TRADEQUOMARKETS FINANCIAL SERVICES L.L.C

CLIENT REFFERAL AGREEMENT

(INTRODUCTION AND FINANCIAL CONSULTANT SERVICES)

RISK WARNING:

By entering into this Agreement, the Client acknowledges and agrees that TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, acting in its capacity as a licensed entity under Category 5 of the United Arab Emirates Capital Markets Authority (UAE CMA) regulations, facilitates the introduction of clients to third-party financial institutions, service providers, or counterparties (collectively, "**Third Parties**").

The Client understands and accepts that any investment or financial activity undertaken with such Third Parties carries inherent risks, including but not limited to the risk of partial or total loss of capital. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C does not provide investment advice, portfolio management, or execution services, and makes no representations or warranties, express or implied, regarding the suitability, performance, or financial soundness of any Third Party.

TRADEQUOMARKETS FINANCIAL SERVICES L.L.C expressly disclaims any responsibility or liability for any losses, damages, or claims arising out of or in connection with the Client's relationship with any Third Party, including losses resulting from market volatility, regulatory changes, or actions or omissions of the Third Parties.

It is the sole responsibility of the Client to evaluate their own financial situation, objectives, and risk appetite before engaging with any Third Party. The Client is strongly encouraged to seek independent legal, financial, or tax advice prior to entering any financial arrangement.

1. THIS AGREEMENT

1.1. INTRODUCTION AND FINANCIAL CONSULTATION SERVICES

1.1.1. This agreement ("**Agreement**") constitutes the client agreement between (a) **TRADEQUOMARKETS FINANCIAL SERVICES L.L.C,** registered under the Capital Markets Authority of United Arab Emirates ("**UAE**") with License No. 20200000320 (referred to as TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, "Us" or "We") and (ii) you, as the client.

1.1.2. 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 confers that right or imposes that obligation jointly and severally on those persons.

1.1.3. We are registered with the UAE Capital Markets Authority ("**CMA**") and subject to supervision by the UAE CMA and are licensed to carry out the introduction of Financial Services ("**Introduction**") and Financial Consultation in such manner prescribed under SCA/CMA Decision 13 of 2021, Section 3, Chapter Five, Articles (3) and (7), respectively.

1.1.4. You wish for Us to provide Financial Consultation and/or Introduction related services in respect of the Financial Products and/or Financial Services identified in **Appendix A** to this Agreement (the "**Services**").

1.1.5. This Agreement shall become effective on the date of the successful completion and clearance of all know-your-customer and client due diligence requirements, and formal acceptance of the Client by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C. This Agreement constitutes the entire agreement between the Parties, superseding all prior oral or written agreements, understandings, representations, or communications relating to its subject matter.

(a) The Parties further agree that any terms, conditions, notices, or agreements published on the official websites of TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, as updated from time to time, are hereby incorporated by reference and shall form an integral part of this Agreement. In the event of any inconsistency or conflict between this Agreement and the website terms, the then-current website terms shall prevail.

(b) For the avoidance of doubt, the terms of this Agreement together with the website terms (as updated from time to time) shall supersede and prevail over any prior or contemporaneous oral or informal communications or representations between the Parties. Each Party acknowledges that in entering into this Agreement it has not relied on and shall have no right or remedy in respect of, any statement, representation, assurance, or warranty (whether made negligently or otherwise) that is not expressly set out in this Agreement or incorporated via the website terms. Nothing in this Agreement shall limit or exclude any liability for fraud or fraudulent misrepresentation as prohibited under applicable laws.

(c) Without limiting the foregoing, the Parties expressly agree that the client disclaimers set out in the Registration Form submitted by You (and reproduced in full under **Appendix B**), is incorporated into and forms an integral part of this Agreement.

1.1.6. If this Agreement is provided to You in a language other than English, it is provided for information purposes only. The governing language of this Agreement is English. In the event of any inconsistency between the English language version of this Agreement and a foreign language version, the English version will prevail to the extent of any inconsistency.

1.1.7. By signing this Agreement, 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; and
(b) agree that We will provide the Services to You on the terms and conditions of this Agreement.

1.1.8. You should read this Agreement carefully and any other documents given to You that apply to You.

1.2. DEFINITIONS AND INTERPRETATION

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

(a) **Financial Product** means securities, foreign securities, commodities contracts or structured products.
(b) **Financial Service** means a financial service provided by a licensed body to its clients based on the relevant license or approval obtained to practice the financial activity.
(c) **Insolvency Event** means any steps taken for:
  (i) the winding-up, dissolution or administration of the Client.
  (ii) the Client to enter any arrangement, compromise or composition with or assignment for the benefit of its creditors or any class of them except for the purposes of a solvent reconstruction or amalgamation; or
  (iii) a receiver, receiver and manager, or other controllers, administrator or similar officer to be appointed with respect to, or takes control of, the Client or any of the Client's assets and undertakings.

(d) **Laws** means any local or foreign laws, regulation, judgment, court order or sanctions regimes which TRADEQUOMARKETS FINANCIAL SERVICES L.L.C is subject to.

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

(f) **Experienced Investor** means an investor who, at the time of registration, expressly declares themselves to be experienced investors. This self-declaration shall be considered sufficient for the purposes of this Agreement, if it is obtained and recorded in accordance with applicable laws and regulations, including but not limited to the requirements set out under Section 3, Chapter Two of the CMA Decision No. 13 of 2021.

(g) **Terms** mean these terms and conditions, together with all schedules, attachments or other documents attached.

(h) **TRADEQUOMARKETS FINANCIAL SERVICES L.L.C,** We, Our, the Branch or us means TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, its subsidiaries, holding companies, successors and/or assigns, as well as its officers, directors, employees and agents.

(i) **Website** means the TRADEQUOMARKETS FINANCIAL SERVICES L.L.C website.

2. OBLIGATIONS OF TRADEQUOMARKETS FINANCIAL SERVICES L.L.C

2.1 We agree to deliver the Services strictly in line with the relevant provisions of SCA/CMA Decision No. 13 of 2021, limited to the scope of Financial Consultation and Introduction activities for which the UAE CMA has authorized Us. For clarity, you acknowledge and accept that:

2.1.1. We provide no warranty or assurance as to the performance of any Financial Product or Financial Service, whether offered directly by Us or by a third-party

2.1.2. financial institution introduced by us in the course of delivering the Services; and

2.1.3. We reserve the right, at our sole discretion, to decline to provide the Services were doing so would in our view breach any applicable legal or regulatory obligation, conflict with our internal business conduct policies applicable from time to time, or for any other reason We consider appropriate.

2.2 Our role in providing the Services is strictly confined to activities of Introduction and Financial Consultation as authorized under SCA/CMA Decision No. 13 of 2021.

2.3 We will comply with all disclosure obligations in relation to any conflicts of interest that might reasonably be expected to compromise Our ability to deliver the Services to You impartially and objectively.

2.4 We represent and warrant to You that We:

2.4.1. are duly incorporated and of good standing in the jurisdiction in which we are incorporated.

2.4.2. are duly authorized by the applicable regulatory authority, being the UAE CMA to carry out and provide the Services as described in this Agreement; and

2.4.3. operate and conduct the Services and shall use best efforts to continue doing so in accordance with all applicable Laws and regulations.

2.5 You acknowledge that We, in providing the Services, are under no obligation to:

2.5.1. evaluate or confirm the suitability of any investment or position for You.
2.5.2. monitor or provide advice on the progress of any of Your positions.
2.5.3. prevent You from undertaking transactions beyond Your financial capacity or protect You from potential losses; or
2.5.4. guarantee the performance of any Financial Product or Financial Service introduced to You.

3. CLIENT OBLIGATIONS, REPRESENTATIONS AND WARRANTIES

3.1. You hereby provide the following warranties:

3.1.1. Where You are an individual, or more than one individual, each of You confirms that You are of full legal age and capacity.
3.1.2. Where You act as trustee, you confirm that Your appointment as trustee is valid, that You assume liability both personally and in Your trustee capacity, that the trust deed is valid and compliant with applicable Laws, and that You are entitled to indemnification from the trust assets with respect to this Agreement.
3.1.3. In all cases, this Agreement and any contracts entered under, shall constitute valid, binding, and enforceable obligations on You as the Client.

3.2. You further represent and warrant to TRADEQUOMARKETS FINANCIAL SERVICES L.L.C that:

3.2.1. The execution, delivery, and performance of this Agreement by you does not contravene any Laws applicable to You.
3.2.2. All information you provide to TRADEQUOMARKETS FINANCIAL SERVICES L.L.C is accurate, complete, and not misleading. You will supply us with all information required to perform the Services and promptly inform us of any changes to such information.
3.2.3. All financial decisions remain solely Your responsibility. You are not obligated to follow or act upon any Financial Consultation offered by Us as part of the Services.
3.2.4. If the client consists of multiple legal people, the first person listed shall serve as the primary contact for the purpose of receiving Notices from TRADEQUOMARKETS FINANCIAL SERVICES L.L.C.
3.2.5. You confirm that You have no direct or indirect relationship with TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, its directors, or any entity within its financial group. You further confirm that You have no relationship with capital market institutions, listed companies, or their board members.

Should any such relationship exist, you agree to promptly disclose this information to TRADEQUOMARKETS FINANCIAL SERVICES L.L.C in writing.

3.3. The Client expressly:

3.3.1. consents to TRADEQUOMARKETS FINANCIAL SERVICES L.L.C delivering the Services, which includes introducing third-party financial institutions.

3.3.2. consents to being contacted by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C and, where applicable, by such third-party financial institutions via email at the address provided by the Client; and

3.3.3. agrees to maintain accurate and up-to-date contact details at all times.

4. FEES

4.1. You shall not be required to pay any fees to Us for the performance of the Services. For clarity, you acknowledge and agree that We do not, and will not, accept or retain any cash payments, whether directly or indirectly, in consideration of the Services provided under this Agreement.

4.2. You further acknowledge and agree that, where applicable, we may from time to time receive remuneration from the provider of a Financial Product and/or Financial Service, in accordance with that provider's published fee schedule(s), for any such product or service that We introduce to You in connection with the Services.

5. INTELLECTUAL PROPERTY

5.1. Neither Party shall at any time bind or commit the other Party, nor make use of the other Party's intellectual property for any purpose, unless expressly permitted by this Agreement. Except where specifically provided herein, neither Party shall:

5.1.1. use the name, trademarks, or other intellectual property of the other party! without obtaining that Party's prior written consent; or

5.1.2. present itself as being connected with, affiliated to, or authorized to act on behalf of the other Party.

5.2. All intellectual property rights belonging to us shall always remain Our exclusive Intellectual Property Rights. You acknowledge and agree that We retain full ownership of all such Intellectual Property Rights in all documents, methodologies, processes, software, systems, tools, know-how, technical information, practices, and any other materials utilized in connection with the Services, including without limitation all marketing Materials.

6. AMENDMENT, ASSIGNMENT AND TERMINATION

6.1. AMENDMENT

6.1.1. The terms of this Agreement and any transactions under it may be amended by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C at any time in its sole and absolute discretion.

TRADEQUOMARKETS FINANCIAL SERVICES L.L.C will provide Notice to the Client of any such amendment. The Client agrees to be bound by the terms of such an amendment ten (10) days after TRADEQUOMARKETS FINANCIAL SERVICES L.L.C has issued a notification to the Client. Where the Client disagrees with any such amendments, the Client may elect to terminate this Agreement in accordance with Clause 6.3 below.

6.1.2. Any other amendments must be agreed to in writing between TRADEQUOMARKETS FINANCIAL SERVICES L.L.C and the Client.

6.2. ASSIGNMENT

Any rights or obligations that the Client may have pursuant to this Agreement shall not be assigned, transferred, sold, or otherwise conveyed, except with the prior written consent of TRADEQUOMARKETS FINANCIAL SERVICES L.L.C. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may, however, transfer any rights or obligations it may have pursuant to this Agreement to another party without the consent of the Client including, without limitation, in connection with a sale or transfer of all or part of TRADEQUOMARKETS FINANCIAL SERVICES L.L.C ‘business to another person or entity.

6.3. TERMINATION

6.3.1. Either the Client or TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may terminate this Agreement at any time with immediate effect by providing written Notice to the other Party. Such termination shall not affect any transactions entered before termination, nor shall it discharge either Party from obligations that arose under this Agreement prior to termination. In addition, the Client shall remain responsible for any obligations resulting from Orders placed before termination.

6.3.2. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may, at its sole discretion, terminate this Agreement immediately by issuing Notice to the Client if it becomes aware of, or has reasonable grounds to suspect, any of the following:

(a) the Client has submitted false or misleading information to TRADEQUOMARKETS FINANCIAL SERVICES L.L.C.
(b) the Client has engaged in, is engaging in, or has assisted in money laundering or terrorist financing activities.
(c) the Client is under investigation by any regulatory body or law enforcement agency.
(d) abnormal trading conditions are present.

(e) the Client may be in possession of inside information; or
(f) An Insolvency Event has occurred with respect to the Client.

In such circumstances, TRADEQUOMARKETS FINANCIAL SERVICES L.L.C shall be released from any obligations imposed by this Agreement or arising from the transactions contemplated under it.

6.3.3. Within two (2) days following termination of this Agreement, the Client must, in accordance with the written instructions of TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, return or destroy all materials provided by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C. The obligations of both Parties relating to payment, delivery, and destruction of materials shall survive termination of this Agreement.

7. LIABILITY AND INDEMNITY

7.1. The Client shall indemnify and hold harmless TRADEQUOMARKETS FINANCIAL SERVICES L.L.C against any and all claims, liabilities, damages, costs, and expenses of any kind, including but not limited to reasonable legal fees and litigation-related expenses, that arise out of or relate to:
(a) the Client’s negligence or willful misconduct.
(b) any breach of applicable Laws or regulations by the Client; or
(c) any breach by the Client of its obligations under this Agreement.

7.2. The Client further undertakes to promptly reimburse TRADEQUOMARKETS FINANCIAL SERVICES L.L.C for any damages, expenses, and costs — including reasonable legal fees — that TRADEQUOMARKETS FINANCIAL SERVICES L.L.C incurs in enforcing any provision of this Agreement.

7.3. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C shall not, under any circumstances, be liable for any direct, indirect, or consequential loss suffered by the Client, including but not limited to loss of profits, where such loss results from the actions or omissions of a third party.

7.4. Nothing contained in this Agreement is intended to limit or exclude any liability that TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may owe to the Client under statutory rights that cannot lawfully be excluded.

7.5. The indemnity and obligations of the Client set out in this Clause 7 shall continue in force notwithstanding the termination of this Agreement.

8. INFORMATION AND CONFIDENTIALITY

8.1. You agree to provide Us with all information reasonably required for the proper delivery of the Services.

8.2. The Parties acknowledge that any documents, reports, presentations, materials, or other information provided by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C to the Client during the provision of the Services, and expressly designated as part of the Services, shall be deemed incorporated into and form part of this Agreement. By accepting such marketing Materials, the Client agrees that the content, terms, and any representations contained within them are binding on both Parties as though expressly written into this Agreement. In the event of a conflict between the provisions of this Agreement and any statements in the marketing Materials, the provisions of this Agreement shall take precedence.

8.3. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C reserves the right to collect such information from the Client as necessary to meet its obligations under applicable Anti-Money Laundering and Counter-Terrorism Financing Laws. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may disclose Client information relating to transactions as required under such Laws, without any obligation to notify the Client. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may also conduct all AML/CTF checks it is considered necessary or appropriate, including screening against restricted, blocked, or sanctioned lists.

8.4. Any personal data collected by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C will be treated as confidential and handled in compliance with the applicable Data Protection Laws.

8.5. The Client acknowledges and accepts the risk that confidential information may be intercepted, accessed, or monitored by third parties. The Client expressly releases and indemnifies TRADEQUOMARKETS FINANCIAL SERVICES L.L.C from liability for any claims arising out of such interception or unauthorized access to communications between the Client and TRADEQUOMARKETS FINANCIAL SERVICES L.L.C.

8.6. The Client agrees that TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may disclose the Client’s personal and financial information to its staff, officers, affiliates, introducing brokers, third-party financial institutions, agents, internet service providers, government authorities, or self-regulatory organizations, where such disclosure is necessary for the purpose of providing, administering, or maintaining TRADEQUOMARKETS FINANCIAL SERVICES L.L.C services, or to comply with applicable Laws. By entering into this Agreement, the Client consents to the transfer and processing of such information both within and outside the UAE.

8.7. The Client understands that, in appropriate circumstances, all communications and information concerning the Client held by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may be disclosed to and reviewed by regulators and law enforcement agencies. The Client further agrees to comply with all applicable AML/CTF obligations, including providing satisfactory proof of identity.

9. ELECTRONIC VERIFICATION TERMS AND CONDITIONS

9.1. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may be required by the anti-money laundering and counter-terrorism financing regulations to verify a client’s identity before it can provide the Client with its services. Electronic verification allows TRADEQUOMARKETS FINANCIAL SERVICES L.L.C to verify a client’s identity by using electronic tools and external data sources.

9.2. In order to verify a client's identity electronically, TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may request for the Client's details (such as Your name, address, date of birth) and details of their identification documents.

9.3. The Client agrees that:

9.3.1. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may use and disclose personal information for the purposes of electronic verification as described above.

9.3.2. It is an offence under anti-money laundering and counter-terrorism financing laws for a client to provide false and misleading information about their identity.

10. COMPLAINTS

Please refer to the Complaints Handling Procedure reproduced as **Appendix C** and displayed to You during the registration process, which sets out in detail how TRADEQUOMARKETS FINANCIAL SERVICES L.L.C addresses and manages complaints. You acknowledge and agree that our internal and external dispute resolution mechanisms do not restrict or prevent Us from initiating proceedings in any other competent jurisdiction to enforce the outcome of any complaint determination.

11. EXECUTION BY ELECTRONIC OR WET-INK SIGNATURE

This Agreement may be executed and delivered in counterparts and by different Parties using different means of execution. Each Party may sign either by applying a digital/electronic signature (including via recognized electronic signing platforms) or by affixing a traditional handwritten (wet ink) signature. Both methods should be deemed equally valid, binding, and enforceable, and together shall constitute one and the same instrument. For the avoidance of doubt, execution by electronic signature shall be effective in accordance with the laws of the United Arab Emirates, including Federal Law No. 46 of 2021 on Electronic Transactions and Trust Services.

12. NOTICES AND COMMUNICATIONS

12.1. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C may, where You have authorized it, address and deliver any communications under this Agreement directly to You.

12.2. Unless expressly stated otherwise in this Agreement, all notices, certificates, consents, approvals, waivers, and other forms of communication made by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C in relation to this Agreement:

12.2.1. may be delivered by email or by any other method that We may designate from time to time; and

12.2.2. will be regarded as having been received at the time of transmission, unless the sender receives an automated notification of unsuccessful delivery.

12.3. All communications shall take effect from the moment of receipt, unless a later effective date or time is expressly stated within them.

13. GOVERNING LAW AND DISPUTE RESOLUTION

13.1. This Agreement shall be governed by and construed in accordance with the laws of the United Arab Emirates, without regard to its conflicts of law principles.

13.2. If the Parties fail to resolve any dispute arising or in relation to this Agreement within a reasonable period from the date on which the dispute is first raised by either or both the Parties, the Parties agree that the dispute shall be referred to an external consultant or advisor who specializes in the resolution of the dispute. Any decision made by the external consultant or advisor shall be final and binding on the Parties.

14. SEVERANCE

14.1. A provision of the Agreement that is void, illegal, or unenforceable is ineffective only to the extent of the provision's illegality or unenforceability, but the remaining provisions are not affected.

14.2. Any present or future legislation which operates to vary the Client's obligations in connection with this Agreement with the result that TRADEQUOMARKETS FINANCIAL SERVICES L.L.C 's rights, powers or remedies are adversely affected (including by way of delay or postponement) is excluded except to the extent that its exclusion is prohibited or rendered ineffective by law.

15. RELATIONSHIP OF PARTIES

The Parties expressly acknowledge that nothing in this Agreement shall be interpreted as establishing a partnership, joint venture, agency, fiduciary duty, or any similar form of relationship between them. Each Party acts as an independent contractor and has no authority to bind or represent the other Party unless expressly authorized in writing by both Parties. Each Party shall remain solely responsible for its own business activities, costs, and obligations, and neither Party shall bear responsibility for the acts or omissions of the other, except where expressly provided for in this Agreement.

16. FORCE MAJEURE

16.1. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C shall not be liable for any failure or defective performance of its obligations under this Agreement where such failure is caused by, or directly results from, a Force Majeure Event that makes performance impossible or impracticable.

16.2. A “Force Majeure Event” includes, but is not limited to: actions or restrictions imposed by governmental authorities; war, armed conflict, military activity, rebellion, terrorism, national emergencies, riots, civil disturbances, sabotage, requisition, or any form of political or international crisis; natural disasters or “Acts of God” such as earthquakes, hurricanes, typhoons, floods, fires, epidemics, or similar events; labor disputes (other than disputes involving the company’s own staff); suspension or closure of financial markets; communication failures with market makers; malfunction or breakdown of computer or mechanical systems; interruptions or failures in internet connectivity or trading platforms; or any other extraordinary circumstance beyond the company’s reasonable control that materially impacts market conditions or asset prices. This definition also covers unlawful acts directed at the company or events outside its control that prevent it from mitigating or avoiding the consequences.

16.3. Where TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, acting reasonably, determines that a Force Majeure Event has occurred, it may, at its discretion and without prior notice, take or refrain from taking any steps it deems reasonably necessary or appropriate in response, without prejudice to any of its other rights under this Agreement.

17. FURTHER ACTS

17.1. This Agreement may consist of several copies each signed by one or more parties to this Agreement. If so, the signed copies are treated as making up one document.

17.2. The Client agrees to do anything TRADEQUOMARKETS FINANCIAL SERVICES L.L.C requests (such as obtaining consent, signing, and producing documents and arranging documents to be completed and signed):

17.2.1. to bind the Client and any other person intended to be bound under this Agreement.

17.2.2. to show whether the Client is complying with this Agreement.

EXECUTION

IN WITNESS WHEREOF, this Client Referral Agreement is issued by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C and is deemed accepted and executed by the Client in accordance with the electronic acceptance provisions of this Agreement.

Method of Execution: Digital Acceptance via Online Registration Form

THE PARTIES AGREE THAT THE ELECTRONIC RECORDS AND SYSTEM-GENERATED CONFIRMATIONS MAINTAINED BY TRADEQUOMARKETS FINANCIAL SERVICES L.L.C SHALL CONSTITUTE CONCLUSIVE EVIDENCE OF THE CLIENT'S EXECUTION AND ACCEPTANCE OF THIS AGREEMENT.

Electronic Execution and Effectiveness

This Client Referral Agreement, is deemed legally executed by the Client at the date and time of submission of the online registration form, as evidenced by the Online Form Submission Timestamp recorded above. The Client acknowledges that such electronic acceptance constitutes a valid and binding digital signature, equivalent to a handwritten signature.

Notwithstanding the foregoing, this Agreement shall only take effect as of the Effective Date, being the date and time at which the Client's KYC and due diligence procedures are successfully completed, and the Client is formally onboarded as a referral client.

APPENDIX A

Part A: Financial Products

Access to Contracts for Differences (CFDs) on a regulated trading platform, covering (but not limited to) the following financial instruments:

1. **Foreign Exchange (Forex)**

   Major, minor, and exotic currency pairs delivered via Contracts for Difference (CFDs) with leverage and real-time execution.

2. **Precious Metals**

   (a) **Gold** with different currency pairs (XAUUSD, XAUEUR, XAUAUD, XAUJPY)

   (b) **Silver** with different currency pairs (XAGUSD, XAGAUD).

3. **Oil & Commodities**

   (a) **Oil: WTI, Brent**

   (b) **Commodities: Cotton, Sugar, Cocoa, Wheat**

4. **Contracts for Difference (CFDs) – Equities and Indices**

   (a) **Shares (Equities): CFDs on global listed shares (UK Equities, US Equities, UAE Equities);**

   (b) **Indices: CFDs on major stock indices (DJ30, Ger40, Nas100, SP500, UK100, FRA40, Nikkei 225 & etc.);**

   (c) **Futures: CFDs Future (DJ30ft, Ger40ft, Nas100ft, SP500ft & etc.)**

5. **CFDs - Exchange-Traded Funds (ETFs)**

   CFDs are based on broad and thematic ETFs.

Part B: Financial Services

The following services in support of the above financial products:

6. **Order Execution Services**

   Trade execution is provided through supported trading platforms connected to financial markets.

7. **Order Handling**

   Client orders are submitted and processed via the supported trading platforms.

8. **Trading Platform Access**

Clients can trade through metaTrader 4 (MT4), metaTrader 5 (MT5), webTrader, TradingView, SuperCharts and mobile applications, which support real-time pricing, order execution, and account management tools.

9. **Account Management**

Account opening, verification, funding and withdrawal processing, and leverage configuration are supported through the client portal.

10. **Risk Management Tools**

Standard trading risk control features such as stop-loss, margin alerts, and automatic stop-out mechanisms are available. VPS hosting is also offered.

11. **Swap-Free Account Option**

Swap-free accounts are available upon request, subject to eligibility and approval.

12. **Client Fund Protection**

Maintenance of segregated client bank accounts with authorized institutions. Strict internal controls to ensure separation from company funds.

APPENDIX B – Client Disclaimers

Onboarding Acknowledgement & Acceptance

- I acknowledge that I am being introduced by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, licensed by the UAE Capital Markets Authority under Category 5 (Introduction), to apply for a live trading account with a full- service investment dealer (excluding underwriting) authorized and regulated by respective country.

- I acknowledge that no referral, regulated activity, or client relationship shall be deemed to exist unless and until my client verification and due diligence procedures are successfully completed and approved by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C. TRADEQUOMARKETS FINANCIAL SERVICES L.L.C acts solely as an introducer and does not provide brokerage services, execute trades, or act as my broker or counterparty.

- Upon successful completion of KYC and due diligence by TRADEQUOMARKETS FINANCIAL SERVICES L.L.C, my information shall be referred to respective broker company for further review. The entity shall conduct its own independent assessments in accordance with regulatory requirements, and final approval is at its sole discretion and is not guaranteed. Formal onboarding and access to trading platforms will only be granted upon receipt of written confirmation.

- I authorize the sharing of my personal data between TRADEQUOMARKETS FINANCIAL SERVICES L.L.C and broker for onboarding, verification, account opening, and the provision of related financial services.

- My trading account shall be governed by the respective laws and the terms, including the Client Agreement and other applicable legal documents, all of which I confirm I have read, understood, and accepted.

APPENDIX C – Complaints Handling Procedure

All complaints must be submitted in writing. It should be addressed to compliance@tradequo.com. On receiving a complaint from a client, the employee will take the following steps:

Step 1: Complaint Submission
Customers must submit complaints in writing. It should be addressed to compliance@tradequo.com including full name, contact details, account details, and a clear description of the issue.

Step 2: Acknowledgement
TRADEQUOMARKETS FINANCIAL SERVICES L.L.C will acknowledge receipt of the complaint in writing within 48 hrs. of receiving the complaint.

Step 3: Investigation & Response
Customer complaints will be investigated thoroughly and impartially. A formal written response will be provided within 30 business days of acknowledgement. Should the investigation require more than thirty business days, the compliance team will inform the Client before the deadline, explain the reasons for the delay, and seek an extension.

CLOSURE OF COMPLAINT
Clients will be notified of the resolution once the investigation is concluded. If no further response is received within ten business days of receiving Tradequo response, the complaint shall be considered closed.