



Terms of Service

XBTFX LLC Trading Agreement

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Version 1.0

www.xbtfx.com

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IMPORTANT: By registering, or accessing or using any of Services, you acknowledge that you have read, understand, and completely agree to these Terms of Service, as updated and amended from time to time. If you do not agree to be bound by these Terms of Service or with any subsequent amendments, changes or updates, you may not access or use any of the Services. Only eligible persons are permitted to access or use the Services.

1. Introduction

This document constitutes a legally binding agreement between XBTFX LLC, a limited liability company duly registered under The International Limited Liabilities Companies Act, 2007 No. 20 of 2007 of Antigua and Barbuda, with registration number ILLC001 (hereinafter referred to as "XBTFX", "us", "we", or the "Company"), including its successors and assigns, and the individual or entity (hereinafter referred to as the "Customer", "user", "client", or "you") consenting to this agreement. This agreement, in conjunction with our Risk Disclosure Statement, AML Policy, and Privacy Statement, delineates the terms under which XBTFX will conduct business with the Customer.

This agreement pertains to the establishment of an account with XBTFX for the purpose of engaging in the speculation, purchase, and/or sale of Contracts for Differences (hereinafter referred to as "CFDs") of FOREX, commodities, metals, indices, shares, and cryptocurrencies, among others. You acknowledge the inherent risks associated with trading in the over-the-counter market ("OTC"), as detailed in the Risk Disclosure Statement provided to you.

Our Services are inherently complex, involving high levels of risk and are best suited for users who possess the requisite knowledge and experience to handle them. XBTFX is not obliged to assess the suitability of the Services for users, and any remarks or statements made by XBTFX or its Associates regarding the Services' suitability should not be construed as investment or legal advice.

XBTFX reserves the right to amend, modify, or update these Terms of Service at any time and without prior notification. Your continued access or use of the Services following any amendments or updates signifies your acceptance of these Terms of Service, as altered by such modifications.

2. Becoming a Client

By establishing a user ID through my.xbtfx.com or any mobile application provided by the Company, you consent to the terms of service set forth in this Agreement. Upon becoming a Client, you hereby acknowledge, agree, and guarantee as follows:

- You have willingly accepted the Terms and Conditions.
- You are of legal age to enter into this Agreement (18 years or older), fulfill all other eligibility and residency prerequisites, possess full legal competency to use the Website and form an agreement with the Company.

- You are the legitimate owner of the funds you deposit into your Client Account with the Company, and these funds are derived from a lawful and legal source.
- Utilizing the Services does not infringe the laws of your jurisdiction of residence.
- You acknowledge and accept the inherent risks involved in using the services provided by the Company, including but not limited to potential complete loss of funds due to market fluctuations, technical failures of the site, disruptions in quotation supplies, acts of God, or other unforeseen issues.
- You commit to refraining from engaging in or instigating any form of market abuse or manipulation. If such violations are identified, your account may be blocked.
- You will furnish accurate, authentic, and current information & documents to complete the required Know Your Customer (KYC) procedure.
- Any account number or cryptocurrency address you provide for withdrawals is under your ownership and control.
- You certify that you are not based in, incorporated, or established in, nor are you a citizen or resident of any jurisdiction where accessing or using the Services would be illegal.
- You acknowledge that The Company retains the right to verify your identity for compliance with any KYC/AML requirements.
- You acknowledge when requested, you are required to provide sufficient information and documentation as reasonably requested by XBTFX to verify the source of your funds.
- You acknowledge we reserve the right to decline any deposit or withdrawal request, particularly if we suspect that it could result in a violation of any legal or regulatory obligation.
- You acknowledge the Company reserves the right to impose trading and withdrawal limits prior to requiring Customer Due Diligence.
- You confirm that your use of our Services and the conduct of your transactions complies with all applicable laws and regulations, including anti-money laundering (AML) and countering the financing of terrorism (CFT) laws.

3. Services of the Company

XBTFX provides Clients access to trade Contracts for Difference ("CFDs") of, but not limited to, forex, cryptocurrencies, metals, indices and shares, on a Trading Platform. All Transactions will be executed as per this Agreement, purely on an execution-only basis, with the Company not overseeing the account or providing advice to the Client.

- XBTFX acts as a facilitator of trade activities/orders and/or transactions for the client. The client acknowledges and accepts that XBTFX will not provide trust services or trading consultation or advisory services at any time.

- XBTFX assumes no financial liability for any operations conducted by the client through their account or on the trading platform.
- Each client is the exclusive authorized user of XBTFX's services and their respective account. The client has an exclusive, non-transferable right to access and use the account.
- The client is responsible for all orders placed through their trading platform. Any orders received by XBTFX in this manner are assumed to have been placed by the client.
- If a client acts on behalf of a third party, XBTFX does not recognize this third party as a client and bears no liability towards them.
- XBTFX does not provide investment, financial, tax, or regulatory advice, nor any form of recommendation.
- XBTFX does not provide investment research. Any material containing market analysis is to be considered marketing communication.
- Clients understand that leveraged CFD products are derivatives, and as such, do not confer ownership of any underlying instrument. No physical delivery of any underlying asset will occur.
- Client agrees that XBTFX is the sole execution venue for all their transactions, orders, and other trading activity under this agreement.

4. Important Notices

Over-the-Counter (OTC) CFD trading, as facilitated by XBTFX, refers to a form of transaction that does not occur on a regulated exchange. The nature of such trading inherently excludes guarantees in terms of the creditworthiness of the counterparty involved in your CFD positions.

- XBTFX does not engage in providing investment advice. Any market recommendations, signals, or information supplied by or distributed through XBTFX are broadly applicable and solely predicated on the discretion of XBTFX personnel or third-party information providers.
- The market recommendations and information disseminated by XBTFX are predicated on information that is considered reliable. However, XBTFX cannot guarantee its accuracy or completeness.
- Any market recommendations or information provided by XBTFX do not constitute an offer to buy or sell, nor do they act as a solicitation of an offer to buy or sell, any OTC CFD transaction.
- The Client acknowledges that XBTFX expressly forbids its client representatives from exercising discretion or managing an account.
- XBTFX's margin policies may necessitate the provision of additional funds to appropriately margin the Client's account. Non-compliance with margin calls may precipitate the closure of any open positions.
- The Client is aware that they must meticulously review all trade-related reports made available in the platform by XBTFX. Unless objection is raised within two business days, all execution reports and account statements will be considered final.

- The Client understands that XBTFX may set rules and conditions for client accounts, encompassing minimum account size, investment duration, commissions and fees, leverage size per instrument, mark-ups, protocols related to stop losses and limits.

IT IS INCUMBENT UPON THE CUSTOMER TO DILIGENTLY RESEARCH AND ACQUIRE COMPREHENSIVE KNOWLEDGE ABOUT TRADING IN FOREX, CFDs, AND CRYPTOCURRENCY MARKETS, AS WELL AS THOROUGHLY FAMILIARIZE THEMSELVES WITH XBTFX'S TERMS OF SERVICE. PRIOR TO ENGAGING IN ANY TRADING ACTIVITY, THE CUSTOMER MUST ENSURE THAT THEY HAVE A CLEAR UNDERSTANDING OF ALL ASSOCIATED RISKS AND ARRANGEMENTS.

5. Terms and Headings

- "XBTFX" refers to XBTFX LLC, its subsidiaries, marketing partners, and their respective successors and assigns, as the context may require or permit.
- "Customer", "user", "client", or "you" denotes the individual(s) or entity(ies) agreeing to be bound by the provisions of this Agreement.
- "Agreement" encompasses this document, as well as any other agreements and authorizations executed by the Customer in relation to the maintenance of their account with XBTFX.

The headings utilized in this Agreement serve solely for ease of reference and do not restrict or influence the interpretation or applicability of any provision herein.

6. Information About XBTFX

XBTFX, trading as "XBTFX", is a member of the XBTFX Group. XBTFX LLC is a company that provides trading services for Contracts for Difference ("CFD") of forex, cryptocurrencies, metals, futures, and shares, with its registered address at Hodges Bay, P.O. Box 1348, St. John's, Antigua. XBTFX LLC is governed by the Financial Services Regulatory Commission (FSRC), Antigua Barbuda International Limited Liability Companies Act, 2007, No.20 of 2007 with registration number ILLC001.

7. Categorisation

Our guiding principle maintains that all our clients receive equivalent service levels, regardless of any prevailing client categorizations within their respective domicile countries. Therefore, we commit to providing the same standard of service to all our clients, deeming each client as a retail client, irrespective of their geographical location or any native jurisdictional classifications.

8. Communication

The primary mode of correspondence between XBTFX and the Client will be through digital channels, specifically via XBTFX's official website and online trading platforms.

- Detailed information pertaining to orders placed and executed will be directed to the Client through an account specifically assigned to the Client.

- Certain pieces of information, including but not limited to general market recommendations, will be made accessible to all users through our website and/or social media.
- All written correspondences dispatched from XBTFX to the Client will be composed in the English language.

9. Authorisation to Trade

XBTFX is authorized to facilitate Contracts for Difference ("CFD") transactions in forex, crypto, commodities, indices and shares on an over-the-counter basis with the Customer, pursuant to the Customer's oral, written, or digital instructions, and subject to the terms set forth in this Agreement.

- Upon completion of the registration form, the Customer will create a secure password, which is to be used in conjunction with the Customer's registered email address.
- XBTFX implements security measures to ensure the confidential transmission of information. The Customer is responsible for maintaining the confidentiality of their password.
- The Customer accepts sole responsibility for any electronically transmitted instruction associated with their password and account number.
- For joint accounts, XBTFX is authorized to act upon the instructions of any account owner, without further inquiry.
- XBTFX assumes no responsibility for verifying the apparent authority of any persons providing instructions on behalf of the Customer.
- In the event of the death of one or more joint account owners, XBTFX must be notified in writing and presented with a valid death certificate.

10. Appropriateness of Trading

Pursuant to any XBTFX's provision of general market guidance, it is imperative to clarify that such information does not constitute personalized recommendations or advice for engaging in transactions with XBTFX. Consequently, XBTFX bears no responsibility for evaluating the appropriateness or compatibility of customers trading Contracts for Difference (CFDs) on its platform. Any trading decisions made by the customer are solely based on their own discretion and independent judgment.

11. Governmental Counter Party Institution and Interbanking System Rules

Every transaction performed under the terms of this Agreement shall comply with the practices, judgments, and interpretations of the corresponding counterparty institution or any other interbank market, as well as all relevant laws and regulations.

Should any legislation be subsequently enacted, or any rule or regulation be adopted by any governmental body, or a contract market or clearing organization that binds XBTFX LLC and has the potential to affect, or conflict with, any aspect of this Agreement, the pertinent provisions of this Agreement will be considered

modified or superseded, as necessary.

12. The Trading Platform

Client Responsibilities Regarding Technology

- The Client assumes full responsibility for acquiring and maintaining suitable equipment required to access and utilize the Trading Platform, including but not limited to a personal computer, internet access, and telephone or other means of communication.
- The Client hereby assures and guarantees that they have installed and implemented proper measures to ensure the security and integrity of their computer systems.
- The Company assumes no responsibility if the Client's computer system fails, damages, destroys, and/or formats their records and data.
- The Company will not be held liable for any disruptions, delays, or issues in any communication encountered by the Client while using the Trading Platform.

Prohibited Actions on the Trading Platform

The Client is expressly forbidden from engaging in any of the following activities:

- Unauthorized access, or attempts to secure unauthorized access, including any actions that reverse engineer or circumvent the security mechanisms.
- The deployment of software that employs artificial intelligence to analyze the Company's systems or the Trading Platform.
- The interception, surveillance, impairment, or alteration of any communications not explicitly intended for the Client.
- The utilization of any form of malicious software, including but not limited to spiders, viruses, worms, Trojan horses, time bombs, and any other code or instructions with the intent to distort, erase, damage, or disassemble the Trading Platform.
- Transmitting any unsolicited commercial communication not explicitly sanctioned under the prevailing law.
- Conducting activities that may potentially infringe upon the integrity of the Company's computer infrastructure or Trading Platform.
- Taking measures that could conceivably enable irregular or unauthorized access to the Trading Platform.
- Employing any software, program, application, or other mechanism to automate the process of access or acquisition of information.

Circumstances beyond our control such as network issues, internet connectivity delays, discrepancies in price feeds, and other factors may occasionally result in the prices displayed on our Trading Platform failing to accurately reflect real-time market rates. Any trading strategies developed with the intent of exploiting such discrepancies in prices, errors in spreads, trading conditions, or commissions, or any attempt to execute trades at off-market prices, are strictly prohibited.

XBTFX reserves the absolute right to prevent any misuse of the Trading Platform and its associated Services. This may include but is not limited to actions that involve exploiting price latency arbitrage opportunities. Any such actions or transactions can be annulled at the Company's sole discretion and without the necessity for prior notification.

If XBTFX reasonably suspects that the Client is intentionally and/or systematically exploiting such price errors, off-market prices, spreads, trading conditions, or commissions, XBTFX reserves the right to implement one or more of the following measures:

- Limit or entirely block the Client's access to the Trading Platform;
- Terminate the Agreement immediately;
- Close the Client's Account along with any other implicated accounts;
- Pursue legal recourse for any losses incurred by the Company;
- Implement necessary corrections or adjustments on the implicated account(s);
- Restrict the implicated account(s) access to streaming, instantly tradable quotes;
- Retroactively void any historical trading profits from the associated account(s);
- Revoke, terminate, alter, or adjust any standard or personalized trading conditions or benefits.

13. Margins and Deposit Requirements

- The Client is obligated to supply and sustain collateral with XBTFX in quantities and forms that XBTFX, acting autonomously, deems necessary.
- The collateral prerequisites stipulated by XBTFX may either exceed or be less than those mandated by banks or brokers facilitating trade executions.
- XBTFX reserves the right to modify collateral requirements at any given time.
- The Client consents to instantly transmit additional collateral by wire transfer or via any other payment method sanctioned by XBTFX, when prompted.
- XBTFX may choose to liquidate the Client's account at any time. Any forbearance by XBTFX in exercising its rights under this agreement shall not be construed as a waiver.
- XBTFX maintains the authority to restrict the volume and/or aggregate number of open positions that the Client can establish or uphold.

- Gains resulting from a transaction will be incorporated into the Client's account as supplementary collateral during the tenure of the open transaction.
- Any financial losses resulting from a transaction will be subtracted from the Client's account.

14. Leverage

Upon registration, the client may establish live trading accounts on the platform through the website. When setting up the account, the client can choose to create an account with varying levels of Forex Leverage, up to a maximum of 500:1.

Leverage for other CFD assets, such as Exotic Forex pairs, Cryptocurrencies, Indices, Shares, Metals, and Commodities, may be subject to a margin requirement that overrides the selected Forex leverage.

At its sole discretion, the Company:

- May assess an account's balance, positions, and margin usage, and adjust the leverage lower at any time, without prior notification.
- May evaluate trade activity in accounts with balances of \$100,000 (equivalent of account currency) or more and set the account to custom configurations.
- May limit the leverage on the Client's trading account to no more than 1:100, three (3) hours before market closing prior to weekends and holidays.

Any alteration in Leverage at the Company's discretion or as a result of the Client's actions will necessitate a recalculation of Margin requirements for all existing positions.

15. Bonuses

XBTFX, at its sole discretion, may choose to bestow an advantage to the Customer by crediting bonus amounts to the Customer's trading account. These bonus amounts are governed by specific terms and conditions as stipulated by XBTFX, and may not be withdrawn by the Customer until they have met the relevant trading requirements.

In the event where XBTFX suspects fraudulent behavior, XBTFX reserves the unilateral right to:

- Void or reject the bonus promotion, including any associated Trading Agent bonus.
- Terminate the Customer's access to services provided by XBTFX and/or discontinue the agreement.
- Suspend the Customer's Account(s) and initiate the transfer of any remaining balance to the Customer.

In cases where XBTFX suspects violation of bonus terms through internal hedging (using other trading accounts within XBTFX) or external hedging (using trading accounts with other brokers), XBTFX reserves the right to rescind bonuses and any trades or profits associated with the Customer's account(s).

16. Customer Assets

- XBTFX does not accrue or pay interest on the Client's deposited funds.
- All Client assets shall serve as collateral for any existing Client liabilities to XBTFX. The collateral is subject to a general lien and the right of set-off.
- XBTFX, at its sole discretion and without notice, reserves the right to apply or transfer any or all Client's assets between the Client's various accounts.
- The Client grants XBTFX the right to pledge, re-pledge, hypothecate, invest, or loan Client's assets, either individually or jointly with other Client's assets.
- XBTFX is under no obligation to return to the Client the identical assets delivered or purchased on behalf of the Client.
- The Client irrevocably appoints XBTFX as its attorney-in-fact to execute documents, give notice, and take actions on its behalf that XBTFX deems necessary to protect its interest.
- If at any point the collateral is insufficient to cover the Client's debts or other obligations to XBTFX, the Client shall promptly pay the entire deficit upon demand.

Default of Credit Institution and Monitoring

- XBTFX disclaims responsibility and liability for any client losses resulting from the default of its appointed credit institutions.
- XBTFX regularly assesses the risk associated with its appointed credit institutions to ensure their reliability.
- In the event of a default, details of our appointed credit institutions will be provided to retail clients upon request.

17. Conflicts of Interest

XBTFX is committed to upholding stringent organizational and administrative measures to diligently identify, control, disclose, and document any potential conflicts of interest. As a reflection of this commitment, XBTFX has developed and instituted a comprehensive Conflicts of Interest Policy.

In situations where XBTFX's mechanisms to address conflicts of interest do not confidently guarantee the prevention of potential harm to client interests, XBTFX is pledged to provide clear and explicit disclosure to the client prior to proceeding with any business activities on behalf of the client.

18. Complaints

Should you encounter any concerns, issues, or dissatisfaction with our service, we encourage you to reach out to our customer service team in the first instance. You can contact them via:

<https://my.xbtfx.com/en/helpdesk/chat> or support@xbtfx.com.

- If our customer service team is unable to satisfactorily address your concern, you may elevate your concern to a formal complaint by completing a Complaint Form.
- Upon receipt of your complaint, we commit to providing you with written updates regarding the progress of the complaint investigation at intervals of no more than 30 business days.
- We aim to investigate and resolve all complaints within 40 business days from the receipt of the complaint.
- Upon completion of the complaint investigation, we will issue a Final Response to you, outlining the investigation's findings, detailed explanations, and any remedial actions.
- If you remain unsatisfied with the outcome of your complaint, we recommend seeking independent legal counsel.

19. Liquidation of Accounts and Payment of Deficit Balances

In the occurrence of any of the following events, XBTFX may take action to protect its interests:

- The death or legal declaration of incompetence of the Customer;
- The filing of a bankruptcy petition, a petition for the appointment of a receiver, or the initiation of any insolvency or similar proceeding by or against the Customer;
- The filing of an attachment against any of the Customer's accounts carried by XBTFX;
- Insufficient margin, or XBTFX's determination that any collateral deposited is inadequate to secure the account;
- The Customer's failure to provide requested information pursuant to this agreement or any applicable law;
- Any abuse of trading practices, manipulations, and/or fraud committed by the Customer;
- Any other circumstances or developments that XBTFX deems appropriate for its protection.

XBTFX may take one or more of the following actions:

- Satisfy any obligation the Customer may have to XBTFX, either directly or through the use of Customer's funds or property held by XBTFX;
- Sell or purchase any or all currency contracts or securities held or carried for the Customer;
- Cancel any or all outstanding orders, contracts, or other commitments made on behalf of the Customer.

Automatic Closure of Open Transactions

To safeguard the Customer's account, if the Equity or Net Liquidation Value of the Customer's trading account drops below the Minimum Margin Requirement, market positions of the Customer shall be automatically closed, whether at a loss or profit, starting from the largest losing position.

For the XBTFX cTrader and MetaTrader platforms, the Minimum Margin Requirement shall be equal to 50% of the Required Margin.

20. Negative Balance Protection

20.1. Principle of Negative Balance Protection

Notwithstanding any other provision of this Agreement, XBTFX may, at its discretion, ensure that a Client's account balance is not reduced below zero as a result of trading losses arising under normal market conditions ("Negative Balance Protection"). This means that, where applied, a Client shall not be obliged to pay to XBTFX any amount exceeding the funds deposited in the Client's trading account on which such losses were incurred.

20.2. Scope and Application

- (a) Negative Balance Protection is intended primarily as a risk-limiting mechanism and does not constitute a guarantee of profitability or immunity from losses within the account balance.
- (b) Negative Balance Protection may be applied by the Company where, in its reasonable and good faith judgement, the trading losses exceed the account's available balance as a result of normal market movements and where appropriate margin actions (such as automatic position close-outs) were unable to prevent the account equity from falling below zero.
- (c) The application of Negative Balance Protection is not automatic in every scenario and may be subject to internal risk management review.
- (d) Negative Balance Protection applies on a per-Client basis, meaning the Company may aggregate balances and exposure across all accounts held by or associated with a Client when determining eligibility and application.
- (e) The application of Negative Balance Protection shall be determined regardless of whether the Client's positions were opened independently, through copy trading, signal following, or any managed account arrangement including MAM or PAMM structures.

20.3. Market Conditions and Operational Limitations

Negative Balance Protection shall not apply if the negative balance arises from, or is materially impacted by, any of the following circumstances:

- (a) Exceptional or abnormal market conditions, including but not limited to extreme volatility, significant price gaps, market illiquidity, suspension of trading, trading halts, or other events where prices move unpredictably beyond available quotes;
- (b) Force majeure events or circumstances beyond the Company's control that prevent normal execution, closure, or liquidation of positions;
- (c) Situations where margin requirements could not be met due to rapid market movements, system latency, or other technical constraints that are outside the Company's control; or

- (d) Any trading or account activity that the Company determines, acting reasonably and in good faith, to be abusive, exploitative, or inconsistent with a bona fide trading intent, including strategies expressly designed to benefit from or induce an application of this Negative Balance Protection provision.

20.4. Abuse, Exploitation, and Disallowed Conduct

- (a) Negative Balance Protection is provided as a protection mechanism for genuine Trading Losses, and is not intended to be utilized as a trading strategy or to confer an advantage to any Client.
- (b) The Company reserves the right, in its discretion and acting reasonably, to withhold, reverse, adjust, or refuse Negative Balance Protection where it determines that the Client's trading behaviour or strategy was intended to exploit this provision, circumvent risk controls, or otherwise result in a negative balance that is not the direct consequence of legitimate market exposure.

20.5. Offset, Set-Off, and Recovery Rights

To the fullest extent permitted by applicable law and this Agreement, the Company retains all rights of offset, set-off, and recovery with respect to a Client's account, including but not limited to the right to deduct, recoup, or adjust funds on any Associated Account to satisfy deficits, charges, fees, or other obligations owing to the Company. This includes the aggregation of balances across all Client accounts to determine net exposure and satisfy any deficit.

Nothing in this section shall be construed as limiting or superseding the Company's rights under section 19 (Liquidation of Accounts and Payment of Deficit Balances) or other applicable provisions of this Agreement.

For the purposes of this section, "Associated Accounts" includes all accounts held under the same Client identification, as well as any accounts the Company reasonably determines to be linked through common ownership, control, IP address, device fingerprint, trading patterns, deposit sources, or other indicators of association.

20.6. Review Period and Notification

- (a) The Company shall conduct its review of any negative balance within a reasonable period, typically not exceeding thirty (30) calendar days from the date the negative balance is identified, though complex cases or those requiring further investigation may require additional time.
- (b) The Company shall notify the Client of its determination regarding the application of Negative Balance Protection at its discretion, which may include notification by email, notation within the trading platform, account statement, or other means the Company deems appropriate.

20.7. Continuing Liability

- (a) Where Negative Balance Protection is not applied, the Client remains fully liable for the deficit balance and any associated costs, including reasonable legal fees, collection costs, and other expenses incurred by the Company in recovering such amounts.

- (b) The Company reserves the right to pursue all available legal remedies to recover deficit balances, including but not limited to civil proceedings, debt collection services, and reporting to credit agencies or other relevant bodies where permitted by applicable law.
- (c) Nothing in this section 20 shall be construed as a waiver of the Company's right to recover any amounts owed by the Client, whether arising from a negative account balance or otherwise.

20.8. Client Acknowledgment

By entering into this Agreement and maintaining one or more trading accounts with XBTFX, the Client acknowledges and agrees that:

- (a) The Client has read, understands, and accepts the terms and limitations of Negative Balance Protection as set out in this section;
- (b) The Company's decision to apply, modify, refuse, reverse, or adjust Negative Balance Protection in any particular case shall be final and binding, subject to the Company's internal policies and applicable law;
- (c) The existence of this provision shall not be construed as an assurance that Negative Balance Protection will apply in all circumstances; and
- (d) The Client remains liable for any deficit balance where Negative Balance Protection is not applied, and the Company retains all rights to pursue recovery of such amounts.

21. Fees / Charges

Fees associated with the provision of services by XBTFX are detailed in the Fees and Charges page on our website <https://xbtfx.com/page/broker-fees>.

- The customer acknowledges that XBTFX generates a portion of its revenue from the spread or volume fee on each transaction.
- XBTFX reserves the right to adjust spreads on any or all instruments at its sole discretion, without prior notification.
- Spreads or fees may be increased when a third party, such as a Marketing Partner or Introducing Broker, refers a customer to XBTFX.
- If a customer requests a specific fee structure, commissions may be payable by the customer for opening and closing CFD positions.
- XBTFX may impose banking-related fees, including wire charges for deposits/withdrawals, and returned check fees.

Cryptocurrency Transactions

- XBTFX reserves the right to levy blockchain network charges on any cryptocurrency withdrawals.

- XBTFX generally does not impose any charges for cryptocurrency deposits. However, XBTFX reserves the right to introduce a deposit fee under specific circumstances.

22. Rollovers, Overnight Interest

A daily financing charge may be applied to each open position of Forex & CFDs at the end of XBTFX's trading day. This charge is specific to the type of CFD and the nature of the Customer's position.

- Depending on the type of CFD and the nature of the position held by the Customer, the financing charge will either be paid directly by the Customer to XBTFX or paid by XBTFX to the Customer.
- The financing charge will be credited or debited, as appropriate, to the Customer's account on the next trading day following the relevant day.
- XBTFX reserves the right to modify the method of calculating the financing charge, the financing rates, and/or the types of Forex & CFDs to which the financing charge applies.
- Any open transaction held by the Customer at the end of the trading day will be automatically rolled over to the next business day.
- CFDs do not have an expiration date. CFD trades are continuous, and the underlying assets to which they are linked may vary over time.

23. Inactivity and Administration Fees

Customer acknowledges that their trading account may be subject to inactivity fees, to the extent permitted by law.

If the trading account or any user balance remains inactive for a consecutive period of 3 months ("Inactivity Period"), and for each subsequent month thereafter, XBTFX reserves the right to deduct an inactivity fee from the value of the Customer's trading account.

- Inactivity Fee: USD \$50 or equivalent value per month
- Administration Fee: USD \$100 or equivalent value annually (after 12 months of inactivity)

XBTFX will provide reasonable notice to the Customer regarding any changes to the inactivity or administration fees. XBTFX reserves the right to waive or modify these fees at its sole discretion.

24. Communications, Statements and Confirmations

Reports, statements, notices, trade confirmations, and any other communications will be made available online and may be transmitted to the address that the Customer designates.

- Communications shall be considered received by the Customer when made available by XBTFX, irrespective of whether the Customer accessed the statement.
- The Customer shall have access to daily, monthly, account statements containing detailed transaction activity, profit and loss statements, open positions, account credits, and debits.

- Reports confirming orders and account statements posted online by XBTFX shall be deemed accurate, conclusive, and binding upon the Customer if not objected to within two business days.
- By providing registration data to XBTFX, the Customer declares consent to receive communications containing commercial content. XBTFX will cease to distribute them upon written request.

25. Disclaimer of Warranties / Limitation of Liability

Neither XBTFX LLC nor any associated entities bear any liability for losses or damages, whether direct or indirect, that may arise from any event, action or omission that is beyond the control of XBTFX.

- XBTFX does not guarantee uninterrupted access or error-free operation of the trading platform or any services provided. The platform and all services are delivered on an "AS IS" basis.
- In no event shall XBTFX be held liable for any direct, indirect, punitive, incidental, special, or consequential damages that may arise from the use of, or inability to use, the XBTFX trading platforms.
- This limitation of liability applies irrespective of the alleged basis for the liability, including contract, tort, negligence, strict liability, or any other legal theory.
- XBTFX absolves itself from all liability ensuing from any breach of internet security, disruption, distortion or delays in the Customer's internet connections.
- In the event of a quoting or execution error, XBTFX absolves itself from liability for any resulting account balance discrepancies.

26. Forex, CFDs, Fluctuation Risk

In relation to the Customer's instruction to XBTFX to execute any Forex or CFD transactions:

- The Customer acknowledges and accepts that all gains or losses resulting from changes in the value of Forex or CFDs are entirely the Customer's responsibility and risk;
- The Customer agrees to deposit all initial and subsequent margin amounts in U.S. Dollars, Tether, USD Coin, Bitcoin, Ethereum, or XRP, as dictated by XBTFX;
- The Customer grants XBTFX the right to convert any funds in the Customer's account intended for margin into and from any foreign currency at an exchange rate established by XBTFX.

27. Indemnification

The Client agrees to indemnify and hold harmless XBTFX, its subsidiaries, marketing partners, representatives, employees, successors, and assigns (collectively, the "XBTFX Indemnitees") from any and all liabilities, losses, damages, costs, and expenses, including reasonable attorney's fees, that may arise due to the Client's failure to fully and timely perform their obligations.

The XBTFX Indemnitees shall not be held responsible, and are released from all claims and losses arising from:

- The Client's actions or failure to act;

- Any act or omission by any person accessing the Client's account;
- System malfunctions, equipment failures, system interruptions, or system unavailability;
- Delays, failures, or errors in implementing any instruction;
- Inaccurate or incomplete instructions received by XBTFX from the Client;
- The Client's or any third party's reliance on any financial and market data, quotes, news, analyst opinions, research reports, or any other data made available through the trading platform.

28. Market Abuse and Manipulation

Prohibition of Arbitrage and Market Manipulation

XBTFX strictly prohibits arbitrage practices and any form of manipulation of its pricing, execution or platform systems. This includes making transactions based on erroneous or omitted data or misquotes within the XBTFX platform.

Situations may arise due to latency in price updates, connectivity interruptions, or errors in the price feed where the displayed prices do not accurately mirror market rates. Exploiting these internet-based discrepancies, referred to as 'scalping' or arbitrage, is not permissible.

XBTFX retains the right to intervene in transactions that are suspected of capitalizing on price latency or price feed errors. Interventions may include voiding the implicated transactions, revoking profits earned from such transactions, expanding spreads, restricting trading activities, or implementing any other necessary corrections.

Market Abuse

The Customer assures and guarantees that:

- The Customer will refrain from initiating a trade with us related to a particular index that could result in acquiring exposure to the price of the underlying financial instrument to a level that could precipitate market abuse.
- The Customer will not initiate a trade concerning any allocation, issuance, distribution or similar event in which the Customer has involvement or interest.
- The Customer will abstain from initiating or liquidating a position, or placing an order that infringes upon any primary or secondary legislation or any other law governing insider trading or market manipulation.

29. Execution of Orders

XBTFX shall make reasonable commercial efforts to execute all orders, subject to its sole discretion, in accordance with the Customer's instructions, whether communicated orally, in writing, or electronically.

- XBTFX retains the right to decline any order without providing a reason.

- "Close at Loss" refers to a pre-determined offer by the Customer to close a transaction at a specific price that is lower than the opening transaction price for buy transactions.
- "Close at Profit" refers to a pre-determined offer by the Customer to close a transaction at a specific price that is higher than the opening transaction price for buy transactions.
- XBTFX cannot guarantee the execution of a Close at Loss order at the specified price due to market volatility. In such cases, XBTFX will close the transaction at the next best available price.

30. Decline of Client's Orders, Requests and Instructions

XBTFX reserves the right to decline or refuse to process and/or execute any Client order under the following circumstances:

- When the order is placed before the first quote is made available on the trading platform at the market opening;
- In the presence of irregular or volatile market conditions;
- If the Client has made a disproportionately high number of requests compared to actual transactions executed;
- If the Client's available Margin is less than the required Initial Margin;
- When the order's size or price impedes execution;
- If XBTFX has reason to suspect involvement in money laundering, terrorist financing, or any other illegal activities;
- If there are concerns regarding the legality or authenticity of the order;
- In case of internet connection or communication disruption;
- In the event of Force Majeure.

31. Trailing Stop, Expert Advisor and Stop Loss Orders

The Client acknowledges and agrees that the utilization of ancillary features within the Platform (Client Trading Terminal), inclusive but not limited to, Trailing Stop, Expert Advisor, and/or any other automation functions, is conducted wholly at the Client's discretion and responsibility.

These functions are contingent on the performance and stability of the client's individual trading terminal, and as such, the Company disclaims any and all liability pertaining thereto. The Company retains the right, at its sole discretion, to approve or deny the usage of these additional features.

The Client acknowledges and agrees that while a Stop Loss Order is designed to limit trading losses, its effectiveness is not guaranteed, given the potential volatility of market conditions.

32. Risk Acknowledgment

The Customer acknowledges that both leveraged and non-leveraged transactions are inherently speculative and entail a substantial level of risk, suitable only for individuals who can endure the potential loss of their entire margin deposit.

- The Customer comprehends that due to the typically low margin requisite in Over-the-Counter (OTC) trading, price fluctuations in the OTC market may lead to significant financial losses.
- The Customer affirms that they possess the financial and other requisite capacities to assume the risks associated with OTC trading.
- The Customer acknowledges the impossibility of guarantees concerning profit or immunity from loss within the context of OTC trading.
- The Customer confirms that they have received no assurances of profit or protection against loss from XBTFX, its representatives, any introducing agents, or any other entities.
- The significant extent of leverage attainable in CFD trading carries a dual-sided potential: it can be advantageous but also potentially detrimental.
- In periods of pronounced market volatility, the execution of orders may become challenging or, in certain circumstances, unfeasible.

33. Market Recommendations and Information

The Customer acknowledges and understands that any market guidance, alerts, or data relayed to the Customer by XBTFX does not represent an invitation to purchase or sell any Over-the-Counter (OTC) contract. XBTFX does not provide investment advice.

- Such guidance and information may solely reflect a broker's viewpoint. Such information may be incomplete or unverified.
- XBTFX neither makes guarantees nor assumes responsibility regarding the accuracy or completeness of any information or market guidance supplied to the Customer.
- The Customer bears exclusive responsibility for evaluating the merits and potential risks associated with any trade they may engage in with XBTFX.
- XBTFX provides no assurances regarding the tax implications or treatment of any trading activity.

34. Customer Representations and Warranties

The Customer hereby represents and warrants the following:

- If the Customer is an individual, they possess sound mental capacity, are of legal age, and have the legal competence to enter into and abide by this Agreement.
- If the Customer is not an individual: The Customer is duly organized and validly existing under the applicable laws of its jurisdiction; and each person executing this Agreement has been duly

authorized.

- The Customer holds exclusive interest in their account(s) with XBTFX and has not granted a security interest to any third party without XBTFX's prior written consent.
- The Customer warrants that they are suitable to engage in OTC trading, regardless of any future determination to the contrary.
- The Customer is not currently an employee of any exchange, corporation in which an exchange owns a majority stake, or any bank, trust, or insurance company.
- The Customer has read and understands the provisions within this Agreement, including the Risk Disclosure, AML Policy and Privacy Policy.
- The Customer agrees to comply with all applicable laws, statutes, and regulations at all times.

35. Islamic Accounts

As per the principles of Islamic financial regulations, if the Customer, by virtue of their adherence to Islamic religious beliefs, is prohibited from receiving or paying interest, they may choose to open a trading account as an Islamic Account. This account will neither accrue nor be liable for overnight interest and/or rollovers.

Fees

Islamic Accounts, being swap-free, do not accumulate or pay swap or interest on trades. Notwithstanding, standard spreads and fees applicable to XBTFX's Islamic Accounts will apply. XBTFX reserves the right to revise fees and spreads associated with Islamic Accounts at its discretion.

Long-term carry positions intended for evading swap fees are strictly forbidden. XBTFX reserves the right to impose storage fees equivalent to historical swap fees on positions that remain open for more than 5 days.

Abuse and Termination

Islamic Accounts are intended for use in good faith. Exploitation of these accounts for swap profit or avoidance of swap payments is prohibited. In the event that XBTFX determines a misuse of the Islamic Account, XBTFX may take immediate action, such as:

- (a) Revoking swap-free privileges from all live trading accounts suspected of exploitation;
- (b) Correcting and reclaiming accumulated swaps, interest expenses, and/or costs related to the client's Islamic trading accounts;
- (c) Terminating the client agreement;
- (d) Invalidating all trades conducted on the client's trading accounts and canceling any profits earned or losses incurred.

36. Disclosure of Financial Information

The Customer hereby affirms and guarantees that the financial data shared with us during their Application accurately depicts the Customer's prevailing financial status.

- The Customer assures and guarantees that they have thoroughly evaluated the segment of their assets deemed as risk capital.
- The Customer acknowledges that risk capital represents the funds they are prepared to risk, understanding fully that losing such funds will not result in any lifestyle alterations.
- The Customer consents to promptly notify us in the event of any changes to their financial status.

37. No Separate Agreements

The Client acknowledges and accepts that no separate agreement has been made with XBTFX, or any of its personnel, with respect to the trading activities in the Client's XBTFX account, which includes but is not limited to, any agreement promising guaranteed profits or limited losses.

The Client acknowledges and accepts that all trading transactions must be expressly authorized by the Client before execution, unless the Client has granted discretionary authority to a third party via XBTFX's Social Trading Platform.

All notifications and communications mandated under this clause should be directed to XBTFX via support@xbtfx.com.

38. Marketing Partner Referral Disclosure

XBTFX may collaborate with independent advertising marketing partners/referrers/marketing partner ("Marketing Partner"), who operate autonomously from each other and XBTFX. Any agreement between XBTFX and the Marketing Partner does not constitute a joint venture or partnership.

- XBTFX does not exert control over or provide assurances for the accuracy or comprehensiveness of any information or advice that the Customer may receive from Marketing Partners.
- The Customer acknowledges that to trade with XBTFX, they must establish an account directly with XBTFX.
- The Customer acknowledges that XBTFX may compensate a Marketing Partner for referring the Customer to XBTFX. The Customer has the right to be informed of the precise nature of such compensation.
- XBTFX bears no responsibility for any losses the Customer might incur due to their reliance on information or advice provided by any third party.

39. Social Trading

This section applies exclusively to clients who engage with the Social Trading service via PAMM, MAM or Copy trading on the XBTFX Social Platform.

Role of the Investor

By adopting a Strategy Provider's strategy, the Investor is thereby:

- Empowering and directing the Strategy Provider to act as their representative in line with the chosen Strategy concerning their Investment Account;
- Empowering and directing XBTFX to execute necessary procedures to implement the selected Strategy Provider's Strategy;
- Understanding that any Strategy they opt to follow will be implemented proportionately according to the funds present in their Investment Account;
- Empowering and directing XBTFX to allocate the Strategy Provider's commission from the Investment Account to the account designated by the Strategy Provider at the culmination of each Social Trading Period.

Strategy Provider / Fund Managers

For the establishment and continuity of a Strategy, the Strategy Provider is obligated to:

- Select a distinctive name for the Strategy and furnish a detailed description;
- Determine the applicable commission and opt for a Leverage ratio for the Strategy;
- Generate a secure password to manage the operations of the Strategy Provider's account;
- Ensure an initial deposit and the ongoing maintenance of a minimum balance in the Strategy Provider's Account;
- Supply any additional information as may be periodically requested by the Company.

40. Trading Agents via Social PAMM, MAM or Copy

User acknowledges that in the event they opt to utilize PAMM, MAM, or Copy services through social.xbtfx.com, they are conferring trading authority or control over their account to an independent third party (the "Trading Agent"), whether discretionary or non-discretionary. Such decision is made at the User's own risk.

- XBTFX provides no warranties or representations concerning any Trading Agent.
- XBTFX, its subsidiaries, marketing partners, or agents bear no liability for any loss the User may incur due to the Trading Agent's actions.
- XBTFX neither implicitly nor explicitly endorses or approves of the Trading Agent's modus operandi.

- The User hereby agrees that by accessing social.xbtfx.com, they grant a comprehensive Power of Attorney (POA) to any Trading Agent they choose to engage with on the platform.
- User understands that by employing a Trading Agent or automated trading system, they may encounter an additional charge, over and above the standard spread typically offered by XBTFX.

41. Disclosure of Customer Information

XBTFX commits to preserving the confidentiality of customer and prospective customer information. The exception to this commitment is when it becomes necessary to share this information with our employees, agents, partners, and associates for the execution of ordinary business operations.

- XBTFX reserves the right to disclose information pertaining to the customer and the customer's transactions to federal or state regulatory bodies and law enforcement authorities upon receipt of a formal request, a court order, or subpoena.
- For the purposes of compiling statistical data, XBTFX may share information in a manner that ensures non-disclosure of the customer's identity.

42. Termination

This Agreement shall remain effective until its termination. The Customer retains the right to terminate this Agreement at any point in time, provided they give XBTFX three days' prior written notice. This right to terminate is conditional upon the Customer not holding any positions and not having any outstanding liabilities to XBTFX.

XBTFX maintains the right to terminate this Agreement at any point without any time restriction, upon sending written notice of termination to the Customer. Any such termination will not impact any transactions that were previously entered into and will not absolve either party of any responsibilities as stated in this Agreement.

43. Intellectual Property and Confidentiality

All copyrights, trademarks, trade secrets, and other forms of intellectual property and proprietary rights related to the XBTFX website, its content, and any associated materials (collectively referred to as "XBTFX IP") shall solely and exclusively remain the property of the XBTFX Group and its licensors.

- Users are granted no rights or interest in the XBTFX IP beyond the permission to access and utilize the XBTFX IP as outlined in these terms.
- Users commit to safeguarding the confidentiality of the XBTFX IP and to prevent unauthorized third-party access to the website.
- Users agree not to duplicate, alter, reverse-engineer, de-compile, or create derivative works based on the XBTFX IP or its operational mannerisms.
- Users are encouraged to share feedback or suggestions on XBTFX's services, and by doing so, grant XBTFX an everlasting, royalty-free, irrevocable, and transferable license to incorporate user's

suggestions.

44. Recordings

The Client hereby acknowledges and consents that any and all communications pertaining to the Client's account(s) between the Client and XBTFX may be subject to electronic recording, with or without the employment of an automatic tonal alert system.

- The Client provides consent for XBTFX to utilize such recorded conversations and transcriptions thereof as they deem necessary, in the context of any disputes or legal proceedings.
- The Client acknowledges that XBTFX exercises routine purges of such recordings in line with XBTFX's prevailing operational protocols.

45. Legal Restrictions

Customer acknowledges that the legal landscape pertaining to financial contracts varies globally, and it is solely the Customer's responsibility to ensure full compliance with any applicable laws, regulations, or directives.

The ability to access the XBTFX website does not inherently imply that the services provided by XBTFX or any activities conducted through it are deemed legal under the laws, regulations, or directives applicable to the Customer's country of residence.

46. Declaration

Upon consenting to this Agreement, the Client affirms that the funds deposited into their XBTFX account are not the proceeds of any illicit activities, including, but not limited to, narcotics trafficking, kidnapping, cybercrimes, or any other form of criminal endeavor.

47. Tax Collection

The client acknowledges and consents to the fact that XBTFX generally does not function as a tax collector for any jurisdiction or in any capacity.

- It remains solely the client's responsibility to determine and remit any taxes applicable to them in their country of residence.
- XBTFX may, in compliance with relevant laws, deduct tax from the financial outcomes of the client's activities with XBTFX. However, XBTFX is under no obligation to perform such deductions.
- The client agrees not to assert any claims against XBTFX regarding such deductions.

48. Account Procedures - Identification

XBTFX recognizes and acknowledges that financial institutions are obligated by applicable laws to obtain, verify, and record the identification information of individuals opening an account.

To fulfill the legal and regulatory obligations and facilitate the verification process, you have already provided, or will promptly provide, certain identification information and documents as requested by XBTFX. These may include:

- A copy of your valid identification document, such as your ID card or passport;
- A copy of a recent utility bill (e.g., phone bill or property tax bill) to confirm your residential address;
- Copies of both sides of your credit card if you have made a deposit using this method.

49. Withdrawal and Deposit Procedures

Withdrawal Orders

XBTFX requires customers to provide necessary documentation as mandated by Anti-Money Laundering (AML) regulations, credit card companies, and XBTFX itself before executing any withdrawal orders.

Withdrawal Timeframe

XBTFX is committed to processing withdrawals in a timely manner. However, customers should be aware that the withdrawal process may occasionally experience delays due to holidays, weekends, technical issues, security protocols, regulatory compliance, and external banking processes.

Credit Card Deposits and Withdrawals

If a withdrawal is initiated, credit card deposits may, in accordance with credit card companies' regulations, be returned to the same credit card. Withdrawals to a bank account may involve additional security procedures and consequently result in longer processing times.

Bank Transfers

- For deposits made through bank transfers, customers must comply with anti-money laundering regulations by using a bank account in their country of residence under their own name.
- Any withdrawal of funds from a customer's XBTFX account to a bank account can only be refunded to the same bank account from which the funds were initially received.

50. Statements

The Customer hereby provides their consent to receive online account statements and trade confirmations.

- XBTFX shall furnish the Customer with password-protected access to secure online reports via the trading platforms.
- The Customer shall have the ability to generate Daily, Monthly, and Annual account statements through the trading platform.
- Requests for hard copies of Monthly customer statements shall be accommodated upon request and may be subject to an additional fee.
- Statements shall be considered received by the Customer once made available by XBTFX.

51. Consent to Electronic Signature

Upon completing the account registration process and selecting the checkbox labeled "I accept the Terms of Service," you are acknowledging, electronically signing, and agreeing to this Terms of Service and all associated documents of XBTFX.

By electronically signing XBTFX's Terms of Service and related documents, you expressly consent to XBTFX's retention of electronic records pertaining to your trades and accounts.

52. Consent to Execution of Orders Outside a Regulated Market or MTF

Customer hereby acknowledges and consents to XBTFX executing orders over the counter and outside a regulated market or multilateral trading facility (MTF). It is important for the Customer to understand that trading outside regulated markets or MTFs may entail certain risks, such as a lack of centralized oversight.

XBTFX shall make reasonable efforts to ensure fair and efficient execution of orders; however, the Customer understands and accepts that XBTFX's execution of orders may be subject to market conditions and liquidity availability.

53. Waiver and Amendment

XBTFX reserves the right to amend or change this Agreement at any time.

- XBTFX will notify the Customer of any updates to these terms either by posting a notification on XBTFX's official website or by sending an email notification to the Customer.
- If the Customer has unsubscribed from receiving emails and the notification has been sent by email, the Customer is prohibited from claiming they were not notified.
- By continuing to use XBTFX's services after receiving the notice of update, the Customer expressly agrees to be bound by the terms of the amended Agreement.
- In the event that the Customer objects to any such amendment, the Customer shall have the right to terminate this Agreement by providing written notice to XBTFX within thirty (30) days.

54. Force Majeure

The Company is not liable for any damage or harm of any nature inflicted upon the Client, resulting from circumstances beyond the control of the Company. The Company does not assume liability for any delays in communication or Internet failures.

Force majeure events may include, but are not limited to:

- Any activity, event, or circumstance (including strikes, civil unrest, acts of terrorism, wars, natural disasters, accidents, fires, floods, storms, power outages);
- Disruptions to communication or digital equipment, malfunctioning of any form of equipment or software;

- Fluctuations in the quote stream, disturbances or instability of liquidity providers;
- The cessation of operation, liquidation, or closure of any base instrument.

55. Entire Agreement

This comprehensive Terms of Service Agreement, in conjunction with all references to XBTFX's policies and procedures mentioned herein, as well as the Risk Disclosure Statement, AML Policy, and Privacy Policy, encompasses the entirety of the agreement between XBTFX and the Customer. This Agreement supersedes all previous written and oral agreements.

56. Assignment

Customer shall not, without the prior written consent of XBTFX, assign or transfer any rights or obligations arising from this Agreement to any third party. Any such attempted assignment or transfer in contravention of the aforementioned requirement shall be deemed null and void. However, XBTFX reserves the right to freely assign this Agreement at its own discretion.

57. Governing Law and Jurisdiction

This Agreement, the rights and obligations of the parties involved, and any legal action or proceeding arising directly or indirectly from this Agreement shall be governed by, interpreted, and enforced in all aspects in accordance with the laws of Antigua and Barbuda. XBTFX and the customer hereby irrevocably submit to the exclusive jurisdiction of the courts of Antigua and Barbuda.

58. Binding Effect

This Agreement shall remain in effect and shall apply to all current and future accounts held by the Customer with XBTFX, regardless of any changes in the personnel of XBTFX or its successors, assigns, subsidiaries, marketing partners, or agents.

The Customer hereby confirms the validity of all transactions conducted with XBTFX prior to the date of this Agreement and agrees that the rights and obligations related to those transactions shall be governed by the terms outlined in this Agreement.

BY ACKNOWLEDGING THE RECEIPT, READING, AND UNDERSTANDING OF THIS CUSTOMER AGREEMENT, THE CUSTOMER HEREBY AGREES TO BE LEGALLY BOUND BY ALL THE TERMS AND CONDITIONS STATED HEREIN.

For questions regarding these Terms of Service, please contact us at support@xbtfx.com.