

Terms & Conditions



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Chapter 1: Introduction

ParoxFX LLC, a company duly incorporated and existing under the laws of Saint Vincent and the Grenadines, operates as an International Business Company under registration number 3866LLC (hereinafter referred to as “ParoxFX”, the “Company”, "we", or "our").

The Company’s registered office is located at:

Euro House, Richmond Hill Road, Kingstown, St. Vincent and the Grenadines, P.O. Box 2897.

This Agreement sets forth the terms and conditions governing the provision of services by the Company and constitutes a legally binding contract between you (hereinafter referred to as “you”, “your”, or the “Client”) and the Company. Hereinafter, the Company and the Client may be individually referred to as a "Party" or collectively as the "Parties."

The commercial relationship between the Client and the Company shall be governed by the provisions set forth herein. You hereby expressly acknowledge and agree as follows:

1. By completing and submitting the registration form to the Company and clicking the “Submit” button, or any equivalent button or link on the Company’s primary website, you confirm your full acceptance of this Agreement and agree to be bound by its terms.
2. Your continued access to and use of our website shall constitute further confirmation of your acceptance of this Agreement.

By undertaking the aforementioned actions, you enter into a legally enforceable agreement with the Company and agree to comply with all the terms, conditions, and obligations set forth herein.

You are hereby advised to carefully read this Agreement and all supplementary documents and policies published on the Company's website prior to opening a trading account. Should you disagree with any provision of this Agreement, you must refrain from using our services and notify us in writing without undue delay.

By accepting this Agreement, you further acknowledge and accept that the Company reserves the right, at its sole discretion, to amend, modify, or update the terms and conditions set forth herein at any time.

Any such amendments shall be duly communicated to you via the client portal or other appropriate means of communication.

It is your sole responsibility to periodically review this Agreement and remain informed of any modifications.

Your continued use of the trading platform following any such changes shall constitute your

acceptance of the revised terms and conditions. Should you object to any modifications, you must immediately discontinue use of the services and notify the Company accordingly.

Chapter 2: Communication with Us

You expressly agree to communicate with us through electronic messages, website postings, emails, telephone calls, faxes, or any other means permitted under applicable laws and regulations.

Such communications may include, but are not limited to, the placement of orders, execution of transactions, the delivery of notices, or the transmission of other documents related to this Agreement.

All such communications shall be treated as confidential and shall be deemed legally and regulatorily valid and enforceable.

Official Language of Communication

The primary language of communication between you and the Company shall be English.

All official documents and information will be provided in English.

However, where possible and for your convenience, the Company may, at its sole discretion, communicate with you in other languages.

By accepting this Agreement, you acknowledge and agree that:

- You accept all terms and related documents published on our website.
- Any ideas, concepts, technical know-how, or information that you provide to the Company through communications may be utilized by the Company, including but not limited to, for the purpose of developing or marketing its services.

Monitoring of Communications

The Company reserves the right to monitor any communications you have with it for purposes including, but not limited to, service quality assessment, compliance verification with this Agreement, system security assurance, or any other legitimate purpose.

You acknowledge and agree that such monitoring shall not entitle you to any claim or legal action against the Company.

Purpose of Website Content and Communications

The content available on the website, including articles and any communications you may receive from us, is intended solely for informational or educational purposes and does not constitute financial advice or an investment recommendation.

We strongly advise you to review the General Risk Disclosure document available on our website before opening a trading account.

Right to Revoke Services

You understand and accept that you may, at any time, withdraw your consent to use our online trading services or to execute documents electronically, by providing written notice to the Company.

In such cases, the Company reserves the right to restrict or terminate your access to the trading platform.

Chapter 3: Membership Eligibility

3.1 Services Are Available Only to Eligible Individuals and Entities

The services provided by the Company are available solely to individuals or legal entities who are legally capable of entering into a binding contractual agreement under the laws of their country of residence.

Specifically:

- Individuals under the age of 18, or those who have not yet attained the legal age of majority (hereinafter referred to as "Minors"), are prohibited from using our services.
- The Company accepts no responsibility or liability for any unauthorized use of its services by Minors.

3.2 Restrictions on Use in Unauthorized Jurisdictions

Furthermore:

- The Company's services shall not be offered or made available in any jurisdiction where such services would be contrary to local laws or regulations.
- The Company reserves the right, at its sole discretion, to deny or revoke access to its services for any individual or jurisdiction.

3.3 Legal Responsibility for Use of Services

Access to the Company's website does not imply that the use of its services is lawful in your country of residence.

You are solely responsible for verifying whether the use of our services is permitted under the laws applicable to you.

3.4 Acceptance of Terms

You expressly acknowledge and agree that by:

1. Completing and submitting the registration form available on the Company's website and clicking any confirmation or consent options provided, and/or
2. Continuing to access or use the Company's trading platform and online services,

you are entering into a legally binding agreement with the Company and are thereby obligated to comply with all the terms and conditions set forth in this Agreement.

Chapter 4: Definitions and Interpretation of Terms

Within this Agreement, any words or terms presented with an initial capital letter (such as "Client", "Agreement", etc.) shall bear the specific meanings as defined below, unless the context explicitly indicates otherwise.

These definitions shall apply consistently throughout the entirety of this document.

The key defined terms are as follows:

- **Access Codes:** The username (email) and password used to access the trading platform and the Client's user portal.
- **Agreement:** This document, titled "Terms and Conditions," including all its attachments, appendices, and any amendments or updates made over time.
- **Applicable Laws and/or Regulations:** Includes anti-money laundering (AML) legislation, and any other laws and regulations relevant to the Company's operations.
- **Balance:** The amount of funds available in the Client's trading account at a given point in time.
- **Business Day:** Any day other than a Saturday, Sunday, or official public holiday.
- **IB or Business Introducer:** A natural or legal person who introduces Clients to the Company under a referral agreement and may receive commissions or rewards for such referrals.
- **Client:** Refers to the individual or legal entity (you) who has opened a trading account with the Company.
- **Client Account:** The personal trading account created in the Client's name with a unique account number, encompassing all transactions, balances, deposits, and withdrawals.

- **Client Funds:** The funds deposited by the Client into their trading account, maintained in segregated accounts separated from the Company's own funds.
- **CFDs (Contracts for Difference):** Derivative financial instruments based on the price difference between the opening and closing of a trade, without the requirement for ownership of the underlying asset.
- **Execution:** The process of carrying out the Client's trade orders through the Company's platform.
- **Equity:** The Client's account balance, including the floating profit or loss from open positions, adjusted by applicable commissions and swap rates.
- **Initial Margin / Margin / Margin Close Out / Margin Level:** Terms related to the required collateral for maintaining open trades, the margin requirements, and the automatic closure of positions based on margin levels.
- **Omnibus Account:** A pooled account where funds from multiple clients are held together but remain segregated from the Company's operational funds.
- **Politically Exposed Persons (PEPs):** Individuals who hold or have held prominent public or political positions, as well as their close relatives or associates.
- **Slippage:** The difference between the price requested by the Client for an order and the actual price at which the order is executed.
- **Spread:** The difference between the ask (buy) price and the bid (sell) price of an asset.
- **Swap or Rollover:** The interest rate adjustment applied for holding a trading position overnight, which may be positive or negative.
- **Transaction:** Any financial operation on the Client's account, including deposits, withdrawals, the opening or closing of trades, and other related activities.
- **US Reportable Person:** Individuals or entities subject to reporting under U.S. tax laws, including U.S. citizens, corporations, trusts, and similar entities.

Note: The Company does not accept Clients who fall under the definition of a US Reportable Person.


Chapter 5: Provision of Services

5.1 Nature of Services Provided

ParoxFX LLC, under the provisions of this Agreement, offers brokerage services (the "Services").

These Services include trading Contracts for Difference (CFDs) on a variety of underlying assets, including but not limited to:

- Commodities
- Forex (Foreign Exchange)
- Shares
- Indices
- Cryptocurrencies
- Other Derivative Instruments

 The Company operates strictly on an "execution-only" basis and does not provide any advice regarding the profitability, legal implications, or tax consequences of any transactions.

Any analytical, technical, or market-related materials published by the Company are for informational purposes only and should not be construed as investment advice.

5.2 Full Responsibility Lies with the Client

You (the Client) bear full responsibility for:

- Any trading strategy you choose to employ,
- Any transactions you execute,
- The tax implications of your activities,
- And all financial outcomes resulting from your trading operations.

The Company accepts no liability for any of the above matters, and you must not rely upon any analysis or content provided by the Company.

5.3 General Trading Recommendations and Market Analysis (Content)

Should the Company provide trading recommendations or market analysis through:

- Newsletters,

- Its website,
- Or other platforms,

you must acknowledge that:

(a) Such materials are intended solely to assist you in making independent decisions and shall not be considered direct investment advice.

(b) Where any material imposes restrictions applicable to a particular group of users, you are responsible for ensuring compliance with such restrictions.

(c) The Company makes no guarantees regarding the accuracy, completeness, or outcomes derived from the use of such information.


(d) The Company may have utilized the information contained in these materials before publication. No guarantee is made that all Clients will have simultaneous access to the information provided.

5.4 Company Working Hours

The Company's standard working hours are as follows:

- From Monday at 00:00 (GMT+3)
- Until Friday at 23:59 (GMT+3),
excluding official public holidays as announced on the Company's website.

The Company reserves the right, at its sole discretion, to modify its working hours. Any changes shall be communicated via updates on the Company's website.

 **Note:** Trading hours may vary due to market liquidity conditions or closures of major financial markets.

Chapter 6: Addressing Investor Needs

6.1 Client Awareness and Acceptance of Risk

By executing this Agreement, you (the Client) knowingly, voluntarily, and with full acceptance of all risks associated with CFD trading, enter into a contractual relationship with the Company.

6.2 Negative Balance Protection

The Company applies negative balance protection individually to each trading account.

◆ This means that your maximum potential loss is limited solely to the available balance in your account — you cannot incur losses beyond your deposited funds.

In other words, you cannot become indebted to the Company.

6.3 Prohibition of Abuse of Protective Policies

If the Company determines, at its sole discretion, that you or other Clients:

- Have abused protective policies (such as negative balance protection),
- Have engaged in coordinated arbitrage or internal hedging activities,
- Have entered the market without genuine trading intent solely to exploit risk-free profit opportunities,

then the Company reserves the right to:

- Disapply negative balance protection for your account(s),
 - And utilize funds from your other accounts maintained with the Company to offset any losses resulting from such abusive behavior.
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6.4 Additional Protective Measures to Reduce Risk

In addition to the foregoing, the Company implements the following protective measures to safeguard its Clients:

- **Margin Close-Out Rule at 10%:** If your equity falls below 10% of the required margin, your positions will be automatically closed to prevent further losses.
- **Initial Margin Protection,**
- **Standard Risk Warnings.**

By accepting this Agreement, you confirm that you are fully aware of the risks inherent to CFD trading and voluntarily engage in trading activities with this understanding.

Chapter 7: Account Information and Conditions for Account Opening

7.1 Legal Obligation for Client Identity Verification

Pursuant to applicable laws and regulations, the Company is legally required to verify and authenticate the identity of each natural or legal person before opening a trading account.

7.2 Required Identification Documents for Registration

At the time of registration, or at any subsequent time before the commencement of trading activities, the Client must provide the Company with:

- Identifiable personal information, and
- Supporting documentation verifying their identity.

Without the submission of the required documentation, the Client shall not be permitted to deposit funds or commence trading activities.

7.3 Potential Costs Related to Fund Refunds

If, due to failure to complete identity verification, the Company is required to refund any Client funds, all associated banking fees or charges related to such refunds shall be borne by the Client.

7.4 Prohibition of Identity Fraud or Use of False Accounts

The Client confirms that, during the registration process and thereafter:

- They are using their true and accurate identity,
- They are not impersonating another individual or entity,
- They are not providing false or misleading information.

The Company reserves the right to close accounts where an individual has created more than two accounts using different email addresses and to return the remaining balances to the original source of deposit.

7.5 Permitted Number of Trading Accounts

Each Client is permitted to maintain a maximum of two trading accounts.

If more accounts are created using different email addresses, the Company reserves the right to:

- Close all related transactions,
 - Return the balances to the original source of deposit,
 - Review the Client's conduct for any abusive behavior and take legal action if deemed necessary.
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7.6 Privacy and Use of Personal Information

By providing personal information, the Client consents that:

- The Company will use such information solely for identity verification purposes and to comply with anti-money laundering (AML) obligations,
- The information will be protected in accordance with the Company's Privacy Policy.

In cases where the Client registers as a legal entity, they confirm that they possess the lawful authority to act on behalf of that entity.

7.7 Internal Use of Information and Client Consent

By completing the registration process, the Client expressly consents that:

- Information relating to their trading account, transactions, and interactions with the Company may be recorded and maintained,
- Such information may be used for legal purposes or in the event of any dispute.

Chapter 8: Client Experience and Knowledge

8.1 Assessment of Service Appropriateness for the Client

The Company, in compliance with applicable laws and regulations, is obligated to assess the appropriateness of the trading services provided based on the Client's level of knowledge and experience.

The purpose of this assessment is to ensure that the Client fully understands the risks associated with CFD trading.

8.2 Information to Be Provided by the Client

In order to conduct this assessment, the Client must provide the Company with information regarding:


- Level of education,
 - Employment background,
 - Previous experience in trading derivatives (such as CFDs, Forex, Indices, etc.),
 - Number and volume of trades previously executed,
 - Length of familiarity with financial markets and derivative instruments,
 - Overall level of financial knowledge.
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8.3 Company Conclusion Based on the Provided Information

Based on the information provided by the Client, the Company will determine:

- Whether the Client possesses sufficient familiarity with the risks inherent to CFD trading,
- And whether the Client is appropriate for engaging in such trading activities.

If the Company concludes that CFD services may not be appropriate for the Client, the Client will be clearly informed of this conclusion.

 However, if the Client, despite being informed of the risks, chooses to proceed with account activation and commence trading activities, all responsibility shall lie solely with the Client.

8.4 Accuracy of Information

The Client hereby confirms that all information provided:

- Is accurate, current, and complete,
- And that the Client undertakes to promptly update the Company in the event of any changes to their financial situation or level of knowledge.

Failure to maintain accurate and updated information may result in the restriction or suspension of the Client's trading account by the Company.

Chapter 9: Client Communication and Access

9.1 Official Methods of Communication with the Company

The Client may communicate with the Company through the following official methods:

- Telephone calls,
- Email,
- Messages sent via the Client Portal,
- Contact forms available on the Company's official website.

The Company's official contact details are provided on its website, and the Client must use only these authorized methods for communication purposes.

9.2 Record-Keeping of Communications

All communications between the Client and the Company may be recorded and archived. This includes:

- Telephone conversations,
- Electronic correspondence,
- Internal messages through the trading platform.

The purpose of such record-keeping is to ensure service quality, resolve disputes, comply with legal obligations, and maintain system security.

9.3 Responsibility for Ensuring Receipt of Messages

The Client is responsible for ensuring that:

- The email address and contact information registered with their account are accurate and kept up to date,
- Incoming email folders, including Spam and Junk folders, are regularly checked to avoid missing any important notifications or communications from the Company.

Any communication sent to the last registered email address shall be deemed as properly sent and received.

9.4 System and Internet Access

The Client is responsible for maintaining:

- Reliable internet access,
- Suitable equipment for accessing the trading platform,
- And the security of their personal devices.

The Company shall not be held liable for any technical disruptions or internet issues arising from the Client's side.

9.5 Access Codes

- The Company shall provide each Client with access codes, including a username and password.
- The Client must maintain the confidentiality of these access codes and must not disclose them to any third party.
- The Client shall be fully responsible for all actions performed under their account resulting from unauthorized use or disclosure of their access codes.

If the Client suspects any unauthorized access or compromise of their access codes, they must immediately notify the Company.

Chapter 10: Deposits and Withdrawals

10.1 Bank Accounts and Payment Methods

The Client may deposit and withdraw funds using various methods, including:

- Wire transfers,
- Credit and debit cards,
- Electronic wallets,
- Cryptocurrencies (such as Tether – USDT),
- And other methods announced by the Company via its platform.

All payments must be made from/to a bank account or wallet held in the Client's name. The use of third-party accounts is strictly prohibited unless previously authorized by the Company.

10.2 Identity Verification Requirements for Deposits and Withdrawals

Before processing any deposit or withdrawal, the Company may:

- Request additional documents to verify the Client's identity or the source of funds,
- Or re-conduct KYC (Know Your Customer) and AML (Anti-Money Laundering) procedures.

In case of the Client's failure to cooperate, the Company reserves the right to reject or suspend the deposit or withdrawal request.

10.3 Processing Time

- The Company endeavors to process withdrawal requests as promptly as possible; however, no guarantees are made regarding specific processing times.
 - Delays may arise due to banking procedures, intermediary institutions, or security checks.
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10.4 Fees and Charges

In certain cases, the Company may:

- Apply fees for processing deposits or withdrawals,
- Which shall be communicated to the Client prior to the execution of any transaction.

Additionally, any banking fees or currency conversion charges (if applicable) shall be borne by the Client.

10.5 Supported Currencies

The Company supports trading accounts in specified base currencies (such as USD, EUR, etc.).

If a deposit or withdrawal is made in a currency different from the account's base currency, currency conversion will be performed at prevailing market rates and may be subject to additional fees.

10.6 Refunds

In cases where a refund is necessary (e.g., due to error, cancellation, or breach of policies), funds shall:

- Be returned only to the original source of payment,
- And may be subject to applicable processing fees.

The Company disclaims any liability for delays or failures in refund processing caused by banks or payment service providers.

10.7 Withdrawals Subject to Available Balance

Withdrawals are only permitted when there are sufficient free funds (Free Margin) available. If the Client has open positions, withdrawals shall be limited to the available amount permitted by the margin requirements.

10.8 Suspicious Activity

In the event of detection of suspicious behavior or violations involving financial operations, the Company reserves the right to:

- Suspend the Client's account,
- Halt withdrawal requests,
- And report the matter to relevant regulatory or law enforcement authorities.

Chapter 11: Trading Activities and Order Execution Policy

11.1 Conducting Trades via the Trading Platform

The Client may conduct trading activities exclusively through the trading platform provided by the Company.

Each order (buy or sell) placed through the platform shall be deemed a formal request for the Company to execute the corresponding transaction.

11.2 Timing and Conditions of Order Execution

The Company undertakes to execute Client orders under the following conditions:

- During the market operating hours as published on the Company's website,
- When the relevant market for the underlying asset is open and sufficiently liquid,
- Provided that the Client's account maintains sufficient balance and margin.

Under specific circumstances, such as high market volatility, significant economic news releases, liquidity shortages, or technical issues, orders may be executed at a price different from the requested price (Slippage).

11.3 Types of Orders

The Company may support the following types of orders:

- **Market Order:** Immediate execution at the best available price,
- **Limit Order:** Order to buy or sell at a specified price or better,
- **Stop Order:** Conditional order executed once the price reaches a specified level,
- **Trailing Stop** and other order types (depending on the platform capabilities).

The Company may, at its sole discretion, choose not to support certain order types under specific conditions or for particular assets.

11.4 Client Responsibility for Account Monitoring

The Client is responsible for:

- Regularly reviewing their trading account,
- Monitoring the status of open positions,
- Ensuring sufficient margin to maintain open positions.

If the margin level falls below the required threshold, the Company reserves the right to close open positions without prior notice (Margin Call / Stop Out).

11.5 Order Execution Policy (Best Execution Policy)

The Company endeavors to execute Client orders under the best possible conditions, considering factors such as:

- Price,
- Execution speed,
- Execution costs,
- Likelihood of execution and settlement,
- The nature of the order and other relevant factors.

By accepting this Agreement, the Client acknowledges that they have read, understood, and accepted the Company's Order Execution Policy.

11.6 Suspension or Rejection of Order Execution

The Company reserves the right to suspend or reject the execution of a Client's order under the following circumstances:

- Non-compliance with applicable laws or regulations,
- Suspected abusive behavior,
- Technical failures or loss of connection to financial markets,
- Or circumstances classified as **Force Majeure** (e.g., natural disasters, international crises).

Chapter 12: Risk Management and Margin Requirements

12.1 Obligation to Maintain Sufficient Margin

The Client is required to maintain sufficient margin in their account at all times while holding open positions.

If sufficient margin is not maintained, the Company is entitled to:

- Close part or all of the Client's open positions immediately,
 - Without the need for prior notice,
 - With the aim of preventing further losses for both the Client and the Company.
-

12.2 Client Monitoring of Margin Level

The Client must regularly monitor their margin level via the trading platform.

The margin level is calculated using the following formula:

$$\text{Margin Level} = (\text{Equity} / \text{Used Margin}) \times 100$$

If the margin level falls below the minimum threshold set by the Company (e.g., 10%), open positions will be automatically closed.

12.3 Notification Regarding Margin Shortfall

While the Company may attempt to notify the Client of a margin shortfall (via email, platform messages, or system alerts), the Company is not obligated to do so.

The responsibility for maintaining adequate margin rests solely with the Client.

12.4 Risk Management Strategies by the Company

In pursuit of better risk management, the Company may, at its discretion, undertake the following actions:

- Increase or decrease margin requirements for specific symbols or accounts,
- Impose trading volume limitations during periods of high volatility or major news releases,
- Suspend trading on certain instruments due to liquidity shortages.

All such actions are taken for the purpose of protecting the Client and the integrity of the financial system.

12.5 Company's Disclaimer of Liability for Losses Due to Stop Out

If the Client's margin level falls and the Company closes positions as part of a Stop Out event, the Client shall have no right to object, and the Company shall bear no responsibility for any resulting losses.

12.6 Maintenance of Initial Margin

In order to open any trade, the Client must have sufficient Initial Margin available in their account.

This margin will be automatically deducted from the account balance and locked until the position is closed.

Chapter 13: Security, Breach, and Misuse of Account

13.1 Safeguarding Access Codes

The Client is obligated to:

- Maintain the confidentiality of all access codes, including usernames, passwords, and any other security credentials associated with their account,
- And refrain from sharing such information with any third party.

In the event of disclosure of access codes, the Client shall bear full responsibility for all activities conducted through their account.

13.2 Actions in the Event of Theft or Misuse

If the Client detects or suspects:

- Misuse,
- Theft of access codes,
- Or unauthorized access to their trading account,

the Client must immediately notify the Company so that appropriate protective measures, including account suspension, can be taken.

13.3 Prohibited and Illegal Activities

The Client must not use the Company's services for any illegal, prohibited, or fraudulent activities, including but not limited to:

- Abuse of bonuses or credit facilities,
- Internal arbitrage through multiple accounts or platforms,
- Trading with the intent to manipulate prices or exploit system vulnerabilities,
- Money laundering, terrorist financing, or any other financial crimes.

In the event such behaviors are identified, the Company reserves the right to:

- Immediately suspend the Client's account,
- Freeze all available funds,
- And report the matter to regulatory authorities.

13.4 Prohibition on Account Use by Third Parties

- The Client must not permit any third party to use their trading account,
- Nor may the Client utilize third-party bank accounts, cards, or wallets for deposits or withdrawals.

In case of violation of this clause, the Company may:

- Close the Client's account,
- Cancel all transactions,
- And return funds only to the original source of deposit.

13.5 Company Security Measures

To protect Client information and assets, the Company employs the following measures:

- Encryption of sensitive data,
- Implementation of firewalls and security protocols,
- Access control at the server level,
- Monitoring suspicious transactions and restricting abnormal activities.

However, the Company does not guarantee the complete prevention of intrusions or failures involving third-party systems, and the Client, by accepting this Agreement, acknowledges and accepts this risk.

Chapter 14: Account Closure, Termination of Agreement, and Service Suspension

14.1 Account Closure at the Client's Request

The Client may, at any time, request the closure of their account by submitting a written request via email or through the Client Portal.

The following conditions must be met for account closure:

- No open positions must remain,
 - The full settlement of any outstanding balance must be completed,
 - Submission of any required documentation to ensure compliance with financial regulations, if requested by the Company.
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14.2 Company's Right to Suspend or Terminate an Account

The Company reserves the right, at its sole discretion, to suspend or permanently close a Client's account under the following circumstances:

- Breach of the terms and conditions of this Agreement,
 - Engagement in suspicious, fraudulent, or illegal activities,
 - Violation of AML (Anti-Money Laundering) / KYC (Know Your Customer) regulations,
 - Failure to provide necessary information or documentation,
 - Submission of false or misleading information,
 - Upon order of regulatory or judicial authorities.
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14.3 Consequences of Account Closure or Suspension

In the event of account closure or suspension:

- Open positions may be closed,
- Any remaining balance, if possible, will be returned to the original funding source,

- If there are outstanding financial obligations, such obligations must first be settled before any refund is processed.

The Company may delay or restrict the refund of funds until completion of internal reviews or confirmation of Client identity.

14.4 Special Measures in Emergency Situations or Force Majeure Events

In exceptional circumstances, including but not limited to:

- Natural disasters,
- Financial or political crises,
- Unexpected legal actions,
- Severe technical or security issues,

the Company reserves the right to:

- Temporarily suspend services,
- Freeze Client accounts,
- Restrict or cancel specific transactions,
- And undertake immediate protective measures.

Such actions may be implemented without prior notice; however, the Company will make reasonable efforts to inform Clients once the Force Majeure conditions are resolved.

Chapter 15: Dispute Resolution and Governing Law

15.1 Initial Efforts for Amicable Settlement of Disputes

In the event of any dispute, dissatisfaction, or complaint raised by the Client:

- The Company encourages the Client to first contact the Customer Support team,
- With the aim of resolving the matter directly, promptly, and amicably.

The Client may notify the Company via the official email address or the complaint form available on the Company's website.

15.2 Formal Complaint Handling

If the dispute cannot be resolved through direct communication, the Client may:

- Submit a formal written complaint to the Company's Complaints Handling Department.

The Company is obligated to investigate the matter and provide a formal response within a reasonable timeframe.

15.3 Referral to Arbitration (in Case of Unresolved Disputes)

If the dispute remains unresolved and no amicable settlement is achieved:

- The Parties may refer the matter to international arbitration,
 - The seat of arbitration shall be **Saint Vincent and the Grenadines**,
 - The language of the arbitration proceedings shall be **English**,
 - The decision of the arbitrator(s) shall be final and binding upon both Parties.
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15.4 Governing Law

This Agreement, along with all relationships between the Client and the Company, shall be governed by and construed in accordance with the laws of **Saint Vincent and the Grenadines**.

If any provision of this Agreement is found to be invalid or unenforceable under the Client's local laws, such provision shall be deemed null and void without affecting the validity and enforceability of the remaining provisions.

15.5 Translated Versions of the Agreement

If this Agreement is translated into any language other than English:

- The English version shall prevail,
- In the event of any inconsistency or conflict between the translated versions and the English version, the English version shall govern.

Chapter 16: Final Provisions

16.1 Entire Agreement

This document, together with all its appendices, attachments, and related policies (such as the Anti-Money Laundering Policy, Privacy Policy, Order Execution Policy, and others), collectively represents the complete and final agreement between the Company and the Client and supersedes any prior oral or written agreements or understandings.

16.2 Amendments and Updates to the Terms

The Company reserves the right to amend or update the terms of this Agreement at any time and without prior notice.

Updated versions shall be published via:

- The Company's official website,
- Or the Client Portal,

and shall become effective upon publication.

Continued use of the services following any amendments shall be deemed as acceptance of the updated terms.

16.3 No Waiver of Company Rights

The failure of the Company to exercise or enforce any right at any time shall not be deemed a waiver of such right, and the Company reserves the right to enforce it at any time in the future.

16.4 Severability

If any provision of this Agreement is determined to be illegal, invalid, or unenforceable by a court or competent authority:

- That provision shall be deemed severed,
 - But the remaining provisions shall remain valid, binding, and enforceable.
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16.5 No Partnership or Agency Relationship

Nothing in this Agreement shall be construed as creating:

- A partnership,
- An agency relationship,
- Or an employer-employee relationship

between the Client and the Company.

The Client is deemed to be acting solely as an independent customer.

16.6 Assignment of Rights and Obligations

The Client may not assign or transfer any of their rights or obligations under this Agreement to any third party without the prior written consent of the Company.

Conversely, the Company may assign or transfer its rights or obligations to a third party in the event of a merger, acquisition, or corporate restructuring.