



CLIENT AGREEMENT

Version: December 2023

RISK WARNING:

Trading leveraged derivative products such as Foreign Exchange (Forex), Contracts for Difference (CFDs), or other financial derivative products carry a high level of risk to your capital. All these products, which are leveraged derivative products, may not be appropriate for all investors without an expert. The effect of leverage is that both gains and losses are magnified. The prices of leveraged derivative products may change to your disadvantage very quickly, you can lose more than your invested capital, and you may be required to make further payments. Before deciding to invest in any financial product, you should carefully consider your investment objectives, trading knowledge and experience, and affordability. You should only trade in Forex and CFDs if you have sufficient knowledge and experience of the risky nature of the products, the risks involved in trading such products, and if you are dealing with money that you can afford to lose. You should seek independent professional financial advice if you are in any doubt.

Copiqat is a trading name of **Copiqat Ltd**

1. THIS AGREEMENT

1.1 INTRODUCTION

- a) These Terms together with your completed and submitted Application Form comprise the Client Agreement between **Copiqat Ltd** ("we", "us" or "Copiqat"), an international business company regulated by the U.S. Securities and Exchange Commission under registration number: 4342-345462.
- b) If the Client is comprised of two or more legal persons, then a reference to a right or obligation of the Client under this Agreement or a transaction contemplated by this Agreement confers that right or imposes that obligation jointly and severally on those persons.

- c) This is a master agreement and sets out the terms and conditions upon which dealings between you and us relating to the provision of advice to the Client or the execution of Orders.
- d) This Agreement is in addition to other documents that may have been exchanged and/or executed between the parties. You should read this Agreement carefully and any other documents given to you that apply to you.

Margin FX and CFDs Transactions you enter into pursuant to the terms of this Agreement carry a high level of risk without an expert trader. You should ensure that you fully understand such risks before entering into this Agreement or any transaction with us.

By signing and submitting the Application Form by email or electronically via our website, or by taking any action consistent with your agreement to these terms and conditions, you confirm that you:

- a) have received, read and understood this Agreement, including our current Legal Documents on our website; and
 - b) agree that we will provide our Products and Services to you on the terms and conditions of this Agreement.
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1.2 TRADE AT YOUR OWN RISK OR TRADE SAFE WITH AN EXPERT

Copiqat is under no obligation, only your current Expert Trader can:

- a) satisfy us as to the suitability of any Position for you;
 - b) monitor or advise you on the status of any of your Positions;
 - c) prevent you from trading beyond your means or ability or to protect you; or
 - d) close any open Position.
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1.3 DEFINITIONS AND INTERPRETATION

Whenever used in this Agreement, unless inconsistent with the subject matter or context, the following words shall have the following meanings:

- **Account Value** means the currency value of the Client's Account, which is calculated daily by **Copiqat** combining:
 - a) your open Positions;

- b) the equivalent balance of your Account in the **Copiqat** client money trust account;
 - c) Realised/Unrealised Losses and Gains;
 - d) indicative costs to Close (fees, Overnight interest); and
 - e) the values of Positions not yet booked.
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- **Application Form** means the form a client must complete and submit to apply to open an account with **Copiqat**.
 - **Authorized User** means a person authorized by the Client to access **Copiqat's** services and/or enter into Orders on the Client's behalf.
 - **Daily Statement** means an Account statement issued by **Copiqat** daily. Daily Statements include details of:
 - a) your open Positions;
 - b) your new Positions;
 - c) your opening cash balance together with deposits, withdrawals, or settlements; and
 - d) profits or losses on Open Positions and the liquidation value.

Default Event

Each of the following constitutes a Default Event:

- i. Any acts or omissions on the part of the Client, Authorized User, or the Client's employee, agent, or assignee (whether or not known to us, and whether or not acting in concert with other natural persons or algorithmic tools) which, in **Copiqat's** sole discretion, are deemed as being:
 - negligence;
 - mistake;
 - wilful misconduct (including commission churning, sniping, causing or contributing to or benefiting from a Quoting Error, moving the price of an underlying asset, scalping, arbitraging off-market pricing);
 - the breach of any law; or
 - the breach of any provision of this Agreement.

- ii. The Client or their Guarantor becomes insolvent or bankrupt.
 - iii. The Client is deceased or becomes of unsound mind.
 - iv. The Client fails to provide any Margin or amounts due under this Agreement on time, or the Margin held by **Copiqat** in respect of any Positions falls below the Margin Requirement.
 - v. The Client is in breach of any representation, warranty or undertaking made under this Agreement or any other material term of this Agreement.
 - vi. The Client is not contactable or does not respond to correspondence.
 - vii. Any fee or charges due to **Copiqat** are not paid in accordance with this Agreement.
 - viii. Your Account balance falls below the Minimum Margin Requirement.
 - ix. Any Dispute or litigation occurs which may affect the operation of this Agreement.
 - x. The Client fails to comply with limits or restrictions imposed by **Copiqat**.
 - xi. If a chargeback occurs.
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Deposit means the amount deposited by the Client with **Copiqat** as requested by **Copiqat** in respect of any anticipated or existing Open Positions which the Client has or will have.

Financial Product means a foreign exchange contract or a transaction between a Client and **Copiqat** based on the value of an underlying asset (currency, commodity, precious metal, or index).

Force Majeure means events such as an act of God, war, sabotage, riot, fire, flood, epidemic, or changes in law that prevent **Copiqat** from fulfilling its obligations.

Free Balance means, at any time, the excess (if any) of the balance of the Client's account at that time over the required Deposit.

Futures CFD means a CFD where the value of the contract derives from an underlying asset quoted on a futures market.

Guarantor means any person identified as such in the Application Form.

Instruction means any instruction or request given by the Client to **Copiqat** relating to the execution of a Financial Product as provided for under clause 8.2.

Insolvency Event means any steps taken for:

- a) winding-up, dissolution or administration of the Client;
- b) the Client entering an arrangement or composition with creditors;
- c) a receiver or administrator being appointed to take control of the Client's assets.

Law means any local or foreign law, regulation, court order, or sanction that **Copiqat** is subject to.

Long Party means the party identified in the Trade Confirmation Notice as having notionally bought the underlying asset from **Copiqat**.

Margin Call means an amount, in addition to the Deposit, as solely determined by **Copiqat**.

Margin FX Contract means a Margin Foreign Exchange contract.

Mark to Market means the daily revaluation of an OTC derivatives contract between **Copiqat** and the Client to reflect its current market value.

Merger Event means any reclassification, merger, takeover, or similar event affecting the underlying asset of a Financial Product.

Notice means a notice required or permitted to be given under this Agreement or for the purposes of this Agreement.

Off quotes means the error message in the MT4/MT5 platform indicating that no price is currently available or the last price is invalid. This typically occurs during high volatility or low liquidity periods.

Online Services means services provided by **Copiqat** that allow clients to transact via an online trading platform including third-party platforms.

Open Position is where the Client has entered into a transaction or contract with **Copiqat**, and a further transaction is required to close it.

Order means a Financial Product entered between **Copiqat** and the Client under the applicable Trade Contract Terms.

Order Value means for any Order, the Order price or rate multiplied by the Order quantity.

OTC means “Over the Counter.”

Partially Hedged Position means an Open Position that is opposite but not equal to another Open Position.

Previous Order Value means the value of an Order at the commencement or the most recent Valuation Time.

Quoting Error means a liquidity provider error, software error, typographical error, or obvious mistake in a quote.

1.4 CLIENT REPRESENTATIONS AND WARRANTIES

a) The Client warrants that:

- i. If an individual (or more than one individual), they are of full age and capacity.
- ii. If a corporation, it is duly incorporated and possesses the power to enter into this Agreement and all related contracts.
- iii. If a trustee, they are properly appointed, liable both personally and as trustee, and the trust instrument complies with all applicable laws.
- iv. This Agreement and related contracts are legally binding and enforceable obligations of the Client.

b) The Client represents and warrants to **Copiqat** that:

- i. Orders are placed wholly or predominantly for business and investment purposes.
- ii. Execution and performance of obligations under this Agreement do not violate any applicable law.
- iii. All information provided to **Copiqat** is true, correct, and complete, and the Client will promptly notify **Copiqat** of any changes.
- iv. The Client will disclose any matters that may affect their solvency or ability to meet Margin Calls.
- v. The Client will not engage in **Suspicious Trading Activity** (as defined in this Agreement).

If **Copiqat** reasonably suspects that the Client engages in Suspicious Trading Activity, **Copiqat** reserves the right to temporarily or permanently suspend the Client's account, recover losses, and/or void Orders and cancel associated profits.

c) The Client acknowledges that:

- i. By applying for an account, they have read and understood this Agreement.
- ii. **Copiqat** will rely on these representations in entering transactions.

- iii. Investment decisions are always the Client's own.
- iv. Any advice given by **Copiqat** is general and does not consider the Client's personal circumstances.
- v. If the Client consists of two or more legal persons, **Copiqat** may rely on the primary contact named in the Application Form.

d) The Client further:

- i. Confirms regular access to the internet.
 - ii. Consents to **Copiqat** contacting them via email.
 - iii. Agrees to keep contact details up to date.
 - iv. Acknowledges that the governing language of this Agreement is English.
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2. THE ACCOUNT

2.1 OPENING AN ACCOUNT

- a) You must have an active Account before transacting with us. No Orders can be placed until an account has been opened and cleared funds are received. You can apply for more than one account.
 - b) To apply for an Account, you must complete an Application Form. **Copiqat**, at its sole discretion, may accept or decline your application.
 - c) If **Copiqat** permits you to place an Order before an account has been opened or before cleared funds are received, that does not limit your liability under this Agreement.
 - d) Once your application is accepted, you'll be notified by email.
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2.2 ACCOUNT INFORMATION

- a) You warrant that all information provided to us is true and correct and agree to immediately notify us of any changes.
- b) You must keep your account's Security Details (username, account number, password, etc.) confidential. **Copiqat** assumes all Instructions using these details are valid until you report otherwise.

2.3 AFFILIATES AND INTRODUCING BROKERS

If referred by an Affiliate or Introducing Broker, you must not assume they have access to your Account, can act on your behalf, or view your trading history, unless authorized by you and **Copiqat**.

2.4 AUTHORIZED USERS AND AUTHORISATION LIMITS

- a) **Copiqat** may accept your authorization of another person (Authorized User) to give Instructions or place Orders on your behalf.
 - b) Any change in Authorized Users becomes effective upon **Copiqat** receiving written Notice.
 - c) Appointments remain in effect until a cancellation notice is delivered to **Copiqat**.
 - d) You may specify authorization limits for any or all Authorized Users.
 - e) All Instructions given within these limits are binding upon you.
 - f) Unless otherwise notified, **Copiqat** will assume all Authorized Users continue to hold authority.
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2.5 DEPOSITS

- a) You can view deposit and transaction details via **Copiqat**'s online service, including:
 - Orders entered with us,
 - Payments made to us, and
 - Payments made by **Copiqat** to you.
- b) Payments can be made by:
 - Online bank transfer

- Same-day bank transfer
- International telegraphic transfer

- c) **Copiqat** reserves the right to remove or restrict payment methods.
- d) You must have sufficient cleared funds before any Order.
- e) **Copiqat** may modify fees and charges upon notice. If you disagree, you may terminate this Agreement immediately.
- f) You are responsible for any bank or third-party charges.
- g) All payments must be made in USD or any other currency agreed with **Copiqat**.
- h) If a deposit originates from a third party or outside source, **Copiqat** may request proof of origin and has the right to decline or return such funds.
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2.6 WITHDRAWALS

- a) If your Account shows a Free Balance, you can request **Copiqat** to pay part or all of that balance to you.
- b) **Copiqat** may, at its discretion, withhold part or all of a withdrawal if:
- i. You must maintain a certain margin balance to meet open obligations;
 - ii. **Copiqat** is entitled to withhold the amount under law; or
 - iii. The withdrawal request does not comply with the firm's policies.
- c) **Copiqat** will notify you as soon as reasonably possible if it withholds your withdrawal.
- d) **Copiqat** reserves the right to refuse transfers to bank accounts held under different names.
- e) **Copiqat** will not be liable for any delay in funds reaching your nominated account due to intermediary or payee bank delays.
- f) Payments will only be processed if correct payment details are provided and cleared funds are received before the cut-off time. International payments received after cut-off will be processed the next business day.
- g) You agree that all fund movements are subject to **Copiqat**'s withdrawal policy, available on the website.
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2.7 SEGREGATED CLIENT MONEY

- a) All money deposited by the Client with **Copiqat**, received by **Copiqat**, or profits from the Close-Out of a Financial Product, shall be deposited into one or more accounts nominated by **Copiqat** and will be paid into a segregated bank account when required by law.
 - b) Such segregation typically occurs when:
 - i. The Client pays money into the nominated account without agreeing to a transaction by the next day; or
 - ii. A financial product has yet to be issued.
 - c) While Client money is held separately from **Copiqat's** own funds, it may be co-mingled with other clients' money and utilized by **Copiqat** where legally permitted.
 - d) **Copiqat** may use funds in the client segregated account to manage dealings with its counterparties in respect of margining, securing, or settling obligations — only to the extent that **Copiqat** has incurred such obligations.
 - e) If the Client is a wholesale client, they acknowledge this constitutes written consent to use funds in the segregated account in this manner.
 - f) **Copiqat** is authorized to withdraw from the segregated account without further notice to the Client to meet obligations incurred for this purpose.
 - g) **Copiqat** may engage third-party payment providers to facilitate transactions and settlements.
 - h) When **Copiqat** accepts Client money for an Order, a Margin Call, or a Deposit, the Client immediately receives reciprocal obligations from **Copiqat**, meaning the Client's payment is exchanged for **Copiqat's** contractual obligation rather than being treated as "client money."
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3. TRADING

3.1 INSTRUCTIONS AND CREATION OF ORDERS

- a) Rate indications from **Copiqat** are available by telephone, email, face-to-face, or online through our platforms. Such indications are not binding until confirmed.

b) The Client, or an Authorized User, may issue trading instructions to **Copiqat** through the online platform or via mobile device.

c) **Copiqat**, at its discretion, may accept orders by other means (e.g., by email or phone).

d) When an Order is placed, it becomes binding only after confirmation by **Copiqat**.

e) Once an Order is created, both parties are bound by the relevant Trade Contract Terms and this Agreement.

f) If **Copiqat** declines an Order, it will promptly notify the Client but is not required to provide a reason.

g) When the Client contacts **Copiqat** by phone, email, or online platform, the following information may be required to form an Instruction:

- Client contact details,
- Account number,
- Identification details,
- Type of Order (e.g., currency pair, commodity, index),
- Long or Short position,
- Quantity,
- Price or rate, and
- Any other relevant information.

h) Orders can be “Day Orders” (cancelled at 22:00 GMT) or “Good ‘til Cancelled” Orders (remain valid until executed or cancelled).

i) Orders may be:

- Market Orders — to buy/sell immediately at best available price;

- Limit or Stop Orders — to execute when a defined level is reached.
- j) Limit and Stop Orders are not guaranteed to execute at the exact specified level due to market volatility.
- k) When using a third-party platform that executes trades automatically, acceptance occurs instantly and is subject to both this Agreement and the third-party's terms.
- l) **Copiqat** is not making discretionary decisions to trade on your behalf — you are choosing strategies via a third-party service at your own risk.
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3.2 CANCELLATION OR ALTERATION OF AN ORDER

- a) If the Client requests to change an Order, **Copiqat** may, at its discretion, provide revised Trade Contract Terms consistent with market conditions. The Client may accept or remain bound by the original Order.
 - b) If the Client cancels or fails to perform an Order, they are liable for any loss incurred by **Copiqat** in closing that Order.
 - c) **Copiqat** may, at its discretion, terminate either the Order or this Agreement if cancellation occurs.
 - d) The Client may forfeit part or all of their Deposit upon cancellation.
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3.3 CURRENCY CONVERSIONS

- a) Money can be paid under this Agreement in any of the following currencies: AUD, USD, GBP, EUR, CAD, JPY, NZD, SGD, or HKD — on the terms set out in this clause.
- b) Realized profits and losses will be converted into the currency specified for the trade and then converted into the Base Currency of the Account at the current spot rate immediately upon closing out a position.
- c) If the Client makes a payment in a currency different from the Base Currency, it will be converted into the Base Currency at the rate determined by **Copiqat**'s financial providers.

3.4 TRADING CONFIRMATIONS AND STATEMENTS

- a) Each time the Client places an Order with **Copiqat**, a confirmation of the executed trade will appear on the **Copiqat** Trading Platform.
 - b) The Client consents to receive Trade Confirmations electronically through any online service.
 - c) **Copiqat** provides Daily and Monthly Statements via the Trading Platform or online service.
 - d) After daily settlement, if the Client has open positions, a Daily Statement will be emailed to their registered address and made available on the platform.
 - e) Following month-end, **Copiqat** issues an electronic Monthly Statement that summarizes all transactions, deposits, withdrawals, and open or closed positions.
 - f) The Client must promptly check all Confirmations and Statements. If any errors are found, **Copiqat** must be notified within 48 hours. Otherwise, all statements will be deemed correct.
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3.5 TELEPHONE AND EMAIL TRANSACTIONS

- a) An Authorized User may request **Copiqat** to accept instructions and Orders via telephone.
 - b) **Copiqat** may verify the authority of the caller by confirming their identity and authorization details.
 - c) The Client acknowledges and agrees that **Copiqat** may record all telephone or online communications (including chat messages) between the Client and **Copiqat**. These recordings remain **Copiqat's** property and may be used to verify trade terms, resolve disputes, or for compliance purposes.
 - d) **Copiqat** may also accept instructions sent by email. Upon acceptance by **Copiqat**, such instructions are binding.
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3.6 ONLINE SERVICES

- a) If the Client or an Authorized User uses any of the Online Services, they will be able to:
- i. Place Orders and execute transactions;
 - ii. View pricing and values of Financial Products;
 - iii. Receive market data and account information;
 - iv. Monitor obligations under this Agreement; and
 - v. Access trade confirmations and account balances through **Copiqat's** systems.
- b) The Client must provide **Copiqat** with a list of Authorized Users and promptly inform **Copiqat** of any changes.
- c) An Online Service may be a proprietary platform provided by **Copiqat** or a service from a third-party provider under arrangement with **Copiqat**.
- d) The Client is responsible for following all operational guidelines and security requirements for using Online Services.
- e) **Copiqat** may, without prior notice, suspend or withdraw Online Service access for reasons including:
- Security risks,
 - Non-payment of fees,
 - Breach of Agreement, or
 - Quality of service issues.
- f) **Copiqat** may delay, decline, or reverse any Order if it suspects unlawful activity, financial crime, or suspicious trading, or believes that processing such transactions could breach compliance obligations.
- g) Clients may contact **Copiqat** in writing to terminate access to an Online Service at any time.

3.7 CLIENT RESPONSIBILITIES AND ONLINE SECURITY

The Client must **not**:

- i. Allow any unauthorized person to access or use their Security Details;
- ii. Disclose Security Details to anyone except Authorized Users;
- iii. Misuse Online Services or introduce harmful code (viruses, malware, etc.);
- iv. Attempt to gain unauthorized access or launch any attack against **Copiqat's** systems; or
- v. Engage in any act that could harm or disrupt service availability.

The Client acknowledges that:

- Access is granted only through valid Security Details,
- The Client is fully responsible for actions performed using those credentials,
- **Copiqat** is entitled to rely on all instructions received using valid credentials,
- **Copiqat** is not liable for any delay or failure in order execution due to internet issues, and
- Online Services are provided on an “*as is*” basis, without warranty of uninterrupted access or accuracy.

Clients are responsible for ensuring they have alternative trading arrangements (e.g., phone or email orders) if the Online Service becomes unavailable.

Copiqat will not be responsible for losses due to viruses, malware, data corruption, or device failure unless directly caused by its own negligence.

Copiqat will make reasonable efforts to ensure systems remain virus-free but cannot guarantee complete protection. Unauthorized access or cyber misuse may be reported to law enforcement, and in such cases, **Copiqat** may suspend account access immediately.

3.8 HEDGED POSITIONS

- a) **Copiqat** may allow Clients to execute Hedged Positions, where an Open Position is equal and opposite to another.
- b) **Copiqat** reserves the right to reduce the required Deposit for Partially Hedged Positions

but does not waive the right to require it again later.

c) If a Hedged Position's Deposit has been reduced and one side of the hedge is closed, the full Deposit requirement on the remaining position is immediately reinstated.

d) **Copiqat** may close all or part of a Hedged Position at any time without notice if it reasonably believes the hedge is being abused or used for suspicious trading purposes.

If a Client account is investigated for suspicious hedging behavior, **Copiqat** may reverse profits, cancel Orders, or terminate the account immediately without prior notice.

3.9 DELAYS AND QUOTING ERRORS

a) Although **Copiqat** makes every effort to maintain timely and accurate price feeds, technical issues, internet disruptions, or market volatility can cause delays or quoting errors.

b) A **Quoting Error** may occur when:

- A liquidity provider issues an incorrect quote,
- Data transmission is delayed or interrupted,
- A typographical or technical error causes a visible mispricing, or
- The price displayed is materially inconsistent with the current market.

c) If a Quoting Error is discovered, **Copiqat** reserves the right to:

- i. Adjust or correct the price;
- ii. Void any affected transaction; or
- iii. Recalculate gains/losses based on the correct market rate at the time.

d) The Client agrees that **Copiqat** will not be liable for any losses (direct or consequential) resulting from such errors, delays, or interruptions.

3.10 TRADING HOURS

- a) Trading hours are determined by the underlying market and published on **Copiqat's** website or trading platform.
 - b) During weekends or public holidays, trading may be unavailable or subject to limited liquidity.
 - c) Orders placed outside normal market hours will be executed at the next available price once trading resumes.
 - d) **Copiqat** may close trading early or suspend operations temporarily in exceptional cases (e.g., market holidays, server maintenance, or extreme volatility).
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3.11 MARGIN REQUIREMENTS

- a) The Client must maintain sufficient Margin in their Account at all times to support their open positions.
 - b) The **Margin Requirement** is determined solely by **Copiqat**, based on the size, type, and volatility of the underlying asset.
 - c) **Copiqat** reserves the right to change Margin Requirements at any time without prior notice.
 - d) Failure to meet Margin Requirements may result in a **Margin Call**.
 - e) **Copiqat** may close one or more of your positions immediately without further notice if you fail to meet the Margin Call within the specified time.
 - f) **Copiqat** may, at its sole discretion, decide which positions to close and in what sequence.
 - g) Clients acknowledge that Margin Calls may not always be issued due to market volatility or rapid price movements.
 - h) If a Margin Call is issued, you must act immediately — **Copiqat** is not obligated to wait for additional deposits before taking protective measures.
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3.12 CLOSING OUT POSITIONS

a) **Copiqat** may close any or all of the Client's Open Positions at any time, without prior notice, if:

- A Default Event occurs;
- The Margin Requirement is not met;
- **Copiqat** suspects market manipulation, fraud, or other irregular trading activity; or
- **Copiqat** believes it is necessary to protect either party's interests.

b) Upon closing, **Copiqat** will determine the Close-Out Value based on the prevailing market rate.

c) Any profit or loss arising from the Close-Out will be credited or debited to the Client's Account.

d) **Copiqat** will send confirmation of the Close-Out as soon as reasonably practicable.

3.13 INTEREST, COMMISSIONS, AND FEES

a) **Copiqat** may charge interest, commissions, or fees on open positions as published on the website or trading platform.

b) Overnight or "swap" interest applies to any position held open past the designated cut-off time.

c) **Copiqat** reserves the right to vary these charges at its discretion, with or without notice, depending on market conditions or liquidity provider changes.

d) If the Client disagrees with the updated rates, they may terminate this Agreement without penalty.

3.14 CORPORATE ACTIONS AND ADJUSTMENTS

- a) If a Financial Product's underlying asset is subject to a **Corporate Action** (such as a stock split, dividend, merger, or rights issue), **Copiqat** may adjust:
 - i. The opening price,
 - ii. The contract size, or
 - iii. The margin requirement — to reflect the market impact.
 - b) Adjustments will be made in accordance with standard industry practice and at **Copiqat's** discretion.
 - c) **Copiqat** is not obliged to notify the Client in advance of any Corporate Action but will act fairly and reasonably.
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3.15 SUSPENSION OR CLOSURE OF MARKETS

- a) If trading in an underlying market is suspended or restricted, **Copiqat** may suspend or re-price all related Financial Products.
 - b) During suspension periods:
 - i. **Copiqat** may refuse new Orders;
 - ii. All existing Open Positions will remain frozen; and
 - iii. Valuations will be based on the last available market rate.
 - c) When the market resumes, **Copiqat** may reprice or reopen trading.
 - d) **Copiqat** will not be liable for any losses or delays resulting from such suspensions or closures.
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Excellent — here's the **final part (Pages 31–36)** of the document, with every *AI Copier / A/C* replaced by **Copiqat** 

4. DEFAULT EVENTS AND TERMINATION

- a) If a **Default Event** occurs, **Copiqat** may, at its sole discretion and without prior notice:
 - i. Terminate this Agreement or any part thereof;
 - ii. Close all or any of the Client's Open Positions;

- iii. Convert any currency;
 - iv. Retain sufficient funds to cover outstanding obligations; or
 - v. Combine or consolidate any of the Client's Accounts.
- b) Upon termination, all amounts due by the Client to **Copiqat** become immediately payable.
- c) **Copiqat** may apply any proceeds from closed positions or held funds toward satisfaction of the Client's obligations under this Agreement.
- d) **Copiqat** will notify the Client of any termination or account closure as soon as practicable.
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5. FORCE MAJEURE

- a) **Copiqat** will not be liable for any delay or failure in performing its obligations due to Force Majeure events, including but not limited to:
- Acts of God,
 - War, terrorism, or civil unrest,
 - Government actions,
 - Natural disasters,
 - Communication or system failures,
 - Power or internet outages, or
 - Market disruptions.
- b) If such an event occurs, **Copiqat** may suspend or amend its obligations for as long as the event continues.
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6. COMPLAINTS AND DISPUTE RESOLUTION

- a) Clients who are dissatisfied with **Copiqat**'s services should first contact **Copiqat**'s Support or Compliance team.
 - b) Complaints should be submitted in writing and include relevant account details and transaction information.
 - c) **Copiqat** will acknowledge receipt of a complaint within 5 business days and aim to resolve it within 30 business days.
 - d) If the dispute cannot be resolved internally, **Copiqat** may refer it to an independent dispute resolution body.
 - e) The Client agrees that any such process will be final and binding, subject only to rights of appeal under applicable law.
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7. LIMITATION OF LIABILITY

- a) **Copiqat** provides services on an “as available” basis and makes no guarantees as to uninterrupted access or performance.
 - b) To the maximum extent permitted by law, **Copiqat** is not liable for:
 - i. Loss of profits, revenue, or opportunity;
 - ii. Indirect or consequential loss; or
 - iii. Losses arising from delays, system errors, or market volatility.
 - c) **Copiqat**'s total liability to any Client, whether in contract or tort, will not exceed the amount of money actually paid by the Client to **Copiqat** under this Agreement in the 12 months preceding the event.
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8. GOVERNING LAW AND JURISDICTION

- a) This Agreement is governed by and construed in accordance with the laws of the jurisdiction in which **Copiqat Ltd** is incorporated.
 - b) The parties submit to the exclusive jurisdiction of the courts of that jurisdiction for all disputes arising under or in connection with this Agreement.
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9. NOTICES

- a) Any notice required under this Agreement must be in writing and may be delivered personally, by post, or by electronic means (including email).
- b) Notices are deemed received:
- Immediately if sent electronically before 5:00 pm on a business day;
 - On the next business day if sent after 5:00 pm or on a weekend;
 - Within 5 business days if sent by registered mail.
- c) Notices to **Copiqat** must be sent to the address or email published on its official website.
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10. GENERAL PROVISIONS

- a) **Entire Agreement** — This Agreement constitutes the entire understanding between the Client and **Copiqat** regarding the subject matter herein.
- b) **Severability** — If any clause is found to be invalid, the remaining provisions remain in effect.
- c) **Waiver** — Failure by **Copiqat** to enforce any right or provision shall not constitute a waiver of that right or provision.
- d) **Assignment** — The Client may not assign or transfer any rights or obligations without **Copiqat's** written consent.
- e) **Amendments** — **Copiqat** may amend this Agreement by providing notice via email or on its website. Continued use of services constitutes acceptance of the revised terms.
- f) **Language** — The governing language of this Agreement is English. Translations are provided for convenience only.
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11. ACKNOWLEDGEMENT

By reading this Agreement, the Client confirms that they:

- a) Have read and understood all provisions of this document;
- b) Have received sufficient explanation from **Copiqat** or its representatives;
- c) Understand the risks of trading leveraged products;
- d) Have the financial capacity to bear losses; and
- e) Consent to electronic communication and recordkeeping.