

## Terms and Conditions

These Terms and Conditions (hereinafter referred to as the **"Terms and Conditions"**) govern the relations between Wingo Group Ltd, being a brokerage company (hereinafter referred to as the **"Company"**, **"we"**, **"our"**, **"us"**) and you as a visitor, client, or potential client (hereinafter referred to as the **"Client"**, **"you"**, **"your"**).

### 1. General Provisions. Acceptance of Terms and Conditions

- 1.1. This website is an official website of the Company (hereinafter referred to as the **"Website"**). By using the Website, you agree to be subject to the Terms and Conditions. The Terms and Conditions constitute a public offer with standard conditions. This offer is considered accepted when the Client performs actions indicating Client's consent, such as accessing, using our Website, our services. By doing so, you completely agree with the Terms and Conditions. If you disagree with any part of the Terms and Conditions, you should immediately cease using our Website, services.
- 1.2. Terms and Conditions together with other agreements, policies, other documents allocated at the Website form the agreement between the Client and the Company, all covering use of the Website and/or brokerage trading activities carried out through our trading platform. Your access to and use of our Website is subject to these Terms and Conditions, other agreements, and any notices, disclaimers, statements, policies, as well as other documents, information contained on our Website.
- 1.3. The information contained on the Website is not guaranteed, is strictly for information purposes only and subject to change without notice.
- 1.4. Although the information and materials allocated on our Website are based upon information that the Company considers reliable and endeavors to keep current, it does not warrant that the information or materials are current or accurate at all times and it should not be relied upon as such (safe for the Terms and Conditions, other agreements, policies remaining actual and complete). To the extent permitted by law,

the Company does not accept any responsibility arising in any way from errors in, or omissions from, this information and materials.

- 1.5. You may only use our Website and services, if you are not legally prohibited from receiving our services under the laws where you are residing, registered.
- 1.6. Your use of our Website may be monitored by the Company, and the outcoming information may be used by the Company for its internal business purposes and other operating and regulatory processes. For details of your personal data handling please refer to our Privacy Policy.

## **2. Trading Accounts**

- 2.1. To open a trading account, the Customer should fill in the registration form on the Website. When undergoing registration procedure, the Client must provide identification document and pass verification. The registered first and last name must fully match the identification documents provided.
- 2.2. Only original, photo-bearing, valid, and legible documents are accepted. The Company reserves the right to verify the information provided by the Client and, if necessary, request additional documents. The Company is committed to cooperating with regulatory bodies and competent authorities and will provide your information by the law if required.
- 2.3. Changes to identity information such as name, national ID number, or banking details can only be made with support team approval and the submission of valid documentation.
- 2.4. The Company offers various trading account types, the specifications of which are available on the Website. The Company reserves the right to change the specifications of the trading accounts and publish any changes made to a specific trading account type on the relevant page of the Website
- 2.5. When filling in the registration form, the Client may select one of several available

types of trading accounts offered by the Company and currency of the Trading Account - the US Dollar (USD), Euro (EUR) or other currencies, allowed by the Company.

- 2.6. The Company has the right to refuse the provision of any investment or ancillary service to the Customer and any related accounts at any time, without being obliged to inform the Customer or the reasons to do so in order to protect the legitimate interests of both the Client and the Company.
- 2.7. Trading account management by unauthorized persons, without official approval from the Company, may lead to service restriction or termination. Using third-party identity documents or creating multiple trading accounts is considered a violation and will be subject to enforcement.
- 2.8. In case of detecting suspicious or fraudulent activities, the Company reserves the right to temporarily or permanently block the trading account.
- 2.9. The security of the trading account information, including passwords and login credentials, is your sole responsibility. Any negligence in this regard shall be entirely your liability.
- 2.10. Under specific conditions and based on technical or security assessment, the Company is authorized to close positions or the trading account. If abnormal behavior, algorithmic abuse, or the use of suspicious robots is detected, the Company reserves the right to temporarily or permanently suspend your trading account and pursue the matter.
- 2.11. You may create maximum 3 (three) demo accounts and one trading account with the Company per the same IP address.

### **3. Orders and Prices**

- 3.1. You are obligated to accept the prices quoted by the Company as the basis for executing trades.
- 3.2. Orders placed by you are submitted to the liquidity provider and executed within the

same pricing framework.

3.3. The Company provides trading prices on a bid/ask basis by market standards.

3.4. The Company will engage in Traded Contracts transactions with the Client in accordance with Client's oral, written, or electronic instructions. Unless instructed by the Client to the contrary in writing, the Company is authorized to execute all Orders with such counterparty banks, financial institutions, registered participants, or the Company itself, as the Company deems appropriate.

#### **4. Brokerage Services**

4.1. The Company, as a specialized broker, operates solely in the field of brokerage activity services and brokerage online trading, and holds no obligations beyond this scope.

4.2. You are required to carefully read and review the technical specifications, trading conditions, and details of instruments before initiating any trading activity. Informed decision-making is a prerequisite for responsible investing.

4.3. Trades are only permissible within the authorized ranges and by the specified regulations. If these are not observed, the trades may be canceled.

4.4. In the event of technical disruptions beyond its control, the Company bears no responsibility for any potential losses resulting from such incidents.

4.5. Your trades shall be executed exclusively through the official MetaTrader 5 platform. The Company does not approve the use of other platforms.

4.6. Spread levels and commission rates may vary depending on market volatility or liquidity conditions. You must refer to real-time information on the trading platform before executing trades.

4.7. Only trades executed through the official platform and during authorized trading hours shall be considered valid.

4.8. Buy and sell orders are valid only at real-time prices. Orders submitted outside the current market price range will not be executed.

- 4.9. In the event of detecting irrational, unusual, or suspicious trades, the Company reserves the right to cancel such trades at its sole discretion.
- 4.10. The Client bears full responsibility for the consequences of their actions on the platform and shall compensate for any damages incurred as a result.
- 4.11. Any trades resulting from the exploitation of bugs are considered invalid and may be cancelled.
- 4.12. Any unauthorized use of incentives or deposit and withdrawal methods will result in service restrictions or termination.
- 4.13. The use of robots and automated trading tools (Expert Advisors) on the Company's platform is permitted, provided they operate non-destructively and in compliance with market regulations. You are obligated to use tools that behave logically and by standard trading practices.

## 5. **No Advising or Similar Services**

- 5.1. The information and materials on our Website have been prepared for informational purposes only (safe for the Terms and Conditions, agreements, policies and other documents forming an agreement, which remain actual and complete) without regard to any particular user's investment objectives, financial situation, or means, and the Company is not soliciting any action based upon it.
- 5.2. Any of the Company's material must not to be construed as a recommendation, or an offer to acquire, buy or sell, or the solicitation of an offer to acquire, buy or sell any securities, other trading assets, financial instrument, or to participate in any particular trading strategy in any jurisdiction in which such an offer or solicitation, or trading strategy would be illegal.
- 5.3. Provision of the information and materials on our Website does not constitute nor should it be considered a recommendation that you enter into a particular transaction, nor a representation that any service described on our Website is suitable or appropriate for you.

5.4. You shall neither construe any of the material contained on the Website as business, financial, investment, hedging, trading, legal, regulatory, tax, accounting or other advice, nor make its content the primary basis for any investment decisions made by or on behalf of you.

5.5. You are advised to consult your personal financial adviser, attorney, and tax, and accounting and other advisors concerning any transactions.

## 6. **Deposit and Withdrawal Rules**

6.1. The Company shall neither receive nor disburse Client's funds in cash currency. All transactions between the Client and the Company shall be performed by wire or other method in which the identities of both the sending and receiving parties can be verified by the Company and which the Company in its sole discretion shall deem appropriate.

6.2. All fiat currencies and Tether (USDT) deposits must be made only from a bank account or wallet, cryptocurrency addresses owned by the Client. The use of third-party accounts, wallets, cryptocurrency addresses is not permitted.

6.3. The Company does not charge any fees for deposits or withdrawals. If any fees are applied, they are charged by the payment gateway vendor, bank or credit card company. The Company does not cover these charges. These charges are covered by the end sender/ receiver of the funds.

6.4. The minimum amount that can be deposited to your trading account is Tether (USDT) 100 or its fiat currency or equivalent. The minimum amount that can be withdrawn from your trading account at the Company is USDT 10 or its fiat currency equivalent.

6.5. For fiat currencies deposits, withdrawals from the account will not be possible for up to 72 hours upon deposit.

6.6. The withdrawal method must match the deposit method; for example, fiat currencies withdrawals are only available for fiat currencies deposits, and cryptocurrency withdrawals for cryptocurrency deposits.

6.7. The daily fiat currencies withdrawal limit is predefined and aligned with the limitations of banking system.

6.8. Cryptocurrency (Tether) deposits must be made exclusively from secure and trusted wallets, cryptocurrency addresses. Using unverified wallets, cryptocurrency addresses may lead to delays or transaction blocks.

6.9. Withdrawals exceeding USDT 100 or its fiat currency equivalent are only processed after final identity verification and notification to the personal support agent via communication channels defined by us.

## 7. **Risk Management – Margin Call and Stop Out**

7.1. Our trading platform is equipped with an automatic Stop Out feature to prevent excessive losses during critical conditions.

7.2. Ongoing monitoring of open positions and margin levels is among Client's core responsibilities. Failure to actively monitor may result in the closure of positions.

7.3. The Client must not rely solely on the expectation of receiving additional margin to maintain or increase trading positions. Financial decisions must be based on thorough and responsible analysis to be made by you.

## 8. **Copyright**

8.1. All content available on the Website, our platform and Application is owned, controlled, or operated by the Company. Such content includes, but is not limited to, text, images, logos, trademarks, graphics, designs, software, data compilations, audio, video, page layout, and any other form of information that can be stored in a computer or device and is displaying on or forms a part of the Website, or our platform.

8.2. By accessing or using our Website, platform you acknowledge and agree that such content is protected by copyright, trademarks, and any other intellectual property rights. Nothing on the Website, our platform must be interpreted as granting by implication or otherwise, any license or right to use any logo, trademark, or service mark displayed on our Website, platform without the respective prior written consent.

8.3. Except where necessary in order to view the information on the Website on your browser, our platform, or as permitted under the applicable laws or the Terms and Conditions, no information or content on the Website, our platform may be reproduced,

adapted, uploaded to a third party, linked to, framed, performed in public, distributed or transmitted in any form by any process without our specific written consent.

8.4. Any third-party intellectual property used by us in the content of our Website, platform should not be interpreted as meaning that the third-party owner sponsors, endorses or is in any way affiliated with us or with our business, nor that they make any representation regarding the advisability of using our products.

## 9. Prohibited Activities

9.1. You are strictly prohibited from using our Website and services if you engage in any of the following behaviors, whether intentionally or unintentionally, including but not limited to:

9.1.1. Acting in a way that damages, or could damage, our Website, platforms, including but not limited to the security and safety features, or interfering with other clients' access to our Website, platform;

9.1.2. Engaging in activities related to money laundering, drug trafficking, terrorism, fraud, criminal acts, or any other illegal activities;

9.1.3. Infringement upon any intellectual property rights;

9.1.4. In any manner that damage or may damage our good name and repute;

9.1.5. Insulting, harassing or using offensive or discriminatory language against other users, our representatives;

9.2. Participating in any activities that are harmful, illegal, abusive, or violate the Terms and Conditions or any applicable laws or regulations.

9.3. Using third-party fiat funds, assets, or wallets, as well as acting as an agent or representative to trade on behalf of any third party. Such actions are strictly prohibited and constitute a material breach of these Terms, entitling the Company to terminate the services immediately without preliminary notice.

9.4. Using certain trading techniques commonly known as "arbitrage trading", "picking/sniping" or the use of certain automated trading systems or "Expert Advisors".

9.5. Using abusive trading strategy. In particular, any trading activity which is aiming towards potential riskless profit by opening opposite orders, during periods of volatile market conditions, during news announcements, on opening gaps (trading sessions starts), or on possible gaps where the underlying instrument has been suspended or restricted on a particular market, between same or different trading accounts are deemed by the Company as abusive.

9.6. In the event of the Client employing such behavior/techniques, the Client agrees and acknowledges that the Company may at its sole discretion take one or more, or any portion of, the following actions:

9.6.1. close the Client's trading account;

9.6.2. suspend the Client's trading account for an indefinite period of time;

9.6.3. carry out an investigation on the Client's trading account for an indefinite period of time;

9.6.4. charge a penalty fee to the Client in the same or greater amount of money that resulted from the Client using such techniques or behavior;

9.6.5. close the Client's trading account, confiscate any profits that arose from prohibited activities and return the original deposit(s) to the account holder. If profits arising out of Prohibited Trading were already withdrawn, profits can be confiscated from the Client's related trading accounts in order to make up for the difference.

9.7. High-Frequency Trading (HFT) Restrictions

9.7.1. The Company strictly regulates the use of high-frequency trading practices, ultra-short-term strategies, and any trading activity that, in the Company's sole judgment, may be classified as High-Frequency Trading ("HFT").

9.7.2. Trades may be identified, classified, or deemed as HFT solely at the Company's discretion, based on its internal monitoring systems and methodologies, including but not limited to: order frequency, execution speed, holding duration, and latency sensitivity.

9.7.3. If the Company determines a Client has engaged in HFT, it reserves the right to take the following actions without prior notice:

- Declaring any generated profits **invalid, null, and void**;
- Reversing or canceling profits derived from HFT-classified trades;
- Closing affected open positions or terminating the Client's account.

9.7.4. The Company's determination shall be final and binding. Any attempt to conceal or bypass HFT detection through automated systems or infrastructure optimization shall constitute a material breach of these Terms.

## 10. Damages and Liability

10.1. In the event of damage to the Company arising from your actions, you shall be responsible for compensation.

10.2. The Company has no commercial partners or representatives for financial matters. The responsibility for verifying the authenticity of deposit and withdrawal gateways and using only the official platform infrastructure lies solely with you.

10.3. In emergency situations, unforeseen crises, or events beyond control (such as widespread communication outages, extreme market fluctuations, or natural disasters etc.), the Company reserves the right to temporarily suspend or restrict trading activities to prevent further damage to Clients' assets.

10.4. The Company shall not be held liable for any potential losses resulting from such events that are beyond its control. These circumstances are managed within the framework of professional standards and by international practices.

10.5. The Company is not liable for any damages including, without limitation, damage to your computer or computer system or settings, loss of data, revenue or profits, which you may suffer arising out of your use, delay in using, or inability to access our Website, or in any other way connected with our Website, including from the downloading of any software from our Website. The Company disclaims any representation or warranty that the Website, other software or materials will meet your requirement or that the Website or any software will be uninterrupted, secure or free from errors or viruses.

10.6. Any services, data, tools on the Website are provided “as is” and on an “as available” basis. We reserve the right to update the information on our Website at our discretion. To the maximum extent permitted by the law, we provide no expressed or implied warranties of accuracy, compatibility, reliability, wholeness, integrity, usefulness of our Website. Any reliance you place on such information is therefore strictly at your own risk.

10.7. To the maximum extent permitted by law, we accept no liability to you in connection with the Website for any of the following, including but not limited to:

10.7.1. Any business or commercial losses, including loss of profits, income, revenue, anticipated savings, contracts, or business opportunities;

10.7.2. Any special, direct or indirect, incidental, punitive or consequential loss or damage;

10.7.3. Any errors, delays, disruptions, failures, non-availability, or suspensions in the functionality of our Website;

10.7.4. Your action or inaction on our Website, any deals made through our Website;

10.7.5. Loss or corruption of any data, database or software;

10.7.6. Any other losses or damage that may be incurred through using our Website, platform content.

## 11. **Communication**

11.1. Communication between the Company and the Client is conducted via email, official messaging apps, or other recognized methods defined by the Company.

11.2. Reports, statements, notices, and any other communications will be transmitted to the Client electronically by posting to the Client's online account or via email to the email address on the Client's application, or to such other email address as the Client may from time to time designate to the Company. All communications so posted or sent shall be deemed transmitted by the Company when posted or sent and deemed delivered to the Client personally, whether actually received by the Client or not.

- 11.3. The Company reserves the right to update the rules and terms of service if necessary. Such changes will be communicated through official channels.
- 11.4. The Company reserves the right to update the features or specifications of trading instruments based on market conditions and technical requirements. Changes will be communicated through official sources.
- 11.5. The Company reserves the right to adjust the Margin Call level based on market conditions or risk policies and will communicate such changes through official channels.
- 11.6. You are required to provide the Company with accurate, correct, and up-to-date information and to comply with the Terms and Conditions.
- 11.7. If any system bug or issue is identified, you are obligated to report it to our support team immediately.
- 11.8. In case of detecting any disruption or malfunction in the services, you are obligated to promptly notify Company's support team through official channels so that the issue can be reviewed and resolved in the shortest possible time.

## 12. Important Notes

- 12.1. **Security and Speed:** The Company uses advanced security protocols to protect Clients' information and financial, cryptocurrency transactions. All processes are conducted on secure and high-speed infrastructures.
- 12.2. **Specialized Support:** In case of any questions, uncertainties, or technical issues, clients can contact Company's support team through official channels. Dedicated support agents are ready to provide accurate and personalized solutions.
- 12.3. **Support Hours:**
- 12.3.1.1. Monday to Friday: around the clock from 00:00 Monday to 24:00 Friday EET (Eastern European Time: GMT+2 wintertime, GMT+3 summertime).
  - 12.3.1.2. Saturday and Sunday: Closed
- 12.4. **Violations and Unauthorized Behavior:**

- 12.4.1. Any action that violates or attempts to circumvent these Terms and Conditions—including creating, operating, or controlling multiple trading accounts; managing or trading on behalf of multiple clients without explicit written approval; engaging in arbitrage strategies; exploiting system errors, latency, or bugs; or using any technical means to conceal identity or activity—constitutes a material breach.
- 12.4.2. The Company may determine such violations through technical, behavioral, and analytical measures, including but not limited to IP address matching, device fingerprinting, and usage pattern analysis. The presence of identical or substantially similar device fingerprints, IP addresses, or access characteristics shall be considered sufficient grounds for confirming unauthorized behavior.
- 12.4.3. In the event of a breach, the Company may suspend or terminate accounts, void transactions or profits, and pursue legal remedies in accordance with applicable laws.

### 13. **Brokerage-Only Services and Exchange-Like Activity**

13.1. The Company operates strictly as a brokerage service provider and not as an exchange, clearing house, or payment intermediary.

13.2. Clients are prohibited from using the platform for activities resembling an exchange, such as asset conversion, balance cycling, or price-neutral turnover without genuine market exposure.

13.3. **Margin Utilization Requirement:** To avoid being classified as "exchange-like activity," the Client must ensure that no less than ten **percent (10%)** of the total deposited funds is continuously utilized as margin in active trading positions.

13.4. If the Company determines that a client has engaged in exchange-like activity, it reserves the right to apply a **commission fee equal to five percent (2.5%)** of the value of the relevant transactions or profits.

### 14. **Enforcement and Administrative Commissions**

14.1. In the event that the Company determines that a Client has engaged in abusive, manipulative, or otherwise prohibited activity, the Company reserves the right to suspend or terminate the relevant account and take any enforcement action it deems appropriate.

14.2. Where such activity is identified in respect of a specific trading account, and the Client maintains multiple accounts with the Company, any refund, if granted at the Company's sole discretion, shall be strictly limited to the initial deposited funds of the affected account only.

14.3. Where the Company elects to return the initial deposited funds pursuant to this Section, it reserves the right to apply an administrative and compliance commission fee equal to five percent (5%) of the total deposited amount of the affected account.

14.4. This commission may be deducted directly from the deposited funds prior to their release. The Client acknowledges that this fee represents a cost of enforcement and compliance, and not a penalty, and that the Company's determination in this matter shall be final and binding.

## **CREDIT AND BONUS TERMS AND CONDITIONS**

This Credit and Bonus Agreement (hereinafter referred to as the "**Agreement**") sets forth the terms and conditions governing the issuance, usage, management, and potential cancellation of credit and promotional bonus funds (collectively referred to as "**Credit**") granted by Wingo Markets (hereinafter referred to as the "**Company**").

This Agreement forms an integral part of the Company's General Terms and Conditions of Business and applies to all Clients who receive such Credits in their trading account

### **1. Nature and Scope of Credit and Bonuses**

- 1.1. Credits and bonuses are non-withdrawable promotional incentives offered solely at the Company's discretion to enhance Clients' trading capacity.
- 1.2. Credits are not part of the Client's real equity and cannot be withdrawn, transferred, or converted into real funds under any circumstances.
- 1.3. The Company reserves the right, at its sole discretion and without prior notice, to amend, suspend, or terminate any bonus program, Credit offering, or related campaign at any time.

### **2. Usage of Credits**

- 2.1. Credits may be used exclusively for margin trading purposes on the Company's trading platforms.
- 2.2. Profits generated from trading activity using Credits may be eligible for withdrawal only if the Client complies fully with this Agreement and the Company's General Terms and Conditions.

2.3. If a Client initiates a fund withdrawal from a Credit-supported account, the Company reserves the right to adjust, remove, or cancel the Credit amount partially or in full, depending on withdrawal size and account activity.

### 3. Misuse, Abuse, and Prohibited Trading Patterns

3.1. The Company strictly prohibits any form of Credit abuse, manipulation, or fraudulent trading activity intended to exploit the promotional nature of Credits and Bonuses. The Company retains full authority to investigate, detect, and act upon any such misconduct, and will enforce this section with zero tolerance.

3.2. Credit abuse shall include, but is not limited to, the following behaviors:

- Use of multiple accounts registered under the same individual, household, group, or IP address for the purpose of receiving multiple Credit allocations.
- Collusive trading or coordinated activity between two or more accounts, where positions are opened in opposite directions to hedge exposure and lock in profits using Credit funds.
- Circular trading, whereby orders are opened and closed rapidly to manipulate bonus conditions, trading volume, or rebate structures.
- Opening high-volume trades in low-volatility or illiquid market conditions solely to exploit Credit margins with no legitimate trading intent.
- Latency arbitrage, using high-speed systems or third-party software to exploit delayed price feeds or pricing inefficiencies while trading with Credits.
- Bonus hunting, where Clients withdraw or cease trading immediately after fulfilling minimum requirements solely to extract Credit-derived profits.
- Churning, involving excessive trading or repeated transactions with no strategic purpose, designed to inflate volumes for Credit retention or profit withdrawal.
- Wash trading or mirror trading, where the same Client controls multiple accounts that place matching buy and sell orders to manipulate performance or meet credit-related criteria.

- Exploiting software glitches or known bugs in the trading platform to gain unfair advantage using Creditbased trades.
- IP masking, VPN tunneling, or proxy use to create the false appearance of multiple unrelated users for the purpose of Credit collection or manipulation.

3.3. The Company reserves the right to monitor, flag, investigate, and act upon any account that displays indicators of abusive behavior, such as:

- Use of identical or overlapping IP addresses, device IDs, MAC addresses, or browser fingerprints.
- Sudden changes in trading patterns, login times, or geographic location suggesting non-genuine behavior.
- Shared infrastructure, such as VPS or hosted environments, used to operate multiple accounts.
- Coordinated trading activity between accounts that are highly correlated in timing, symbol, and trade direction.

3.4. Evidentiary Standard and Company Determination:

The Company retains full discretion in determining whether Credit abuse or prohibited trading has occurred. Evidence such as shared IP address, matching account metadata, suspicious trading sequences, or communication between accounts may be deemed sufficient and conclusive, and no further justification may be provided unless required by law.

3.5. Consequences of Credit Abuse or Prohibited Trading:

If a Client is found, at the Company's sole discretion, to have engaged in Credit abuse, manipulative trading, or coordinated misconduct, the Company reserves the right to take one or more of the following actions, with immediate effect and without prior notice:

- Full cancellation of all outstanding Credits and bonus funds.

- Removal of any profits generated from Credit-funded trades, including retroactive profit reversal.
- Nullification of trading history associated with Credit abuse or invalid transactions.
- Immediate termination of the Client's trading account, along with closure of any associated or linked accounts.
- Permanent banning of the Client from any future promotional activity or bonus participation.
- Forfeiture of all existing account balances, if derived from or affected by the abusive trading.
- Legal action or recovery proceedings, in cases where monetary damages, system manipulation, or reputational harm to the Company has occurred.
- Reporting to relevant financial authorities, regulatory bodies, or law enforcement agencies, where applicable under jurisdictional law.

3.6. The Company shall bear no responsibility for any loss of profit, data, or opportunity resulting from actions taken under this clause. By accepting any Credit or bonus offer, the Client explicitly waives all rights to dispute the enforcement of this clause once evidence of abuse or prohibited trading is reasonably established.

3.7. The Company maintains the authority to update or expand this clause as needed to include newly detected abuse patterns or tactics not covered herein but deemed harmful or exploitative under reasonable industry practice.

#### **4. Company's Right to Act Without Prior Notice**

The Company reserves the right to remove, cancel, adjust, or modify any Credit or associated profit without prior notice if it suspects abuse, fraud, or a breach of these terms.

At its discretion, the Company may provide a justification for such actions, though it is not obligated to do so.

#### **5. Acknowledgment and Acceptance**

- 5.1. By accepting or using any Credit, the Client confirms that they have read, understood, and agreed to be legally bound by the terms of this Agreement.
- 5.2. In the event of conflict between this Agreement and the General Terms and Conditions of Business, this Agreement shall prevail with respect to Credit and Bonus matters.
- 5.3. If any provision of this Agreement is deemed unenforceable, the remainder shall fully remain valid and enforceable permitted by law.