

Application Form for Natural Persons to the General Terms of Business № _____

Full Name	
Date of Birth	
Passport / ID Number	
Issuing Authority	
Date of Issue	

I hereby declare acceptance of the General Terms of Business with **MIND MONEY LIMITED (ex. ZERICH SECURITIES LIMITED)** (hereinafter referred to as “the Company”), which can be found on the Company’s website (<https://mind-money.eu>), regulating the provision of services in the securities market, as stated in Clauses 7 and 8 of the Contract Law of the Republic of Cyprus.

I agree to be bound by the provisions of the General Terms of Business, as stated on the Company’s website (<https://mind-money.eu>), including conditions laid out in the Annexes and any other relevant Addendums.

I hereby agree to terms and conditions of the Order Execution Policy, as stated on the Company’s website (<https://mind-money.eu>).

I am aware of risks associated with transactions with financial instruments and release the Company from any liability resulting from the said transactions, excluding cases in direct violation of provisions of the General Terms of Business.

I hereby confirm that I have read and understood the Provisions in relation to the Investor Compensation Fund, as stated on the Company website (<https://mind-money.eu>).

I hereby confirm that I have read and understood the Risk Disclosure Notice, as stated on the Company website (<https://mind-money.eu>).

I hereby confirm that I have read and understood the Conflict-of-Interest Policy, as stated on the Company website (<https://mind-money.eu>).

I hereby confirm that I have read and understood the Complaint Handling Form, as stated on the Company website (<https://mind-money.eu>). I hereby confirm that I have read and understood all documents in Business Policies and Regulation located on the Company website (<https://mind-money.eu>).

First name; Last Name; Middle name (if any)

Signature of the Client

/ /

Date

**Letter of Application for Legal Entities to the General Rules and Regulations on Services on the
Securities Market № _____**

Name of the company (hereafter the "Client")	
Date of Incorporation	
Country of Registration	
Certificate of Registration No.	
Information of the Issuing Authority	
Signatory on behalf of the Client	
Proof of Authority of the Signatory	

We hereby declare acceptance of the General Rules and Regulations on Services on the Securities Market with **MIND MONEY LIMITED (ex. ZERICH SECURITIES LIMITED)** (referred hereinafter as the "Company"), as stated on the Company website (<https://mind-money.eu>), regulating the provision of services in the securities market, in the manner prescribed by Clauses 7 and 8 of the Contract Law of the Republic of Cyprus.

We agree to be bound by the provisions of the General Rules and Regulations on Services on the Securities Market, as stated on the Company website (<https://mind-money.eu>), including the conditions set out in the annexes and other addendum documents. We hereby agree to the terms and conditions of Order Execution Policy as stated on the Company website (<https://mind-money.eu>).

We are aware of the risks associated with transactions in financial instruments and release the Company from any liability resulting from the said transactions excluding the case of direct violation of the provisions of the General Rules and Regulations on Services on the Securities Market.

We hereby confirm that we have read and understood the Provisions in relation to the Investor Compensation Fund as stated on the Company website (<https://mind-money.eu>).

We hereby confirm that we have read and understood the Risk Disclosure Notice as stated on the Company website (<https://mind-money.eu>). We hereby confirm that we have read and understood the Conflict-of-Interest Policy as stated on the Company website (<https://mind-money.eu>). We hereby confirm that we have read and understood the Complaint Handling Form as stated on the Company website (<https://mind-money.eu>).

By signing herein, we/I declare that the Signatory subscribed below has the full power and authority to execute on behalf of the Client all documents pertaining to the provision of the Services and to enter contractual relationship on behalf of the Client.

_____ First
name; Last Name; Middle name (if any)

Signature of the Client

_____/_____/_____
Date

Date

Application Form
Client Investment profile Questionnaire
LEGAL ENTITIE

ARNING: Unless this questionnaire is fully completed, we will not be able to assess the appropriateness of any envisaged services or transactions

Name of the Customer					
Trading Name					
CONTACT DETAILS	Head office address				
	Telephone number(s)				
	Fax number				
	Email address				
	Website				
REGISTRATION DETAILS	Country of incorporation				
	Date of incorporation				
	Registering authority				
	Registration number				
	Registered address				
	LEI code				
PASSPORT /IDENTIFICATION CARD DETAILS		Director	Director	Director	Director
	First name				
	Last name				
	Middle/initial				
	Gender				
	Number				
	Series				
	Date of issue				
	Date of expire				
	Issuing authority				
	Nationality				
	Place of birth				
Date of birth					
Current full permanent address					
Profession					
Telephone number(s)					

Fax number					
Email address					
PASSPORT /IDENTIFICATION CARD DETAILS		Shareholder/ Beneficial Owner	Shareholder/ Beneficial Owner	Shareholder/ Beneficial Owner	Shareholder/ Beneficial Owner
	First name				
	Last name				
	Middle/initial				
	Gender				
	Number				
	Series				
	Date of issue				
	Date of expire				
	Issuing authority				
	Nationality				
	Place of birth				
	Date of birth				
Respective share					
Current full permanent address					
Profession					
Telephone Number(s)					
Fax number					
Email address					
PASSPORT /IDENTIFICATION CARD DETAILS		Authorised representative or signatory	Authorised representative or signatory	Authorised representative or signatory	Authorised representative or signatory
	First name				
	Last name				
	Middle/initial				
	Gender				
	Number				
	Series				
	Date of issue				
	Date of expire				
	Issuing authority				
	Nationality				

	Place of birth				
	Date of birth				
	Term of Authority				
	Current full permanent address				
	Profession				
	Telephone Number(s)				
	Fax number				
	Email address				
Customer's Activities	<input type="checkbox"/> National or regional government <input type="checkbox"/> Pension Fund or its managing company <input type="checkbox"/> Public body managing public debt <input type="checkbox"/> Listed company <input type="checkbox"/> International institution such as World Bank, IMF etc. <input type="checkbox"/> Private enterprise <input type="checkbox"/> Credit institution <input type="checkbox"/> Trust <input type="checkbox"/> Investment Firm <input type="checkbox"/> Fund <input type="checkbox"/> Regulated or authorised financial institution (please specify) _____ <input type="checkbox"/> Insurance company <input type="checkbox"/> Undertakings for Collective investment scheme or its managing company <input type="checkbox"/> Other (please specify) _____				
CUSTOMER EXPERIENCE WITH FINANCIAL INSTRUMENTS	<input type="checkbox"/> Extensive (> 5Y) <input type="checkbox"/> Moderate (2Y-5Y) <input type="checkbox"/> Little (<2Y) <input type="checkbox"/> No experience				
	Nature of financial instruments		Average value of transactions over the previous year (Euro)	Average frequency of transactions per quarter over the previous year	
	<input type="checkbox"/>	Transferable securities			
	<input type="checkbox"/>	Corporate bonds			
	<input type="checkbox"/>	Government or municipal bonds			
	<input type="checkbox"/>	Promissory notes			
	<input type="checkbox"/>	Units in collective investment undertakings (UCTIS)			
<input type="checkbox"/>	Options, futures, swaps, FRAs relating to securities				

	<input type="checkbox"/>	Options, futures, swaps, FRAs relating to commodities that must be settled in cash		
	<input type="checkbox"/>	Options, futures, swaps, FRAs relating to commodities that can be physically settled and also they are traded		
	<input type="checkbox"/>	Derivative instruments		
	<input type="checkbox"/>	Contracts for differences/Forex		
	<input type="checkbox"/>	Options, futures, swaps, FRAs relating to climatic variable, inflation rates etc		
	<input type="checkbox"/>	Repos		
	<input type="checkbox"/>	Other instrument:		
	<input type="checkbox"/>	Other instrument:		
	<input type="checkbox"/>	Other instrument:		
INVESTMENT GOALS	Nature of transactions / Financial instruments	<input type="checkbox"/> Transferable securities futures, swaps, FRAs relating to that can be physically settled are traded <input type="checkbox"/> Corporate bonds instruments <input type="checkbox"/> Government or municipal bonds differences/Forex <input type="checkbox"/> Promissory notes futures, swaps, FRAs relating to variable, inflation rates etc <input type="checkbox"/> UCTIS <input type="checkbox"/> Options, futures, swaps, FRAs relating to securities <input type="checkbox"/> Options, futures, swaps, FRAs relating to commodities that must be settled in cash	<input type="checkbox"/> Options, commodities and also they <input type="checkbox"/> Derivative <input type="checkbox"/> Contracts for <input type="checkbox"/> Options, climatic <input type="checkbox"/> Repos <input type="checkbox"/> Other instrument <input type="checkbox"/> Other instrument	
		Duration of investment	<input type="checkbox"/> Day trading <input type="checkbox"/> 1 – 3 yea	<input type="checkbox"/> 6 - 12 months

Persons on which behalf customer is acting (if applicable)
Purpose and reason for opening the account
Description of ownership structure of the customer (Group) (up to the ultimate beneficial owner)
Country of incorporation of the parent company, subsidiary companies and associate companies

Do any of the Directors/shareholders/beneficial owners/authorised signatories/representatives hold or held in the last 12 months any prominent public functions (i.e. head of State, head of government, minister or deputy or assistant minister; member of parliament; member of supreme courts, of constitutional courts or of other high-level judicial bodies; member of courts of auditors or of the boards of central bank; ambassador; high-ranking officer in the armed forces; member of the administrative, management or supervisory bodies of State-owned enterprises)

YES NO

Is any of the immediate family members or close associate of the above persons is such person? (the spouse or the person with which he/she cohabit for at least one year, their children and their spouses or the persons with which cohabit for at least one year, their parents, any natural person who is known to have joint beneficial ownership of legal entities or legal arrangements, or any other close business relations, with a PEP, any natural person who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the benefit de facto of a PEP)

YES NO

Do the legal entity involved in the Electronic gambling /gaming activities through the internet?

YES NO

Do the legal entity offer services (e.g. payment provider, software house, card acquirer) to persons involved in Electronic gambling /gaming activities through the internet?

YES NO

Do the authorised representative work in the past 5 years in the financial services sector for more than 1 year?

PERSONAL DECLARATION

	<input type="checkbox"/> YES <input type="checkbox"/> NO If YES please indicate position and company name
	Do the authorised representative have any certificate/license issue by any regulatory body or Ministry? <input type="checkbox"/> YES <input type="checkbox"/> NO If YES please provide detail information
	Have any of the Directors/shareholders ever declared bankruptcy? <input type="checkbox"/> YES <input type="checkbox"/> NO
BANK ACCOUNT DETAILS	BANK NAME:
	BANK ADDRESS:
	ACCOUNT HOLDER NAME:
	JOIT ACCOUNT HOLDER NAME:
	ACCOUNT NUMBER:
	SWIFT CODE:
	IBAN:
	_____ <i>Last, first, middle, name</i> DULY AUTHORIZED BY AND ACTING ON BEHALF OF _____ <i>Name of the Customer</i> HEREBY CONFIRM THE ABOVE INFORMATION IS COMPLETE, TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE ANDBELIEF. _____ Date/ <i>Signature</i> Date Month Year

Notes 1:

- a) **Capital Protection:** Preserve capital while seeking growth at rate linked to a stockmarket Index. Recommended investment period is 3-5 years.
- b) **Capital Growth:** Maximize capital appreciation or the increase in value of a portfolio over the long term. Investments targeted for capital growth tend to have more risk than assets chosen for capital protection and income generation. Recommended investment period is over 5 years.
- c) **Income Generation:** Investment income earned from interest, dividends etc as opposed to that derived from increases in asset value. Risk is usually less than investments targeted for capital growth.
- d) **Income Generation + Capital Growth:** Combination of (b) and (c).

- e) **Speculation:** This type of investments does not promise safety of the initial investment along with the return on the principal amount. Speculators usually select investments with higher risk in order to profit from an anticipated price movement. Speculation involves a significant risk of the loss of the principal investment.

For Official Use Only	
Date in:	Checked by:
Date processed:	Processed by:
Account Number:	
Approved By:	
Back office / Date (dd/mm/yyyy)	Compliance Officer / Date (dd/mm/yyyy)
_____Signature _____Date	_____Signature _____Date

Conflict of Interest Policy

MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED), a company established under the laws of the Republic of Cyprus (HE 252803), hereinafter referred to as the “Company”, authorized and regulated by the Cyprus Securities and Exchange Commission under license of a Cyprus Company providing investment services, license number 115/10, dated 22.02.2010, and with registered address: at 13-15 Grigori Afxentiou, I.D.E. Ioannou Building, office 202, Mesa Geitonia, 4003 Limassol, Cyprus.

The present Conflict of Interest Policy of the Company (hereinafter «Policy») is established in accordance with the:

- Directive 2014/65/EU of the European Parliament and of the Council on markets in financial instruments, as amended from time to time (“MiFID II”);
- the Law 87(I)/2017 regarding the provision of investment services, the exercise of investment activities and the operation of regulated markets and other related matters, as amended from time to time (the “Law”);
- the Investment Services and Activities and Regulated Markets Law No 144(I)/2007 to the extent it remains applicable after coming into force of MiFID II;
- the Commission Delegated Regulation (EU) 2017/565, supplementing Directive 2014/65/EU of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive;
- Section 2 of the Questions and Answers of the European Securities and Markets Authority (“ESMA”) with respect to the provision of CFDs and other speculative products to retail investors under MiFID.

The present Policy sets out the Company’s general principles, approach and main measures, used by the Company to prevent, detect and effectively manage any conflicts of interest that may arise in carrying on its business. The present Policy is obligatory for all employees of all departments of the Company, Board of directors of the Company.

1. Objectives

The present Policy of the Company aims to ensure that the Company's Clients are treated fairly and at the highest level of integrity, relevant information disclosure, precisely accurate in performing the Clients' Instructions, strict compliance with the Clients' Instructions, and in priority of Clients above the Company's priorities.

2. Conflicts of interest main types

During the performance of its activities, the Company may face the following types of conflicts of interest between:

the Company and a Client;

a Relevant Person and a Client;

two or more Clients of the Company in the course of providing services to these Clients.

Below is a non-exhaustive list of examples of the typical conflicts of interest, which may arise in relation to the investment services, provided by the Company:

- The Company may engage in business and trading activities for Client accounts whilst other Clients are active in relevant markets at the same time;
- the Company's employees or its Directors accepting substantial gifts or entertainment (including non-monetary inducements), that may influence the behavior in a way that conflicts with the interest of the Client of the Company;

- A transaction is effected in securities in respect of which the Company may benefit from a commission, fee, mark-up or mark-down payable otherwise than by a client, and/or Company may also be remunerated by the counterparty to any such transaction;
- A director or employee of the Company is a director of, holds or deals in securities of, or is otherwise interested in any company whose securities are held or dealt in but the Company on behalf of a client;
- The Company may act as agent for a client in relation to transactions in which it is also acting as agent for the account of other customers and/or its Affiliates;
- A transaction is effected in securities issued by an Affiliate or the client or customer of an Affiliate;
- The Company deals on behalf of the Client with, or in the securities of, an Affiliate;
- A transaction is effected in units or shares of connected investment trusts or unit trusts or open ended investment companies or of any company of which the Company or its Affiliate is the manager, authorized corporate director, operator, banker, adviser, custodian, administrator, attorney or depositary;
- The Company acting on behalf of the Client, matches an Instruction of one client with an Instruction of another client on whose behalf it is also acting;
- The Company has an interest in maximizing trading volumes in order to increase its commission revenue, which is inconsistent with the client's personal objective of minimizing transaction costs.

3. Factors, conditioning rising of the conflicts of interest

3.1. Factors, conditioning rising of the conflicts of interest, are:

3.1.1. Noncompliance by the Employees of the Company legislation of the Republic of Cyprus, Directives and Regulations of the Cyprus Securities and Exchange Commission, regulated activity of Cyprus Investment Firms, noncompliance with the standards of business and professional ethics,

3.1.2. Abuse of authority by the Employees of the Company,

3.1.3. Noncompliance with the set limitations on transaction performance,

3.1.4. Non-fulfillment of obligations by any Party by agreements (transactions), concluded by the Company,

3.1.5. Noncompliance with the priority of the Clients' Instructions,

3.1.6. Occurrence of Situations, where the Employee of the Company or Affiliated Persons may receive the financial profits or to avoid financial losses at the expense of Client;

may have interest in result of the services, provided to the Client, or transaction, proceeded on behalf of the Client, which is differ from the Client's benefit;

may have financial or other motives to put the interests of one Client above the other;

may perform the same activity, as a Client, and use the information, received from the Client aiming to gain a profit;

may receive from the persons, other than Client, inducement, related to the services, provided to the Client, in form of cash, goods or services, which differ from standard commissions or fees for these services.

3.2. The list of factors in paragraph 3.1 is not exhausted. During evaluation of each certain situation other factors may be considered, related to the occurrence of the conflicts of interests.

4. Prevention of the Conflicts of Interest

4.1. To prevent the occurrence of the conflicts of interest, distribution of the responsibilities and authority of the Employees of the Company for performance of transactions is arranged in such a way to avoid any conditions of occurrence of those factors.

4.2. To avoid any occurrence of the conflicts of interest, Directors and Employees of the Company are obliged:

- to comply with requirements of the legislation of Republic of Cyprus, Directives and Regulation of the Commission and internal documents of the Company,
- to follow the standards of business and professional ethics,
- to follow conditions of the concluded agreements (trades) by the Company,
- to follow the set limitations of performance of transactions (trades), including transactions with affiliated companies and interested parties,

- to follow priority on proceeding of Clients' Instructions,
- to provide timely disclosure of reliable information (including accounting and other published statements) to be disclosed,
- to provide on the regular basis, at least once per month, reports on all transactions of the Company, including transactions with the Affiliated persons of the Company (if any), to the Board of Directors,
- to provide effective risk management, including the risk of loss of business reputation,
- to provide effective function of internal control,
- to ensure the safety of the confidential information, official and commercial secret, and safekeeping of personal data.

4.3. Indicated in the paragraph 4.2. list of measures is non- exhaustive. For each certain situation other measures may also be used, directed to prevent any occurrence of the conflict of interests.

5. Conflicts of Interest detection

5.1. Conflict of interest detection performed by all employees of the Company during its activity using the list of factors in paragraph 4.

5.2. If the Employee of the Company has become aware of information on Conflicts of Interest, he/she is obliged immediately inform the Compliance Officer of the Company.

5.3. To reveal the Conflicts of Interest, the Company performs the record-keeping of all incoming correspondence.

In case of in the incoming correspondence the conflict of interests has been detected (for example, statement on wrongful performance of the Employee of the Company, or complaint on infringement of Clients' interests), such correspondence shall be provided to Directors and Controller of the Company

6. Conflicts of Interest Settlement

6.1. Directors and Employees of the Company use all available legal methods of settlement of the occurred conflicts of interest using the pre-trial procedures in compliance with interests of the Company and its Clients by the applicable Law.

6.2. Persons, involved in the conflicts of interest, cannot participate in its settlement.

6.3. In case receiving information on conflict of interest occurrence, Director of the Company is obliged to make sure on existence of the conflict of interests and appoint the person (group of persons), responsible for investigation and settlement of the conflicts of interest.

6.4. In case of impossibility of resolving the conflict of interests on the level of Director of the Company, the issue shall be considered on the Board Meeting.

6.5. In case of impossibility of resolving of the occurred conflicts of interest during the pre-trial procedures, the parties of the conflict shall appeal to the Supreme Court of the Republic of Cyprus.

6.6. Information on measures accepted for conflicts of interest settlement shall be communicated by Director of the Company to all parties of the conflict.

6.7. The Company will follow the clear separation of operations in different departments;

6.8. No Employees are permitted to collect any conflict information themselves, thus fake or concealment of information from investors is minimized;

6.9. It is prohibited to invest in Securities for Employees of the Company, on which they have access to non-public or confidential information;

6.10. Employees sign an Agreement on Confidentiality. Any related party cannot disclose insider information, excluding cases, when disclosure is required in accordance with the policies and procedures of the Company, or other Employees of the Company or persons outside of the Company, having valid reasons for obtaining the relevant information;

6.11. The effective procedures set for information flow control, where risk of conflicts of interest occurs may bring about damage to Client's interests ;

6.12. The relevant information is recorded in safe information carrier, which helps to identify and manage conflicts of interest;

6.13. The relevant records are recorded relating to those services and activity of the Company, where the conflicts of interest has been identified;

6.14. Related Parties are obliged to follow rules on personal account transactions performance;

6.15. In some cases the relevant disclosure of information may be performed to the Client in clear, unbiased and non-misleading manner for decision making by the Client;

6.16. Annual assessments of the adequacy of the systems and control procedures of the Company has been implemented.

6.17. The Company has developed and applies internal organizational measures for conflicts of interest avoidance by control, management of limitation, respectively, information flows between different spheres of activity or in different department or subdivision. Particularly, «Chinese Walls» are key instrument for avoiding conflicts of interest, insiders or market manipulation risks. «Chinese Walls» include dividing of premises, personnel, reporting lines, files and IT systems, and managed procedures on personnel movement and information inside of the Company.

6.18. The Company developed and implemented policies and procedures on all activities for avoidance or control of the potential conflicts of interest. Employees of the Company receive directions and training on policies and procedures, which are subject of control and review.

6.19. There is clear separation between operations of different departments. Two departments or business divisions shall be controlled by different managers, if the managing by one employee may influence on conflicts of interest occurrence. Thus, it excludes the fact, that any one employee will collect conflicting information, and risk of fake of information hiding from investors are minimized.

6.20. Salary and bonuses are tied to revenue of the Company, business or department, in which the employee works. Salary and bonuses, related to the performance of other departments, with possible conflicts of interest, are excluded in any circumstances.

6.21. The Company does not offer, does not require and does not accept any inducements, differ from the below:

- Remuneration, commission or non-monetary inducement, provided by the Client or person, representing interests of the Client;
- Remuneration, commission or non-monetary inducement, provided by the third party or person, acting on behalf of third party, according to the following conditions:
 - Remuneration, commission or inducement are disclosed to Client prior to the providing the relevant services;
 - it has been done for quality improvement of the relevant services to the Client and in accordance with obligation of the Company to act in accordance with the best interest of the Client;
- The proper remuneration for investment services, such as custody fees, settlement and conversational commissions, regulators' duties or legal expenses, which cannot provoke conflicts of interest occurrence with obligation of the Company to act fair, impartially and professionally, in accordance with the best interests of the Client.

6.22. The Company's employees follow the rules, set in order to avoid conflicts of interest, related to their activity outside of the Company:

- Employees of the Company do not accept any gifts except those, which are recognized acceptable upon their business activity. Excessive gifts from Clients can reflect in conflicts of interest, what shall be avoided by the Company.
- If no other way of conflict of interests control or accepted measures cannot provide the adequate level of clients' interest protection, the conflict will be disclosed for providing possibility for the Client to take the decision, whether to continue to use services of the Company in the respective situation.
- The Company may refuse to act for the Client in case, when the Company is sure, that conflict of interest cannot be managed by any other way.

6.23. Listed in the paragraph 6 measures are not exhaustive. In each certain situation shall be used and other measures, directed on conflict of interest regulation.

7. Review of the Policy

This Policy shall be reviewed periodically and at least on an annual basis by the Company's Conflicts Officer and shall be approved from the Company's Board of Directors. The Company shall take all appropriate measures to address any deficiencies.

Further information

Further information or details of these conflict management methods are available at any time that the Client requests it by means of durable medium or website www.zerichsecurities.com.

Client's Prior Consent

By signing the General Terms of Business agrees and fully accepts all conditions of the present Conflict of Interest Policy of MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED).

D-Accounts

Overview

Client accounts are eligible to receive credit interest on long settled cash balances in their brokerage accounts.

Interest paid to clients based upon rates available in the interbank market through the conduct of transactions with Currency Swaps.

This program is called Auto Swap Program on D-Accounts.

The mechanics behind this program involve the buying of a currency with different settlement dates on special D-Accounts.

The difference in value between these dates will be the interest earned.

How to Apply to the Program

In order to participate in the Program, the Client must open a special brokerage D-Account and transfer funds there.

By opening the corresponding D-Account and transferring money there, Client agreed with current Appendix.

How to Open and Fund D-Account

To open D-Account Client must send the instruction "Additional account" in Member Area of the Platform and choose from the available types of accounts "Saving D-Account".

You can top up your D-Account with any available method – by card, wire transfer or transfer within the company between existing accounts.

How is the Balance Paid

Interest accrues and is payable on a daily basis and only on the balance in USD. If the Clients balance in another currency, Clients are allowed to make cash currency conversion first through the Platform.

Every business day the Company will place the clients funds from D-Accounts in OTC currency Swap transaction. Swap prices are not published but can be seen in the brokerage statement after execution.

The difference between the prices will be the interest of 3% per year. The rate can be changed at the Company's absolute and sole discretion.

The minimal amount of interest accrued and payable on D-Accounts is 0.01 (one cent).

The interest payable is non-cumulative and will not be calculated on a daily basis up until the minimal interest amount of 0.01 cent is reached.

Restrictions on D-Accounts

Trading is prohibited on the D-Account.

The withdrawal of the cash balance is not limited and can be carried out at any time in the amount of the planned balance.

No need to wait for the Swap close in order to withdraw money.

Cost

This service is provided as a free service and no commission is charged.

TRADE ORDER # _____

Date: ____ / ____ / _____

Client: _____ Agreement # _____ dated ____ / ____ / _____

Attention to:

Please perform the following transaction in Securities:

Transaction date: ____ / ____ / _____

Transaction type	
Type, issuer, state registration number of securities	
Person who granted respective written confirmation	
Number of securities	
Price, currency	
Place of execution	
Client's / Client's representative's signature	
Order valid till	

Comments:

Please sign and fax this confirmation back to us as soon as possible with a copy to MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED) by email: backoffice@zerichsecurities.com

INSTRUCTION FOR WITHDRAWAL

Client: _____

Authorized representative (If applicable): _____

Number and Date of your Brokerage Account*: _____

Please transfer funds from my brokerage account

Amount _____
in figures currency in letters

to the following bank details:

Beneficiary of payment	
Beneficiary's account (IBAN)	
Beneficiary's Bank	
Beneficiary Bank Address	
Beneficiary Bank SWIFT	
Correspondent Account	
Intermediary Bank	
Payment details	



Z E R I C H
Securities Limited

Appendix № 8 to the General
Terms of Business

CQG-Accounts

1. Affirmation

To gain access to the CQG Services (defined below), you must provide certain information to 1.1. MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED) and/or an Affiliates for registration/account entitlement.

2. Services

Services in accordance with CQG Global Agreement mean:

1. Providing information from information sources ("Market Data") specified by Clients, during available transmission times.
2. Providing with access to an electronic order/trade routing service ("ORS"), specified by Clients, during available transmission times.

Agreement shall be effective as the date Clients first has access to the Market Data and/or to the ORS.

3. Market Data and/or the ORS Compliance

- a. Client Addendum. Client will sign all agreements (such as subscriber agreements) and other documents required by applicable Exchanges for receipt of Market Data and/or the ORS. Client will comply with such subscriber agreements and Exchange rules.
- b. Partial Termination by Exchange. Client acknowledges certain Exchanges have reserved the right to stop providing Market Data and/or the ORS prior to the end of this Agreement's term. In the event of such a termination, Company's obligation to provide the affected Market Data shall cease and Client's payment obligation shall be adjusted accordingly; provided, however, the balance of this Agreement shall not be affected.
- c. Restrictions. Except as provided in Section 10 of this Agreement, Client and its employees may use the Market Data and/or to the ORS for its own internal business purposes only, and Client will not transfer, transmit, display on any website, publish, redistribute or resell all or any part of the Services or Market Data, nor will Client permit others to do the same or have access to the Services or Market Data. Subject to applicable limitations imposed by Exchanges, Client may use limited and minor printed extracts of screen displays of Market Data and/or to the ORS in Client's business, if all proprietary notices, including copyrights, are properly included. Client will be responsible for the persons having access to the Market Data and/or to the ORS by or through Client and Client will cause such persons to comply with this Agreement. Client acknowledges and agrees that each of the Exchanges has exclusive and valuable



ZERICH

Securities Limited

property rights in and to its own Market Data, and that such Market Data and/or to the ORS constitutes confidential information, trade secrets and/or proprietary rights of each of the Exchanges. Exchanges retain all right, title and interest (except as otherwise licensed by the Exchanges) in and to the Market Data and/or to the ORS and any and all compilations thereof.

- d. Inspection. Client will allow 1.1. MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED) and Exchanges access to any Client locations during normal business hours with reasonable advance written notice to observe the use and status of the items provided by Company and Client's compliance with this Agreement. Company may monitor the number of terminals accessing the Services.
- e. Disclosure of Client Information. Company will not disclose Client's non-public, personal information to non-affiliated third parties except as otherwise provided in this section. Company is contractually required to report certain non-public information to Exchanges, so Client consents to Company providing Client's name, addresses, telephone numbers, email addresses, account number, number of user terminals, employee names and other required information to Exchanges. Client may revoke its consent to such disclosure by Company at any time, but if the consent is revoked, Company may terminate this Agreement on notice to Client.

4. Charges

Client will pay Company the charges due for the Services subscribed by Client in advance each month, including any appropriate sales or value added taxes. Company may suspend transmission of or access to Services if payment is not made when due, without prejudice to any other Company rights. Company will send invoices to the Billing Address. Unless otherwise indicated on the invoice, the quoted monthly service charges include fees to be collected by Company and remitted to applicable Exchanges.

5. Proprietary Information

- a. Protection. Client acknowledges the Proprietary Information is proprietary and unique to CQG, Company or its Affiliates, as to which copyright, patent or other proprietary rights may be held by or granted to CQG, Company or its Affiliates. Client will not disclose, and will take or cause to be taken all necessary precautions to maintain the confidentiality of, the Proprietary Information (except that which is generally available to the public or previously known by Client if not due to a breach of confidentiality obligations), will comply with all copyright, trademark, trade secrets, patent and other laws necessary to protect all rights in the Proprietary Information, and will not remove or conceal any copyright or other proprietary notice included in the Services. Client will report the location of all copies of the Proprietary Information in Client's possession or control upon request and return them to Company upon termination of this Agreement.
- b. Right to Use. Company grants Client a nonexclusive, nontransferable, nonsublicensable right to use the Proprietary Information, including the software contained therein, and the Market Data, for the term of this Agreement, only at the User Location and Client's employees mobile and home computers and only on the number of display terminals permitted under the Services subscribed to by Client. Client may not assign, copy, modify, merge, transfer, decompile or reverse engineer any of the Proprietary Information, or use the same in conjunction with any non-approved software or hardware. Client may copy and maintain one set of the Proprietary Information for backup purposes. Client's rights to the Services, Market Data and/or to the ORS and Proprietary Information cease upon termination of this



Agreement.

6. Confidentiality

Subject to Section 3(e), neither party shall disclose to a third party any information concerning the terms of this Agreement, any trade or proprietary secrets of the other party to this Agreement, or other information received from the other party to this Agreement and designated as confidential, nor utilize such information of the other party other than in connection with the purposes of this Agreement, and both parties shall use all reasonable endeavors to ensure that their employees, agents and subcontractors shall observe these conditions. This Section will not apply to:

- c. Any information in the public domain other than in breach of this Agreement;
- d. Information already in the possession of the receiving party before its receipt from the disclosing party;
- e. Information obtained from a third party who is free to divulge the same;
- f. Disclosure of information which is required by law or other competent authorities; or
- g. Information developed or created by one party independently of the other.

7. Warranties, Disclaimers and Limits of Liability

- a. Warranty. Company will make commercially reasonable efforts to provide Market Data and/or to the ORS in a prompt and accurate manner. If Client notifies Company of a defect in Market Data or Proprietary Information, Company will use reasonable efforts to try to correct it, giving due regard to the nature and extent of the defect. Client acknowledges that: (i) it is not always possible to produce software or transmit Market Data and/or to the ORS which is free of error or defect; (ii) Company is not the originator of Market Data and/or to the ORS and in a real-time information service environment, it is not possible to identify or remedy every error prior to transmission; (iii) the software programs provided by Company are complex and may conflict with or be degraded or corrupted by other software applications operated by Client on the same computer system; and (iv) the Internet is subject to inherent limitations due to many factors including overloads, delays, disconnections, conflicts and interruptions. Client acknowledges Company has no knowledge of and Client is solely responsible for the use that Client makes of Market Data and/or to the ORS and the reliance that Client places on Market Data and Services.
- b. DISCLAIMER. THE RIGHT TO THE SERVICES AND TO USE THE PROPRIETARY INFORMATION AND MARKET DATA AND/OR TO THE ORS IS GRANTED "AS IS" AND "WITH ALL FAULTS". NEITHER COMPANY NOR ANY EXCHANGE MAKES ANY REPRESENTATIONS, GUARANTIES OR WARRANTIES, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WHETHER EXPRESS OR IMPLIED, EXCEPT AS EXPRESSLY STATED IN THIS AGREEMENT OR, IN THE CASE OF EXCHANGES, IN CLIENT'S AGREEMENTS WITH THEM. CLIENT ACKNOWLEDGES IT HAS NOT RELIED UPON ANY REPRESENTATION, GUARANTY OR WARRANTY MADE BY COMPANY EXCEPT AS EXPRESSLY STATED HEREIN.
- c. No Liability for Losses. Client acknowledges CQG, Company and its Affiliates, employees, agents, contractors, and Exchanges, will not be liable for any loss (including without limitation trading losses and lost profits), cost or damage, suffered or incurred by Client or any third party arising out of any lost data, faults, interruptions or delays in the



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Services, or inaccuracies, errors or omissions in the information contained in the Services as supplied to or contributed by Client, however such matters arise, unless due to CQG's or Company's gross negligence or willful misconduct.

- d. Limit of Liability. Notwithstanding any provision hereof, in no event, unless due to CQG's or Company's gross negligence or willful misconduct, will (i) CQG or Company or Exchanges, or their Affiliates, be liable for any lost profits or indirect, incidental, special, punitive, consequential or similar damages with respect to the Services or the Proprietary Information even if advised of the possibility of such damages; (ii) the aggregate liability of CQG and/or Company and Exchanges, their Affiliates, employees or agents, direct or indirect, arising out of or in connection with this Agreement, exceed an amount equal to the monthly charges paid by Client in the month in which the claim against them arose, regardless of the cause or form of action, whether claims are grounded in contract or tort; nor (iii) CQG and/or Company and Exchanges, nor their Affiliates, be liable to Client on any claim that arose more than one (1) year before the institution of a suit thereon. The parties agree this Agreement reflects a reasonable allocation of risk and limitation of liability. If some jurisdictions do not allow the exclusion or limitation of liability for certain damages, in such jurisdictions, the liability limits in this paragraph shall be limited in accordance with this Agreement to the extent permitted by law.

8. Indemnification

- a. By Client. Client will defend, indemnify and hold harmless Company, its Affiliates, and the Exchanges, and their directors, employees, representatives, agents and contractors from and against any claim, loss, liability, cost or damage, including reasonable attorneys fees, arising from (i) Client's breach of this Agreement; (ii) any third party accessing, or receiving advice based on, the Services or Market Data by or through Client's acts or omissions; or (iii) any information entered into the ORS by or through Client's acts or omissions.
- b. By Company. Company will defend, indemnify and hold Client harmless from and against any claim of infringement of a patent, copyright or any other intellectual property right based upon use of the Proprietary Information which is not a Client breach of this Agreement, provided Client gives Company prompt notice of and the opportunity to defend any such claim and Client cooperates in the defense thereof. Company will have the right to settle such claim, and, at Company's option, provide Client (i) a paid up right to use; or (ii) substitute functionally equivalent Proprietary Information. This section shall not be subject to the limitations of section 7.d. above.

9. Order Routing Service (ORS)

The terms in this Section apply only if Company provides Client with access to an electronic order/trade routing service ("ORS"), and if so provided, the ORS shall be deemed to be part of the Services.

- a. Access. Subject to Client's subscribing to the ORS, Company will grant Client non-exclusive and non-transferable access to use the ORS solely for purposes of routing orders, trades and related information among Client, exchanges and brokers or dealers with whom Client has an account and who have entered into an ORS agreement with Company ("Broker"). Client may access the ORS only after Broker has authorized Client to use the ORS. Client may access the ORS only through the terminals Client is authorized to use for the receipt of the Services. Company may be compensated for transactions made through the ORS.
- b. Order Acceptance by Broker. Client acknowledges and agrees: (i) use of the ORS,



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and all orders and information placed through the ORS, are at Client's sole risk and orders, trades and other information may not be received by Broker, Client or the Exchanges due to technical problems; (ii) all orders are subject to acceptance by Broker and the limitations and parameters established by the Broker and the applicable Exchanges; and (iii) Broker may be responsible for routing orders/trades and confirmations between the ORS and the appropriate trading Exchanges.

c. No Advice. Client represents it is financially sophisticated and experienced in the type of trading to be routed through the ORS. Client understands that Company, in granting Client access to the ORS, is offering order/trade routing services and an information conduit only. Company does not offer any advice regarding the nature, potential value or suitability of any particular transaction or investment strategy. NOTHING IN THIS EULA OR IN CQG'S PERFORMANCE SHALL BE CONSTRUED AS A SOLICITATION OR RECOMMENDATION TO USE ANY BROKER OR DEALER, BUY OR SELL ANY SECURITY OR INSTRUMENT OR ENGAGE IN ANY TRANSACTION.

- d. Technical Problems. (i) Client understands that technical problems or other conditions may delay or prevent persons from entering or canceling an order or receiving information through the ORS pursuant to the Warranty terms above. Client specifically agrees CQG and/or Company shall not be liable for, and Client will not hold or seek to hold CQG and/or Company liable for, any loss, cost or damage (including trading losses or data losses) suffered or incurred by Client or any third party arising out of (1) any use or reliance on the ORS or its content; or (2) any interruptions, failures (including access and security failures and unauthorized use or access by third parties), faults or delays in or related to the ORS or out of any errors, omissions or inaccuracies in the information transmitted through the ORS to or by any person, however such interruptions, failures, faults, delays, errors, omissions or inaccuracies arise, unless due to CQG'S AND/OR COMPANY'S gross negligence or willful misconduct. (ii) ADDITIONALLY, CQG DOES NOT WARRANT, REPRESENT OR GUARANTY THAT (1) CLIENT OR BROKER WILL BE ABLE TO ACCESS OR USE THE ORS AT TIMES OR LOCATIONS OF THEIR CHOOSING, (2) CQG WILL HAVE ADEQUATE CAPACITY FOR THE ORS AS A WHOLE OR IN ANY GEOGRAPHIC LOCATION, OR (3) THE ORS OR ANY SOFTWARE RELATED THERETO IS VIRUS FREE OR WILL PROVIDE UNINTERRUPTED AND ERROR FREE SERVICE. (iii) COMPANY RESERVES THE RIGHT TO SUSPEND SERVICE AND DENY ACCESS TO THE ORS WITHOUT PRIOR NOTICE DURING SCHEDULED OR UNSCHEDULED SYSTEM MAINTENANCE OR UPGRADING. FOR THE AVOIDANCE OF DOUBT, THE DISCLAIMERS IN SECTION 7 ABOVE APPLY TO THE ORS.
- e. Access Termination. CQG and/or Company may terminate Client's access to the ORS without notice for any reason.
- f. Property Rights. Any and all materials (including software) that CQG and/or Company provides to Client in connection with the ORS are the property of CQG and/or Company and are intended only for Client's use in connection with accessing the ORS. Client shall not copy, sell or distribute such materials to others, nor permit access to the ORS by others. Client shall not delete any copyright notices or other indications of protected intellectual property rights from such materials, including those that Client prints or downloads from the ORS.

10. Termination

- a. Defaults. The following events constitute "Defaults" under this Agreement:



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- i a breach by either party of a provision of this Agreement which is not cured within 10 days after written notice of such breach, provided that for Client's default in payment of any sum due Company, the cure period shall be 5 days from the date of notice of the default, and no notice or cure period is required for Client's breach of Sections 1(b) or 3; or
 - ii a party's making an assignment for the benefit of its creditors, or the filing by or against the party of a voluntary or involuntary petition under any bankruptcy or insolvency law, which petition is not dismissed within 60 days from the filing thereof.
- b. Client's Remedies. Upon a Default by Company, Client may terminate this Agreement by notice to Company. Client shall also be entitled to seek injunctive and other equitable relief against Company for breaches of this Agreement. Subject to other applicable terms of this Agreement, Client's rights and remedies are cumulative and not exclusive.
- c. Company's Remedies. Upon a Default by Client, Company may terminate this Agreement on notice to Client, and recover from Client all charges due and possession of Company's property. Company shall also be entitled to seek injunctive and other equitable relief against Client for breaches of this Agreement. Subject to other applicable terms of this Agreement, Company's rights and remedies are cumulative and not exclusive.

EXCHANGE AGREEMENTS/ MARKET DATA TERMS

Company contracts with certain

Market Data from any Exchange by any terms set forth by of the of said Market Data. The term respective Exchanges or other time, and the latest versions of and/or terms for some of our M relevant agreements and/or ter

- a. **CME Subscriber Agreeme subsection apply only to this Market Data only:**



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This Market Data Subscription ("Distributor") and Client (or "Su Subscription Agreement permits below) in accordance with the fo Agreement (the "Agreement"). Market Data, and constitutes a Subscriber (each of Distributor a

1. DEFINITIONS

"Device" means any unit of equi Market Data in visible, audible o

"Force Majeure Event" means other act of God, fire, war, ter government, communications or

"Person" means any natural per company or other organization.

"Market Data" means informa derivatives contracts (including or similar derivative instrument include, without limitation, ope current bid and ask prices, ope for quotations, fixing prices. Agreement, Market Data also includes information, data and materials that convey information to Subscriber substantially equivalent to Market Data.

"OTC Market Data" means Market Data relating to over the counter derivatives contracts.

2. PROPRIETARY RIGHTS IN THE MARKET DATA

2.1 Subscriber acknowledges and agrees that Chicago Mercantile Exchange Inc. and its Affiliates ("CME" or "Exchange") have exclusive and valuable property rights in and to the Market Data (or in the case of third party content providers who are licensing data through CME, such third party content provider has exclusive and valuable property rights), that such Market Data constitute valuable confidential information, trade secrets and/or proprietary rights of the Exchange, not within the public domain, that such Market Data shall remain valuable confidential information, trade secrets and/or proprietary rights of the Exchange and that, but for the Agreement, Subscriber would have no rights or access to such Market Data.

2.2 Subscriber acknowledges and agrees that disclosure of any Market Data, or any breach or threatened breach of any other covenants or agreements contained herein, would cause irreparable injury to the Exchange for which money damages would be an inadequate remedy. Accordingly, Subscriber further acknowledges and agrees that the Exchange shall be entitled to specific performance and injunctive and other equitable relief from the breach or threatened breach of any provision, requirement or covenant of the Agreement (including, without limitation, any disclosure or threatened disclosure of Market Data) in addition to and not in limitation of any other legal or equitable remedies which may be available.

3.1 The Agreement sets forth the terms and conditions under which Subscriber may use the Market Data. Subscriber acknowledges that, notwithstanding any agreement, CME or Distributor may, in its discretion, discontinue disseminating Market Data or change or eliminate its own transmission method, speed or signal characteristics. In addition, Subscriber acknowledges and agrees that the Distributor or Exchange reserve the right to disapprove



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any Subscriber and to terminate any Subscriber's receipt of Market Data for any reason or no reason.

3.2 (i) Except as provided in section 3.2 (iii) below, Subscriber will use Market Data only for its own internal business activities (internal business activities shall exclude subsidiaries and affiliates) and only at the offices and locations and on the Devices designated by Subscriber in writing to Distributor and CME from time-to-time. (The term "for its own internal business activities," as used in the immediately preceding sentence herein, means for Subscriber's (a) trading, for its own account or for the account of its Clients (b) evaluating, for its own internal business decisions or (c) provision of advice to its Clients on movements or trends in markets for derivative instruments, subject to all of the limitations set forth below in this sub-section as to the telephonic disclosure to Clients of a necessary and de minimis number of segments of Market Data.) (ii) Subscriber agrees that it will not communicate or otherwise furnish, or permit to be communicated or otherwise furnished, the Market Data, in any format, to any other party or any office or location other than that designated above, nor allow any other party to take, directly or indirectly, any of the Market Data from such offices or locations, and will adopt and enforce any policy that is reasonable to prevent the Market Data from being taken therefrom. Subscriber specifically agrees, without limiting or varying its obligations under section 7 herein or otherwise set forth in the Agreement, that Subscriber shall not use or permit another person to use any Market Data for the purposes of (a) creating derived data products based upon or derived from the Market Data, (b) determining or arriving at any price, including any settlement prices, for derivatives contracts, options on derivatives contracts, or like derivatives instruments traded on any exchange other than the Exchange and (c) for any other derived works that will be disseminated, published or otherwise used externally. Subscriber will abide by any other limitations on such use that any of the Exchange may specify from time to time. Subscriber will use its best efforts to ensure that its partners, officers, directors, employees and agents maintain sole control and physical possession of, and sole access to, Market Data received through Devices in Subscriber's possession. (iii) Notwithstanding sections 3.2 (i) and (ii) above, Subscriber may, in the regular course of its business, occasionally furnish, to each of its Clients and branch offices, in a quantity restricted to that necessary to enable Subscriber to conduct its business, a de minimis number of segments of Market Data, provided that such Market Data does not include any OTC Market Data. Such redissemination must be strictly limited to telephonic communications not entailing the use of computerized voice synthesization or any other technology and must be strictly related to the trading activity of Subscriber or any such recipients. Any such recipients must be advised by Subscriber that such segments are proprietary and confidential information not to be disclosed or disseminated to other persons or entities. Subscriber agrees to make all reasonable efforts to ensure that such recipients abide by the provisions of the Agreement. (iv) Subscriber will use its best efforts to ensure that no unauthorized dissemination of the Market Data is permitted.

4. REPORTING

Subscriber agrees to furnish promptly to Distributor, CME and their respective Affiliates or Agents, any information or reports that may be requested or required by Distributor or CME from time to time, which are reasonably related to Subscriber's receipt of Market Data.

5. RIGHT OF INSPECTION AND AUDIT

5.1 During regular business hours, any Persons designated by the Distributor or Exchange may have access to Subscriber's offices or locations in order to observe the use made of the Market Data and to examine and inspect any Devices, attachments or apparatuses, as well as any books and records required to be maintained by Subscriber under Sections 3.2 and 4 in connection with its receipt and use of Market Data.

5.2 Subscriber will make prompt adjustment (including interest thereon at the rate of 1½% per month), to compensate the Distributor and Exchange if the audit discovers an under-



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reported use of the Market Data by Subscriber. In addition, at the election of any such Exchange, Subscriber will be liable for the reasonable costs of any audit that reveals a discrepancy in such Exchange's favor of five percent (5%) or more of the amount of fees actually due such Exchange.

5.3 Subscriber shall maintain the records and books upon which it bases its reporting for three (3) years following the period to which the records relate. In the event that Subscriber fails to retain such records and books as required above, Subscriber agrees to pay CME the reasonable estimate of any discrepancy discovered pursuant to any such audit.

6. MARKET DATA FEES

Subscriber will pay Distributor for the right to receive Market Data in accordance with the then-current fee schedule. Market Data fees are subject to modification by Distributor at any time, without prior notice to Subscriber.

7. COVENANTS, REPRESENTATIONS AND WARRANTIES OF SUBSCRIBER

7.1 Subscriber covenants, represents and warrants that it is not engaged in the business of distributing Market Data and that, to its knowledge after reasonable inquiry, it is receiving the Market Data as authorized hereunder.

7.2 Subscriber agrees that it will not use or permit any other Person to use Market Data for any illegal purpose.

7.3 Subscriber agrees that it will not use Market Data in any way to compete with the Distributor or Exchange, nor use the Market Data in any way so as to assist or allow a third party to compete with the Distributor or Exchange.

7.4 Subscriber agrees that the provision of Market Data hereunder is conditioned upon Subscriber's strict compliance with the terms of the Agreement and that the Distributor or Exchange may, with or without notice and with or without cause, forthwith discontinue said service whenever in its judgment there has been any default or breach by Subscriber of the provisions hereof.

7.5 Subscriber further represents and warrants that (i) it has all necessary power and authority to execute and perform the Agreement; (ii) the Agreement is legal, valid, binding and enforceable against Subscriber; (iii) neither the execution of, nor performance under, the Agreement by Subscriber violates or will violate any law, rule, regulation or order, or any agreement, document or instrument, binding on or applicable to Subscriber or the Exchange; and (iv) its access to and use of the Market Data will be in accordance with all applicable federal, state, and local laws, regulations, and treaties.

8. DISCLAIMER OF WARRANTIES

MARKET DATA IS PROVIDED, AND SUBSCRIBER AGREES THAT THE MARKET DATA IS PROVIDED, ON AN "AS IS," "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND. SUBSCRIBER AGREES THAT: DISTRIBUTOR AND ITS AFFILIATES; EXCHANGE AND ITS AFFILIATES; AND ANY OF THEIR RESPECTIVE MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES OR AGENTS, AND ANY LICENSOR TO EXCHANGE, DO NOT MAKE ANY REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE MARKET DATA OR THE TRANSMISSION, TIMELINESS, ACCURACY OR COMPLETENESS THEREOF, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OR ANY WARRANTIES OF MERCHANTABILITY, QUALITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR NON- INFRINGEMENT, AND THOSE ARISING BY STATUTE OR OTHERWISE IN LAW OR FROM ANY COURSE OF DEALING OR USAGE OF TRADE

9. LIMITATIONS OF LIABILITY AND DAMAGES

9.1 SUBSCRIBER AGREES THAT: DISTRIBUTOR AND ITS AFFILIATES; EXCHANGE AND ITS
13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
Tel. +357 25 755 337, Fax +357 25 755 336, Email
info@zerichsecurities.com, www.zerichsecurities.com



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AFFILIATES; AND THEIR RESPECTIVE MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES OR AGENTS AND ANY LICENSOR TO EXCHANGE: (i) DO NOT GUARANTEE THE SEQUENCE, ACCURACY OR COMPLETENESS OF THE MARKET DATA, NOR SHALL ANY OF THEM BE LIABLE TO SUBSCRIBER OR ANY OTHER PERSON FOR ANY DELAYS, INACCURACIES, ERRORS OR OMISSIONS IN MARKET DATA, OR IN THE TRANSMISSION THEREOF, OR FOR ANY OTHER DAMAGES ARISING IN CONNECTION WITH SUBSCRIBER'S RECEIPT OR USE OF MARKET DATA, WHETHER OR NOT RESULTING FROM NEGLIGENCE ON THEIR PART, A FORCE MAJEURE EVENT OR ANY OTHER CAUSE.(ii) SHALL NOT BE LIABLE TO SUBSCRIBER OR ANY OTHER PERSON OR ENTITY FOR ANY LOSS, LIABILITY OR OTHER DAMAGE, DIRECT, INDIRECT OR CONSEQUENTIAL, ARISING OUT OF OR RELATING TO THE AGREEMENT AND THE MARKET DATA THEREUNDER, INCLUDING BUT NOT LIMITED TO: (a) ANY INACCURACY OR INCOMPLETENESS IN, OR DELAYS, INTERRUPTIONS, ERRORS OR OMISSIONS IN THE DELIVERY OF, THE SITE OR THE MARKET DATA; OR (b) ANY DECISION MADE OR ACTION TAKEN OR NOT TAKEN BY SUBSCRIBER, ITS CLIENTS OR ANY OTHER ENTITIES OR ANY OF THEIR RESPECTIVE AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES OR AGENTS. (c) LOSS OF BUSINESS REVENUES, LOST PROFITS OR ANY PUNITIVE, INDIRECT, CONSEQUENTIAL, SPECIAL OR SIMILAR DAMAGES WHATSOEVER, WHETHER IN CONTRACT, TORT OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

9.2 SUBSCRIBER EXPRESSLY ACKNOWLEDGES THAT DISTRIBUTOR, EXCHANGE AND ITS AFFILIATES DO NOT MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, TO SUBSCRIBER OR ANY THIRD PARTY WITH RESPECT TO THE AGREEMENT AND THE MARKET DATA, INCLUDING, WITHOUT LIMITATION: (i) ANY WARRANTIES WITH RESPECT TO THE TIMELINESS, SEQUENCE, ACCURACY, COMPLETENESS, CURRENTNESS, MERCHANTABILITY, QUALITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE MARKET DATA OR (ii) ANY WARRANTIES AS TO THE RESULTS TO BE OBTAINED BY SUBSCRIBER OR ANY THIRD PARTY IN CONNECTION WITH THE USE OF THE MARKET DATA.

9.3 IF THE FOREGOING DISCLAIMER AND WAIVER OF LIABILITY, OR ANY PART THEREOF, SHOULD BE DEEMED INVALID OR INEFFECTIVE, THE CUMULATIVE LIABILITY OF DISTRIBUTOR, EXCHANGE, AND THEIR RESPECTIVE AFFILIATES, DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES AND AGENTS SHALL NOT EXCEED THE ACTUAL AMOUNT OF LOSS OR DAMAGE, OR THE SUM OF FIFTY DOLLARS (\$50.00), WHICHEVER IS LESS.

10. TERM AND TERMINATION

10.1 The Agreement will commence on the Effective Date. Subject to Subscriber's strict compliance with the provisions of the Agreement, the provision of Market Data by the Distributor hereunder will continue in force for a period of one (1) month from the Effective Date (the "Initial Term"), and shall automatically renew at the end of such Initial Term for one (1) month and automatically thereafter on a month-to-month basis (such ongoing renewals, the "Renewal Terms"), provided, however, that either Party may terminate the Agreement by providing at least ten (10) days' prior electronic or written notice that it declines such automatic renewal.

10.2 Distributor and Exchange may from time to time modify and amend the Agreement, and Subscriber agrees to be bound by such terms. Subscriber may terminate the Agreement upon ten (10) days' electronic or written notice upon such modification or amendment. By continuing to access or use the Market Data after Distributor or Exchange has provided you with notice of a modification, you are indicating that you agree to be bound by the modified Agreement.

10.3 Upon any termination of the Agreement, Subscriber shall discontinue any use of the Market Data, and delete any and all Market Data received under the Agreement, including without limitation any stored historical Market Data.

11. SURVIVAL



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The provisions of the Definitions Section 1, Proprietary Rights In The Market Data Section 2, and Sections that by their nature should reasonably survive, and any amendments to the provisions of the aforementioned, will survive any termination or expiration of the Agreement.

12. INDEMNIFICATION

Subscriber will indemnify, defend and hold the Distributor and Exchange, and their respective affiliates, directors, officers, employees and agents harmless from and against any and all claims arising out of or in connection with the Agreement, including, without limitation, any liability, loss or damages (including, without limitation, attorneys' fees and other expenses) caused by any inaccuracy in or omission from, Subscriber's failure to furnish or to keep, or Subscriber's delay in furnishing or keeping, any report or record required to be kept by Subscriber hereunder.

13. MISCELLANEOUS

13.1 Any action arising out of the Agreement shall be governed and construed in accordance with the internal laws (and not the law of conflicts) of the State of Illinois. The Parties submit to the exclusive jurisdiction of the state and federal courts situated in Cook County, State of Illinois.

13.2 Subscriber may not assign all or any part of the Agreement without the prior written consent of the Distributor.

13.3 Subscriber may not modify or amend the terms of the Agreement.

13.4 In the event of any conflict between the terms and conditions of the Agreement and any other agreement relating to Subscriber's receipt and use of Market Data, the terms and conditions of the Agreement will prevail.

13.5 If, for any reason, one or more provisions of the Agreement or part thereof is held invalid, the other provisions of the Agreement, or parts thereof, shall remain in full force and effect.

13.6 Subscriber hereby consents to use by CME and its affiliates of proprietary data or other personal information regarding Subscriber received by CME and its affiliates from time to time through the conduct of their businesses, including any data submitted to them to fulfill regulatory obligations, for commercial, business and marketing purposes. Except as may be otherwise set forth herein (for reporting purposes or otherwise), CME and its affiliates will not reveal the following information obtained from Subscriber to fulfill regulatory obligations to non-affiliated third-parties on a aggregated, non-anonymized basis, except (x) as permitted by law, (y) as required or requested by regulatory authority or (z) pursuant to a valid court order, subpoena or equivalent legal instrument: (i) personally identifiable information, (ii) detailed transaction data, (iii) position data, (iv) investigative materials, or (v) financial source documents.

13.7 The Distributor and Subscriber acknowledge and agree that CME is an intended third party beneficiary to the Agreement, and that CME may enforce all of the terms hereunder.

b. ICE Subscriber Agreement. The terms and definitions set forth within this subsection apply only to this subsection and specifically apply to Your use of ICE Market Data only:

This ICE Subscriber Agreement is entered into by and between You (or "Subscriber") and ICE Data LLP ("ICE Data") located at Milton Gate, 60 Chiswell Street, London, EC1Y 3SA, United Kingdom as supplied by Company ("Vendor") as of the date Subscriber clicks Accept. The ICE Subscriber Agreement ("Agreement") permits the Subscriber to receive and utilise ICE pricing data as per the terms below:



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1. DEFINITIONS

- (a) "Derived Data" means i) Subscriber Permitted Uses Data, and ii) data which has been created by the Subscriber based upon a methodology applied to Pricing Data and approved in writing by ICE.
- (b) "Device" means any unit of equipment, fixed or portable, that receives, accesses or displays Market Data in visible, audible or other comprehensible form.
- (c) "Exchanges" means ICE Futures Canada, ICE Futures Europe, ICE Futures Singapore, ICE Futures U.S. and ICE Endex.
- (d) "Force Majeure Event" means any act, event, omission or accident beyond the reasonable control of ICE Data including but not limited to any natural disaster, war, terrorist attack, act of god, fire, weather event, earthquake, labor dispute or strike or power failure.
- (e) "Market Data" means Pricing Data and Derived Data.
- (f) "Person" means any natural person, proprietorship, corporation, partnership, limited liability company or other organization.
- (g) "Pricing Data" means real time data specifying the prices and quantities at which the Traded Contracts have traded or are available to trade, including Exchange-implied prices and quantities.
- (h) "Subscriber Permitted Uses Data" means charts and statistics (e.g., moving averages, implied prices between expiries and products, option Greeks) that are derived from the Pricing Data by the Subscriber or Vendor, but Subscriber Permitted Uses does not include use of the Pricing Data in connection with the creation, compilation or preparation of an index, basket or other similar financial product.
- (i) "Traded Contracts" means contracts as traded on the Exchanges listed above and any corresponding indices published by the Exchanges.

2. PROPRIETARY RIGHTS IN THE MARKET DATA

- (a) Subscriber acknowledges and agrees that the Exchange has exclusive and valuable property rights in the Market Data, that such Market Data constitute valuable confidential information and proprietary rights of each of the Exchanges, not within the public domain, that such Market Data shall remain valuable confidential information, and proprietary rights of each of the Exchanges at least until the Exchanges authorize placement of their respective Market Data in the public domain, and that, but for this Agreement, Subscriber would have no rights or access to such Market Data. Whether or not a particular Exchange has placed its Market Data in the public domain or has authorized the placement of its Market Data in the public domain shall be determined according to the terms of such Exchange's agreement with Vendor, which agreement is described in Section 3(a).
- (b) Subscriber acknowledges and agrees that disclosure of any Market Data, or any breach or threatened breach of any other covenants or agreements contained herein, would cause irreparable injury to each of the Exchanges for which money damages would be an inadequate remedy. Accordingly, Subscriber further acknowledges and agrees that each of the Exchanges shall be entitled to specific performance and injunctive and other equitable relief from the breach or threatened breach of any provision, requirement or covenant of this Agreement (including, without limitation, any disclosure or threatened disclosure of Market Data) in addition to and not in limitation of any other legal or equitable remedies which may be available.

3. RECEIPT OF MARKET DATA BY SUBSCRIBER

13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
Tel. +357 25 755 337, Fax +357 25 755 336, Email
info@zerichsecurities.com, www.zerichsecurities.com



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(a) The Agreement sets forth the terms and conditions upon which Subscriber may receive and use the Exchanges Market Data. Subscriber acknowledges that, notwithstanding such agreement, each of the Exchanges may, in its discretion, discontinue disseminating its own Market Data or change or eliminate its own transmission method, speed or signal characteristics. In addition, Subscriber acknowledges and agrees that the Exchanges reserve the right to disapprove any Subscriber and retain the right to direct Vendor to terminate any Subscriber's receipt of Market Data for any reason or no reason, in which event the Exchanges shall so notify Vendor and Vendor shall cease providing Market Data to Subscriber as soon as practicable.

(b)(1) Except as provided in (2) below, Subscriber will use Market Data only for its own internal business activities and on the Devices designated by Subscriber in writing to Vendor from time-to-time. (The term "for its own internal business activities", as used in the immediately preceding sentence herein, means for Subscriber's (a) trading, for its own account or for the account of its Clients, of commodity futures contracts, options on commodity futures contracts or similar derivative instruments, or (b) evaluating, for its own internal business decisions or advice to its c Clients, the movements or trends in markets for commodity futures contracts, options on commodity future contracts, or like derivative instruments, subject to all of the limitations set forth below in this sub-paragraph as to the telephonic disclosure to Clients of a necessary and de minimis number of segments of Market Data.) Subscriber agrees that it will not communicate or otherwise furnish, or permit to be communicated or otherwise furnished, the Market Data, in any format, to any other party, nor allow any other party to take, directly or indirectly, any of the Market Data from any office or location as designated above, and will adopt and enforce any policy that is reasonable to prevent the Market Data from being taken therefrom. Subscriber specifically agrees, without limiting or varying its obligations under paragraph 7 herein or otherwise set forth in this Agreement, that Subscriber shall not use or permit another person to use any Market Data for the purposes of determining or arriving at any price, including any settlement prices, for commodity futures contracts, options on commodity futures contracts, or like derivatives instruments traded on any exchange other than the Exchanges. Subscriber will abide by any other limitations on such use that the Exchanges may specify. Subscriber will use its best efforts to ensure that its partners, officers, directors, employees and agents maintain sole control and physical possession of, and sole access to, Market Data received through Devices in Subscriber's possession. (2) Notwithstanding (1) above, Subscriber may, in the regular course of its business, occasionally furnish, to each of its Clients, branch offices, and guaranteed introducing brokers, in a quantity restricted to that necessary to enable Subscriber to conduct its business, a de minimis number of segments of Market Data. Such redissemination must be strictly limited to telephonic communications not entailing the use of computerized voice synthesization or any other technology and must be strictly related to the trading activity of Subscriber or any such recipients. Any such recipients must be advised by Subscriber that such segments are proprietary and confidential information not to be disclosed or disseminated to other persons or entities. Subscriber agrees to make all reasonable efforts to ensure that such recipients abide by the provisions of this Agreement. Notwithstanding the foregoing, in the event that a Subscriber is a newspaper which reports on, among other things, exchanges on which commodity futures contracts or options on commodity futures are traded, such Subscriber shall be permitted to publish, in its newspaper published for the day following the receipt by such Subscriber of the Market Data, the Market Data received by Subscriber from Exchanges on the day prior to such publication.

(c) In the event that Vendor has agreed to permit Subscriber to receive, access or display Market Data through means other than a Vendor-provided Device, such as an uncontrolled datafeed, Subscriber will use its best efforts to ensure that no other device, attachment or apparatus is used which may allow third parties not subject to Subscriber's reporting obligations under Section 3(b) above to access the Market Data.

4. REPORTING

13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
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Subscriber agrees to furnish promptly to Vendor any information or reports that may be required by the Exchanges as applicable and that is reasonably related to Subscriber's receipt of Market Data. Subscriber further agrees to furnish promptly to Vendor any additional information or reports that may be required by the agreement between Vendor and Subscriber referred to in Section 3(a) as it relates to Subscriber's receipt of Market Data.

5. RIGHT OF INSPECTION AND AUDIT

During regular business hours, following a minimum of 10 business days' notice, any Persons designated by ICE Data on behalf of an Exchange may have access to Subscriber's offices or locations, under the Subscriber's corporate security policies, in order to observe the use made of the Market Data and to examine and inspect any Devices, attachments or apparatuses, as well as any books and records required to be maintained by Subscriber under Sections 3(b) and 4 in connection with its receipt and use of Market Data. Subscriber will make prompt adjustment (including interest thereon at the rate of 1.5% per month), through Vendor, to compensate an Exchange that discovers an under-reported use of the Market Data by Subscriber. In addition, at the election of any such Exchange, Subscriber will be liable for the reasonable costs of any audit that reveals a discrepancy in such Exchange's favor of five percent (5%) or more of the amount of fees actually due any Exchange. Subscriber shall maintain the records and books upon which it bases the reporting for the Exchanges for six (6) years following the period to which the records and books relate. In the event that Subscriber fails to retain such records and books as required above, Subscriber agrees to pay each Exchange's reasonable estimate of any discrepancy discovered pursuant to any such audit.

6. EXCHANGE FEES

Subscriber will pay Vendor (unless Vendor has assumed Subscriber's payment obligations hereunder), for and on behalf of each of the Exchanges (as applicable), for the right to receive Market Data in accordance with the then-current fee schedule published by each of the Exchanges from time-to-time (including any and all applicable federal, state or local taxes). Each Exchange's fees are subject to modification by each of them at any time, without prior notice to Subscriber.

7. COVENANTS, REPRESENTATIONS AND WARRANTIES OF SUBSCRIBER

Subscriber covenants, represents and warrants that it is not engaged in the business of distributing Market Data and that, to its knowledge after reasonable inquiry, it is receiving the Market Data from a Vendor that is authorized by the Exchanges to distribute the Market Data. Subscriber agrees that it will not use or permit any other Person to use Market Data for any illegal purpose. Subscriber agrees that it will not use Market Data in any way to compete with the Exchanges or Vendor, nor use the Market Data in any way so as to assist or allow a third party to compete with the Exchanges or Vendor. Subscriber agrees that the provision of Market Data by the Exchanges hereunder is conditioned upon Subscriber's strict compliance with the terms of this Agreement and that Vendor may, with or without notice and with or without cause, forthwith discontinue said service whenever in its judgment there has been any default or breach by Subscriber of the provisions hereof, or whenever directed to do so by any of the Exchanges.

8. DISCLAIMER OF WARRANTIES

THE PRICING DATA IS PROVIDED "AS-IS", "WHERE IS" AND MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE PRICING DATA. WITHOUT LIMITING ANY OTHER DISCLAIMERS, ICE DATA MAKES NO REPRESENTATION OR WARRANTY THAT THE PRICING DATA IS ACCURATE OR COMPLETE, THAT THE PRICING DATA WILL BE FREE FROM ERRORS OR DEFECTS OR THAT IT WILL BE UNINTERRUPTED, OR WITH RESPECT TO NON-INFRINGEMENT OR VALIDITY OF ANY INTELLECTUAL PROPERTY RIGHTS. EXCEPT TO THE EXTENT EXPRESSLY OTHERWISE STATED IN THIS AGREEMENT, ALL CONDITIONS,



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WARRANTIES, UNDERTAKINGS, TERMS AND REPRESENTATIONS OF ICE DATA AND ITS AFFILIATES, IMPLIED BY STATUTE, COMMON LAW OR OTHERWISE (INCLUDING, WITHOUT LIMITATION, WARRANTIES RELATING TO MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE) IN RELATION TO THIS AGREEMENT ARE HEREBY EXCLUDED. EXCEPT IN THE CASE OF ICE DATA'S FRAUD OR WILLFUL MISCONDUCT, ICE DATA SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, PUNITIVE OR CONSEQUENTIAL LOSS OR DAMAGE OF WHATSOEVER NATURE AND HOWSOEVER ARISING (WHETHER FOR NEGLIGENCE, BREACH OF CONTRACT, MISREPRESENTATION OR OTHERWISE), INCLUDING WITHOUT LIMITATION LOSS OF PROFITS, LOSS OF ANTICIPATED SAVINGS, LOSS OF BUSINESS OR LOSS OF GOODWILL.

9. LIMITATIONS OF LIABILITY AND DAMAGES

Subscriber acknowledges and agrees that the Pricing Data is provided "AS-IS" and that neither ICE Data, the Exchanges or any of their Affiliates make any representation or warranty, express or implied, with respect to the Market Data. Without limiting any other disclaimers, neither ICE Data, The Exchanges or any of their Affiliates make any representation or warranty that the Pricing Data is accurate or complete, that the Pricing Data will be free from errors or will be uninterrupted.

To the fullest extent permitted by applicable law, under no circumstances, including gross negligence, willful misconduct, or intentional breach of this Agreement, none of ICE Data, any of its Affiliates or any of their respective directors, officers, managers, employees, agents or representatives shall be liable to the Subscriber or any third party for any damages, including, without limitation, incidental, indirect, special, consequential and punitive damages, arising from the use, misuse or inability to use the Market Data or any related documentation, know-how, inventions, discoveries, techniques, improvements or intellectual property rights or a breach of this Agreement by ICE Data or any of its Affiliates.

10. TERM AND TERMINATION

Subject to Subscriber's strict compliance with the provisions of this Agreement, the provision of Market Data by any of the Exchanges hereunder will continue in force during the term of the agreement between Subscriber and Vendor and any renewal term thereof. In addition, it is understood that the provisions set forth in paragraphs 2(a) and 2(b) of this Agreement shall survive the termination of this Agreement.

11. INDEMNIFICATION

Subscriber will indemnify, defend and hold ICE Data and the Exchanges, and their respective members, directors, officers, employees and agents harmless from and against any and all claims arising out of or in connection with this Agreement, including, without limitation, any liability, loss or damages (including, without limitation, attorneys' fees and other expenses) caused by any inaccuracy in or omission from, Subscriber's failure to furnish or to keep, or Subscriber's delay in furnishing or keeping, any report or record required to be kept by Subscriber hereunder.

12. MISCELLANEOUS

In case of any breach by Subscriber of its obligations hereunder, any action arising out of this Agreement between the Exchanges and Subscriber shall be governed and construed in accordance with the internal laws (and not the law of conflicts) of the State of New York. Subscriber may not assign all or any part of this Agreement without the prior written consent of the Exchanges (as applicable). Neither Vendor nor Subscriber may modify or amend the terms of this Agreement. In the event of any conflict between the terms and conditions of this Agreement and any other agreement relating to Subscriber's receipt and use of Market Data, including, without limitation, the agreement between Vendor and Subscriber referred to in Section 3(a), the terms and conditions of this Agreement will prevail. If, for any reason,



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one or more provisions of this Agreement is held invalid, the other provisions of the Agreement shall remain in full force and effect.

c. Cboe Global Markets Subscriber Agreement. The terms and definitions set forth within this subsection apply only to this subsection and specifically apply to Your use of Cboe Market Data only:

1. DEFINITIONS

Capitalized terms used herein shall have the meanings set forth in this Section

"Cboe Global Markets" means Cboe Global Markets, Inc. and any successor organization to Cboe Global Markets, Inc.

"CDS Indemnified Parties" means, collectively, CDS, its affiliates and third party information providers, and its and their respective owners, officers, directors, employees, contractors and agents.

"Claims and Losses" means any and all liabilities, obligations, losses, damages, penalties, claims, actions, suits, proceedings, costs, judgments, settlements and expenses of any nature, whether incurred by or issued against an indemnified party or a third party, including, without limitation, (a) indirect, special, punitive, consequential or incidental loss or damage, and (b) administrative costs, investigatory costs, litigation costs and auditors' and attorneys' fees and expenses (including in-house personnel).

"Exchange" and "Exchanges" means, individually or collectively, any subsidiary currently operated by Cboe Global Markets or a subsidiary of Cboe Global Markets, and any other subsidiary hereinafter created or acquired by Cboe Global Markets or a subsidiary of Cboe Global Markets.

"Exchange Data" means certain data and other information: (a) disseminated by a System relating to securities or other financial instruments, products, vehicles, currencies, or other means; or (b) related to Persons regulated by an Exchange or to activities of an Exchange; or (c) gathered by CDS from other sources, in each case (other than foreign currency trading data) sourced by CDS within the U.S.

"Non-Professional Subscriber" means a natural person or qualifying trust that uses Data only for personal purposes and not for any commercial purpose and, for a natural person who works in the United States, is not: (i) registered or qualified in any capacity with the Securities and Exchange Commission, the Commodities Futures Trading Commission, any state securities agency, any securities exchange or association, or any commodities or futures contract market or association; (ii) engaged as an "investment adviser" as that term is defined in Section 202(a)(11) of the Investment Advisors Act of 1940 (whether or not registered or qualified under that Act); or (iii) employed by a bank or other organization exempt from registration under federal or state securities laws to perform functions that would require registration or qualification if such functions were performed for an organization not so exempt; or, for a natural person who works outside of the United States, does not perform the same functions as would disqualify such person as a Non-Professional User if he or she worked in the United States.

"Person" means any individual, corporation, limited liability company, trust, joint venture, association, company, limited or general partnership, unincorporated organization, or other entity.

"Professional Subscriber" means all other Persons who do not meet the definition of Non-Professional Subscriber.

"Regulatory Requirements" means (a) the rules, regulations, interpretations, decisions, opinions, orders and other requirements of the Securities Exchange Commission or other

13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
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info@zerichsecurities.com, www.zerichsecurities.com



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regulatory authorities, as may be applicable; (b) the rules and regulations, disciplinary decisions and rule interpretations of the Exchanges; (c) the Exchanges' decisions, policies, interpretations, user guides, operating procedures, specifications, requirements and other documentation that is regulatory or technical in nature published on Cboe Global Markets' website or successor website; and (d) all other applicable laws, statutes, rules, regulations, orders, decisions, interpretations, opinions and other legal or regulatory requirements.

"Subscriber" means, collectively, all Non-Professional Subscribers and Professional Subscribers.

"System" means any system CDS or its affiliates have developed for creation and/or dissemination of Exchange Data.

"Vendor" means "Data Recipient," as that term is defined in the Cboe Global Markets U.S. Market Data Agreement, as may be modified from time to time.

"Vendor's Service" means the service from a Vendor, including the data processing equipment, software, and communications facilities related thereto, for receiving, processing, transmitting, using, and disseminating Exchange Data to or by Subscriber.

2. USE OF DATA

Subscriber may not sell, lease, furnish or otherwise permit or provide access to Exchange Data to any other Person or to any other office or place. Subscriber will not engage in the operation of any illegal business use or permit anyone else to use Exchange Data, or any part thereof, for any illegal purpose or violation of any Regulatory Requirements. Subscriber may not present Exchange Data rendered in any unfair, misleading, or discriminatory format. Subscriber shall take reasonable security precautions to prevent unauthorized Persons from gaining access to Exchange Data.

Use by Non-Professional Subscribers. Exchange Data is licensed only for personal, non-commercial use by a NonProfessional Subscriber. By representing to Vendor that Subscriber is a Non-Professional Subscriber, or by continuing to receive Exchange Data at a Non-Professional Subscriber rate, Subscriber is affirming to Vendor and CDS that Subscriber meets the definition of Non-Professional Subscriber as set forth herein. A Non-Professional Subscriber shall comply promptly with any reasonable request from CDS, or its designee, for information regarding the Non-Professional Subscriber's receipt, processing, display, use, and redistribution of Exchange Data.

Use by Professional Subscribers. Exchange Data is licensed for internal business use and/or personal use by a Professional Subscriber. Professional Subscriber may, on a non-continuous basis, furnish limited amounts of Exchange Data to Clients in written advertisements, correspondence, or other literature or during voice telephonic conversations not entailing computerized voice, automated information inquiry systems, or similar technologies. Professional Subscriber shall make its premises available to CDS, or its designee, for physical inspection of Vendor's Service and of Professional Subscriber's use of Exchange Data (including review of any records regarding use of or access to Exchange Data and the number and locations of all devices that receive Exchange Data), all at reasonable times and upon reasonable notice, to ensure compliance with this Agreement.

3. PROPRIETARY DATA

CDS grants to Subscriber a non-exclusive, non-transferable license during the term of the Agreement to receive Exchange Data distributed to it by Vendor and, thereafter, to use such Exchange Data as permitted under the terms of this Agreement and Regulatory Requirements. Subscriber acknowledges and agrees that CDS and its affiliates have proprietary rights to Exchange Data that (a) originates on or relates to trading on any of the Exchanges; (b) relates to activities that are regulated or operated by one or more of the Exchanges; (c) CDS derive from Exchange Data that originates on or relates to any of the Exchanges; and (d) is a compilation of information and data that CDS gathers from other sources. Subscriber further

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acknowledges and agrees that CDS' third party information providers may impose certain requirements on the use and distribution of their respective information and data or information derived from their information and data, and accordingly Subscriber's rights under this Agreement with respect to Exchange Data including or based on such third party information and data is subject to requirements imposed by the subject provider from time to time, notwithstanding terms and conditions of this Agreement to the contrary. In the event of any misappropriation or misuse by Subscriber or anyone who accesses Exchange Data through Subscriber, CDS or its affiliates or third party information providers shall have the right to obtain injunctive relief for its respective materials. Subscriber shall attribute the source of Exchange Data as appropriate under all circumstances.

4. PAYMENT

Subscriber shall assume full and complete responsibility for the payment of any taxes, charges, or assessments imposed on Subscriber or CDS (except for U.S. federal, state, or local incomes taxes, if any, imposed on CDS) by any foreign or domestic national, state, provincial, or local governmental bodies, or subdivisions thereof, and any penalties or interest relating to the provision of Exchange Data to Subscriber. Interest shall be due from the date of the invoice to the time that the amounts that are due have been paid. To the extent permitted by applicable law, Subscriber acknowledges and agrees that the termination of Vendor's Service for failure to make payments shall not be considered an improper limitation of access by CDS. For Professional Subscribers, if any payment is due directly to CDS under this Agreement, payment in full is due CDS in immediately available funds within 30 days of the date of an invoice, whether or not use is made of, or access it made to, Exchange Data. Subscriber agrees to pay CDS any applicable late fees on all past due amounts that are not the subject of a legitimate and bona fide dispute.

5. SYSTEM

Subscriber acknowledges that CDS, in its sole discretion, may from time to time make modifications additions, and/or deletions to the System or Exchange Data or any aspect of either. Such modifications additions, or deletions may require corresponding changes to be made to Vendor's Service. Changes or the failure to make timely changes by Vendor may sever, delay, or otherwise affect Subscriber's access to or use of Exchange Data. CDS shall not be responsible for any such effects. CDS does not endorse or approve any Vendor, Vendor's Service or equipment utilized by Vendor or Subscriber.

6. LIMITATION OF LIABILITY

CDS Indemnified Parties shall not be liable to Subscriber or to any other Person for any inaccurate or incomplete Exchange Data received from CDS or from Vendor, any delays, interruptions, errors, or omissions in the furnishing thereof, or any direct, indirect or consequential damages arising from or occasioned by said inaccuracies, delays, interruptions, errors or omissions.

This Section shall not relieve CDS, Vendor, Subscriber, or any other Person from liability for damages that result from their own gross negligence or willful tortious misconduct or from personal injury or wrongful death claims.

CDS, Vendor, and Subscriber understand and agree that the terms of this Section reflect a reasonable allocation of risk and limitation of liability.

7. DISCLAIMER OF WARRANTIES

SUBSCRIBER EXPRESSLY ACKNOWLEDGES THAT CDS INDEMNIFIED PARTIES DO NOT MAKE ANY REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OR ANY WARRANTIES OF MERCHANTABILITY, QUALITY OR FITNESS FOR A PARTICULAR PURPOSE.

8. THIRD PARTY INFORMATION PROVIDERS' LIMITATION OF LIABILITY

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CDS' third party information providers shall have no liability for any damages, whether direct or indirect, whether lost profits, indirect, special, or consequential damages of Subscriber or any other Person seeking relief through Subscriber relating to the accuracy of or delays or omissions in any Exchange Data provided by CDS' third party information providers, even if the third party information providers have been advised of the possibility of such damages. In no event will the liability of the third party information providers or their affiliates to Subscriber or any other Person seeking relief through Subscriber pursuant to any cause of

action, whether in contract, tort, or otherwise, exceed the fee paid by Subscriber or any other Person seeking relief through Subscriber, as applicable.

9. CLAIMS AND LOSSES

Subscriber agrees to indemnify and hold harmless CDS Indemnified Parties from any and all Claims and Losses imposed on, incurred by, or asserted as a result of or relating to: (a) any noncompliance by Subscriber with the terms and conditions hereof; and (b) any third party actions related to Subscriber's receipt and use of Exchange Data, whether authorized or unauthorized under this Agreement. Each party agrees to indemnify and hold harmless (and in every case, CDS shall be permitted to solely defend and settle) another party (including CDS) and their owners, subsidiaries, affiliates, officers, directors, employees, agents, and any related Persons, against any Claims and Losses arising from, involving, or relating to a claim of infringement or other violation of an intellectual property right by the indemnifying party provided that: (a) the indemnified party promptly notifies the indemnifying party in writing of the Claims and Losses; and (b) the indemnified party reasonably cooperates in the defense of the Claims and Losses.

10. TERMINATION

Subscriber acknowledges that CDS, when required to do so in fulfillment of statutory obligations or otherwise, may by notice to Vendor unilaterally limit or terminate the right of any or all Persons to receive or use Exchange Data, or any part thereof, and that Vendor shall immediately comply with any such notice and terminate or limit the furnishing of Exchange Data and confirm such compliance by written notice to CDS. Any affected Person will have available to it such procedural protections as are provided by applicable Regulatory Requirements. In addition to the termination rights permitted under any agreement Subscriber may have with Vendor, this Agreement may be terminated by Subscriber upon 30 days' written notice to Vendor and by CDS upon 30 days' written notice either to Vendor or Subscriber. In the event of Subscriber's breach, the discovery of the untruth of any representation or warranty of Subscriber, or where directed by a regulatory authority having jurisdiction over CDS or a CDS affiliate, CDS may terminate this Agreement upon not less than 3 days' written notice to Subscriber provided either by CDS or Vendor.

11. NOTICES

All communications required to be given in writing to CDS under this Agreement shall be directed to:

Cboe Data Services, LLC 17 State Street, 31st Floor New York, NY 10004 Attention: Market Data Services Email: marketdata@cboe.com With a copy to: legalnotices@cboe.com

Direct communication to Subscriber at the last address known to Vendor shall be considered given (a) upon actual receipt if delivered by email, or (b) upon posting the notice or other communication on Cboe Global Markets' website or successor website. Subscriber promptly shall give written notice to Vendor of any change in the name or place of residence or business at which Exchange Data is received.

12. ASSIGNMENT

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This Agreement shall inure to the benefit of and shall be binding upon the parties hereto and their respective permitted successors and assigns. Neither Vendor nor Subscriber shall assign this Agreement in whole or in part (including by operation of law) without the prior written consent of CDS, provided, however, that CDS shall not unreasonably withhold such consent. Notwithstanding the foregoing, Vendor or Subscriber may assign this Agreement in its entirety to an affiliate or subsidiary without the prior written consent of CDS, provided that the assigning party is not currently in breach of this Agreement or delinquent in any fees owed

to CDS. CDS may assign or transfer this Agreement or any of its rights or obligations hereunder to a related or unrelated party upon notice to Vendor and Subscriber.

13. SEVERABILITY

Each provision of this Agreement will be deemed to be effective and valid under applicable law, but if any provision of this Agreement is determined to be invalid, void, or unenforceable under any law, rule, administrative order or judicial decision, that determination will not affect the validity of the remaining provisions of this Agreement, and such provision shall be construed to be effective and valid to the fullest extent under applicable law.

14. ENTIRE AGREEMENT; AMENDMENT; WAIVER

This Agreement constitutes the complete and entire agreement of the parties to this Agreement with respect to its subject matter and supersedes all prior writings or understandings. If there is any conflict and/or inconsistency between this Agreement and Vendor's agreement with Subscriber, the terms of this Agreement shall prevail as between CDS and Subscriber. CDS may modify any term of this Agreement upon 60 days' written notice either to Vendor or Subscriber, and any receipt or use of Exchange Data after such date shall be deemed acceptance of the new term or condition. No failure on the part of CDS or Subscriber to exercise, no delay in exercising, and no course of dealing with respect to any right, power, or privilege under the Agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any such right, power, or privilege preclude any other or further exercise thereof or the exercise of any other right, power, or privilege under this Agreement.

15. GOVERNING LAW; VENUE

This Agreement will be governed by and interpreted in accordance with the internal laws of the State of Illinois, USA without giving effect to any choice or conflict of law provision or rule. Subscriber hereby submits to the jurisdiction of the state and federal courts located in the County of Cook in the State of Illinois for the resolution of any dispute arising under this Agreement.

16. HEADINGS

Section headings are included for convenience only and are not to be used to construe or interpret this Agreement. All references contained herein to sections or subsections shall refer to the sections or subsections of this Agreement, unless specific reference is made to the sections or subsections of another document.

17. THIRD PARTY BENEFICIARY

Vendor and Subscriber hereby designate CDS as a third party beneficiary of this Agreement, having the right to enforce any provision herein.

18. CUMULATIVE REMEDIES

Except as otherwise limited herein, all rights and remedies provided in this Agreement are cumulative and not exclusive, and the exercise by either party of any right or remedy does not preclude the exercise of any other rights or remedies that may now or subsequently be available at law, equity, by statute, in any other agreement between the parties or otherwise.

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19. COUNTERPARTS

This Agreement may be executed in one or more counterparts, which shall each be considered an original but all of which shall constitute one and the same Agreement.

Appendix № 9 to the General
Terms of Business

Rules for Execution of Orders in Derivatives

1. General Terms

These Rules on Orders in Derivatives (hereinafter referred to as the Terms or these Terms, or the Rules) form Appendix No. 9 to General Terms of Business adopted by MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED) (hereinafter referred to as the General Rules) and constitute an integral part thereof.

2. Definitions

- 2.1. For the purposes of these Conditions, the words and expressions set out below shall have to the following meaning:
 - 2.1.1 Derivative (Contract) is a contract which, pursuant to the Market Rules constitutes a derivative financial instrument made under the Specification and in compliance with the Rules Organized Market.
 - 2.1.2 Derivative Transaction is a transaction made with a Derivative Contract.
 - 2.1.3 Specification is a document determining standard terms of the Derivative Contract and its execution.
 - 2.1.4 Option Expiration is a Derivative Transaction featuring option holder's order to execute a Derivative Contract in accordance with the Specification of such option
 - 2.1.5 Derivative Contract Closing is a discharge of obligations under a Derivative Contract via execution of another Derivative Contract establishing counter obligations under another Derivative Contract with the same code (specification).
- 2.2. The definitions and expressions used in these Terms shall have the same meaning as in the General Terms, the Service Regulations, the Rules on the Organized Market unless stated otherwise.

3. General Conditions

- 3.1. Derivative Transactions shall be executed through trades organized by Derivative Market venues in the manner prescribed by the market operator and its clearing center The relevant rules determined by Derivative Specification and trading venue Rules which depends on Contract.
- 3.2. Order for Transaction with Derivative shall be placed by the Electronic System available at: www.zerich.eu; or during the Main Trading Session by means of telephone communication (in oral form).



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- 3.3 Orders for Derivative Transactions shall be executed by the Broker via placing a Buy Order in the Trading System within the Trading Session during which the Broker received such Order. Orders received after the Trading Session shall be executed within the next Session.
- 3.4 The Broker fixes Initial Margin Adequacy Ratio at the rate of 100%. This means that at any moment of time Broker's Account Balance shall include not less than 100% of the required Initial Margin amount arising after execution of Derivative Transactions on Client's account. The Broker hereby reserves the right to alter the minimum Initial Margin at its own discretion.

4. Clients obligations under Derivative Transactions

- 4.1. Before placing Orders for Derivative Transactions the Client shall read and understand the Rules of the Trading Venue in which Derivative Contract is listed, and the Specification of a Derivative contract in respect of which the Client places an Order. Any amendments and modifications thereto shall be followed by the Client. The Client shall be held solely liable for any risks related to his/her failure to become aware of the foregoing documents, including amendments and modifications thereto.
- 4.2. On his/her own accord the Client shall monitor any circumstances which may cause forced position Closing or Option Expiration.
- 4.3. The Client shall be held liable for incurring a debt under the Broker's Account. If, upon execution of Derivative Contracts or execution of obligations thereunder, a debt remains outstanding under the Broker's Account, then the Client shall settle this debt immediately.
The debt may be settled as follows:
- crediting of additional Funds to Broker's Account;
 - placing Orders to close all or a part of previously opened positions under Derivative Contracts; - placing Orders to sell Securities.
- 4.4. If the Client fails to settle a debt under his/her Broker's Account during the day when it became due, then his/her obligation to settle the debt shall be deemed in default and the Client shall repay the Broker a penalty charged on a daily basis as follows:
The penalty shall be charged against the actual debt outstanding as at the end of the Trading Session (if applicable) or as at the end of the previous Trading Session, if the penalty is charged for non-trading day; and
The penalty shall be charged on a daily basis according to the Margin Rates indicated on Broker's website as per service plan which has been selected by the Client while opening a trading account or chosen by him/her as an option in Client's Cabinet.
- 4.5. If the Client fails to settle a debt under the Broker's Account, the Broker shall be at liberty to make transactions in the Trading System on behalf of the Client directed at closing of positions under Derivative Contracts with no need for additional Client's orders. For this purpose, the Broker shall have the right, at its sole discretion, to close any Client's positions (Client's liabilities arising from Derivative Contracts), to change prices in active requests transferred to the Trading System on the basis of Client's Orders, and to cancel all or a part of Client's Orders, as well as to place new Client's Orders at the current market price established in the Trading System.
- 4.6. If the Broker has made transactions related to closing of Positions under Client's Derivative Contracts, however, the Client's liability under Broker's Account was not paid off in full, the Broker shall have the right, at its own discretion, to:
notify the Client via TADERNET Electronic System or QUIK System, or by way of



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any other durable medium as described in Terms of Business of a necessity to repay the debt under Broker's Account specifying the amount and due date. In this case the Client shall be held liable for Reserving the required amount on Broker's Account within the time specified in such notice.

without additional Client's Orders to ensure collateral on Broker's Account of Client's Funds in respect of the outstanding debt by selling Securities on Client's Account whichever the Broker sees fit in order to obtain Funds sufficient for repayment of Client's debt before the Broker. For this purpose the Client does hereby authorize the Broker to sell any Securities on Client's Account whichever the Broker sees fit in order to obtain Funds sufficient for repayment of Client's debt before the Broker.

5. Execution of Derivative Contracts

- 5.1 Future and Option Contracts shall be executed in accordance with the Specifications of related contracts and the Rules of the Trading System.
- 5.2. Future Contracts shall be executed on the last day of their circulation in the manner prescribed by Specification of the related Derivative Contract without additional Client's order
- 5.3. The Client shall be bound to provide the Broker with an instruction for closing a deliverable Derivative contract before 17 hours 00 minutes of the last day for execution thereof.
- 5.4. If, at 17 hours 00 minutes of the last day for execution of a deliverable Derivative contract, the Client has an open position for such contract, then the Client does hereby authorize the Broker to close such Derivative Contract by placing a respective order in the Trading System without the need for any additional Client's instructions.
- 5.5. If on execution of a deliverable future contract the Client incurs liability to buy or sell an instrument representing the underlying of a future contract, the Client does hereby authorize the Broker, without the need for any additional Client's instructions, to settle a deal on Client's behalf at the current market price and such deal may provide for Client's counter obligations.
- 5.6. Option contracts shall be executed during circulation of an option on the basis of an Order placed by the Client being a holder of the option in which the Client claims its option rights (Option Expiration). The Broker hereby reserves the right to reject an option contract execution under a call-option (or a put-option) if the settlement price of the underlying future contract is lower (or higher) than the striking price thereof.
- 5.7. If the Specification of an option contract does not establish the order for its automatic execution in the last day of its circulation without Client's instructions, then at the last day of its circulation the Broker shall be at liberty to execute such option, if the Settlement Price of the underlying future contract is higher (or lower) than the striking price of a call-option (or pull-option).

6. Reasons to reject Orders for Derivative transactions

- 6.1 Client's instructions to make Derivative Transactions shall be rejected by the Broker if the Client violates requirements related to Initial Margin.
- 6.2 The Broker hereby reserves the right, at its sole discretion and without a clear reason, to reject any Client's Orders for Derivative Transactions.

7. Brokerage Fee and payment of expenses

13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
Tel. +357 25 755 337, Fax +357 25 755 336, Email
info@zerichsecurities.com, www.zerichsecurities.com



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- 7.1 Brokerage Fee for Derivative Transactions shall be determined by the Service Plan selected on the opening of a trading account at the specified website or chosen by the Client in its Personal Profile. Brokerage Fee for Derivative Transactions and expenses incurred by the Broker while executing Derivative Transactions, deliverable future contracts and other transactions related to termination of obligations arising from deliverable future contracts shall be repaid by the Client in the manner established by the Service Contract on the account of Funds available on Client's Broker Account.
- 7.2 Fees and charges of the Trading System (including market charges for trade registration, clearing charges for contract execution, forced closing, execution of deliverable future contracts and other contracts related to termination of obligations arising from deliverable future contracts) shall be included in Brokerage Fee and are not subject to payment at the cost of Client's Funds.



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Appendix № 10 to the General
Terms of Business

NASDAQ OMX Global Subscriber Agreement

MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED), a company established under the laws of the Republic of Cyprus (HE252803), hereinafter referred to as the "Distributor", "Company", authorized and regulated by the Cyprus Securities and Exchange Commission under license of a Cyprus Company providing investment services, license number 115/10, dated 22.02.2010, and with registered address at 13-15 Grigori Afxentiou, I.D.E. Ioannou Building, office 202, Mesa Geitonia, 4003 Limassol, Cyprus. The Distributor and its agents may not modify or waive any term of this Agreement. Any attempt to modify this Agreement, except by NASDAQ OMX, is void.

1. USE OF DATA. Subscriber may not sell, lease, furnish or otherwise permit or provide access to the Information to any other Person or to any other office or place. Subscriber will not engage in the operation of any illegal business use or permit anyone else to use the Information, or any part thereof, for any illegal purpose or violate any NASDAQ OMX or Securities and Exchange Commission ("SEC") Rule or any Financial Services Authority Rule ("FSA") or other applicable law, rule or regulation. Subscriber may not present the Information rendered in any unfair, misleading or discriminatory format. Subscriber shall take reasonable security precautions to prevent unauthorized Persons from gaining access to the Information.

a. Non-Professional or Private Subscriber — For Non-Professional or Private Subscriber, the Information is licensed only for personal use. By representing to Distributor that Subscriber is a Non-Professional or Private Subscriber, or by continuing to receive the Information at a Non-Professional or Private Subscriber rate, Subscriber is affirming to Distributor and to NASDAQ OMX that Subscriber meets the definition of Non-Professional or Business Subscriber as set forth in Section 12 of this Agreement. A Non-Professional or Private Subscriber shall comply promptly with any reasonable request from NASDAQ OMX for information regarding the Non-Professional Subscriber's receipt, processing, display and redistribution of the Information.

b. Professional or Business Subscriber — For Professional or Business Subscriber, the Information is licensed for the internal business use and/or personal use of the Professional or Business Subscriber. Professional or Business Subscribers may, on a non-continuous basis, furnish limited amounts of the Information to customers in written advertisements, correspondence or other literature or during voice telephonic conversations not entailing computerized voice, automated information inquiry systems or similar technologies. Upon request, Professional or Business Subscribers shall make its premises available to NASDAQ OMX for physical inspection of Distributor's Service and of Professional or Business Subscriber's use of the Information (including review of any records regarding use of or access to the Information and the number and locations of all devices that receive Information), all at reasonable times, upon reasonable notice, to ensure compliance with this Agreement.

2. PROPRIETARY DATA. NASDAQ OMX grants to Subscriber a nonexclusive, non-transferable license during the term of the Agreement to receive and use the Information

13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
Tel. +357 25 755 337, Fax +357 25 755 336, Email
info@zerichsecurities.com, www.zerichsecurities.com



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transmitted to it by Distributor and thereafter, to use such Information as permitted under the terms of this Agreement and/or the NASDAQ OMX Requirements. Subscriber acknowledges and agrees that NASDAQ OMX has proprietary rights to the Information that originates on or derives from markets regulated or operated by NASDAQ OMX, and compilation or other rights to Information gathered from other sources. Subscriber further acknowledges and agrees that NASDAQ OMX 's third-party information providers have exclusive proprietary rights to their respective Information. In the event of any misappropriation or misuse by Subscriber or anyone who accesses the Information through Subscriber, NASDAQ OMX or its third-party information providers shall have the right to obtain injunctive relief for its respective materials. Subscriber will attribute source as appropriate under all the circumstances.

3. PAYMENT. Subscriber shall assume full and complete responsibility for the payment of any taxes, charges or assessments imposed on Subscriber or NASDAQ OMX (except for federal, state or local income taxes, if any, imposed on NASDAQ OMX) by any foreign or domestic national, state, provincial or local governmental bodies, or subdivisions thereof, and any penalties or interest relating to the provision of the Information to Subscriber. Interest shall be due from the date of the invoice to the time that the amount(s) that are due have been paid. To the extent permitted by applicable law, Subscriber acknowledges and agrees that the termination of the Distributor's Service for failure to make payments shall not be considered an improper limitation of access by NASDAQ OMX. For Professional or Business Subscribers, if any payment is due directly to NASDAQ OMX under this Agreement, payment in full is due NASDAQ OMX in immediately available funds, in the currency specified by NASDAQ OMX by a check to NASDAQ OMX, by electronic funds transfer to an institution of NASDAQ OMX's choosing or by any other form of payment as specified by NASDAQ OMX in Appendix 1, within 15 (fifteen) days of the date of an invoice, whether or not use is made of, or access is made to, the Information.

4. SYSTEM. Subscriber acknowledges that NASDAQ OMX, in its sole discretion, may from time-to-time make modifications to its system or the Information. Such modifications may require corresponding changes to be made in Distributor's Service. Changes or the failure to make timely changes by Distributor or Subscriber may sever or affect Subscriber's access to or use of the Information. NASDAQ OMX shall not be responsible for such effects. NASDAQ OMX does not endorse or approve any equipment, Distributor or Distributor's Service.

5. EXCLUSIVE REMEDY. NASDAQ OMX shall endeavor to offer the Information as promptly and accurately as is reasonably practicable. In the event that the Information is not available as a result of failure by NASDAQ OMX to perform its obligations under this Agreement, NASDAQ OMX will endeavor to correct any such failure. If the Information is not available, is delayed, is interrupted, is incomplete, is not accurate or is otherwise materially affected for a continuous period of 4 (four) hours or more during the time that NASDAQ OMX regularly transmits the Information due to the fault of NASDAQ OMX (except for a reason permitted in this Agreement or in NASDAQ OMX's agreement with the Distributor), Subscriber's or any other Person's exclusive remedy against NASDAQ OMX shall be:

a. If Subscriber or any other Person continues to receive the Information or any other data and/or information offered by NASDAQ OMX, a prorated month's credit of any monies due, if any, for the affected Information directly to NASDAQ OMX from Subscriber or, if applicable, from said other Person, for the period at issue; or



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b. If Subscriber or any other Person no longer receives either the Information or any other data and/or information offered by NASDAQ OMX, a prorated month's refund of any monies due for the affected Information directly to NASDAQ OMX from Subscriber or, if applicable, from said other Person, for the period at issue.

Such credit or refund shall, if applicable, be requested in writing to NASDAQ OMX with all pertinent details. Beyond the warranties stated in this section, there are no other warranties of any kind — express, implied, statutory (including without limitation, timeliness, truthfulness, sequence, completeness, accuracy, freedom from interruption), implied warranties arising from trade usage, course of dealing, course of performance or the implied warranties of merchantability or fitness for a particular use or purpose.

6. LIMITATION OF LIABILITY.

a. Except as may otherwise be set forth herein, NASDAQ OMX shall not be liable to Subscriber, its Distributor or any other Person for indirect, special, punitive, consequential or incidental loss or damage (including, but not limited to, trading losses, loss of anticipated profits, loss by reason of shutdown in operation or increased expenses of operation, cost of cover or other indirect loss or damage) of any nature arising from any cause whatsoever, even if NASDAQ OMX has been advised of the possibility of such damages.

b. NASDAQ OMX shall not be liable to Subscriber or any other Person for any unavailability, interruption, delay, incompleteness or inaccuracy of the Information that lasts less than 4 (four) continuous hours during the time that NASDAQ OMX regularly transmits the Information or if the Information is materially affected for less than 4 (four) continuous hours during the time that NASDAQ OMX regularly transmits the Information.

c. If NASDAQ OMX is for any reason held liable to Subscriber or to any other Person, whether in tort or in contract, the liability of NASDAQ OMX within a single year of the Agreement (one year from the effective date of the Agreement) is limited to an amount of Subscriber's damages that are actually incurred by Subscriber in reasonable reliance (combined with the total of all claims or losses of Subscriber's Distributor and any other Person claiming through, on behalf of or as harmed by Subscriber) and which amount does not exceed the lesser of:

i. For Subscriber or any other person that continues to receive the Information or any other data and/or Information offered by NASDAQ OMX, a prorated month's credit of any monies due directly to NASDAQ OMX from Subscriber or, if applicable, from any other Person, for the Information at issue during the period at issue, or if Subscriber or any other Person no longer receives either the Information or any other data and/or information offered by NASDAQ OMX, a refund of any monies due directly to NASDAQ OMX from Subscriber or, if applicable, from any other Person, for the Information at issue during the period at issue; or

ii. \$500.

d. This section shall not relieve NASDAQ OMX, Subscriber or any other Person from liability for damages that result from their own gross negligence or willful tortious misconduct or from personal injury or wrongful death claims.

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Tel. +357 25 755 337, Fax +357 25 755 336, Email
info@zerichsecurities.com, www.zerichsecurities.com



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e. Subscriber and NASDAQ OMX understand and agree that the terms of this section reflect a reasonable allocation of risk and limitation of liability.

7. DISCLAIMERS OF WARRANTIES. NASDAQ OMX and its third-party information providers make no warranties of any kind — express, implied or statutory (including without limitation, timeliness, truthfulness, sequence, completeness, accuracy, freedom from interruption), any implied warranties arising from trade usage, course of dealing, course of performance or the implied warranties of merchantability or fitness for a particular use or purpose or noninfringement.

8. THIRD-PARTY INFORMATION PROVIDERS' LIMITATION OF LIABILITY. NASDAQ OMX's third-party information providers shall have no liability for any damages for the accuracy of or for delays or omissions in any of the Information provided by them, whether direct or indirect, lost profits, special or consequential damages of the Subscriber or any other Person seeking relief through Subscriber, even if the third-party information providers have been advised of the possibility of such damages. In no event will the liability of the third-party information providers or their affiliates to Subscriber or any other Person seeking relief through Subscriber pursuant to any cause of action, whether in contract, tort or otherwise, exceed the fee paid by Subscriber or any other Person seeking relief through Subscriber, as applicable.

9. CLAIMS AND LOSSES. Subscriber will indemnify NASDAQ OMX and hold NASDAQ OMX and its employees, officers, directors and other agents harmless from any and all Claims or Losses imposed on, incurred by or asserted as a result of or relating to: (a) any noncompliance by Subscriber with the terms and conditions hereof; (b) any third-party actions related to Subscriber's receipt and use of the Information, whether authorized or unauthorized under the Agreement. Each party warrants and represents and will indemnify and hold harmless (and in every case, NASDAQ OMX shall be permitted to solely defend and settle) another party (including NASDAQ OMX) and their officers, directors, employees and other agents, against any Claims or Losses arising from, involving or relating to a claim of infringement or other violation of an intellectual property right by the indemnifying party, its actions or omissions, equipment or other property. This right is conditioned on the indemnified party giving prompt written notice to the indemnifying party (as does not prejudice the defense) of the Claims or Losses and providing cooperation in the defense of the Claims or Losses (without waiver of attorney-client, work-product or other legal privilege, or disclosure of information legally required to be kept confidential).

10. TERMINATION. Subscriber acknowledges that NASDAQ OMX, when required to do so in fulfillment of statutory obligations, may by notice to Distributor unilaterally limit or terminate the right of any or all Persons to receive or use the Information and that Distributor will immediately comply with any such notice and will terminate or limit the furnishing of the Information and confirm such compliance by notice to NASDAQ OMX. Any affected Person will have available to it such procedural protections as are provided by the Act and applicable rules thereunder. In addition to terminations permitted under the Distributor's agreement, this Agreement may be terminated by Subscriber with 30 (thirty) days written notice to Distributor and by NASDAQ OMX with 30 (thirty) days written notice either to Distributor or Subscriber. NASDAQ OMX may also alter any term of this Agreement with 90 (ninety) days

13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
Tel. +357 25 755 337, Fax +357 25 755 336, Email

info@zerichsecurities.com, www.zerichsecurities.com



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written notice either to Distributor or Subscriber, and any use after such date is deemed

acceptance of the new terms. In the event of Subscriber breach, discovery of the untruth of any representation of Subscriber, or where directed by the SEC in its regulatory authority, NASDAQ OMX may terminate this Agreement with not less than 3 (three) days written notice to Subscriber provided either by NASDAQ OMX or Distributor.

11. AMENDMENTS/AGREEMENT. Except as otherwise provided herein, no provision of this Agreement may be amended, modified or waived. No failure on the part of NASDAQ OMX or Subscriber to exercise, no delay in exercising and no course of dealing with respect to any right, power or privilege under this Agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any such right, power or privilege preclude any other or further exercise thereof or the exercise of any other right, power or privilege under this Agreement. If any of the provisions of this Agreement or application thereof to any individual, entity or circumstance is held invalid or unenforceable, the remainder of this Agreement, or the application of such terms or provisions to individuals, entities or circumstances other than those as to which they are held invalid or unenforceable, shall not be affected thereby and each such term and provision of this Agreement shall be valid and enforceable to the fullest extent permitted by law. In the event of any conflict between the terms of this Agreement and of the Distributor's agreement, the terms of this Agreement shall prevail as between NASDAQ OMX and Subscriber.

12. DEFINITIONS.

Act shall mean the Securities Exchange Act of 1934, applicable only to Information disseminated from a NASDAQ OMX Market in the United States.

Affiliate shall mean any individual, corporation, company, partnership, limited partnership, limited liability company, trust, association or other entity that, directly or indirectly through one or more intermediaries, controls, is controlled by, or is under common control with such party.

Claims or Losses — any and all liabilities, obligations, losses, damages, penalties, claims, actions, suits, costs, judgments, settlements and expenses of whatever nature, whether incurred by or issued against an indemnified party or a third party, including, without limitation, (a) indirect, special, punitive, consequential or incidental loss or damage, (including, but not limited to, trading losses, loss of anticipated profits, loss by reason of shutdown in operation or increased expenses of operation or other indirect loss or damage), and (b) administrative costs, investigatory costs, litigation costs and auditors' and attorneys' fees and disbursements (including in-house personnel).

Distributor shall mean Distributor and its Affiliates as identified in writing to NASDAQ OMX. For purposes of this agreement, "Distributor" shall mean "Vendor".

Distributor's Service — the service from a distributor, including the data processing equipment, software and communications facilities related thereto, for receiving, processing, transmitting, using and disseminating the Information to or by Subscriber.

FSA shall mean a Financial Services Authority in Sweden, the United Kingdom, or other jurisdiction other than the United States.

13-15 Grigori Afxentiou Street, I.D.E. Ioannou Court, Office 202, Mesa Geitonia, 4003, Limassol, Cyprus
Tel. +357 25 755 337, Fax +357 25 755 336, Email
info@zerichsecurities.com, www.zerichsecurities.com



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Information shall mean certain market data and other data disseminated that has been collected, validated, processed, and recorded by the System or other sources made available for transmission to and receipt from either a Distributor or from NASDAQ OMX relating to: a) eligible securities or other financial instruments, markets, products, vehicles, indicators, or devices; b) activities of a NASDAQ OMX Company; c) other information and data from a NASDAQ OMX Company. Information also includes any element of Information as used or processed in such a way that the Information can be identified, recalculated or re-engineered from the processed Information or that the processed Information can be used as a substitute for Information.

NASDAQ OMX shall collectively mean The NASDAQ OMX Group, Inc., a Delaware limited liability company and its subsidiaries and Affiliates (collectively "NASDAQ OMX").

NASDAQ OMX Markets shall mean the regulated securities and options exchange subsidiaries of NASDAQ OMX and other regulated market subsidiaries of NASDAQ OMX, including, but not limited to , The NASDAQ Stock Market ("NASDAQ"), the OMX Nordic Exchange ("OMX"), NASDAQ OMX BX ("BX"), NASDAQ OMX PHLX ("PHLX"), the Philadelphia Board of Trade ("PBOT"), and NASDAQ OMX Europe. The NASDAQ OMX Markets are each a "NASDAQ OMX Market."

NASDAQ OMX Requirements — all (i) rules, regulations, interpretations, decisions, opinions, orders and other requirements of the SEC or an FSA, as may be applicable based upon the NASDAQ OMX Market from which the Information is received ; (ii) the rules and regulations, disciplinary decision and rule interpretations applicable to NASDAQ OMX Markets (iii) the NASDAQ OMX Markets' decisions, policies, interpretations, operating procedures, specifications, requirements, and other documentation that is regulatory or technical in nature (including, but not limited to, user guides) published on the NASDAQTrader website located at www.NASDAQTrader.com or another website accessible by and made known to Distributor; and (iv) all other applicable laws, statutes, rules, regulations, orders, decisions, interpretations, opinions, and other requirements, whether promulgated by the United States, England, Sweden or any other applicable jurisdiction (including in the area of intellectual property); and (v) the successors, as they may exist at the time, of the components of the NASDAQ OMX Requirements.

NASDAQ Trader shall mean the website located at www.NASDAQTrader.com or its successor site(s). Or — Includes the word "and".

Person — any natural person, proprietorship, corporation, partnership or other entity whatsoever.



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U.S. Information	
Non-Professional Subscriber	Any natural person who is NOT: (a) registered or qualified in any capacity with the SEC, the Commodities Futures Trading Commission, any state securities agency, any securities exchange or association or any commodities or futures contract market or association; (b) engaged as an "investment advisor" as that term is defined in Section 202(a)(11) of the Investment Advisors Act of 1940 (whether or not registered or qualified under that Act); or (c) employed by a bank or other organization exempt from registration under federal or state securities laws to perform functions that would require registration or qualification if such functions were performed for an organization not so exempt.
Professional Subscriber	All other persons who do not meet the definition of Non-Professional Subscriber.
Non-U.S. Information	
Private Subscriber	A natural person for the purpose of managing the Subscriber's own personal investments and not for any business purpose, nor for the purpose of giving any form of advice to any other person. A Private Use Subscriber may not: (a) contract for, receive or use Information for the purpose of Private Use on behalf of any other person or any corporation, partnership, limited liability company, trust, association or other form of entity, (b) contract for, receive or use Information for the purpose of Private Use in any Service that is paid for by another person or any corporation, partnership, limited liability company, trust, association or other form of entity. A Private Use Subscriber shall, notwithstanding the above: (c) be permitted to contract for, receive or use Information on behalf of or paid for by another natural person (person B) provided that (1) its for the purpose of managing person B's own personal investments and not for any business purpose, and (2) person B have filed a power of attorney or equivalent documentation accordingly with Licensee, (d) be permitted to contract for, receive or use Information for Private Use on behalf of and/or paid for by a legal entity or other form of non-natural Person in which the Private Use Subscriber has full (100%) ownership and exercises full (100%) control, (e) Section (c) and (d) may not be combined.
Business Subscriber	All other persons who do not meet the definition of Private Subscriber.

"System" shall mean any system NASDAQ OMX has developed for the creation and/or dissemination of Information.



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NASDAQ OMX Global Subscriber Agreement

APPENDIX 1

1. INFORMATION. NASDAQ OMX offers Information that has been collected, validated, processed, and recorded by the System or other sources. For data offered from other sources, the governing laws shall apply as identified below.

Legal Entity and Principal Place of Business	Entity Type	Funds	Governing Laws
The NASDAQ OMX Group, Inc. One Liberty Plaza 165 Broadway, New York, NY 10006	Delaware Corporation	US Dollars	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by, the laws of the State of New York, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the rules of the American Arbitration Association. All such proceedings shall be held in New York City, NY, and shall be conducted in the English language, which shall also be the language of the documents.
NASDAQ OMX Information LLC One Liberty Plaza 165 Broadway, New York, NY 10006	Delaware Corporation	US Dollars	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by, the laws of the State of New York, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the rules of the American Arbitration Association. All such proceedings shall be held in New York City, NY, and shall be conducted in the English language, which shall also be the language of the documents.
NASDAQ OMX Nordic Oy Fabianinkatu 14, FI-00131 Helsinki FINLAND	Finnish company	Euros	This Agreement shall be governed by and construed in accordance with the laws of Finland. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the rules for expedited arbitrations of the Arbitration Institute of the Stockholm Chamber of Commerce. All such proceedings shall be held in Stockholm, and shall be conducted in the English language, which shall also be the language of the documents.



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NASDAQ OMX BX One Liberty Plaza 165 Broadway, New York, NY 10006	Delaware Corporation	US Dollars	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by, the laws of the State of New York, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the rules of the American Arbitration Association. All such proceedings shall be held in New York City, NY, and shall be conducted in the English language, which shall also be the language of the documents.
NASDAQ OMX PHLX 1900 Market Street Philadelphia, PA 19103 USA	Delaware Corporation	US Dollars	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by, the laws of the State of New York, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the rules of the American Arbitration Association. All such proceedings shall be held in New York City, NY, and shall be conducted in the English language, which shall also be the language of the documents.
NASDAQ OMX Events Subsidiary One Liberty Plaza 165 Broadway New York, NY 10006 USA	Delaware Corporation	US Dollars	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by, the laws of the State of New York, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the rules of the American Arbitration Association. All such proceedings shall be held in New York City, NY, and shall be conducted in the English language, which shall also be the language of the documents.
NASDAQ OMX Futures Exchange 1900 Market Street Philadelphia, PA 19103 USA	Norwegian Company	Euros	This Agreement shall be governed by and construed in accordance with the laws of Norway. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the Norwegian Arbitration Act 2004. Unless the parties agree otherwise such proceedings shall be held in Oslo, and shall be conducted in the English language, which shall also be the language of the documents. The proceedings as well as the verdict shall

			be confidential between the parties, except for information which a party is required to disclose by virtue of law or governmental order.
<p>NASDAQ OMX Europe Limited 131 Finsbury Pavement, London EC2A 1NT UNITED KINGDOM</p>	British Company	British Pounds	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by English law, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted pursuant to the Rules of Arbitration of the London Court of International Arbitration from time to time in force. All such proceedings shall be held in London, and shall be conducted in the English language, which shall also be the language of the documents.
<p>NASDAQ OMX NLX Limited 131 Finsbury Pavement, London EC2A 1NT UNITED KINGDOM</p>	British Company	British Pounds	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by English law, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted pursuant to the Rules of Arbitration of the London Court of International Arbitration from time to time in force. All such proceedings shall be held in London, and shall be conducted in the English language, which shall also be the language of the documents.
<p>NASDAQ OMX eSpeed/Kleos One Liberty Plaza 165 Broadway New York, NY 10006 USA</p>	Delaware Corporation	US Dollars	This Agreement shall be construed and enforced in accordance with, and the validity and performance hereof shall be governed by, the laws of the State of New York, without reference to principles of conflicts of laws thereof. Any dispute that cannot be amicably settled that arises out of this Agreement shall be referred to arbitration and shall be conducted in accordance with the rules of the American Arbitration Association. All such proceedings shall be held in New York City, NY, and shall be conducted in the English language, which shall also be the language of the documents.

2. REQUIREMENTS OF SELF-REGULATORY ORGANIZATION; ACTIONS TO BE TAKEN IN FULFILLMENT OF STATUTORY OBLIGATIONS.

(a) Subscriber acknowledges that in the United States: (i) several of the NASDAQ OMX Markets are registered with the SEC as national securities exchanges pursuant to Section 6 of the Act, and FINRA is registered with the SEC as a national securities association pursuant to 15A of the Act; (ii) FINRA and NASDAQ OMX have a statutory obligation to protect investors and the public interest, and to ensure that quotation information supplied to investors and the public is fair and informative, and not discriminatory, fictitious or misleading; (iii) Section 19(g)(1) of the Act mandates that FINRA and NASDAQ OMX comply with the NASDAQ OMX Requirements; (iv) NASDAQ OMX has jurisdiction to enforce compliance with certain of the NASDAQ OMX Requirements; (v) FINRA has jurisdiction to enforce compliance with certain of the NASDAQ OMX Requirements; and (vi) NASDAQ OMX is obligated to offer terms that are not unreasonably discriminatory between Subscribers, subject to applicable NASDAQ OMX Requirements. Accordingly, Subscriber agrees that NASDAQ OMX, when required to do so in fulfillment of its statutory obligations, may, temporarily or permanently, unilaterally condition, modify or terminate the right of any or all individuals or entities to receive or use the Information. NASDAQ OMX shall undertake reasonable efforts to notify Subscriber of any such condition, modification or termination, and Subscriber shall promptly comply with any such notice within such period of time as may be determined in good faith by NASDAQ OMX to be necessary, consistent with its statutory obligations. Any Person that receives such a notice shall have available to it such procedural protections as are provided to it by the Act and the applicable rules thereunder.

(b) Subscriber acknowledges that, in Europe, NASDAQ OMX is obligated to offer terms that are not unreasonably discriminatory between Subscribers, subject to applicable NASDAQ OMX Requirements. NASDAQ OMX when required to do so in fulfillment of its statutory obligations, may, temporarily or permanently, unilaterally condition, modify or terminate the right of any and all individuals or entities to receive or use the Information. NASDAQ OMX shall notify the Subscriber of any such condition, modification or termination, and the Subscriber shall promptly comply with any such notice within such period of time as may be determined in good faith by NASDAQ OMX to be necessary, consistent with its statutory obligations. If the Subscriber receives such notice, it will have available to it all procedural protections provided to it by statute and any applicable regulatory rules.

(c) If Subscriber is a member of a NASDAQ OMX Market, then Subscriber expressly acknowledges and agrees that (i) this Agreement does not limit or reduce in any way Subscriber's obligations and responsibilities as a member of any applicable NASDAQ OMX Market; (ii) this Agreement does not in any way alter the procedures or standards generally applicable to disciplinary or other actions taken by NASDAQ OMX to enforce compliance with, or impose sanctions for violations of, the NASDAQ OMX Requirements; and (iii) the nonpayment of amounts due under this Agreement could result in the suspension or cancellation of Subscriber's membership in a NASDAQ OMX Market in accordance with the NASDAQ OMX Requirements.

SEPA DIRECT DEBITS AGREEMENT

The Information and Conditions concerning the use of payment services according to the Payment Services law of 2009 (Law 128(I)/2009) shall continue to apply.. The below terms and the SEPA Core Direct Debit Rulebook govern the execution of a SEPA Direct Debit. All capitalized terms appearing and not defined below will have the meaning attributed to them in the SEPA Core Direct Debit Rulebook. The below terms shall be subject to the Decrees issued under the provisions of the Enforcement of Restrictive Measures on Transactions in case of Emergency Law 2013 as amended from time to time and to other restrictive measures that may be applicable from time to time.

1.1. MIND MONEY LIMITED (former ZERICH SECURITIES LIMITED), a company established under the laws of the Republic of Cyprus (HE 252803), hereinafter referred to as the "Creditor", "Company", authorized and regulated by the Cyprus Securities and Exchange Commission under license of a Cyprus Company providing investment services, license number 115/10, dated 22.02.2010, and with registered address: at 13-15 Grigori Afxentiou, I.D.E. Ioannou Building, office 202, Mesa Geitonia, 4003 Limassol, Cyprus.

1. DEFINITIONS

"Account" means the account of the Account Holder or Debtor with the Bank in Euro or in any other currency held with the Bank, designated by the Account Holder or Debtor in the Mandate.

"Client", "Account Holder" or "Debtor" means any natural or legal person which is a Client of the Company and maintains one or more accounts with the Banks and which authorizes the Creditor to debit his account with the Debtor Bank.

"Debtor Bank" means a Financial Institution where the debtor's payment's account to be debited is held.

"Collection" means the part of a SEPA Direct Debit Transaction beginning with the initiation of the Transaction by the Creditor until its end through the normal debiting of the Account Holder's account or until the completion by a Reject, Return or Refund.

"Creditor" means the 1.1. ZERICH SECURITIES LIMITED to whom the Debtor has financial obligations which he wishes to settle by SEPA Direct Debit and to whom he has given a Mandate to initiate Collection.

"Direct Debit" means any payment instrument with which the Client authorises the Bank to collect an amount from his/her payment account for the benefit of the Creditor.

"Creditor Bank" means the financial institution where the account of the Creditor is kept and which has entered into an agreement with the Creditor in relation to the terms and conditions of a product based on the SEPA Core Direct Debit Procedure.

"Due Date" of the Collection means the day when the payment from the Debtor is due to the Creditor as agreed between the Creditor and the Debtor and communicated to the Bank through the SEPA Core Direct Debit Procedure.

"Banking Business Day" means in relation to the Bank, any day between Monday and Friday on which the Bank is open for business except bank holidays in the Republic of Cyprus. "Calendar Day" means

any day of the year.

“Interbank Business Day” means days on which banks generally are open for inter-bank business. The TARGET (Trans-European Automated Real-time Gross Settlement Express Transfer System) Days Calendar is used to identify Inter-Bank Business Days.

“Mandate” means the expression of consent and authorization given in writing by the Debtor to the Creditor to allow such Creditor to initiate Collections for to withdraw funds from the Debtor’s payment account with the Bank and to allow the Debtor Bank to comply with such instructions in accordance with the Rulebook.

“Refund” means a claim by the Debtor for reimbursement of funds in relation to a SEPA Direct Debit.

“Reject” means a Collection which is diverted from normal execution, prior to inter-bank Settlement and for the reasons stated in term 7 below.

“Return” means a Collection that is diverted from normal execution after Settlement and is initiated by the Debtor Bank.

“Reversal” means the reimbursement of the Debtor with the amount of a Collection, which is initiated by the Creditor or the Creditor Bank when the Creditor or the Creditor Bank concludes that a Collection should not have been processed

“Scheme” or “SEPA Core Direct Debit Scheme” means the payment scheme for making direct debits across SEPA, as set out in the Rulebook.

“SEPA” means the Single European Payment Area which is the area where citizens, companies and other economic actors can execute and receive payments in Euro, whether between or within national boundaries under the same basic conditions, rights and obligations, regardless of their location. For the geographical scope, see the European Payment Council’s list of SEPA countries at www.europeanpaymentscouncil.eu.

“SEPA Direct Debit” means the payment instrument which is governed by the SEPA Core Direct Debit Rulebook for the execution of payments by direct debit in Euro within SEPA from bank accounts to other bank accounts.

“SEPA Core Direct Debit Procedure” means the procedure for the execution of SEPA Direct Debits under the Rulebook within SEPA.

“SEPA Core Direct Debit Rulebook” or “Rulebook” means the SEPA Core Direct Debit Scheme Rulebook setting out rules and business standards for the Scheme, as amended from time to time. The Rulebook is available from the European Payments Council official website at www.europeanpaymentscouncil.eu

“SEPA Direct Debit Transaction” or “Transaction” means the whole process of execution of a payment made with the use of a direct debit, commencing with the initiation of the Transaction from the Creditor until it is sent through the normal debiting of the Debtor’s account or until the completion by a Reject, Return or Refund.

“Settlement” means the act that discharges obligations with respect to the transfer of funds between Creditor Bank and Debtor Bank.

2. SEPA CORE DIRECT DEBIT SCHEME

The SEPA Core Direct Debit Procedure enables the Banks Account Holder to settle the financial obligations toward a Creditor. Client by signing a Mandate that entitles the Creditor to collect the amount(s) owed by the Company. In signing the Mandate, the Account Holder also

authorizes the Bank to debit the corresponding amount from the Account designated in the Mandate.

3. SCOPE

- 1) These terms apply solely to SEPA Direct Debits enable the Company to apply collections of funds for provided services from a Client's Bank account. Any payments under the Scheme will be subject to the Rulebook and can only be made in Euro.
- 2) Recurrent SEPA Direct Debits are those made regularly on the basis of the same Mandate and collected by the same Creditor.
- 3) The Debtor agrees that the obligations of the Creditor and the Creditor Bank under the SEPA Core Direct Debit Procedure are not subject to claims or defences under the contractual or other arrangement in place between the Debtor and the Creditor.

4. MANDATE

- 1) The Debtor must provide the Creditor with a duly completed and signed Mandate and ensure that the details designated as required for the Mandate are provided correctly and in full.
- 2) The Debtor agrees and acknowledges that the Bank will not receive a copy of the Mandate and is not obliged to check its contents.
- 3) The Debtor may cancel or amend a Mandate by communicating directly with the Creditor and with no involvement by the Bank.
- 4) The Debtor is obliged to comply with the terms of the Mandate agreed with the Creditor.
- 5) The cancellation of the Mandate is carried out by the Creditor and the Debtor without the involvement of the Bank. If a Creditor does not present a Collection under a Mandate for a period of 36 months, starting from the date of the latest Collection presented (even if Rejected, Returned or Refunded), the Creditor must cancel the Mandate and is no longer allowed to initiate Collections based on this cancelled Mandate. If there is a further requirement for a direct debit, a new Mandate must be established. The Bank is not obliged to verify that the Creditor has complied with this obligation of the Creditor.
- 6) A valid Mandate given by a Debtor to collect recurring direct debits shall be considered as representing the consent to the Debtor's Bank to execute the recurring direct debits collected by the Creditor under the Scheme.

5. PRE-NOTIFICATION

The Creditor should give the Account Holder pre-notification at least 5 Calendar Days before the Due Date of any proposed Collection. The Creditor is obliged to notify the Account Holder of the amount and Due Date. The pre-notification can also include the schedule of payments.

6. COLLECTION

- 1) In order for the Bank to affect a debit, it must receive the collection request not later than 5 Interbank Business Days before the Due Date in the case of a new Mandate or not later than 2 Interbank Business Days before the Due Date in the case of a recurring SEPA Direct Debit. In the event that the time limits specified further above are not complied with, the Bank may reject the collection request.
- 2) The Creditor or the Creditor Bank may change the Due Date and the Account Holder is hence obliged to maintain funds in the Account at all times in order to enable the Bank to execute the SEPA Direct Debit transaction.

3) The Bank is not obliged to check the Creditor's entitlement to a SEPA Direct Debit or the details contained in the Collection request. In particular, the Bank is not obliged to check that a valid Mandate exists for the Account Holder. Furthermore, the payment shall be debited from the Account based solely on the IBAN (International Bank Account Number) provided in the collection request, without comparing it to the Account Holder's name and address. The Bank has the right to carry out such a check at its own absolute discretion and in case of a discrepancy is entitled not to process the collection and return it to the Creditor Bank.

4) The Account will be debited on the Due Date with the amount specified by the Creditor in the Collection request which is transmitted by the Creditor Bank and received by the Debtor Bank. If the Due Date is not a Banking Business Day, the Account will be debited on the next Banking Business Day provided that it is also an Interbank Business Day. If the Due Date is not an Interbank Business Day, the Account will be debited on the next Interbank Business Day provided that it is a Banking Business Day.

7. REFUNDS

1) The Debtor can claim and is entitled to obtain a Refund by request to the Debtor Bank under the Rulebook and where the Debtor is entitled to a Refund the Debtor Bank must refund the Debtor accordingly. Under the Scheme the Debtor Bank is entitled to recover the amount of a Refund from the Creditor Bank and the Creditor Bank is entitled to recover the amount of this Refund from the Creditor.

2) A Refund does not relieve the Debtor of its responsibility to resolve any issues in respect of the disputed Collection with the Creditor, nor does the payment of a Refund by the Debtor Bank prejudice the outcome of such a dispute. Issues in respect of any disputes or discussions between a Debtor and a Creditor in relation to a Collection are outside the scope of the Scheme.

3) No-questions-asked basis

-Debtors are entitled to request a Refund for authorised SEPA Direct Debit within 8 weeks from the date on which the amount of the SEPA Direct Debit was debited to the account of the Debtor. Within this eight-week period Refunds will be provided to the Debtor by the Debtor Bank on a no-questions-asked basis.

4) Unauthorised Direct Debit Transactions

-If the eight week period from the date on which the amount of the SEPA Direct Debit was debited to the Account has elapsed, the Account Holder is entitled to request only the refund of any unauthorised SEPA Direct Debit up to 13 months from the date on which the amount of the SEPA Direct Debit was debited to the Account of the Account Holder. In such a case, the Account Holder must request a refund of the SEPA Direct Debit from the Bank, providing any supporting evidence if available. Once the Bank receives such a request, it may request a copy of the Mandate or any other supporting evidence from the Creditor Bank who shall forward the request to the Creditor.

After receipt of the response from the Creditor Bank, or after 30 Calendar Days at the latest starting from the receipt of the claim by the Debtor Bank from the Debtor, the Debtor Bank must determine the Refund claim.

- Once the Debtor Bank has determined that a transaction so challenged is unauthorised in accordance with article 50 of the Payment Services Law L.128(I)/2009, it is obliged to immediately refund the Account Holder in accordance with the aforesaid Law. If the Debtor Bank rejects the refund claim it will inform the Account Holder accordingly and supply the Account Holder with the relevant supporting evidence received from the Creditor.

- The decision as to whether the amount should be refunded lies solely with the Debtor Bank, taking

into account the copy of the Mandate plus the details provided by both the Creditor and the Account Holder. The Debtor Bank's decision is final for the participants of the SEPA Direct Debit Scheme as defined in the Rulebook.

- If the Debtor Bank decides to accept the Account Holder's request for a refund, the Account will be credited by the Bank with the amount of the disputed collection with the value date being the day on which the Account was debited with the disputed amount.

- Any request for a refund after time limits specified in terms 7.3) and 7.4) above will be rejected by the Debtor Bank. The Debtor Bank is obliged to execute all rejections, returns and even if the Account Holder's Account is closed.

8. REVERSALS

If a Creditor or the Creditor's Bank requests the reversal of a SEPA Direct Debit, the Debtor Bank is obliged to fulfill this request without the Account Holder's prior agreement and with no obligation to check whether the original collection was debited to the Account Holder's Account or was rejected, returned or refunded.

9. OBLIGATIONS OF ACCOUNT HOLDER TO THE CREDITOR

1) The Account Holder acknowledges and accepts that refusing or rejecting or requesting a refund for any SEPA Direct Debit does not release the Account Holder from any contractual or other obligations towards the Creditor and further affirms that issues in respect of disputes between the Account Holder and the Creditor must be resolved between the Account Holder and the Creditor.

2) The Account Holder is obliged to inform the Creditor in case that the Account Holder decides to use another account in the Bank or in another financial institution for the execution of a SEPA Direct Debit.

10. PROCESSING AND TRANSFER OF DATA

The Account Holder agrees that his data and any data and information in relation to his transactions pursuant to the Mandate will be disclosed as part of the Settlement of SEPA Direct Debit to all involved parties either in the Republic of Cyprus or abroad.

11. TERMINATION OF SEPA DIRECT DEBIT

The Account Holder is entitled to terminate the present agreement for the execution of SEPA Direct Debits. To terminate the present agreement and deactivate SEPA Direct Debit payments Client must cancel an order SEPA Debit Direct in the Client's Personal account located on the Company's website.

12. INDEMNITY

The Company shall not be liable for any acts or omissions of the Debtor that are in contradiction to the Rulebook and the Debtor agrees and undertakes to hold the Company harmless from any loss, cost, indebtedness and liability thereunder and to indemnify the Company in respect of any claim for damages or costs which the Company may incur in any manner howsoever by reason of acting on the strength of the Debtor's instructions according to the present terms and conditions.

The Debtor further undertakes to indemnify the Company and keep the Company harmless from any claim, legal action, damages, loss, encumbrances and costs that any third party may suffer or incur by reason of the Company acting on the Debtor's instructions according to the present terms and conditions.

PRIVACY POLICY

We compiled this Privacy Policy (Version 05.05.2022) to illustrate, in congruence with on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) ("GDPR"), what information we collect and why, as well as how we utilize it and what options on the website our clients can access.

Unfortunately, the provided explanations can sound quite technical due to their nature, but we did our best to elucidate the essential things so that everyone can understand them.

Autosaving data

Currently, websites automatically create and store certain information when you visit them, and our website is not an exception here.

When clients visit our website, the way you are doing right now, the web server collects and saves the following data:

- The address (URL) of the web page you visit;

- The used operating system;

- The browser and its version;

- Date and time;

- The address (URL) of the page you visited before (referrer URL);

- The hostname and the IP address of the device via which the website was accessed;

- In files that are web server log files.

Web server log files tend to be stored for half-month and are deleted automatically when this period ends. We do not disclose this information to anyone, but the risk of this information accessed by third parties illegally still exists.

Under Article 6, Paragraph 1 of GDPR (Lawfulness of processing), legitimate interest should take place in maintaining this website's faultless operation by gathering web server log files.

Storage of personal data

Personal data visitors provide to our website, including name, postal address, email address, or other personal details when completing a form or leaving comments, along with the IP address and time, will only be utilized by us for the purpose mentioned here and will be stored securely and will not be obtained by third parties.

Consequently, we are making use of personal data for communication purposes only from users who are willing to contact and to offer the product and services provided on the website. We will not disclose personal details without your allowance, but it is not possible to exclude the risk of this information being accessed by someone else illegally.

In the case of sharing personal data via email, which implies that you do it outside our website, we cannot guarantee that it will be safe and secure. Our recommendation is to avoid sending confidential information by email with no encryption.

Due to Article 6, Paragraph 1 of GDPR (Lawfulness of processing), the legal framework means that your consent to process the provided data is required.

It is possible to revoke the consent at any time you like, and sending an informal email is enough. All our contact details are provided below.

Rights according to the General Data Protection Regulation

As mentioned by the regulations of the GDPR, you have the below rights:

- right to information (Article 16 GDPR);
- right to erasure (“right to be forgotten”) (Article 17 GDPR);
- right to restrict data processing (Article 18 GDPR);
- right to be notified – obligation regarding rectification or erasure of personal data or restriction of processing (Article 19 GDPR);
- right to data portability (Article 20 GDPR);
- right to object (Article 21 GDPR);
- right not to be subject to a decision based solely on automated processing, including profiling (Article 22 GDPR).

Our visitors can always contact the Commissioner for Personal Data Protection of the Republic of Cyprus if they suppose that the processing of their personal information causes data privacy laws breach or that their data privacy rights have been infringed.

Name and address of the legal entity liable for data processing

The legal entity liable due to the Basic Data Protection Regulation, other laws protecting data used in the member states of the European Union, and other regulations connected with data protection is:

Mind Money Limited (ZERICH SECURITIES LIMITED LTD)
13-15 Grigori Afxentiou, I.D.E. Ioannou Building, office 202, Mesa Geitonia, 4003 Limassol, Cyprus.

Email: info@mind-money.eu

Website: <https://mind-money.eu>

TLS encryption with HTTPS

We utilize HTTPS to spread the data over the internet in an interception-proof way, which means that the information is protected via technology by design Article 25, Paragraph 1, GDPR. With the help of TLS (Transport Layer Security), an encryption protocol applied to spread data over the internet securely, we can guarantee that your data is protected and remains confidential. You can see that this data transmission security system is applied with a little lock symbol located in the browser’s upper left corner as well as the “HTTPS” scheme used as a part of the website’s address.

Cookies

To store user-specific data, our website utilizes HTTP cookies. A cookie happens to be a small package of information that the web browser and the web server exchange, but it has no meaning to them and is only utilized for the web application (e.g., online shopping – for the goods in a virtual shopping cart).

Cookies can be either first-party cookies built by our website or third-party cookies developed by other websites (e.g., Google Analytics).

Examples of cookie data:

Expiration period: 12 months;

Name: `_ga`;

Example value: `GA1.2.1326744211.152311093252`;

Usage: differentiation of website visitors. The three categories of cookies are:

Functional cookies to guarantee the website’s performance;

Essential cookies to keep the basic functions operating;

Targeted cookies to enhance the user experience.

Thanks to the use of cookies, our website is easy to navigate. Some of them are kept on your device until you delete them. They make it possible for us to recognize the browser when you start navigating the website next time.

Division of Cookies into two domains:

Root domain – mind-monye.eu;

Localized.

Tags bound to the root domain mind-monye.eu:

_dc_gtm_UA-41519441-4, _ga, _gcl_au, _gid, web_app_ga, web_app_ga_M19QP7JY69 – tags from GA - are needed for tracking activity and transferring data to GA by id - UA-41519441-4 (do not transfer personal data);

_fbp – tags from FB pixel - needed for tracking activity and transferring data to FB (do not transfer personal data);

fz*(fvdt|gtd|ssn|uniq) – tags from Finteza Analytics - needed for tracking activity and transferring data to Finteza;

carrotquest_*(auth_token|device_guid|realtime_services_transport|session|session_started|uid) – tags from CarrotQuest - needed for tracking activity and transferring data to CarrotQuest) – MANDATORY;

cjConsent – tag from CJ Affiliate - needed to track activity and transfer data to CJ Affiliate (does not transfer personal data);

csrf_cookie – service tag for CSRF protection against code injection - installed by us (does not transfer personal data) – MANDATORY;

http_referer - service tag for transferring data about the user's referrer when going to the website - used as part of determining the source of the attracted client (does not transfer personal data) – MANDATORY;

language – service tag for transferring data about the selected localized version of the site - used to improve the quality of services provided to the user (does not transfer personal data) – MANDATORY;

lp_session_id - service tag for transmitting session data - used to improve the quality of services provided to the user (does not transfer personal data) – MANDATORY;

connected to the process of attracting users to the site (does not transfer personal data).

Tags linked to a localized domain:

__ar_v4 – marketing tag - required for proper work of Google DoubleClick;

carrotquest_testcookie - tag from CarrotQuest - needed to track activity and transfer data to CarrotQuest) – MANDATORY.

Settings and deletion of cookies

You have to open your browser settings if you want to figure out which cookies are stored, you are willing to delete them, or you intend to change the cookie settings:

Chrome: Activate, delete, and manage cookies in Chrome;

Safari: Manage cookies and website data with Safari;

Internet Explorer: Delete and manage cookies;

Firefox: Delete cookies to remove data that websites have stored on your device.

It is possible to set the browser to notify you when cookies are set and ask you to approve it every time if you do want to store your data through cookies. Moreover, you are free to disable or delete cookies that are already stored on your device at any time. The process should be different for different browsers. For this purpose, you can search for instructions through Google if it is Chrome, and the term should be "Disable cookies Chrome" or "Delete cookies Chrome," and you can put another browser's name (e.g., Edge, Firefox, Safari).

Some pages and features on our website may not work properly if there is no allowance to use cookies from your side (i.e., you get them disabled in settings).

Google Fonts Privacy Policy

Our website utilizes Google Fonts from the company Google Inc. (1600 Amphitheatre Parkway Mountain View, CA 94043, USA). The Google Fonts use requires no authentication, and cookies are not sent to Google Fonts API. No Google account data will be shared with Google while utilizing Google Fonts if you obtain a Google account. The use of CSS and the Fonts applied is the only information recorded and stored securely.

You can learn more information regarding that at <https://developers.google.com/fonts/faq?tid=311093252>. It is possible to learn what information is collected by Google and how this data is utilized at <https://developers.google.com/fonts/faq?tid=311093252>.

Google Analytics Privacy Policy

We utilize Google Analytics from Google LLC (1600 Amphitheatre Parkway Mountain View, CA 94043, USA) in order to evaluate user data statistically. Google Analytics applies target-oriented cookies for doing so.

Cookies from Google Analytics

`_ga`

Expiration period: 2 years

Usage: differentiation of website visitors

Example value: GA1.2.1326744211.152311093252

`_gid`

Expiration period: 24 hours

Usage: differentiation of website visitors

Example value: GA1.2.1687193234.152311093252

`_gat_gtag_UA_`

Expiration period: 1 minute

Usage: is applied to throttle the request rate. When Google Analytics is submitted via the Google Tag Manager, this cookie is named `_dc_gtm`.

Example value: 1

If you want to learn more about terms of use and data protection, you should visit

<https://support.google.com/analytics/answer/6004245?hl=en>.

Pseudonymization

Our concern about the GDPR is the enhancement of both web presence and offer. As our visitors' privacy is a high priority to use, their data is pseudonymized. The processing of the data is based on the legal provisions of Article 6 of GDPR, Paragraph 1, data subject has allowed it for legitimate interest.

Deactivation of data collection by Google Analytics

The users of the website can disable Google Analytics from accessing their data when utilizing the browser add-on to stop Google Analytics-JavaScript (`ga.js`, `analytics.js`, `dc.js`).

It is also possible to prevent the gathering of information generated by the cookie connected with your use of our website and forwarded to Google. In addition to that, you can prevent the processing of this information by Google if you download and install the browser plugin accessible at the below link:

<https://tools.google.com/dlpage/gaoptout?hl=en>.

Google Analytics IP anonymization

On this website, we have applied the IP address anonymization of Google Analytics. Google developed this function to guarantee that this website meets the applicable data protection regulations and local data protection authorities' recommendations in case they ban the storage of full IP address. We have also implemented IP address anonymization. It means that IP addresses are masked or anonymized when they get into the Google Analytics data collection network and before the information is processed and/or saved.

You can find more information about that at <https://support.google.com/analytics/answer/2763052?hl=en>.

Google Analytics reports on demographic characteristics and interests

We are using Google Analytics advertising reporting features. The interest and demographic reports comprise details about gender, age, and interests. This allows us to receive a better understanding of our visitors without having to assign this information to individuals. You are free to find out more about the advertising features at https://support.google.com/analytics/answer/3450482?hl=de_AT&utm_id=ad.

You may stop utilizing the information and activities of your Google Account. For this purpose, you need to click the Checkbox under "Advertising Settings" at <https://adssettings.google.com/authenticated>.

Google Analytics Addendum for data processing

There is a direct customer agreement between Google and us regarding the use of Google Analytics by complying with the "Data Processing Addendum" in Google Analytics.

Users can learn more about the data processing addendum for Google Analytics at https://support.google.com/analytics/answer/3450482?hl=en&utm_id=ad.

Google AdSense Privacy Policy

We utilize Google AdSense on this website, which is the advertising program from Google Inc. (1600 Amphitheatre Parkway Mountain View, CA 94043, USA).

Your IP address and information on the introduced advertising material might be transferred to servers in the USA and processed there.

The aim of cookies in AdSense is to improve advertising, and they do not include any personal details. After every click, impression, or any other activity that results in a request to the servers of the Google AdSense, it sends a cookie to the browser. If it accepts that cookie, it will be kept there.

It is possible for third parties to access AdSense in order to locate and read cookies in the browser or utilize Web Beacons to keep data that they have through spreading ads on the website. Web Beacons are tiny graphics that provide log file analysis and recording, and they are applied for statistical analysis for online marketing purposes.

Carrot Quest Privacy Policy

We apply the Carrot Quest service to gather personal data about visitors. Thanks to it, we can identify and communicate with you, as well as provide you with information and access to Products. The Personal Data comprises visitors' phone number, name, technical user personal data, email address, along with other information submitted by them and allowing us to identify such a customer, directly or indirectly. The Personal Data is collected to record and use the submitted details in our databases; conducting statistical research, providing services and access to them, getting feedback, responding to user requests, providing information about advertising materials and services, analytics of user activity on the website and its functioning, to enhance our services and Products, and to notify about the services' progress with the help of different communication means.

These means of communication can be:

Mailing lists;

The Internet;

Telephone;

Email;

SMS/MMS messages;

Messages through communication services, like WhatsApp/Viber, etc.

The information gathered about visitors is hosted on the Google servers, and Google is known for its attitude when it comes to security. Furthermore, this data is decentralized.

For more information, you can click on the following link: <https://www.carrotquest.io/terms-and-policies/>.

Facebook Privacy Policy

If you want to learn more about Facebook Privacy Policy, you should visit: <https://www.facebook.com/privacy/explanation>.

Trade.mind-money.eu – Language

Thanks to this parameter, the website assigns you language cookies so that you could access the service in the required language version for one month.

Trade.mind-money.eu – LP Session ID

The Session is necessary to get your user session identified. The service usage is connected with registration as well, and the storage period lasts for one year.

Trade.mind-money.eu – CSRF

It happens to be a set for CSRF protection to get customer actions validated. The retention period is over when the browser is closed.

Disable cookies

Users may delete cookies that are stored on their devices or disable them whenever they want. The process tends to be different for every browser. The easiest way to do that is to check the instructions on Google with the help of "Disable cookies Chrome" or "Delete cookies Chrome" if it is Chrome, or you can put the name of your browser instead of "Chrome," for example, Safari, Edge, or Firefox.

Note that some pages and features of the website may not work properly if you disable cookies.

Disable personalized advertising

Users can restrict personalized advertising on the page if they obtain a Google Account: <https://adssettings.google.com/authenticated>. Even if you do that, you might still see advertisements based on details, like browser type, your location received from the IP address, and the search term you recently used.

You may learn more about data gathered by Google and how it is utilized at: <https://policies.google.com/privacy?hl=en-GB>.