

Investment Insurance Policy

1. General terms

- 1.1. Company offers insurance service to compensate Clients' risks. Due to this Policy, Company have to compensate all the liabilities to the Client.
- 1.2. Insurance Case is the fixed loss in amount more than 15% occurred on the insured deposit of the Client.
- 1.3. Company is obliged to compensate the difference between the deposited amount on the insured account and the current balance after the losses.

2. Insurance procedure

- 2.1. Company chooses by itself the Insured Public Account and announce the name of it to all clients in the personal area of the clients' cabinet.
- 2.2. Client deposit funds to the Investment Account and attaches it to the Insured Public Account.
- 2.3. In case of losses by the end of one month (calendar) since the attachment of the Investment Account according to section 1.2. and 2.2. of this agreement, Client have to form a written appeal with following data: login, the date of the first investment to the Public Insured Account, investments deposit, fixed loss.
- 2.4. Company will review the appeal in the period of 3 up to 15 working days and make a decision to approve or deny this appeal due to this policy.
- 2.5. In case of approvement of the appeal, Company will compensate all the losses to the Client's personal account in the period of 30 up to 90 days.
- 2.6. In case of denial of the appeal, Company will inform the Client with the reason of denial using this policy and with the explanation why is it impossible to compensate losses.

3. Additional terms

- 3.1. In case of profit withdrawal from the attached Investment Account, this account will be no longer under the Investment Insurance program.
- 3.2. The minimal amount of depositing to get under the Investment Insurance program is 500 USD (five hundred US Dollars). The maximum amount of depositing is 50,000 USD (fifty thousand US Dollars).
- 3.3. Investment Insurance Policy system is active for one month (calendar) since the attachment of the Investment Account to the Public Insured Account and could be extended in rare cases and only with a written agreement between the Client and the Company on the individual conditions.
- 3.4. Due to this agreement Company can Insure only one account of the Client. Second, third and following accounts of same client could not be Insured.

4. Limits of liability

- 4.1. The Compensation of losses is made from the Insurance Fund of the Company. The amount and course of the Insurance Fund is determined by Company.
- 4.2. In case of lack of funds in the Insurance Fund to compensate all the clients' losses, Company is allowed to establish an additional Insurance Fund or to refuse to Compensate Client's losses unilaterally.

5. Amendments and Terminations

- 5.1. Client admits, that Company has sole right to add amendments and changes to this agreement in any time.
- 5.2. Company can pause or terminate this agreement immediately, Informing the Client of this intention. Informing could be: phone call of the employee or representative of the Company, email, push or SMS as well as an information message in the Client's personal account.
- 5.3. In case of violation by the Client of section 3.4. of this agreement, the Company has the right to refuse to the Client in insurance of trade risks in accordance with this agreement. Reason for refusal can be: registration or

authorization from one IP-address, registration of a new account for a close relative, as well as other reasons, directly or indirectly acknowledgment of presence of abusings from the side of the Client.