Instruments available on the Trading Platform. If Instrument available in the Trading Platform has a specified Expiration Date, the User hereby authorises the Company to close any Open Positions with respect to such an Instrument at the price quoted on the Trading Platform at such date and time of the expiration. In the event the Company sets an Expiration Date for a specific Instrument, it will be prominently displayed on the Trading Platform in the Instrument's Information section for each specific Instrument. The User acknowledges that it is their responsibility to make themself aware of the Expiration Date and time. If the User does not close an Open Position with respect to an Instrument which has an Expiration Date, prior to such Expiration Date, the Open Position shall automatically close upon the Expiration Date. The Open Position shall close at a price which will be the last price quoted on the Trading Platform immediately prior to the applicable Expiration Date and time.

7.1.7. The Company may refuse to facilitate or proceed with any transactions or refuse access to the Platform at the Company's sole discretion, as a result of any of the following:

7.1.7.1. Full or partial failure of the Platform, including failure of technology or any of the communications linked to the Platform and the User and/or any of the Counterparties, or any other circumstance in which it is deemed impractical to use the Platform;

#### 7.1.7.2. A breach of the Platform security;

7.1.7.3. A material breach by the User of their obligations under this Agreement or any other agreement with the Company (including the Account Opening Documentation);

- 7.1.7.4. Failure to comply with any applicable laws by the User (notably, but not limited to, failure to provide the requested information and documentation for AML/CFT identification and verification procedures to take place);
- 7.1.7.5. The User is classified as High-Risk and/or is a resident is a restricted country and/or the User's activities are not in accordance with the risk appetite of the Company;
- 7.1.7.6. Market conditions generally or conditions affecting a particular Asset or derivative rendering it necessary or desirable (at the Company's sole discretion);
- 7.1.7.7. Absence of liquidity.
- 7.2. Any such actions taken by the Company in accordance with this Section shall continue for such period of time as the Company reasonably determines to be necessary.
- 7.3. For the purpose of mitigating and managing potential AML/CTF risks faced by the Company and without detracting from the generality of the Company rights as expressly stipulated above, the Company reserves the right, at its sole discretion, to suspend any User's Account and prohibit any activity including, but not limited to, withdrawals for the term of internal investigation, providing that the Company has reasonable suspicion that User's activity (i) does not comply with the Services provided by the Company and the subject of this Agreement, and/or (ii) is fraudulent, and/or (iii) is in breach of the law, the present Agreement or the Company's Anti-Money Laundering and Counter-Terrorism Policies.
- 7.4. In order for the Company to show prices at the speed associated with speculative trading, the Company may have to rely on available prices that may later prove to be incorrect. In such cases, the Company may cancel or adjust the trade on the User's Account, but shall do so within reasonable time and shall provide the User with a full explanation of actions taken.
- 7.5. The Company shall, at its sole discretion, have control over and the right to modify the functionality of the Company's exchange and trading system's price feeds, configurations and content, including but not limited to:

- 7.5.1. The parameters and protocols, by which the exchange/trading orders are placed, routed, matched or otherwise processed by the Company's exchange and trading system.
- 7.5.2. The availability of the Company's exchange and trading system with respect to particular financial instruments or transactions at any particular time or location.
- 7.6. The Company reserves the right to deliver the Platform and to process exchange and trading orders at its sole and absolute discretion.
- 7.7. In case of any dispute the Company reserves the right to apply to third parties for advice and/or investigation, expertise or analysis, including, without limitation, on a fee paid basis and the Company shall retain the right to forward such costs to the User pursuant to the provisions of this Agreement.
- 7.8. The Company will make all possible endeavours to execute trading and exchange orders placed by the User. The User hereby understands that the Company is unable to guarantee the execution or the User's orders or requests and that the User will not hold the Company liable for any failure in the execution process.
- 7.9. Should the value of any Stablecoin deviate from its existing price by more than 5% within any 24 hour cycle, the Company reserves the right to stop showing data feeds and cease all transactions involving the applicable Stablecoin. This measure is taken to protect both Users and the Company, since by their nature, Stablecoins should not have high price volatility.

## 8. User Representations, Warranties and Authorisations

8.1. The User represents and warrants that:

- 8.1.1. The User is of sound mind, legal age and legal competence; and,
- 8.1.2. No person other than the User has or will have an interest in the User's Account, and,
- 8.1.3. Regardless of any subsequent determination to the contrary, the User is suitable to enter into this Agreement, and,
- 8.1.4. The User is not an employee of any exchange or any corporation in which any exchange owns a majority of capital stock, any member of any exchange and/or firm registered on any exchange, or any bank, trust, or insurance company, and in the event that the User becomes so employed, the User will promptly notify the Company via e-mail of such employment; and,
- 8.1.5. All information provided in the information portion of the Account opening process is true, correct and complete as of the date hereof and the User will notify the Company promptly of any changes to such information.
- 8.2. The User hereby confirms and acknowledges his/her express consent to eliminate the confidential nature of all communications regarding, without limitation, any disputes, legal proceeding or public statements between the parties hereto or its results, including court or other dispute resolution decisions on the matter. The User further agrees that the Company, at its sole discretion, may disclose the contents of such communication where and when the Company deems necessary, yet according to the provisions of the GDPR (General Data Protection Regulation (EU) 2016/679).
- 8.3. The User represents and warrants that they will immediately notify the Company with regard to any error detected on the Platform, including exchange and trading system, Account, or the Platform functionality, affecting the interests of the User and to cease all further actions with the systems, except for those actions that are aimed at preventing loss to the User. The User hereby confirms and acknowledges that the User will not use the system error in their own interest. Violation of these provisions will cause the Company to execute its rights under the User's indemnification responsibilities specified in this Agreement and may

result in, among other things, termination or suspension of the User's right to use the Services.

8.4. In case of an unauthorised exchange/trading transaction or an exchange/trading transaction that was incorrectly executed due to an error by Us, You shall bring the unauthorised or incorrectly executed transaction to Our attention within 1 (one) day of the date of transaction. You shall remain solely liable for all losses arising from the transaction specified above in the following cases: (i) the unauthorised transaction arose from Your failure to keep the Account credentials safe; and/or (ii) You fail to dispute and bring the unauthorised or incorrectly executed transaction to Our attention within 1 (one) day of the date of transaction.

8.5. The User represents and warrants that the financial information disclosed to the Company when opening the Account is an accurate representation of the User's current financial condition.

8.6. The User acknowledges that they have no separate agreement with a Company's employee or agent regarding the trading or exchanging in the User's Account, including any agreement to guarantee profits or limit losses in the User's Account. The User understands that the User is under an obligation to notify the Company's Compliance Officer immediately in writing as to any agreement of this type. Furthermore, the User understands that any representations made by anyone concerning the User's Account that differ from any statements the User receives from the Company must be brought to the attention of the Company's Compliance Officer immediately in writing. The User understands that the User must authorise every transaction prior to its execution unless the User has delegated discretion to another party by signing the Company's limited trading/exchanging authorisation, and any disputed transactions must be brought to the attention of the Company's Compliance Officer pursuant to the notification requirements of this Agreement. The User agrees to indemnify and hold the Company harmless from all damages or liability resulting from the User's failure to immediately notify Our Compliance Officer of the occurrences referred to herein.

- 8.7. The User acknowledges and agrees that a situation may arise whereby an officer, director, associate, employee, bank, bank employee, dealer or an affiliate company associated with the Company or the Company itself may be the opposing broker or counterparty for a trade entered by the User. The User hereby consents to any such transaction, subject to the limitations and conditions, if any, of any applicable regulatory agency.
- 8.8. The User agrees to promptly pay to the Company all damages, costs and expenses, including attorney's fees, incurred by the Company in the enforcement of any of the provisions of this Agreement or any other agreements between the Company and the User. To the extent allowable by law, We reserve the right to set-off any damages or amounts owed to Us by You for Your breach of this Agreement or other obligations under this Agreement against Funds in Your Account held with the Company.
- 8.9. The User confirms that they are responsible for keeping track of regulatory changes in his/ her country of residency and for understanding what rules apply to his/her use of the Platform.
- 8.10. The User is solely responsible for calculating and declaring their activities to appropriate tax authorities (if required).

#### 9. No Financial Advice

- 9.1. The Company, at its sole and absolute discretion, may from time to time provide information to the User on practical aspects of Crypto-Asset exchange and trading.
- 9.2. Notwithstanding any such information provided by the Company, the User acknowledges and agrees that they enter into each exchange or trading transaction of their own free will without reliance on any information provided by the Company and that such exchange or trading order is undertaken at their own risk. The User shall not be entitled to rely on the Company for advice on the timing or terms of any exchange or trading order.

9.3. The User acknowledges and agrees that the exchange rates vary regularly and may be affected by matters and events outside the control of the User or the Company.

## 10. Margin Trading

10.1. The User acknowledges and agrees that the User has read our Margin Trading disclosure provided directly hereunder and further acknowledges and understands the risks involved with margin trades.

10.2. The User acknowledges and agrees that the User can lose more funds than the User electronically transfers into the margin account/position. A User may be required to provide additional funds to StormGain should there be a decline in the value of cryptoassets that are purchased or sold on margin. This is required in order to avoid the forced sale of assets in the Users account(s).

10.3. The User acknowledges and agrees that StormGain can force the sale of cryptoassets in the Users account. Should the funds in your account fall below our maintenance margin requirements, we hereby reserve the right to sell cryptoassets in your account to cover the margin deficiency. You will also be responsible for any shortfall in the account after such a sale.

10.4. The User acknowledges and agrees that StormGain can sell the Users assets without contacting the User. StormGain will attempt to notify the User of margin calls, but we are not legally required to do so. Even if we have contacted you and provided you a specific date by which you can meet a margin call, we can still take necessary steps to protect our financial interests, including immediately selling cryptoassets without any notice.

10.5. The User acknowledges and agrees that StormGain can increase maintenance margin requirements at any time and are not required to provide you with prior written notice. These maintenance margin requirements can take effect immediately and may result in the issuance of a maintenance margin call.

Your failure to satisfy the call may cause us to liquidate or sell assets in your account(s). We take no responsibility for any delays in the release of funds intended to satisfy the call until they are actually received and cleared on our side.

10.6. The User acknowledges and agrees that the User is not entitled to any extension of time on a margin call. Under certain circumstances an extension of time to meet margin requirements may be made available to you at the sole discretion of the Company, but a User does not have any right to the extension.

10.7. The User acknowledges and agrees that the User must maintain in their StormGain Account a sufficient amount of Funds to meet any minimum balance requirements imposed by StormGain for users to engage in margin trades. You acknowledge and agree that if you do not have sufficient Funds to meet such minimum balance requirements, that StormGain may automatically close some or all of your open positions without any prior notice. StormGain reserves the right to modify such minimum balance requirements from time to time, in its sole discretion. If your margin account balance becomes negative, you agree to pay the amount of Funds owed to StormGain within 48 hours and you may not trade on a negative margin account.

## 11. Liquidation of Account

#### 11.1 In the event of:

- (a) death or judicial declaration of incompetence of the User;
- (b) filing of a petition for bankruptcy, or a petition for the appointment of a receiver, or the institution of any insolvency or similar proceeding by or against the User;
- (c) filing of an attachment against any of the User's Accounts carried by the Company, (d) insufficient margin, or Company's determination that any collateral electronically transferred to protect the User is inadequate, regardless of current market quotations, to secure the Account;

- (d) User's failure to provide the Company any information requested pursuant to this Agreement; or
- (e) any other circumstances or developments that the Company may consider as threaten to Company's activity;
- (f) the User's activity aiming to derive no-risk profits from the Company, including using bonus/loyalty programmes and/or holes and mistakes in the Agreement, rules and policies;
- (g) the User does not consent to the transfer of Funds in accordance with Section 5.22;
- (h) in any other case in the event of a corporate transaction (e.g. sale of a substantial part of our business, merger, reorganisation, bankruptcy, consolidation or asset sale of any asset or transfer in the operation thereof) upon seven (7) days' notice to the User.

it may take one or more, or any part of the following actions at the Company's sole discretion:

- (1) satisfy any obligation the User may have to the Company, either directly or by way of guarantee with any of the User's Funds or property in its custody or control or in the custody or control of any of the Company's affiliates;
- (2) sell or purchase any or all Funds, or other property held or carried for the User;
- (3) cancel any or all outstanding orders or contracts, or any other commitments made to the User;
- (4) close (liquidate) the User's account and/(or) terminate the Agreement;
- (5) take any other action that the Company deems appropriate for its protection.

Any of the above actions may be taken without demand for margin or additional margin, without prior notice of sale or purchase or other notice to the User, the User's personal representatives, heirs, executors, administrators, trustees, legatees or assignees and regardless of whether the ownership interest shall be solely the User's or held jointly with others.

In the liquidation of the User's positions, the Company, at its sole discretion, may offset in the same settlement or may initiate new long or short positions in order to establish a spread or straddle which, in Company's sole judgement, may be advisable to protect or reduce existing positions in the User's Account. Any sales

or purchases hereunder may be made according to the Company's judgement and at its sole discretion.

#### 12. Restricted Jurisdictions

- 12.1. The Company does not provide Services to persons who reside in the countries/territories identified by the FATF as high risk or non-cooperative jurisdictions having strategic AML/CFT deficiencies.
- 12.2. The Company team makes its best effort to keep an up-to-date list of restricted countries/territories published on its website. However, this list cannot be considered exhaustive and up-to-date at all times, due to the high frequency at which the regulatory landscape changes in the crypto industry. The Compliance department may decide to add or remove countries/territories from this at any time and discretion and these changes may not be immediately reflected in the list published on Stormgain's website.
- 12.3. The Company does not accept transfers to/from an Account at a bank and/or other payment institution incorporated in the USA, its territories or possessions or in the Countries identified by the FATF as high risk or non-cooperative jurisdictions. In case the Company knows or suspects or has reasonable grounds to know or suspect that the User became a resident of a country not serviced by the Company, We will immediately close all outstanding positions and suspend the Account in question.

## 13. Limitation of Liability and Indemnification

13.1. We (or Our licensors, agents, suppliers, resellers, service providers, or any other subscribers or suppliers) in no event shall be liable to You, or any other third party for any direct, special, indirect, incidental, consequential, exemplary, or punitive damages, including, without limitation, damages for loss of profits, loss of business, loss of opportunity, loss of reputation, loss of information, business

interruption, revenue, or goodwill, which may arise from Your use of Our Services and the Platform or any materials contained on the Platform or for Your failure to understand the nature of cryptocurrencies, its derivatives or the market for such currencies and its derivatives.

- 13.2. Without prejudice to any other terms of this Agreement relating to the limitation of liability and provision of indemnities, the following shall apply in particular to provision of Services under this Agreement:
- 13.2.1. System errors: The Company shall bear no liability to the User for any partial performance or failure to perform its obligations hereunder by reason of any cause beyond its reasonable control, for damages which the User may suffer as a result of malfunction or failure of transmission, communication or computer facilities, or any transmission errors, technical faults, malfunctions, illegal intervention in network equipment, network overloads, malicious suspension of access by third parties, Internet malfunctions, interruptions, failure by intermediate service provider or agent, agent or principal of its custodian, sub-custodian or dealer for any reason to perform their obligations or other deficiencies on the part of any Internet Services provided by the Company. The User acknowledges that any Services may be limited or unavailable due to such system errors, and that the Company reserves the right to suspend access to any such Services for this reason upon notice.
- 13.2.2. Delays: Neither the Company nor any of its affiliates and/or third party providers and/or suppliers accept any liability in respect of any delays, inaccuracies, errors or omissions in any data provided to the User in connection with the Account, the Platform or use of related Services.
- 13.2.3. Viruses: The Company shall have no liability to the User (whether in contract or in tort, including negligence) in the event of any viruses, worms, software bombs or similar malicious code items introduced into the User's information system via the Account and/or Service provided by the Company, provided that the Company has taken reasonable steps to prevent any such incident.
- 13.2.4. Unauthorised use: The Company shall not be liable for any loss, liability or cost whatsoever arising from any unauthorised use of the Account, Platform or

related Services. Without detracting from the generality of indemnification provisions hereunder, the User shall indemnify, protect and hold the Company, its owners, subsidiaries, affiliates, employees, management and third party contractors harmless from and against all losses, liabilities, judgements, suits, actions, proceedings, claims, damages and costs resulting from or arising out of any act or omission by any person using the Account, Platform and related Services and/or any service using any designated Account credentials or other authentication and/or access information provided by the Company to the User, whether or not the User actually authorised such use.

13.2.5. Markets: The Company shall not be liable for any action taken by or at the instruction of any appropriate market or regulatory or self-regulatory body or failure by such regulatory or self-regulatory organisation, for any reason, to perform its obligations.

13.2.6. Third party service: In the event that any software and/or service of any third-party is used by the Company in the enforcement of any of the provisions of this Agreement, the User agrees to indemnify and hold harmless such third parties of any claims, actions or suits, as well as any related expenses, liabilities, damages, settlements, costs or fees arising from the User's use or misuse of the third-party software and/or service as part of the Company's Services.

13.3. We shall not be liable for any disruption or impairment of the Platform or the Service or for disruptions or impairments of intermediary services on which We rely for the performance of Our obligations hereunder, provided that such disruption or impairment is due to abnormal or unforeseeable circumstances beyond Our reasonable control or the control of the intermediary involved.

13.4. The Company shall not be liable to the User for any claims, losses, damages, costs or expenses, lost opportunity to trade, including attorneys' fees, caused, directly or indirectly, by any events, actions or omissions, including, without limitation, claims, losses, damages, costs or expenses, including attorneys' fees, resulting from civil unrest, war, insurrection, international intervention, governmental action (including, without limitation, exchange controls, forfeitures, nationalisations or devaluations), natural disasters, acts of God, market conditions, inability to communicate with any relevant person or any delay,

disruption, failure or malfunction of any transmission or communication system or computer facility, whether belonging to the Company, the User, any market, or any settlement or clearing system.

13.5. We shall not be liable for assessment or payment of any taxes, duties or other charges that arise from the underlying transaction between You and another Company's User.

13.6. The Company specifically excludes liability for any loss, harm, distress or damage suffered by You or any third party as a result of inaccurate information appearing on the Platform.

13.7. The User agrees to defend, indemnify and hold harmless the Company, its affiliates, employees, agents, successors, subsidiaries, assignees and each of their respective officers, directors, shareholders, members, partners, attorneys, employees, from and against any and all liabilities, losses, damages, costs and expenses, including attorney's fees, incurred by the Company, for all damages directly, indirectly, and/or consequentially resulting or allegedly resulting from or arising out of the User's failure to fully and in a timely manner perform the User's obligations hereunder or use, misuse, or inability to use the Platform, Services, or any of the materials contained therein, or the User's breach of this Agreement or should any of the representations and warranties fail to be true and correct.

13.8. To the maximum extent permitted by applicable laws, You also agree to defend and indemnify the Company should any third party be harmed by Your illegal actions or should We be obligated to defend any claims including, without limitation, any criminal action brought by any party.

13.9. If any applicable authority holds any portion of this Section of the Agreement to be unenforceable, then liability will be limited to the fullest possible extent permitted by applicable law.

13.10. In addition to the provisions in this Section 13, the User hereby acknowledges and agrees that in regards to the Launchpad the Company acts only as an intermediary platform provider to allow Users of the Platform and the applicable Cryptoasset issuer, offeror, seller or distributor to connect with each other for the

purchase and sale of Cryptoassets. The Company does not directly issue or sell such Cryptoassets as part of the Launchpad, nor does it take responsibility for ensuring the performance of any blockchain on which the Cryptoassets are generated. The Company shall not be liable for any loss, liability or cost whatsoever arising directly or indirectly from or in relation to the Cryptoassets, their sale, offering or distribution, the issuer, offeror, seller or distributor of such Cryptoassets, or any project related to such Cryptoassets.

## 14. Period of keeping User's personal information

14.1. Except as expressly provided to the contrary in writing by Us, Our Services and Platform are provided on an "as is" and "as available" basis. We expressly disclaim and You waive all warranties of any kind, whether expressed or implied or statutory, including, without limitation, implied warranties of merchantability, fitness for a particular purpose, title and non-infringement as to Our Services, Platform and the information, content and materials contained therein.

We make no representations or warranties that the Platform or Services, or any materials contained therein, will be uninterrupted, timely, secure or error-free; nor do We make any representations or warranties as to the quality, suitability, truth, usefulness, accuracy, or completeness of the Platform or Services or any of the materials contained therein.

14.2. You acknowledge that information You store or transfer through Our Platform or Services may become irretrievably lost or corrupted or temporarily unavailable due to a variety of causes, including software failures, protocol changes by third party providers, Internet outages, force majeure or other disasters, including third party DDoS attacks, scheduled or unscheduled maintenance, or other causes either within or outside Our control. You are solely responsible for backing up and maintaining duplicate copies of any information You store or transfer through Our Services.

14.3. You understand that We cannot and do not guarantee or warrant that files available for downloading from the Internet will be free of viruses, worms, Trojan horses, or other code that may manifest contaminating or destructive properties. We do not assume any responsibility or risk for Your use of the Internet.

14.4. We make no warranty regarding any exchange transaction entered into through the Platform or Services and We are not responsible for any use of confidential or private information by the User or third parties. We are NOT responsible for the market, and We make no representations or warranties concerning the value of Cryptoassets or Fiat Currency of any kind.

#### 15. Service Providers

15.1. The User does hereby agree and acknowledge that the technological facility (the Platform), and related software and Services may be provided by an external third party licensor/s. The Company does not bear any responsibility, whether expressed or implied or statutory, in respect of non-infringement as to the technological facility (the Platform), and related software and Services provided by external third party licensors. We make no representations or warranties that the technological facility (the Platform), and related software and Services will be uninterrupted, timely, secure, or error-free; nor do We make any representations or warranties as to the quality, suitability, truth, usefulness, accuracy, or completeness of the above, as additionally specified by us.

15.2. The User hereby agrees and acknowledges that the functionality of the Platform, its configuration and content may be modified by an external third party licensor, including but not limited to:

15.2.1. The parameter and protocols, by which the orders are placed, routed, matched or otherwise processed by the Platform,

15.2.2. The availability of the Platform with respect to a particular Fund or Crypto-Asset, or transaction at any particular time or location.

## 16. Communications, Statements and Confirmation

16.1. Reports, statements, notices and any other communications will be transmitted to the User electronically by posting to the User's Platform terminal and/or to the User's Account available through the Platform, and/or via e-mail to the registered email address. All communications so posted or sent shall be deemed transmitted by the Company when posted or sent and deemed delivered to the User personally, whether actually received by the User or not.

16.2. Reports of the confirmation of orders and statements of Account for the User shall be deemed correct and shall be conclusive and binding upon the User, unless objected to immediately upon receipt and confirmed in writing, within 1 (one) day of electronic transmittal to the User.

Instead of sending exchange confirmations via postal mail, the Company will provide the User with access to view the User's Account at any time via the Internet.

16.3. The User agrees and acknowledges that all conversations regarding the User's Account between the User and the Company employees may be electronically recorded with or without the use of an automatic tone-warning device. The User further agrees to the use of such recordings and transcripts thereof as evidence by either party in connection with any dispute or proceeding that may arise involving the User or the Company. The User understands that the Company destroys such recordings at regular intervals in accordance with the Company's established business procedures and the User hereby consents to such destruction.

## 17. Complaints

17.1. If any conflict situation arises when the User reasonably believes the Company to be in breach of one or more terms of this Agreement as a result of

any action or failure to act, the User has the right to file a complaint with the Company within one week after the grievance has arisen.

#### 18. Refunds

18.1. Due to the nature of Our business, no refunds are issued by the Company. The only exception is made if You are not the User of the Company, i.e. if You do not hold a verified Account with the Company. In this case the Company will refund any Funds received from You using the same method originally used by You.

18.2. Without detracting from the provisions above, it is expressly stipulated that You are free to use a withdrawal procedure to withdraw Funds from Your Account. Information about the ways of withdrawal provided by the Company and the withdrawal procedure is available on Our Platform.

## 19. Modification of Proprietary Interests

19.1. Notwithstanding paragraph 21.1. of this Agreement or any other provision establishing ownership rights in Cryptoassets, any Unclaimed Assets shall with an immediate effect cease to be the property of the User and shall become the property of the Company ("**Transfer of Ownership**"). The Company shall become the sole absolute owner of the Unclaimed Assets and shall hold all rights with regard thereto, including without limitation any right to transfer the ownership to any third party or make any other use of the Unclaimed Assets at its sole discretion and without any restriction, limitation or notification or other requirement.

19.2. Upon the Transfer of Ownership contemplated in Paragraph 19.1, the User shall retain solely a contractual claim against the Company corresponding to the amount of such Unclaimed Assets as recorded in the Company's systems at the time of Account closure, subject to applicable fees, commissions and deductions as specified in this Agreement and on the Platform ("Contractual Claim"). The

Contractual Claim and the performance thereof shall be subject to all applicable laws and regulations, the terms of this Agreement and all applicable Company's procedures.

19.3. This Contractual Claim may be satisfied by the Company through the delivery of equivalent amount of Cryptoassets of equivalent type to such Unclaimed Assets, or through the delivery of Cryptoassets of another type of corresponding value to the Unclaimed Assets at the date of the User's Account closure, at the Company's sole discretion, and subject to all applicable fees, commissions and deductions as specified in this Agreement and on the Platform and upon the User's compliance with all applicable procedures established by the Company, including but not limited to identity verification as well as anti-money laundering, countering the financing of terrorism, sanctions and export control restrictions and requirements. For the avoidance of doubt, the Contractual Claim does not entitle the User to receive any specifically identified Cryptoassets. After the Company or anyone on its behalf conducts a transfer of such Cryptoassets corresponding to the Contractual Claim to the Cryptoasset wallet address provided by the User in writing by means required by the Company, the Company and anyone on its behalf are released, acquitted, and discharged by the User from any and all action, causes, claims, liabilities and demands from any kind or nature, including without limitation originating from any contractual or other right or obligation, regarding any matters generated prior to the date of the transfer of such Cryptoassets, whether known or unknown. Furthermore, the User will not be entitled to receive any further refund, transfer, payment or consideration from the Company or anyone on its behalf.

19.4. Notwithstanding anything to the contrary, and for the avoidance of any doubt, the Company may, at its sole discretion, transfer all or part of its obligations to perform such Contractual Claims or any other obligation under this Agreement to any third party.

## 20. No Custody for Unclaimed Assets

20.1. You acknowledge and agree that neither the Company, nor anyone on its behalf, is providing any services of custody, wallet or administration of Crypto Assets to the User in relation to Unclaimed Assets.

#### 21. Contractual Claim Limitation Period

21.1. The Contractual Claim arising under paragraph 19 hereof must be submitted to the Company within five (5) years from the date of Account closure ("Contractual Claim Limitation Period"), after which such claim shall be deemed waived and the Company shall have no further obligation to the User in relation to such Contractual Claim or Unclaimed Assets. For the avoidance of doubt, and notwithstanding anything to the contrary, Unclaimed Assets shall remain the sole absolute property of the Company also after the end of the Contractual Claim Limitation Period. For the avoidance of doubt, nothing in this clause shall be construed as preventing or limiting the Company from or with respect to transferring any right in relation to Unclaimed Assets or any right under this Agreement to any third party in its sole discretion.

#### 22. Bonus

19.1. Bonus funds may not be used for multiple trades opened in opposite directions on the same or correlated Instrument(s). Where the Client (User) performs any such operation using Bonus funds, the Company reserves the right to:

a) adjust the financial result of such operation and annul any profit realised as a result thereof, leaving only the real cash funds deposited by the Client on such Client's Trading Account(s), and/or

- b) close the Client's (User's) Trading Account(s). In such cases, the financial results of operations not involving the use of Bonus funds shall not be subject to revision.
- 19.2. Bonuses represent a way of encouraging the Company's Clients, therefore the Company has the right to refuse some or all the Clients to accrue the Bonuses and cancel the Bonuses which were earlier accrued to the Client(s).
- 19.3. In case of account closure, either at the initiative of the User or of the Company, bonuses are not withdrawable.

19.4 If you use your bonus funds for any activity prohibited by the Company, or deemed by the Company to be manipulative, abusive or in bad faith, the Company (i) may adjust the financial result of trades using such bonus funds and annul any profit realised as a result thereof, and/or (ii) close your Account.

### 23. Privacy

20.1. Privacy and data protection is governed by Our Privacy Policy, which is available on the Platform.

### 24. Governing Law and Jurisdiction

- 21.1. This Agreement, and the rights and obligations of the parties hereto, shall be governed by and enforced in all respects by the laws of the Company's jurisdiction St.Vincent and the Grenadines, without regard to the choice of law principles.
- 21.2. The User agrees that any civil action, arbitration or other legal proceeding between the Company or its employees or agents, and the User arising out of or relating to this Agreement or the User's Account shall be brought, heard and resolved only by a court located in Company's jurisdiction and the User hereby

waives trial by jury in any such action or proceeding and waives the right to have such proceeding transferred to any other location. No action, regardless of form, arising out of or relating to this Agreement or transactions hereunder may be brought by the User more than one year after the cause of action arose.

21.3. The Company may offer to settle any claim in an independent third party organisation, such as an arbitration court in the jurisdiction of the Company. The User may agree or not agree to take this avenue.

## 25. Anti-Money Laundering Policy

- 22.1. The Company is committed to providing its Users with safe and compliant Services. For this purpose, We monitor transactions for any suspicious activities, and may report to government authorities if required by law.
- 22.2. The Company will keep certain information and documentation on file pursuant to applicable law and its contractual relationships, and We hereby expressly reserve the right to keep such information and documentation for at least five years or more if required and pursuant to the privacy and data protection requirements. This requirement will stay in force even if the User terminates their Account and stops using the Services. This will also be true if the User has initiated, but not completed their application to have an Account with the Company.
- 22.3. For enhanced security, and in adherence to data protection standards, the Company may contract and share data with third parties that provide certain information validation and Anti-Money Laundering services.

#### 26. Amendments

23.1. The User understands, acknowledges and agrees that the Company may amend or change this Agreement at any time at its sole discretion. The Company

will post the amendment or an updated version of the Agreement on the Platform with an indication of the last update date. The User agrees to be bound by the terms of such amendment or change on the earlier of:

- 23.1.1. 1 (one) business day after the Company has posted such amendment as specified above; or
- 23.1.2. on such occasion when the User executes any transaction on the Platform;
- 23.2. All such amendments and changes shall apply equally to all Users, including those who accepted this Agreement before the effective date of the amendments or changes.
- 23.3. The User shall become acquainted with the current version of this Agreement and shall monitor all changes and amendments hereto and bear all risks associated with the failure of this obligation.
- 23.4. If the User objects to a part or all of the Agreement, then the User must stop using the Services of the Company immediately. By continuing to use Our Services and the Platform, You acknowledge that You agree to be bound by provisions of this Agreement (with all changes and amendments thereto).

#### 27. Termination

24.1. This Agreement shall continue in effect until termination, and may be terminated by the User at any time, provided that the User has no liabilities held by or owed to the Company, upon the actual receipt by the Company of written notice of termination via registered email, or at any time whatsoever by the Company upon the transmittal of a notice of termination to the User via registered e-mail or to the Users Account available through the Platform; provided, that such termination shall not affect any transactions previously entered into and shall not relieve either party of any obligations set out in this Agreement nor shall it relieve the User of any obligations arising out of prior transactions entered into in connection with this Agreement.

- 24.2. We may at any time close (liquidate) and/or suspend and/or terminate this Agreement or any of Your Accounts without notice in the following cases:
- 24.2.1. You breach any condition of this Agreement and/or respective Customer Agreement, Anti-Money Laundering and Counter-Terrorism Policies, or other legally binding obligations between the Company and You; or
- 24.2.2. You violate or We have reason to believe that You are in violation of any law or regulation that is applicable to Your use of Our Services; or
- 23.2.3. We have reason to believe that You are in any way involved in any fraudulent activity, money laundering, terrorism financing or other criminal activity; or
- 24.2.4. We have reason to believe that You you are behaving in bad faith and dishonestly; or
- 24.2.5. We reasonably believe that Your Account has been compromised or for other security reasons; or
- 24.2.6. We reasonably suspect that Your Account has been used or is being used without Your authorisation or fraudulently; and We shall notify You either prior to suspension or, if prior notification is not possible under the circumstances, promptly after the suspension unless We are prohibited from so doing by law.
- 24.2.7. We reasonably believe that Your activity aiming to derive no-risk profits from the Company, including using bonus/loyalty programmes and/or holes and mistakes in the Agreement, rules and policies;
- 24.2.8. In any other circumstances or developments that the Company may consider as threatening to Company's activity.

### 28. Force Majeure

25.1. The Company is not responsible for any damages caused by delay or failure to perform its obligations under the Agreement in the event that said delay or failure is due to fires; strikes; floods; power outages or failures; acts of God or the state's enemies; lawful acts of public authorities; any and all acts that are regarded as Force Majeure in legal practice.

# 29. Copyrights and other Intellectual Property Rights

26.1. Unless otherwise indicated, all copyright and other intellectual property rights of all content and other materials contained on Our Website or provided in connection with the Services are the proprietary property of the Company. We grant the User a limited, nonexclusive and non-sublicensable permission to access and use the data made available by the Company for personal or internal business use of the User. Such permission does not include any unauthorised distribution or use, modification or public display of any data made available by the Company. The permission granted under this provision will be automatically terminated if the Company suspends or terminates User's access to the Services.

### 30. Support

27.1. If the User has any questions or concerns related to the Agreement, their rights and/or obligations, they can contact the Company according to the following contact information:

Contact us: StormGain LLC: <a href="https://support.stormgain.com">https://support.stormgain.com</a>