OFFICIAL CLIENT AGREEMENT

Terms of Business

Document information	Details
Status	OFFICIAL CLIENT AGREEMENT
Effective date	25 August 2026
Version	1.0
Legal entity	Ergenso Ltd
Registration and licence	Company No. HV00726497 | Mwali Licence No. BFX2026056

This document is issued by Ergenso Ltd and applies from the effective date above. Where it refers to the Client Portal, a Current Schedule or a product-specific disclosure, the version provided for the relevant account, product and jurisdiction applies.

C.1 Parties and agreement

These Terms of Business form an agreement between Ergenso Ltd (we, us or Ergenso) and the person or entity accepted as a client (you). The agreement also includes the account application, Product Specifications, Current Schedules, risk disclosures, order execution policy, privacy notice and any country-specific terms made available before acceptance.

If a country-specific term conflicts with this global master, the country-specific term controls to the extent required by mandatory law. No term excludes a right that cannot lawfully be excluded.

C.2 Service scope

We may provide an online account through which eligible clients can access leveraged foreign exchange, contracts for difference and other enabled products. The available products, platforms, execution arrangements and account features are displayed in the Client Portal or Product Specifications.

The standard service is execution-only unless we have separately accepted you for personalised, non-discretionary investment advice under Policy I. Education, research, market commentary, platform demonstrations and account support are not personalised advice unless explicitly identified and documented as such.

C.3 Eligibility and onboarding

- You must have legal capacity, meet the minimum age and residence rules, and act for your own account unless an authorised representative or beneficial-owner structure is approved.
- You must provide accurate, complete and current information and complete identity, sanctions, source-of-funds and suitability or appropriateness checks requested by us.
- We may decline, defer, restrict or close an account where the service is unlawful, risk limits are exceeded, verification is incomplete, information appears false, or financial-crime concerns arise.
- Acceptance is not guaranteed by submitting an application or transferring funds.

C.4 Client representations

- You are not using the service on behalf of an undisclosed person and funds are not proceeds of crime or sanctions evasion.

- Your use of the service is lawful in your location and you will not use technical measures to evade geo restrictions.
- You understand that derivatives may be over-the-counter, may not confer ownership of the underlying asset and may expose you to Ergenso or third-party counterparty risk.
- You will not rely on trading as guaranteed income or trade money needed for essential living costs, debt payments or emergencies.

C.5 Account security and authority

You must protect credentials, devices and authentication factors, promptly review confirmations and notify us of suspected compromise. We may treat instructions received through authenticated channels as authorised until notified, subject to applicable law and our fraud controls. We will never require a password, one-time authentication code or remote-device access to process an ordinary withdrawal.

C.6 Orders and transactions

- An order is a request, not a guarantee of execution at the displayed price.
- Orders may be rejected, repriced, partially filled, delayed or cancelled where permitted because of market conditions, liquidity, price errors, risk limits, platform problems, legal restrictions or suspected abuse.
- Open positions may be closed without a prior margin call when the applicable close-out level is reached or when required to manage legal, credit or market risk.
- Trade confirmations and account statements are binding evidence unless a manifest error is reported promptly and verified.

C.7 Prohibited conduct

- Market manipulation, abusive trading, latency exploitation involving manifest errors, credential sharing, account trafficking, money laundering, fraud or use of stolen payment instruments.
- Circumventing position limits, product restrictions, sanctions controls, geographic controls or client classifications.
- Using the account to receive or transmit third-party funds without prior written approval.
- Threatening, deceptive or abusive conduct toward staff, service providers or other users.

C.8 Fees, taxes and currency conversion

Current spreads, commissions, financing, conversion charges, platform fees and other costs are displayed in the Client Portal, Product Specification or cost schedule before the relevant transaction where reasonably practicable. Costs vary by product, account type, market and jurisdiction. You are responsible for your own tax reporting and liabilities. We do not collect supposed personal taxes, insurance payments or release fees into private wallets as a condition of withdrawal.

C.9 Suspension, default and termination

We may restrict or suspend services to protect clients, comply with law, investigate fraud or security events, manage risk, address payment reversals, complete verification or respond to market disruption. Where lawful and safe, we will provide reasons and a route to review.

Either party may terminate the relationship in accordance with the notice method shown in the portal. Termination does not remove accrued rights, open-position obligations, unpaid charges, record-retention duties or financial-crime restrictions. Positions may need to be closed and funds returned to an approved source.

C.10 Technology, market disruption and force majeure

Electronic trading may be unavailable or delayed. Market closure, extreme volatility, cyber incidents, utility or network failure, third-party outage, legal action, war, civil disturbance, natural disaster or other events beyond reasonable control may affect pricing, execution and access. We will use reasonable continuity measures but do not promise uninterrupted service.

C.11 Liability

Nothing limits liability for fraud, wilful misconduct, death or personal injury caused by negligence, or any liability that cannot lawfully be limited. Subject to mandatory law, neither party is liable for indirect or consequential loss that was not reasonably foreseeable. Trading losses caused by ordinary market movement are the client's responsibility, but this does not excuse a failure by Ergenso to perform an express contractual or legal duty.

C.12 Changes

We may update these terms for legal, regulatory, security, product or operational reasons. Material changes will be communicated and take effect after any notice or consent period required by law. A change will not retrospectively rewrite an executed trade except to correct a manifest error or comply with law.

C.13 Governing law and disputes

Unless a mandatory local law or country schedule provides otherwise, the agreement is governed by the laws applicable in Mwali, Union of Comoros, and the courts located there have non-exclusive jurisdiction. This clause does not remove any non-waivable consumer right or right to use an applicable regulator, ombudsman, court or alternative dispute process.

C.14 General terms

Electronic acceptance and records may be used to the extent permitted by law. We may assign the agreement as part of a genuine business transfer, merger or regulatory restructuring with appropriate notice and without reducing mandatory rights. If a clause is unenforceable, the remainder continues. A delay in enforcing a right is not a waiver. The approved English version controls unless local law requires otherwise.