## **Preamble**

By using this website, you acknowledge your agreement with the following terms. If you do not agree with any of the conditions or company policies, you are prohibited from using Open Finance services.

By clicking the "I Agree" button (during registration), you confirm the following:

- I fully understand all the conditions and that these Terms, together with all policies, constitute an integral part of the binding agreement between myself and Open Finance ("Agreement").
- I am at least 18 years old, the information provided in this statement is true and accurate, and I will inform Open Finance of any significant changes.
- I have provided complete, accurate, and truthful information, including my location and identity.
- Open Finance reserves the right to modify any of the terms outlined in the Agreement at any time by posting such changes on our website.
- I acknowledge that I have had the opportunity to review a demo version or possibly educational material, and as a result, I understand how to perform transaction operations and the risks involved.
- I have carefully studied and understand the risks associated with trading in the Forex market.
- By filling out this form, I request and consent to the opening of an account for myself and confirm that I have read and agree to all policies and conditions, including the risks.

## **Terms and Conditions**

By accepting the terms of administration, the Client acknowledges and agrees that they are an integral part of this Agreement between the User and Open Finance, along with the organizational measures. In this document, the term "Client" refers to you and any individual or organization using this Website. Your visit, use, or access to this Website signifies your authority, consent, and compliance with all the terms that establish the official agreement between the User and Open Finance. Any interaction with this Website, related to it, or conducted through it implies your agreement with these Terms.

By using this Website in any way, you unconditionally confirm your agreement and consent to the following Terms. If you do not accept any of these Terms or the company's policies, you are prohibited from using Open Finance services.

Permission to Use: The Client declares that they have full legal capacity to enter into legal agreements. The Client is not allowed to engage in commercial activities or sequential and automated use of this Website. Any use of this Website strictly prohibits the use of intellectual analysis of information, information gathering, data transmission system hacking, bypassing viewing restrictions and programming, downloading and bulk downloading of data, or accessing through any means other than official and authorized internet browsers.

Identification of Account and Bank Account: Upon receiving the Client's application, we reserve the right to conduct verification or other checks deemed necessary, including unconditionally obtaining recommendations from the Client's bank or credit institutions (if applicable). All information regarding such checks will be recorded in credit bureaus, regardless of the outcome of the Client's application. We retain all necessary authority to conduct additional creditworthiness checks whenever the Agreement comes into effect. The Client acknowledges and agrees that we may use credit rating assessment strategies to analyze the Client's application. This may affect our evaluation and decision to approve the application or modify the terms of the Client's account.

The Client undertakes to promptly notify us of any material changes to the information provided in their application. Upon confirmation of the application, we will open an account for the Client and provide them with a client identifier and account number. The Client must not disclose this information to third parties. If the Client agrees to disclose such information to third parties, they must promptly notify us of this. Such cooperation will assist us in investigating cases of misuse of the Client's account.

You acknowledge that we have no obligation to verify or authenticate the identity of any person using or referring to your Account. You agree that we have the right (but not the obligation) to make deposits into a single account for all relationships. We also have the option (though not obligated) to agree to transfer funds to different bank accounts at your request. In doing so, we are not responsible for any errors made in transferring the amount, provided that the total amount transferred in accordance with this Agreement is correct.

Additional Terms: All data regarding your bank account provided during the registration process must be accurate and truthful. You agree to promptly notify us of any changes to this information and provide any necessary documents that we may request regarding the specified bank account. You confirm that the bank account you have provided corresponds to the accounting record opened in your country of residence, unless we have additionally agreed to other accounts of yours. It is important to note that we are not responsible for transferring funds or crediting money from any other accounts besides the one specified by you.

In accordance with the terms of this Agreement, we have the authority to close or suspend the operation of your Account. Except as explicitly stated in this Agreement, each account is considered fully independent if you have more than one Account. Therefore, any credit obtained on one Account (including funds left) does not release you from obligations on another Account, except in cases where we exercise our privileges under this Agreement.

User Services: If your account is associated with multiple clients or organizations, consent from all participants is required for withdrawals.

Connection to Our Website: It is prohibited to create or maintain links with other websites without our prior consent. You may not use information or materials from our website on other resources without our approval. When connecting to our website, you must comply with all applicable laws, rules, principles, and ethical standards of the Internet.

Copyright and Intellectual Property: All materials, such as records, illustrations, data, applications,

content, and source codes presented on our website or available for download, are protected by copyright and other laws. Their use is only permitted within the terms set by us or with our prior permission.

The materials posted on this website are owned by Open Finance or its respective contributors and suppliers and may not be duplicated or used without prior approval. You are prohibited from modifying the data or materials presented on this website or downloaded from it in any form, as well as imitating, publicly displaying, distributing, or using any such data or materials for public or commercial purposes. Any unauthorized use of such data or materials may infringe upon copyright laws, trademark laws, security and disclosure laws, and other laws and regulations.

By using this website, you do so at your own risk. The information, materials, and services provided on or through this website are provided "as is" without any express or implied warranties, including warranties of merchantability, fitness, or information being fit for specific purposes.

We ask that you carefully review this Document and the range of policies provided to you on our website. It is recommended to refrain from completing the online application form if you have doubts about the consequences of the Agreement or associated risks. By confirming the submission of the online application form by clicking the "Submit" button, you acknowledge that you have reviewed the provided documents, fully understand, and agree to the terms of the Agreement. Open Finance and all related organizations, including subsidiaries, consultants, specialists, attorneys, and brokers, do not direct or regulate the information distributed on this website, including articles, data exchange, and other materials.

If you have any questions, issues, or uncertainties related to the use of the website, we strongly recommend contacting us for assistance and clarification. We strive to provide full support to our users and are ready to offer you the necessary help.

Our team of experienced professionals is ready to provide you with qualified support and explanations on all matters regarding the use of the website and its functionality.