

Hantec Markets Limited Jordan Retail Terms and Conditions Introduction

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Introduction

This document is important and contains the terms on which we provide our online foreign exchange, bullion, contracts for difference (“CFD”) trading (the “Services”) to you.

Due to regulatory restrictions, Hantec Markets Limited Jordan cannot open accounts for retail customers with residence in the United States, Belgium, Macedonia and Israel.

A United States, Belgium, Macedonia or Israel resident means any of the following: any natural person resident of the United States, Belgium, Macedonia or Israel; any company, partnership, or other legal entity created or organized under the laws of any jurisdiction of the United States, Belgium, Macedonia or Israel; a branch or agency of a foreign entity located in the United States, Belgium, Macedonia or Israel; a trust of which the trustee is a United States, Belgium, Macedonia or Israel resident; an estate of which a United States, Belgium, Macedonia or Israel resident is the executor or administrator; or any account held for the benefit of a United States, Belgium, Macedonia or Israel resident.

Before you begin to trade with us, you should read this Agreement carefully in addition to Execution Policy, Conflicts Policy, Risk Disclosure and Privacy Notice. Please ensure you read any additional new policies, or updates to existing policies which you will be notified of by us.

It is essential that you read and understand these terms and we will ensure that you have a proper opportunity to do so by not allowing you to trade until you have confirmed to us that you have read these terms. If you have any questions please let us know.

Hantec Markets Limited Jordan is authorized and regulated by the Jordan Securities Commission under number (98).

Signature.....

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Suite 502, 5/F, Al Hussein Complex
164 Mecca Street, Amman, Jordan

Tel +962 (6) 5535999
Email info-jo@hmarkets.com

www.hmarkets.com

The Agreement between Us

1. The Agreement between Us (This “Agreement”) Comprises:

- these terms and conditions; and
- the terms and matters set out in the Account Opening Application Form and any sub mandates;

1.1 This Agreement represents all the terms agreed between us regarding the Services unless we have agreed in writing to supplement or vary this Agreement.

1.2 Unless otherwise agreed with you in writing, we are treating you as a retail client for the purposes of the rules of the Jordan Securities Commission (the “JSC”). You agree that you are responsible for keeping us informed about any change to your circumstances as this could affect our categorization of you.

1.3 The main account and any sub-accounts, including accounts held in joint ownership constitute a single contractual agreement and are treated as one account for the purpose of realized client balances. This means that all account opening conditions, agreements and provisions between us with regards to the main account are equally valid and applicable to all accounts held by you individually and jointly, and any realized negative balances may be netted against other accounts held in your name. Any account unrealized balances, positions, or margin requirements will not be netted against each other unless otherwise agreed in writing by both parties.

1.4 Effective Date

This Agreement shall come into force on the earlier of the date you complete and sign the Account Opening Application Form and the date you begin to use the Services (being a day we are open for business or the next business day if we are not, a “Business Day”). Our obligations under this Agreement in relation to our Services shall become effective on the Business Day we confirm your account has been approved for funding.

1.5 Cancellation Rights

1.5.1 - You have a right to cancel this Agreement within 14 days of the Business Day we receive the completed Account Opening Application Form from you. If you would like to cancel this Agreement please let your contact at Hantec Markets Limited Jordan or write us at: Hantec Markets Limited Jordan: Amman – Mecca street.-Al Hussein complex. 164- 5th floor -office 502 – or at phone number: +962 (6) 5535999 fax: + 962 (6) 5541333 or email us on accounts@hmarkets.com .

1.5.2 - If you do not exercise this right to cancel within the requisite time period, you will still be entitled to exercise your right under Term 2.30 of the Agreement to terminate the Agreement.

1.5.3 - You must note that the right to cancel and the right to terminate under the Agreement only relate to cancelling or terminating the Agreement. Cancellation or termination will not affect the completion of transactions initiated prior to us receiving your notice of cancellation or termination. Cancellation or termination will not affect your or our accrued rights, indemnities, existing commitments or any other contractual provision intended to survive termination of this Agreement.

1.5.4 - No penalty will apply on cancellation, however, you will pay our fees on a pro-rata basis to the date of cancellation and any additional expenses necessarily incurred by us (or a third party) in cancelling this Agreement and any losses necessarily realized in settling or concluding outstanding transactions and transferring your funds back to you.

1.5.5 - You should note that we will provide the Services to you until we receive notice of cancellation pursuant to your cancellation right and if you do cancel the amount you receive back may be less than your initial investment due to fluctuating market values, payment of any fees due to us, costs we incur and any costs incurred by us due to circumstances outside our control.

2. Terms and Conditions that apply to the Services

2.1 - Hantec Markets Limited Jordan

Hantec Markets Limited Jordan is authorized and regulated by the Jordan Securities Commission. Our company's number at the Ministry of Industry and Trade's companies control department is (51905) . We have been given the right to organize investment transactions and transaction services without advice, and these services represent our main business activities.

Our principal place of business is Suite 502, 5th Floor, Al Hussein Complex, 164 Mecca Street, Amman, Jordan (we will notify you of any change to our principal place of business) our phone number is +962 (6) 5535999 – Fax + 962 (6) 5541333 and our email address is info-jo@hmarkets.com .

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2.2 -Non-advised dealing services

2.2.1 - We offer “non-advised dealing services” which means allowing you access to speculate on the financial markets using our Online Platform. You agree to use our services as a derivative or leveraged product according to the international banks and companies we deal with.

2.2.2 - Any instructions you give us in relation to non-advised dealing services must be given by you through our online foreign exchange, bullion and CFD transaction systems (the “Online Platform”) unless we agree otherwise.

2.2.3 - We will provide you with prices at which the relevant currency, bullion or CFD can be purchased or sold either verbally or via the Online Platform.

2.3 - Appropriateness

For certain types of investment (considered by the JSC to be complex investments), when we receive instructions to deal on a non-advised basis we are required under the JSC rules to assess the appropriateness of such services for you by reference to your knowledge, experience and understanding of the risks involved. Should we not have sufficient information to make this assessment or we consider that (with regard to the information we hold about you) services are not appropriate for you, we shall warn you of this and you may not be allowed to proceed with services.

2.4 - Confirmations

When we deal for you on a non-advised basis, we will provide you with a notice in electronic form confirming the execution of your order and providing you with details of the transaction (such as the price and any rate of exchange used for a currency conversion). You should check the confirmation carefully and let us know immediately of any errors.

2.5 - Best Execution

2.5.1 - When we execute an order on your behalf the JSC rules require us to take all sufficient steps to obtain the best possible results for you, taking into account a number of relevant factors. In order to comply with our obligations in relation to the best execution we have in place an order execution policy which is available on our website. Our order execution policy is reviewed periodically and whenever a material change occurs that affects our ability to continue to provide best execution. By entering into this Agreement, you confirm that you agree to this policy. We may amend our Order Execution Policy from time to time and may notify you of any material amendments by giving (providing you with a) written notice.

2.5.2 - Please note that specific instructions from you in relation to the execution of orders may prevent us from following our order execution policy in respect of the elements of execution covered by the specific instruction.

2.5.3 - When we enter into transactions on your behalf denominated in a foreign currency other than the base currency of your account (as such base currency is provided for in the Account Opening Application Form) we may carry out any necessary foreign exchange transactions (together with any hedging transactions on a transaction by transaction basis) on the settlement date for the transaction rather than the trade date at our then prevailing rates of exchange.

2.5.4- Payments into your account may, where necessary, be converted into the base currency of your account.

2.6 - Capacity

Unless we agree otherwise at the time of dealing, we will be the counterparty to all your transactions and act as a principal and not as agent on your behalf. Unless we agree otherwise, we will treat you alone as our client for all purposes and you shall be directly and fully responsible for performing the obligations under each transaction, we enter in with you or on your behalf. We do not have nor do we seek to have any relationship with any third party on whose behalf it may be claimed you are acting.

2.7 - Use of our Online Platform

2.7.1 - You will be able to enter orders at the exchange rates and prices displayed on the Online Platform.

2.7.2 - The ownership of materials and text contained on our website, accessed from it, or otherwise distributed to you by us, is confidential and protected by copyright. You agree that this material and text is for your own personal use and that you will not disclose it to anyone else. All electronic communications between parties in the course of business may be recorded and monitored by us in accordance with relevant law and for the purposes set out in the Privacy Notice.

2.7.3 - We will notify you of your Online Platform account password by phone, letter or email. Your personal information will be requested as a means to verify your identity before the password is released over the telephone. Your password is strictly confidential, and you agree to take full responsibility for all transactions, loss, costs and expenses, should any transaction be accepted and concluded by us after the password has been provided to you.

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2.7.4 - You agree that by using the Online Platform you have given your prior express consent to receive and transmit instructions for execution outside a regulated market or multilateral trading facility.

2.7.5 - You will provide us with a list of people authorized to access the Online Platform on your behalf (each an "Authorized User"). You shall notify us immediately when any new person becomes an Authorized User or when any existing Authorized User is no longer entitled to be an Authorized User. Upon receipt of such notice, the User is effective immediately (or on such date as specified in the notice). However, such notice shall not affect any instructions already executed prior to receipt of such notice. All instructions given and accepted by an Authorized User will be deemed to be instructions authorized by you and shall be binding on you.

2.7.6 - You must ensure that each Authorized User quits and closes the internet browser after using the Online Platform.

2.7.7 - You will advise us immediately if you have any reason to believe that your login and password have not been kept secure and confidential or may otherwise have become known to others.

2.7.8 - We may at any time without notice to you suspend, withdraw or deny access to the Online Platform for any reason including but not limited to security, quality of service, failure by you to pay an amount when due or breach by you of any provision of this Agreement.

2.7.9 - You acknowledge that if, in our sole discretion, we consider you to have partaken in any kind or form of scalping, market abuse, or any other unethical trading, we reserve the right, unilaterally and with immediate effect, to suspend or terminate (at any time, with or without cause or prior notice) all or any part of any Services, or your access; to change the nature, composition or availability of any electronic trading or service on the Online Platform. This includes changing the limits we set on any trading you may conduct through the Online Platform.

2.8 - Transmission of Orders

2.8.1 - Unless otherwise agreed by us, all orders to trade must be transmitted to us through the Online Platform. Such an order shall not take effect unless actually received by us.

2.8.2 - We will endeavor to advise you promptly if such circumstances arise, however we are under no obligation to provide you with our reasons for not acting on your orders. We will not be liable to you in any way if we refuse to follow your orders.

2.8.3 - If there has been no activity for more than six months on any account in your name, we reserve the right to cancel any pending opening orders without prior notice.

2.9 - Orders Binding

When you click the submit button to enter an order through our Online Platform (or give us an order by any other means we may agree) we will be under no obligation to accept it or, if accepted, under no obligation to execute it. Unexecuted orders may be cancelled at our discretion. Once an order has been entered into our Online Platform it may not be altered or cancelled.

2.10- Margin Deposit

2.10.1 - Before executing any order, we may in our absolute discretion require a deposit of such amount as we may specify in respect of any actual, anticipated or contingent liability you may have to us in respect of anticipated or existing open positions which you have or will have with us (the "Margin Deposit").

2.10.2 - We reserve the right to change the margin requirements at any time and any change may become effective immediately. We may inform you of this by email, via the electronic trading platform, telephone call, post, text message, or by posting notice of the change on our website. It is always your responsibility to know the current margin requirement applicable to your account and your open positions.

2.11. Limitations of Online platform

Due to limitations of an Online platform, where it is possible for a market to go negative, we reserve the right to close any open positions and/or settle the market at a pre-determined level in the positive, or at the best attainable price, which could also be negative;

2.12. Liquidity

We may, where and to the extent permitted under applicable laws and regulations, take one or more of the following steps in order to protect you:

- cease or suspend trading and/or refuse to enter into any trades or accept any orders;
- make changes to our normal trading times for all or any markets;
- make changes to our pricing and our spreads;
- change the stop out level applicable to your account;

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- close any open positions, cancel and/or fill any orders, and/or make changes to the pricing and/or limit the quantity of any trade, open positions and orders;
- take or omit to take all such other actions as we consider to be reasonable in the circumstances to protect ourselves and our clients as a whole.

We will take reasonable steps to notify you of any action we may take before we take any action to the extent practicable. If it is not practicable to give you a prior notice, we will notify you at the time or promptly after taking any such action.

We will not be liable to you for any loss or damage arising under Terms 2.11. and 2.12. of this Agreement, provided we act reasonably.

2.13- Cleared Funds

2.13.1 - You must at all times have sufficient cleared funds with us before we will execute any order. We will indicate to you the sum required as the Margin Deposit for each order.

2.13.2 - We will only accept funds from you where they are from an account held in your name, either jointly or individually, the payment has originated from you and we reserve the right to verify the bank account if the payment is made by bank transfer.

2.13.3 - If your Account has a negative cash value for any reason, including but not limited to, the closure of your positions under term (2.16) or termination of this agreement, that negative cash value will be required by the client

2.14- Profits, Losses and Interest Charges on Open Positions

2.14.1- For any open position held by you, we shall from time to time credit your account with profits and interest earned, or debit your account for losses and interest incurred from the date agreed with us until the Value Date or until the position is closed or liquidated, in the following manner:

1. for buying of one currency against the sale of another currency and the currency bought has a higher interest rate than the currency sold, interest arising there from shall be credited to your account;
2. for bullion contracts, interest arising from buying or selling bullion shall be credited or debited to your account;
3. in the case of a negative interest rate, interest arising therefrom shall be debited to your account;
4. in the case of CFDs, we will charge an interest rate in respect of each [long (or bought)] open position and:

- in the case of long (or bought) positions we will settle the difference between the price or level at which we entered into the transaction with you and the price or level of the subject matter (or underlying) on the Value Date, if it is higher we will pay the difference to you but if it is lower you will pay the difference to us

2.14.2- In all cases, interest shall be at the rate we determine from time to time and published on our website.

2.14.3 - We reserve the right not to notify you when there is a movement in any position held on your account and will not be held liable for any loss on the account should you rely on this notification.

2.15 -Advances and Interest Rate

2.15.1 - If you are not able or not willing to settle any transaction on the Value Date or on such date as we shall require settlement, we may (but without obligation to do so) make an advance to you of such amount as is necessary for direct settlement of any transaction in whole or in part and you undertake to repay the US dollar equivalent (at the exchange rate or rates as we shall stipulate) upon demand with interest therein at the rate of 3% per annum above the prime lending rate in the United States for the time being in force, calculated on a daily basis from the date of such advance up to and including the date of repayment in full. Interest at the above rate shall be chargeable on the following items:

- Any part of the Margin Deposit or additional Margin Deposit not paid or deposited in the form of cash; and
- Any amount due to us which remains outstanding.

2.15.2 - This Term (2.15.1) shall not be construed as binding us to make any advance to you nor shall it prejudice any of the rights and remedies, we have against you or any other persons under this Agreement or otherwise conferred by JSC.

2.15.3 - We may, but have no obligation to, grant you a waived margin limit in an agreed currency that can be offset against a negative mark to market value on an open position, or an amount applicable to unsettled trading losses to some or all trades (either individually or in aggregate or both).

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2.15.4 - If the negative mark to market of an open position is approaching or has exceeded your waived margin limit, we reserve the right to require you to pay an amount in addition to the Margin Deposit in our absolute discretion. Any waived margin limit we set may be reduced or withdrawn at any time by giving you notice in writing.

2.15.5 - If we act on an instruction which would result in a waived margin limit being exceeded:

- we are not obliged to advise you of this;
- you will be liable to us for all amounts due to us including those above any waived margin limit;
- we are not obliged to act upon any subsequent instruction where a waived margin limit may be exceeded.

2.16 - Forced Liquidation

2.16.1 - You are required to maintain a sufficient level of Margin Deposit. We reserve our right to close out all open positions:

If at any time the Margin Deposit held by us is approaching or is no longer sufficient to cover the negative mark to market value of any or all open positions that you have with us; or if at any time the waived margin limit assigned to you is no longer sufficient to cover the negative mark to market value of any or all open positions that you have open with us.

2.16.2- If you fail to provide sufficient funds to hold your open positions in your trading account, they may be closed without further reference to you when the sum of funds in your trading account and the unrealized net profits of all open positions connected to that account falls to less than half of the total initial margin protection for all those open positions associated with that account is less than half of margin required 50%..... of these positions.

2.16.3- We shall have the right, in our absolute discretion, to determine the mark to market value from time to time. In addition to other remedies available to us, if you fail to pay an amount when due under this Agreement, we have the right to close (by either buying or selling) any or all of your open positions.

2.16.4- We are not obliged to contact you before we take the relevant action under Term (2.16.1) If however we do so, the margin call may be made by email, via the electronic trading platform, telephone call, post or text message. The margin call will be deemed to have been received if we have left a message requesting you to contact us, or if we have been unable to leave a message but made reasonable endeavors to do so.

2.16.5- Each sub account is subject to separate margin requirement. No margin can be transferred from accounts/sub accounts with excess margin to these accounts/sub accounts that require margin. This is referred to as cross-margining, which is not permissible with HML Jordan .

2.17 - Quoting Error

2.17.1- We will use all reasonable endeavors to provide up-to-date quotes for all Services traded on or through our Online Platform however we give no assurance that the prices quoted are accurate.

2.17.2- In accordance with (2.17.1) should a quoting error occur due to a typographical error or other obvious mistake in a quote or indication (the "Quoting Error"), we are not liable for any damages, claims, losses, liabilities or costs arising from the Quoting Error. We reserve the right to make the necessary adjustments to correct the Quoting Error and close any position opened on the basis of a Quoting Error. Any dispute arising from a Quoting Error will be resolved on the basis of the fair market value, as determined by us acting reasonably, of the relevant currency at the time such Quoting Error occurred.

2.18 - Authorization Limits

You may notify us of an authorization limit applicable to some or all trades either in general or for particular Authorized Users. You may withdraw any such authorization limit at any time by giving us notice in writing. We may, in our absolute discretion, impose an authorization limit on you and/or any Authorized Users or vary any such limit at any time by giving you notice in writing in accordance with Term 24 of this Section 2.

2.19 - Material Interests and Conflicts

As part of an international organization which provides a number of services to a range of clients, there may be times when there is a conflict between our interests, or the interest of an Associated Company or Individual and the duty we owe to you or any other client, or a conflict between the differing interests of two or more clients to whom in each case we owe a duty.

Signature.....

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Under the JSC rules we are required to have in place arrangements with a view to taking all sufficient steps to prevent or mitigate such conflicts of interest constituting or giving rise to a material risk of damage to the interests of our clients. We have established a comprehensive Conflicts of Interest Policy to identify and manage such actual or potential conflicts of interest. Where we do not consider that the arrangements under our conflicts of interest policy are enough to manage a particular conflict, we will inform you of the nature and/or source of the conflict. Our full Conflicts of Interest Policy is available on our website.

2.20- Client Money

2.20.1 - All amounts held in your account will be received and held by us as client money and segregated (“Segregated Funds”) by us in accordance with the JSC rules. Unless you have notified us in writing to the contrary, we may hold Segregated Funds in a segregated account located outside the Jordan or pass money held on your behalf to an intermediate broker, settlement agent or counterparty located outside the Jordan. The legal and regulatory regime applying to any such person may be different from that of the Jordan and in the event of the insolvency or any equivalent failure of that person, your money may be treated differently from the treatment which would apply if the money was held in a segregated account in Jordan.

2.20.2 - You agree that in the event that there has been no movement on your account for a period of at least six years (notwithstanding any payments or receipts of charges, interest or similar items) and/or we are unable to trace you despite having taken reasonable steps to do so, we may cease to treat your money as client money and pay away the money to a registered charity. In such circumstances, we will unconditionally undertake to pay you a sum equal to the relevant client money balance paid away in the event that you seek to claim the client money balance in the future.

2.21 - Privacy and Data Protection

2.21.1 - You agree that by opening an account with us and using our Services, you will be providing us with personal data within the meaning of the General Data Protection Regulation.

2.21.2 - When you provide your personal data on the Account Opening Application Form or otherwise, you confirm that it is accurate, complete and up-to-date. You agree to us processing all such personal data to perform the Agreement and administer your account and the relationship between us. You agree to our processing and disclosing your personal data for the purposes set out in the Privacy Notice as published on our website and in accordance with this Agreement, as may be updated from time to time.

2.21.3 - You authorize us to carry out identity and credit checks, and related actions which we consider appropriate to meet any legal obligations imposed on us relating to, or to pursue our legitimate interests.

2.21.4 - You agree that, as part of the processing necessary for the purposes set out in the Privacy Notice, your personal data can be legitimately disclosed to other recipients and public authorities in accordance with a legal obligation for the exercise of their official mission and who may be within or outside the European Economic Area. This may involve the disclosure of information concerning you or your account, as part of the automatic exchange of information under fiscal reporting regimes.

2.22 - Intellectual Property

2.22.1 - You agree that we are the sole owner (except to the extent owned by any third-party licensors and except to the extent licensed by any of our Associated Companies) of all right, title and interest in the Online Platform and any information or data generated by the Online Platform.

2.22.2 - At no time shall you enter into commitments for us or in our name or use our intellectual property for any purpose whatsoever. You will not use our name or intellectual property without our prior written approval, nor will you represent yourself as being affiliated with, or authorized to act for us.

2.23 - Complaints and Disputes

If you have a complaint in respect of our Services, you can in the first instance contact HML Jordan phone number(0096265535999) Client Support Staff who will be available during market hours. If the complaint is not resolved to your satisfaction, you can write to the HML Jordan Compliance Department. Details of our internal Complaints Policy are available on our website. If you are dissatisfied with the result of our complaints procedure you may be able to complain directly to the Financial Ombudsman Service. The Financial Ombudsman’s Service can be contacted by telephone on 0096265690523 or e-mail (Salamatl@go.com.jo). Our internal complaints policy is available on our website, if you are not satisfied with the results of our complaints procedures, you will be able to complain directly to JSC and contact us on the phone number (0096265607171).

2.24 - Communicating With Each Other

2.24.1 - Communication to us by post

Unless we advise you to the contrary, our address for written communication is Hantec Markets Jordan, Amman, Mecca Street, AlHusseini complex (164)- phone number 0096265535999- E-mail address (info-jo@hmarkets.com)- fax 0096265541333.

2.24.2 - Communication to us during a face to face meeting or telephone

We will act upon instructions received during a face to face meeting, by telephone or fax but we cannot accept any responsibility for any inconsistency between face to face, telephoned or e-mailed instructions and any subsequent written confirmation.

2.24.3 - Email Communications

You agree that we may communicate with you by email and act on instructions received via email from you. You acknowledge and accept the risks inherent in email, particularly of its unauthorized interception and of its not reaching the intended recipient. Please notify us in writing if you do not consent to the use of email as a means of communication in relation to this Agreement and its subject matter.

2.24.4 - Communication to us by your nominated third party

If you authorize us to accept the instructions of a nominated third party we will do so until we receive notice to the contrary from you. The same rules apply to face to face, written, telephoned or emailed instructions received from a third party as they do to instructions received from you and you must ensure that your nominated third party complies with these rules.

2.24.5 - Communications by us to you

We will write to, telephone or email you and/or, as appropriate, a third party authorized by you, at the address(es) and the other contact details as set out in the Account Opening Application Form or any other address(es) and other contact details you notify to us in writing. To help us administer your account properly our representatives or employees may occasionally call you on the telephone or visit you without clearing this with you first.

2.24.6 - Apparent instructions

As long as we act reasonably, you authorize us to rely on instructions by whatever means transmitted which appear or purport to be sent by you or a third party authorized by you.

2.24.7 - Receipt of instructions and notices

If an instruction or notice from you is received by us outside business hours (meaning 9.00 am to 7.00 pm Monday to Friday on a day that is not a public holiday in Jordan), the instruction or notice is deemed to have been received by us on the next business day following receipt.

Any notice posted on our website will be deemed to have been given 3 days after the notice was posted.

2.25- Your Undertakings

2.25.1 - Authority

You undertake that you have full power and authority to enter into, and to instruct us, on the terms of this Agreement.

2.25.2- Information

You undertake:

- that all the information you have supplied to us in the Account Opening Application Form during meetings with us or otherwise is complete and accurate;
- to notify us promptly of any change to the information supplied by you in the Account Opening Application Form or otherwise;
- to supply us with all information, documentation or copy documentation that we require in order to allow us to carry out our account opening procedures and carry out ongoing monitoring of you and your account;
- to provide us with any additional information which may be reasonably required by us in order that we can fulfil our legal, regulatory and contractual obligations in connection with or relating to this Agreement.

2.25.3- Your investments

You undertake that:

- (unless otherwise agreed with us) the investments and cash within your account are within your beneficial ownership and are and will remain, for the term of this Agreement, free from all liens, charges and any other encumbrances;
- while this Agreement continues you will not, except through us, deal, or authorize anyone else to deal in the investments in your account;

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- while this Agreement continues you will not, either directly or indirectly, cause us to incur any liability to any third party which is not anticipated by the express terms of this Agreement.

2.25.4- Documents

You undertake to sign and/ or produce, by the time we ask you to, any documents we need to enable us to carry out our duties under this Agreement.

2.25.5 - Indemnity

You (and where you are an individual or individuals your personal representatives) indemnify us on our written demand against all proceedings, actions, costs and expenses, claims, demands and/or other liabilities incurred by us, our agents, or any nominee or custodian, as a consequence of:

- the acceptance of instructions from you or any Authorized User over the telephone or by email or via the Online Platform;
- any breach by you or any Authorized User of any of the terms of this Agreement.

2.25.6 - This indemnity shall not apply to the extent of any liability caused by a breach of this Agreement by us or the negligence, fraud or willful default of us, our agents, a nominee or custodian.

2.26- The extent of our responsibility for our actions and the actions of others

2.26.1- Our responsibility

We will carry out our duties with reasonable skill, care and diligence and in accordance with the instructions and authority you have given us. As long as we do this, we cannot and do not accept any liability for loss (or the loss of an opportunity to gain) which arises from the provision of our Services for and on your behalf. We shall not be liable under any circumstances for any direct, indirect or consequential loss incurred as a result of a delay in funds reaching you.

2.26.2- We accept responsibility for our own nominee(s)

We accept responsibility for the acts or omissions in respect of this Agreement of any nominee company controlled by us or controlled by one of our Associated Companies.

2.26.3- Custodians / agents (other than our own nominee(s))

We will exercise reasonable care in our choice of nominees, custodians or agents and we will monitor their continuing suitability. As long as we do this (and as long as the losses do not arise directly from our negligence, fraud or willful default) we cannot and do not accept responsibility for loss arising from the default of a nominee (other than our own nominee), a custodian or agent whether the loss arises from the loss of funds, investments, title documents or otherwise.

2.26.4- Events outside our reasonable control

We cannot and do not accept responsibility for losses you suffer as a result of our (or our agents, nominees, custodians or others appointed by us) failing to comply with these terms (or terms or matters contained in the Account Opening Application Form) as a result of circumstances outside our or their reasonable control. These circumstances would include, but not be limited to, interruption of power supply, electronic equipment or supplier failure. Neither objectives nor restrictions will be deemed to be breached as a result of changes in the value of investments caused by movements in the market.

2.26.5- Market Disturbances

2.26.5.1 - We may give a notice (a "Disturbance Notice") to you at any time if we form the view that market or trading conditions in the relevant market for the currency, bullion or other instrument concerned are seriously disturbed. This includes circumstances where, in our opinion, deposits in the currency, bullion or the instrument concerned are not available to us in the ordinary course of business in the relevant market or because of national or international financial, political or economic circumstances or exchange controls, it is impractical. **When a Disturbance Notice is given, our obligations will be suspended while we negotiate alternative arrangements with you.** If we reach agreement before the Value Date, those alternative arrangements will apply. If we do not reach agreement within that period, we will each be released from our obligations under the relevant transaction.

2.26.5.2- Pending orders will be activated on the Slippage , whether during trading hours or at the opening of the market, if there is a Gap between the current market price and the new price and the orders will be executed on the first screen price and traded, not on the original price to be executed.

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2.26.5.3- If the price list is interrupted due to the interruption of the Internet or the company's approved price source (provider), the company is obligated to pay the amount incurred by the customer in case of loss, while the customer is obligated to return the amount incurred by the company in case of profit, and the customer is obligated not to trade on the stalled prices or wrong price or error rate on the price list due to poor Internet or the company's authorized provider and the customer is obligated not to trade.

2.26.6. Liquidity during market disruption events or events outside our control

In order to protect you and act in your best interests in the event of exceptional market conditions that are outside our control and include, but not limited to, extreme volatility, significant reduction or a temporary or permanent cessation in liquidity in an underlying market or where pricing may be unstable, we, at our discretion, and with immediate effect can suspend pricing an instrument, place a market on close only or take any other action we consider reasonable.

2.26.7- Agency status

In any circumstances in which we act as your agent you will be bound by our actions. These circumstances may include but not be limited to our dealing with a third party on your behalf or arranging for a third party to receive or hold your money. Nevertheless, none of the Services shall give rise to any fiduciary or equitable duties which would prevent or hinder us or any Associated Company in transactions with or for you, acting as both market maker and broker, or acting as agent in dealing with other associates or clients and obtaining a profit from any such activity.

2.26.8- The company is not responsible for any agreement between the client and one of the employees of the company outside this agreement.

2.27- Delegation and use of Associated Companies/agents

2.27.1 - We may delegate any of our responsibilities under this Agreement to a third party.

2.27.2 - Subject to the JSC Rules, we may pay to and accept from third parties (and not be liable to account to you) benefits, commissions or remunerations which are paid or received as a result of Services conducted by you.

2.28 - Charges, Fees and Tax

2.28.1 - You agree to pay us the charges for our Services as notified to you through the Online Platform. Our website and other notifications to you set out:

- the basis of calculation of our charges;
- how frequently they are to be paid;
- (where relevant) whether any other payment is to be received by us (or to our knowledge by an Associated Company) in connection with transactions we carry out with or for you in addition to, or in lieu of, our charges.

2.28.2 - Expenses

You agree to reimburse us for all the costs and expenses we incur in the carrying out of our Services. The costs will include, but not be limited to:

- any costs and expenses referred to in the Account Opening Application Form and/or otherwise notified to you;
- transaction costs;
- commissions, transfer fees, registration fees, taxes and similar liabilities and costs.

We shall retain a lien and security interest over any assets within your account to the extent that any charges, costs, losses or claims for which you are liable to us remain unpaid. We will notify you of any disposal of any assets of yours we may be holding pursuant to rights under a lien or security interest. Such disposal will occur if you fail to make payments to us when due. The lien or security interest will apply in respect of each asset or type of asset or class of asset comprised within your account from time to time to the extent of your indebtedness to us.

In the event of default or late payment of any sum due to us we reserve the right to charge interest at a rate not exceeding the effective cost to us of borrowing in the relevant money markets an amount equal to the sums due or such other rate as we may have notified to you.

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2.28.3 - Changes in charges

Our charges may be changed from time to time. We will let you have 30 calendar days' written notice of any changes to our charges before we implement them.

2.28.4 - Payment of charges and expenses

You authorize us to deduct the charges and expenses due in relation to the provision of our Services under this Agreement and all related charges and expenses from your account at the times and frequency which have been notified to you. If there are insufficient cash balances on the account, you authorize us to liquidate positions or sell any assets we may be holding to the extent necessary to cover the accrued charges and expenses. If we cannot collect charges and expenses in this way, we will invoice you and the invoice will be payable on receipt.

2.28.5 - Tax

You must pay, or reimburse, us for any taxes applicable, now or in the future, to your bets or on any spread or charges payable by you pursuant to this Agreement.

2.28.6 - You will be responsible at all times for the payment of all taxes due and for providing any relevant tax authority with any information relating to the use of the Services. Where we are required by law to provide information to a tax authority this provision of information will be governed by our Privacy Notice. You agree that if we provide you with any information or express any opinion in relation to the tax treatment of the Services you used or continue to use it will not be reasonable for you to rely upon any such statement and it will not constitute tax advice.

2.28.7 - Dormant Account Fees

If there has been no activity for more than six months on any account in your name it will be classified as dormant and may be charged the dormant account fee. The fee will be charged every six months after this time if there continues to be no activity on the account(s). To avoid being charged a dormant account fee, you should have executed at least one trade in your account(s) in any given 6-month period. If you have unrealized trades that have remained open for longer than the 6-month period but have not executed any further trades, your account will not be deemed dormant. If your account balance is zero or the dormant account fee will bring the balance of your account to zero or negative, Hantec Markets Limited Jordan will charge such part of the fee that brings the account balance to zero and then close that account as per Term (2.16) We reserve the right to change this fee at immediate notice and may inform you of this by email, via the electronic trading platform, telephone call, fax, post, text message, or by posting notice of the change on our website.

2.29- Scalping

In any circumstances where we reasonably suspect that you performed abusive trading such as scalping, this will be considered as a breach of this Agreement and for this reason we reserve the right to take any of the following actions in relation to the scalping activity:

- **Immediately terminate your account and your access to our servers;**
- **Void any trade (i.e., treat the trade as if the trade had never taken place) which was part of any scalping activity;**
- **Close any trade, which was part of any scalping activity, on the basis of our current market price;**
- **Make immediate changes to your account, including but not limited to, the liquidity provided by us and the spread quoted. We can exercise the above rights even if you have entered into (or refrained from entering into) such arrangements with third parties relating to the relevant trade and even if you may suffer a trading loss as a result.**

2.30 - Ending the Agreement

2.30.1- Notice of ending

- You may end this Agreement by giving us written notice at any time - this Agreement will end when we receive your notice (or on a later date specified by you in such notice).

- We may end this Agreement by giving you written notice at any time - this Agreement will end when you receive our notice (or on a later date specified by us in such notice).

2.30.2 - Consequences of ending

When this Agreement ends, we shall liquidate or close out all open positions and may charge you for:

- periodic charges which have accrued through to the date of termination which shall become immediately due and payable;
- any additional expenses we or our agents necessarily incur on termination of this Agreement;
- any losses necessarily realized by us in settling or concluding outstanding obligations within two days of termination of this Agreement, you will return or destroy all passwords and log-in information received from us in accordance with our written instructions.

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Termination of this Agreement is without prejudice to the accrued rights and liabilities of the parties except in the case of termination under Term 2.30.1 which shall relieve us of any obligations set out in this Agreement or arising out of transactions contemplated by this Agreement, including any obligations arising out of any transaction already entered into with us.

This Agreement will be valid according to section 2.31.5

2.30.3- Investments

When this Agreement ends, we will account to you promptly for any assets we may be holding for you. However, we shall retain a lien and security interest over any assets within your account to the extent that any charges, costs, losses or claims for which you are liable to us remain unpaid.

2.31 - General

2.31.1 - Amendments

You must notify us in writing of any proposed amendments to this Agreement which will take effect only when accepted by us in writing.

We may amend this Agreement at any time. Amendments proposed by us will take effect on the date notified to you by us, which shall be a date not less than 10 business days after the date of issue of our notice unless circumstances (such as legal or regulatory requirements) dictate a shorter period.

2.31.2- Time of essence

Time shall be of the essence in respect of all your obligations under this Agreement (including any transaction).

2.31.3 - Assignment / Transfer

This Agreement is personal to you and you may not assign or transfer any of your rights or responsibilities under it without our prior written consent. We may assign or transfer our rights and responsibilities under this Agreement to an Associated Company upon giving you written notice. We may assign or transfer our rights and responsibilities under this Agreement to a third party but will give you 30 calendar days' prior written notice if we intend to do so.

2.31.4 - Rights and Remedies

The rights and remedies provided in this Agreement are cumulative and not exclusive of any rights or remedies provided by law.

Neither the failure nor delay on our part in exercising any right or remedy under this Agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any right or remedy preclude us from any other or further waiver of any right or remedy.

2.31.5- Severance

If any court or competent authority finds that any provision of this Agreement (or part of any provision) is invalid, illegal or unenforceable, that provision or part provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this Agreement shall not be affected.

If any invalid, unenforceable or illegal provision of this Agreement would be valid, enforceable and legal if some part of it were deleted, the provision shall apply with the minimum modification necessary to make it legal, valid and enforceable.

2.31.6- No Rights under Contracts (Rights of Third Parties)

A person who is not a party to this Agreement shall have no right under the Contracts (Rights of Third Parties) to enforce any of its terms.

2.31.7- Language

This Agreement is supplied in English and all communications from us to you for the duration of this Agreement shall be in English.

2.31.8- Telephone Calls

Telephone calls (and other communications as defined by the Regulation of Investigatory Powers) between us may be recorded to maintain the quality of our service to you. All recordings shall and will remain solely our property and will be accepted by you as conclusive evidence of instructions or conversations so recorded. You agree that we may deliver copies of transcripts of such recordings to any court, regulatory or government authority.

2.31.9- Telephone Conversations and Electronic Communications

Under JSC regulations we will need to record all telephone conversations and electronic communications between us that result in placing and/or closing an order or a trade, including communications that are intended to result in placing and/or closing an order or a trade, irrespective of outcome. A record of such telephone conversations and electronic communications can be provided to you upon request.

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2.31.10- Cooperation in Proceedings

If any action or proceeding is brought by or against us in relation to this Agreement or arising out of any act or omission by us required or permitted under this Agreement, you agree to co-operate with us to the fullest extent possible in the defense or prosecution of such action or proceeding.

2.31.11- Governing Law

This Agreement and our relations before we entered into this Agreement shall be governed by and construed in accordance with Jordanian Law.

2.31.11.1- The courts in the Hashemite Kingdom of Jordan have comprehensive legal authority over any claim or issue that appears and is related to the agreement and the legal relations that exist in the agreement.

2.31.11.2- We will have the right to take legal action against you with any authorized legislative authority and to submit these actions to any legislative authority that will not prevent us from submitting them to any other authorities either at the same time or to the extent permitted by the Law of Legislative Powers like this.

2.31.12 -Treating Clients Fairly

At Hantec Markets Limited Jordan we are committed to treating our clients fairly (JSC). We have reviewed these terms and conditions in the context of JSC and believe that they are in accordance with our JSC commitment. We have also reviewed our internal systems and controls and will continue to monitor the service we provide in the light of client feedback to ensure JSC for our clients.

3 .Provisions Relevant to Particular Types of Client

3.1 Joint and several liability

Each of the trustees accepts joint and several liability for the obligations accepted by you under this Agreement. Save in respect of liability arising directly or indirectly from negligence, fraud or wilful default, the liabilities of the trustees under the terms of this Agreement shall be limited to the assets of the trust from time to time.

3.2 Individuals applying jointly

If you are individuals applying jointly, the following additional terms apply:

3.2.1. Acceptance of Instructions

We will accept instructions from any one account holder unless you notify us otherwise.

3.2.2. Death during the Term of the Agreement

On the death of any one of you this Agreement will not terminate and we will treat the survivor(s) as the only person(s) entitled to or interested in the account. Should all of you die during the term of this Agreement we shall continue to hold the account according to the investment mandate specified until such time as we are instructed otherwise by the properly appointed executor(s) of the last of you to die.

3.2.3. Joint and Several Liability

Each of you accepts joint and several liability for the obligations accepted by you under this Agreement.

3.3 Partnerships

If you are a non-incorporated partnership, the following additional terms apply:

3.3.1 Changes in Composition of Non-incorporated Partnerships

This Agreement shall continue in full force and effect notwithstanding any change in the composition of a non-incorporated partnership whether by the death, retirement or addition of partners to the partnership or otherwise.

3.3.2 Joint and Several Liability

If you are a partner in a non-incorporated partnership each of you accepts joint and several liability for the obligations accepted by you under this Agreement.

3.4 Trusts

If you are a trust the following additional terms apply:

3.4.1 Changes in trustees during the term of the Agreement

At our option this Agreement shall continue in full force and effect notwithstanding any change in the composition of the trustees whether by death, retirement or addition of trustees or otherwise.

3.4.2 Joint and Several Liability

Each trustee accepts joint and several liability for the obligations accepted by you under this Agreement. Save in respect of liability arising directly or indirectly from negligence, fraud or willful default, the liabilities of the trustees under the terms of this Agreement shall be limited to the assets of the trust from time to time.

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3.5 Unincorporated associations

If you are members of an unincorporated association, the following additional terms apply:

3.5.1 Changes in membership during the term of this Agreement

At our option this Agreement shall continue in full force and effect notwithstanding any change in the composition of the membership whether by death, retirement or addition of members or otherwise.

3.5.2 Joint and several liability

Each of you accepts joint and several liability for the obligations accepted by you under this Agreement.

4 – Warning

4.1- Risks of Margin Trading

You should consider the following risks before trading through our Services. Trading in derivatives, particularly margin trading, involves the potential for profit as well as the risk of loss. This may vastly exceed the amount of money you commit to any trade or transaction. Movements in the price of financial markets are influenced by a variety of factors of global origin, many of which are unpredictable. Violent movements in the price of foreign exchange, bullion rates, CFDs and spread bets may result in action by the market. As a result, you may be unable to settle adverse trades. HML Jordan staff are unable to guarantee a maximum loss that you may suffer.

You may be required to deposit substantial additional margin, at short notice, to hold your positions. If you fail to provide funds to hold your positions, they may be closed without further reference to you. Movement in the price of foreign exchange, bullion rates and CFDs are influenced by a variety of factors of global origin many of which are unpredictable. Price movements of derivative contracts are influenced by interest rates, changing supply and demand relationships, fiscal, monetary and exchange control programs and policies of governments, and national and international political and economic events and policies. In addition, governments intervene from time to time, directly and by regulation, in certain markets, particularly markets in currencies and interest rate related contracts and derivatives. Such intervention is often intended to influence prices and may, together with other factors, cause all of such markets to move rapidly in the same direction because of, among other things, interest rate fluctuations.

Violent movements in the price of foreign exchange, bullion rates and CFDs may result in action by the market as a result of which you may be unable to settle adverse trades. Certain investment strategies or hedging techniques, including those involving ‘spread’ positions or ‘straddles’, may be as risky as taking simple ‘long’ or ‘short’ positions. Although derivatives can be used for the management of investment risk, some of these products are unsuitable for many investors. Different instruments involve different levels of exposure to risk and in deciding whether to trade in such instruments you should be aware of the issues set out in this risk warning. However, this risk warning cannot disclose all of the risks and other significant aspects of such derivatives. You should not deal in derivatives unless you understand their nature and the full extent of your exposure to risk and losses. If there is anything you do not understand it is recommended that you seek appropriate advice from a suitably qualified person (such as a lawyer or financial adviser). You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

4.2- As the agreement of several pages, its signature by its parties is deemed to be a signature on all its pages and the client is not entitled to appeal against the signing of any of its pages and acknowledges that it has read all annexes to the agreement mentioned in the last clause (4.4).

4.3- The client acknowledges that he has read the agreement and the annexes below and that he has understood them all and understands them clearly and has agreed to their full contents and adheres to the absolute obligation and is obliged to read all the amendments that occur and that are posted on the website of the company or sent to him by e-mail.

4.4 - This agreement consists of the introduction and the number of pages is 14 , including this item in addition to:

-Mandatory Guidance Bulletin.

-The acknowledgement and commitment adopted by the company.

-Additional project proposals and general conditions for the global financial markets, including risks and warnings.

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| Hantec Markets Limited Jordan | |
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