

# 1.0 Welcome to West Exchange®

#### 1.1 About Us

West Exchange is an investment company with many years of experience of successful activity in the financial Forex market. Since 2003, our team has been developing its own strategies of trading and currency exchange applying all professional knowledge, techniques and skills that allow us to generate stable cash flows with minimal risk of financial loss.

West Exchange was established by a team of experts in algorithmic methods of asset management, together with acknowledged specialists in the field of development and administration of elecBlockchainic systems with extensive experience from the traditional financial markets. West Exchange build wealth through stock market, Real Estates, Digital Market, Gold Mining, Investments in Shares of Company Stocks, Hard Currency Exchanges, Cryptocurrency, Crude Oil, Metals, Energy, Agriculture and our experts converts these assets into cash. Are you interested in learning about digital currencies while earning up to 50% interests in 10 days? Join West Exchange today to begin your journey.

West Exchange is one of the largest asset management companies in The United States, United Kingdom and Russia, with its history tracing back to 2007. The company focuses mainly on private wealth management (including individual investment account strategies), mutual fund management as well as institutional portfolio management.

#### 2.0 Terms & Conditions

The pages on our website are only directed at persons who are residents of the jurisdiction that has been selected and comply with appropriate local legislation and regulation.

# 2.1 Intended Audience

This document is mainly directed at Professional Clients only (whether already existing or prospective professional clients), as defined in Annex II to "Markets in Financial Instruments Directive" 2014/65/EU ("MiFID II").

Any person who does not fall within this description or is not a registered member on our website, may not access, use or rely on this information. Should you proceed to access our website, you are deemed to represent and warrant that you fall within the above description of the intended audience.

By accessing our website, you certify possessing the experience, knowledge and expertise required to comprehend the risks inherent to products mentioned in the West Exchange website and to make your own investment decisions.

The West Exchange website is not directed to any person in any jurisdiction where – by reason of that person's nationality, residence or otherwise – the publication or availability of the West

Exchange website is prohibited. Persons in respect of whom such prohibitions apply must not access the West Exchange website.

The products featured on the West Exchange website are only made available to persons in accordance with the laws of the jurisdiction in which the person is based, and funds featured on the West Exchange website are only aimed at persons in jurisdictions in which those funds are registered.

The information on the website is not for distribution in the United States or to US persons other than in accordance with the laws of the United States.

#### 2.2 Issuance

In The USA, Europe and the UK, the West Exchange website if issued by West Exchange Inc. Duly registered as a Limited Liability Company "Management Company" carries out investment activities on the basis of licenses. Visit our about page for more details.

# 2.3 Copyright

Unless otherwise indicated, West Exchange is the owner of all copyright, design rights, database rights and all other intellectual property rights in the content of the West Exchange website. This content may not be used, sold, licensed, copied or reproduced in whole or in part in any manner or form or in or on any media to any person without the prior written consent of West Exchange

#### 2.4 Trademarks

West Exchange and the West Exchange logo are registered trademarks of West Exchange or other West Exchange Group companies. West Exchange or West Exchange Group companies may also claim rights in other trademarks, service marks, logos and icons contained on the West Exchange website.

### 2.5 Accuracy of information

Whilst we take all reasonable steps to ensure that the information contained within these pages is accurate and up-to-date, no liability can be accepted for any errors or omissions. Nothing in these terms or elsewhere on the West Exchange website shall exclude or restrict our duties and liability to you under the Financial Services and Markets Act 2000 or any other conduct of business rules with which we are bound to comply. The information contained within these pages should not be viewed as indicating any guarantee of return from an investment managed by Alfa Investors nor as advice of any nature.

### 2.6 Anti-money laundering

In order to satisfy the requirements of the anti-money laundering regulations, additional documentation confirming identification will be required if you make an investment. For your protection, telephone calls are usually recorded and monitored.

## 2.7 Validity of information

If you are in any doubt as to the validity of information made available within these pages, or if you wish to rely on this information, then it may be in your best interests to seek verification by contacting us.

## 2.8 Availability

Whilst we take all reasonable steps to ensure the West Exchange website is always accessible, we will not be held liable if, for any reason, the website is unavailable for any period. We may also have to suspend access to the website for routine or emergency updates and maintenance but we will endeavor to keep any disruption to a minimum.

We cannot warrant that the West Exchange website will be free of viruses or defects of any description. And we will not be held responsible for any technical problems you may suffer as a result of your use of the West Exchange website.

## 3.0 Disclaimer

Except as specifically stated in these terms or on the website, neither West Exchange nor any other West Exchange Group company will be liable for any loss of use, profits, savings or data or any indirect, special or consequential damages or losses, whether such losses arise in contract or tort, including without limitation to the foregoing any losses in relation to your use of, reliance upon or inability to use the website. West Exchange or any other West Exchange Group company will not be liable for any damages or losses suffered by any investors accessing areas of the West Exchange website that are not appropriate for their jurisdiction or investor type.

# 3.1 Third-party Websites

The West Exchange website may also contain hypertext links to websites operated by third parties. The responsibility for the operation and content of those websites shall rest solely with the organization identified as controlling the third-party website and will be governed by separate terms and conditions. Links are provided for convenience and inclusion of any link does not imply endorsement in any way of the website to which it links. We accept no responsibility or liability for the contents of any linked website.

#### 3.2 Variations

We reserve the right to update these terms from time to time without notice to you. We recommend you regularly revisit this page to ensure you have seen and are aware of our latest terms.

## 4.0 Choice of Law

United States, United Kingdom and Russian laws shall govern the use of the website and in the event of a dispute you irrevocably submit to the exclusive jurisdiction of the Russian Courts.

## 5.0 West Exchange

Wherever the name West Exchange is used within these pages, this implies the West Exchange Inc., who may offer products or services on the West Exchange website. Further details can be found on the respective product pages:

## **6.0 Privacy statement**

Alfa Investors are committed to treating your personal information with all the respect and transparency you would expect of us.

## **6.1 Trust us to respect your privacy**

When you visit the West Exchange website and in the course of our providing services to you, we may collect personal information such as your name, email and postal address. This **Privacy Policy** explains how West Exchange ("we", "us" or "our") collects this information from you and how this information is then used.

### **6.2 Data Protection Act – information uses**

For the purposes of the General Data Protection Regulation, your personal data will be collected and used by us in accordance with the **Privacy Policy** on our website. We will only collect the personal data that we need. We, other members of the West Exchange group and its agents may use your information to keep you informed by post, telephone, email or other means of products and services that may be of interest to you. We will always do so in accordance with the marketing preferences provided. If you do not wish your information to be used for these purposes please write to us, please write to the Data Privacy Office, West Exchange **Third Floor, 24 Chiswell Street, London, EC1Y 4YX** 

Calls to our Agents may be recorded for training and monitoring purposes, and to comply with applicable law and regulations.

### 7.0 Rules

## 7.1 General Rules

- This document was created in accordance with British law and best business practices
- west-exchange.com is not available to the general public and is restricted to our registered members.
- west-exchange.com Investment Platform is intended for persons over 18 years of age.
- The registration procedure is mandatory for every West Exchange investor.
- You agree with Terms of Use by being an investor of West Exchange

#### 7.2 Investment Rules

 Every deposit is considered to be a private transaction between West Exchange and investor.

- Investors process all asset management transactions exclusively at their own discretion and their own risk. The size and term of deposit is determined personally by each investor.
- Accrual of interest on the investment is calculated and credited to investor's account daily (Every 24h of deposit time)
- The principal will be returned after plan completion.
- The interest rate depends on the amount of investment and selected investment plan.
- Investor can use our Profit Calculator for an accurate calculation of his profit.
- Investor may choose any payment system that we accept in order to make a deposit.
- West Exchange accepts payments from multiple payment processors.
- Investor can open several accounts for their own use. However, they cannot use them to get a referral commission for registering next accounts as previous downlines. Using multiple accounts just to get a referral commission from your own deposit may result in closing all of your accounts.

## 7.3 Withdrawal Rules

- Withdrawals are processed by our operator manually within 24 hours of sending order.
- The payout processing time of Cryptocurrencies is the time of send a transfer from the wallet owned by West Exchange to the target wallet specified by the investor. Transfer time does not equal the time of reaching the target customer's wallet.
- West Exchange is not responsible for incorrectly entered wallet for receiving withdrawals, as well as for the activities of exchanges, exchange offices and other external operators servicing the investor's wallets.
- West Exchange reserves the right to extend the payout time in case of doubts related to abuses, detected attempts to break into the investor's account and others which constitute a violation of the rules or require individual contact with the investor.

### 7.4 Anti-Spam Rules

- Spam is commercial e-mail or unsolicited bulk e-mail, including "spam/junk mail", which has not been requested by the recipient. It is intrusive and often irrelevant or offensive, and it wastes valuable resources. Inappropriate newsgroup activities, consisting of excessive posting of the same materials to several newsgroups, are also deemed to be spam.
- We don't accept unsolicited e-mails of any kind in connection with the marketing of the services provided by West Exchange
- If any law enforcement agency, internet provider, web hosting provider or other
  person or entity provide us with notice that you may have engaged in transmission
  of unsolicited e-mails or may have engaged in otherwise unlawful conduct or
  conduct in violation of an internet service provider's terms or any such
  policies/regulations, we will reserve the right to cooperate in any investigation
  relating to your activities including disclosure of your account information.

• If you didn't receive messages from West Exchange, please don't forget to check your SPAM/JUNK folder because some email providers can mark our email as SPAM.

# **7.5 Account Security Rules**

 Investor is fully responsible for: establishing a strong password for his account, not providing his login and password to anyone. In case of doubt – Enable 2 Factor Authentication.

# 7.6 Procedure of amending the present rules

- Administration of West Exchange reserves the right to make changes to the current document without the consent of investors.
- Administration of West Exchange will inform investors about changes by publishing notice on the one of company's social media (Telegram, Facebook, Twitter, YouTube, Instagram, LinkedIn).
- Terms of Use changes come into force since the date of publishing information on the site, unless otherwise provided in the text.

# **7.7 Customer Service and Support**

- Every investor has the right to get any additional information from our support.
- Client agrees to behave politely with our support agents and follow the instructions to prevent anyone from potentially negative situation.

