

Agreement of Participation in the IBClub

This Agreement is presented in accordance with international law in the form of a public offer and contains all the essential (significant) terms and provisions relating to the activities of the Company and the interaction between the Client and International Business Club.

1.1. Offer

(a) A Public offer is a proposal addressed to an indefinite (unlimited) circle of (natural) persons expressing the intention of the person who made the proposal (referred to as «IBClub») to consider themselves to have entered into a contract with any addressee (referred to as «Party») who will accept the proposal. Thus, this Agreement is declared in writing intention of IBClub to sign the contract with any person who will accept this offer. All the provisions of this Agreement, including, but not limited to, the rights and obligations of the Company in the course of interaction with the Client, are binding on the Company from the date of publication of this offer on open access.

(b) Acceptance (Participant) of this Agreement is the registration of a person on the Club's corporate website located at www.lbc.one (the «Website»). The moment of acceptance (Participant) of this Agreement should be considered as the moment of completion of the registration form on the Company's Website and sending data to the Club by pressing the appropriate button.

(c) From the moment of acceptance (Participant) of this Agreement the next propositions follow:

- The Participant becomes a Member of the Club and a User in relation to the corporate website, products and services of the Company;
- The Contract submitted in the form of this offer shall be considered to be concluded. Both the Participant and the Company are referred to as the Parties to the Contract and assume all obligations arising from it;
- The Participant directly and clearly confirms that he / she has read this Agreement and unconditionally accepts all rights and obligations as a Member of the Club;
- The Club Participant confirms that he / she is a legally capable adult in accordance with the local legislation of the country of permanent residence and concludes this Agreement voluntarily, at his / her own meaningful will;
- In the course of reviewing of this Agreement, the Club Participant is notified of the possible risks, as well as liability for non-performance and/or improper performance of the terms and conditions of the concluded contract;

- This Agreement may be printed out and signed by the Participant; however, it does not enter into force from the moment of signing, but from the moment of registration on the site (in accordance with paragraph b).

(d) This Agreement has priority over any other offers and/or other publicly declared documents of the Club.

All other documents are therefore subordinate to this Agreement. In particular, any member of the Club can have a special status as a Partner of the Club and must be guided not only by this (Client) but also by the Partnership Agreement.

However, it is impossible to have the status of a Partner, but not to be a Member of the Club, which means that this Agreement is mandatory for all Partners.

1.2. The rights of the Club in accordance with this Agreement include:

- The right to choose a counterparty, that is, a brokerage company.
- The right to determine and implement algorithms of trading strategies and all their essential parameters, such as the composition of the portfolio, the volume and number of transactions.

Using the provided software, the Participant is able to independently (that is, on his own behalf, in his own interests and at his own expense) to carry out operations related to the management of his own funds in the manner and on terms (input, output, invest), by transferring the relevant orders through the provided workplace (that is through a Personal Account on the website of the Club).

1.3. The rights of a Member of the Club in accordance with this Agreement include:

- The right to manage the workplace provided to the Participant through the Personal Account on the Company's Website;
- The right to control and manage their own money, make deposits or withdraw funds in accordance with the terms and provisions of this Agreement;
- The right to transfer all or part of his own funds under the management of the selected trading strategy.

Account registration

1.4. Registration of a Personal Account on the Company's corporate website is carried out by filling in the relevant fields of the registration form and clicking the button of sending data to the Club. The information provided by the Participant must be reliable. The user is fully responsible for the accuracy of the personal data transferred to the Club during the entire period of use of its products and services. Specially trained professionals of the Club, who have the appropriate permits, process the personal data of the Participant and perform the procedures related to the establishment of the reliability of this information.

1.5. Access to the functions of the software is carried out through the Personal Account on the site of the Club (provided that you perform an authorized login to your account with a login and password assigned to a Member of the Club). The Participant receives the relevant access details (login and password) during registration. Responsibility for ensuring safety and confidentiality of the received requisites is entirely assigned to the Participant.

1.6. The number of functions available to the Participant through the interface of the Personal Account is set by the Club unilaterally and can be changed. In particular, the functions related to the implementation of partnership activities are available to a Member of the Club only if the Partnership Agreement and the relevant rights and obligations arising therefrom are accepted by expressing their will to become a Partner of the Club through the implementation of appropriate actions in the Personal Account.

Accounts of the User

Investment account

The investment account is available to any User and provides an opportunity to perform the following operations:

- replenishment of this account by money transfer from external payment systems;
- transfer a certain amount of funds in the account under the management of brokers;
- refund of the principal amount of funds («investment body») previously transferred to brokers after the expiry of the investment;
- withdrawal of funds to the accounts of the User's external payment systems;

Partnership account

1.7. The Partnership Account becomes available to the Participant only if his / her account has received the status of a Partner, and the Club Member has accepted the partnership agreement and provides the opportunity to perform the following operations:

- Receiving partnership commission fees (in the manner and on the terms described in the Partnership Agreement);
- Transfer of a certain amount of funds in the account under management
- Withdrawal of funds to the accounts of the Participant's external payment systems;

Account transactions

1.8. Operations of replenishment (input of funds) can be carried out only during the working hours of the Finance Department of the Company. Write-off operations (withdrawal of funds to the Participant's accounts in external payment systems) require further fulfillment of the condition of full successful verification of the Participant's personal data and can be carried out within one working day. All operations of this category are carried out in cryptocurrency (Bitcoin), the equivalent of the US dollar.

1.9. Operations of replenishment (input of funds) are carried out from the accounts belonging to the Participant in external payment systems to the investment account.

Timing of operations of funds input and funds withdrawal

Cryptocurrency account replenishment:

Depositing is provided with Bitcoin.

Description:

1. After clicking the Continue button, you will receive a unique payment address in the Bitcoin system, to which you can transfer the amount of Bitcoin you need. The amount of replenishment is chosen by you at your own discretion.

Attention!

2. The Bitcoin system does not provide for instant confirmation of the accuracy of the payment. Therefore, some transactions can wait up to 24 hours for confirmation.

3. The acceptance of the application for withdrawal of funds by the Finance Department of the Company is carried out within the working day; processing of applications for withdrawal of funds to the external payment system under normal circumstances takes up to 5 full working days in accordance with the schedule of work of the Finance Department of the Club;

4. The time of receiving by the Participant of the withdrawn funds to his / her account in the external payment system consists of the time of processing of the withdrawal request and the time of the actual transfer;

5. In case of circumstances relating to the category of force majeure, or in case of an objective necessity arising from changes in the terms of service of the Club, provided by third parties, or in case of a threat to the financial stability of the Company, additional rules of withdrawal may be unilaterally imposed, including: determining the maximum amount of withdrawal for one operation (transaction), as well as, possibly, special conditions on the number of transactions, applicable to individual User accounts or to the total amount of funds withdrawn through a particular channel, or to the total amount of funds withdrawn (or the number of transactions) by the Company as a whole over a given period of time.

Transactions related to transfer of funds under management of the investment program and the receiving of profits

2.0. Each user is given an opportunity to form an investment with a minimum period of 6 months.

2.1. The investment profit is accrued monthly to the Participant's investment account.

2.2. The «body» of the investment (that is its initial volume) at the end of its validity period is displayed on the Participant's balance.

2.3. Closing of investment programs and transfer of the «body» of the investment deposit to the investment account of the Participant is carried out after the end of the investment period and its stop. To do this the Participant must request the withdrawal of the «body» of the investment deposit by creating a corresponding request. After receiving such a request the Finance Department of the Club carries out within 3 working days the withdrawal of the «body» of the investment deposit to the balance of the investment account of the Participant.

2.4. At the end of the investment period, the Participant may extend the investment program (that is to make a reinvestment). In case of extension of the investment period the reinvested funds are accepted for management within two working days.

Confidentiality and business ethics

2.5. Within the framework of this Agreement both Parties undertake obligations to ensure the safety and confidentiality of all information related to the interaction between the Participant and the Club.

2.6. The Participant assumes in full the obligations connected with ensuring security, confidentiality and safety of the details of access to the account transferred to him (login, password). Only if access to the Personal account on the Website was carried out with the indication of correct access details, the Club considers that all actions with the account in the Personal Account were made personally by the Participant owning the corresponding details.

2.7. The Participant must not transfer his or her details of access to the account to anyone.

2.9. Both Parties to this Agreement undertake obligations to ensure the security, confidentiality and safety of information that becomes known to the Parties in the process of interaction. In accordance with the Confidentiality Policy described above, the Club ensures the safety of the Participant's personal data. The Participant, for his part, must ensure the security of the information that becomes known to him in the course of interaction with the Company. Such data, in particular, include data relating to the category of a commercial secret of Club;

Risk notification

3.0. The Client is directly and clearly notified of the risks accompanying the investment activity.

3.1. Despite the fact that the investment program developed by the Club is highly resistant to changes in the price dynamics of financial stock markets, there can be no guarantee that the indicators of investment strategies will remain unchanged indefinitely.

3.2. Investments are accompanied by various types of risks, including but not limited to political, macroeconomic, systemic, technological risks, as well as risks associated with the force majeure circumstances. Being aware of this, the Participant guarantees a full understanding of the following provisions:

- (a) Cash transferred to the management of the investment program is a risk capital;
- (b) There is a possibility of non-receipt or profit deficiency from investment programs;
- (c) There is a possibility of losing part of the risk capital or the entire investment; The funds forming the Participant's risk capital are consciously allocated for investment activity from own funds (and are not borrowed funds or are not burdened with any obligations on which the Participant will not be able to pay in case of loss of these funds);
- (d) For the formation of risk capital the participant allocates such an amount of own funds that even its complete loss will not lead to irreparable consequences and will not have a significant negative impact on the lifestyle of the Participant and his / her closest relatives (family members);
- (e) For the entire period of the investment, the Participant is provided with material support and temporary inability to dispose of the funds transferred under the management of an investment program will not have a significant negative impact on the lifestyle of the Participant and his / her closest relatives (family members).

Other conditions

Formation of tax reports and payment of taxes

3.3. The Company is not a tax agent and therefore does not generate tax reports for the Client and does not make tax payments to the tax authorities in the jurisdiction of the Participant.

3.4. The Participant undertakes obligations to independently take into account the income received during the investment activity, to form the corresponding reports, and also to make the corresponding payments to tax authorities in the order established by the legislation of the Participant's country of residence.

Changes and additions

- (a) The Club reserves the right to make changes and additions in this Agreement unilaterally if necessary.
- (b) The Club shall notify the Member of such changes and additions by e-mail.
- (c) The Participant transfers the money to the Club for a period of not less than 6 months so that the Club's specialists can build a full-fledged trading strategy. This

period begins with the receipt of the Participant's money on the balance in his Personal Account of the Club. After 6 months the deposit body and interest are credited to the balance in the Personal Account of the Participant. The Participant can withdraw all the money or at his / her own will run it to work.

(d) Profit on deposit is charged once a month. At the request of the Participant, the profit can be withdrawn or put into operation. This money is added to the deposit.

(e) The Club shall not be liable for the safety of the Participant's deposit upon occurrence of force majeure circumstances, such as natural disasters, war, closure of the stock exchange, blocking the exchange account, actions and decisions of the authorities, disappearance or sharp devaluation of Bitcoin and other cryptocurrencies, any other force majeure circumstances.