General Conditions

This Agreement describes the terms, conditions, and risks applicable to your use of our services available under the Future Spare domain and sub-domains of Future Spare, IFS, and FSI. If you have any questions regarding this Agreement, please get in touch with Customer Support. You must read, agree with, and accept all of the terms and conditions contained in this User Agreement without modifications, which include those terms and conditions expressly set forth below and those incorporated by reference, before you may become a customer of FS Investor Limited.

The following terms used in this Agreement shall have the meaning ascribed next to them unless stated otherwise in this Agreement:

"System" shall mean an electronic system designed to facilitate trading in Financial Contracts via the Internet using the FS Investor Limited platform as defined above subject to all terms of this Agreement and the terms of the Trading Manual (as defined below) which conforms to an integral part of the Agreement;

"Financial Contract" or "Contract" shall mean a contract to purchase CFDs or Digital Options or any other financial offering that the Company may offer by the System from time to time to its customers.

"Contract Price" shall mean the rates offered by the System and based upon "Indicative" rates provided by various financial information systems as the current updated rates for contracts applicable to the financial markets.

"Markets" shall mean the international financial, commodities, and other applicable markets, where contract rates are fixed upon free trade, and other markets where various financial assets are traded.

"Business Day" shall mean one calendar day beginning at 00:00 and ending at 23:59 GMT.

"Transaction" shall mean the purchase/sale of a Financial Contract for a fixed price.

"Closing" shall mean a reversed transaction aimed to close an open position (sale of a financial contract previously purchased and vice versa) with a sum or quantity identical to the one spent in the initial transaction on the same Business Day;

10. "Collateral" shall mean the initial sum deposited by you with the Company after the deduction of losses, deduction of funds withdrawn by yourself, plus profits derived from the Transactions.



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11. "Trading Manual" shall mean the manual detailing the procedures and terms for the performance and execution of Transactions;

12. This Agreement is effective upon acceptance in registration for newly registering customers, or upon receipt of e-mail notification by other users. Agreement is otherwise effective for all users of FS Investor Limited. If you do not agree to be bound by the terms and conditions of this Agreement, do not use or access our services, and inform us in writing immediately. By using our services, you agree to be bound fully by all our terms and conditions. This Agreement is effective upon acceptance in registration for newly registering customers, or upon receipt of e-mail notification by other users. The Agreement is otherwise effective for all users of FS Investor Limited. If you do not agree to be bound by the terms and conditions of this Agreement, do not use or access our services, and inform us in writing immediately. By using our services, you agree to be bound fully by all our terms and conditions. This Agreement is effective upon acceptance in registration for newly registering customers, or upon receipt of e-mail notification by other users. The Agreement is otherwise effective for all users of FS Investor Limited. If you do not agree to be bound by the terms and conditions of this Agreement, do not use or access our services, and inform us in writing immediately. By using our services, you agree to be bound fully by all our terms and conditions.

13. The Company may amend or revise this Agreement at any time by posting the amended terms on the Site and, by continuing to trade through the platform, you affirm that you agree to be bound by future revisions. Whenever such changes to the terms & conditions of this website are made, The Company will post such changes on the website. The Company may amend or revise this Agreement at any



time by posting the amended terms on the Site and, by continuing to trade through the platform, you affirm that you agree to be bound by future revisions. Whenever such changes to the terms & conditions of this website are made, The Company will post such changes on the website. The Company may amend or revise this Agreement at any time by posting the amended terms on the Site and, by continuing to trade through the platform, you affirm that you agree to be bound by future revisions. Whenever such changes to the terms & conditions of this website are made, The Company will post such changes on the website.

14. All amended terms shall be effective two weeks after their initial posting on the website, or as of the first time that you use our services after such amendments were made, whichever is sooner. If you do not agree to be bound by the changes to the terms and conditions of this Agreement, do not use or access our services, and inform us in writing immediately.

15. This Online Services Agreement is made by and between The Company and you. This Agreement applies to both The Company's website and the trading platform, as well as to the electronic content and or software currently contained on the website that supplies the customer with real-time information and any other features, content, or services that the company may add in the future.

16. Our services are available to and may only be used by individuals or companies who can form legally binding contracts under the law applicable to their country of residence. Without limiting the foregoing, our services are not available to persons under the age of 18 or otherwise under

17. legal age ("Minors"). If you are a Minor, you may not use this service. If you do not qualify, please do not use our website. For the avoidance of doubt, we shall not be responsible for any unauthorized use by Minors of our Services in any way or manner. Furthermore, our services are available only to, and may only be used by individuals who have sufficient experience and knowledge in financial matters to be capable of evaluating the merits and risks of acquiring.

18. financial contracts via this Site and have done so without relying on any information contained in this Site. Without derogating from the above provision, we shall not be responsible for verifying and/or checking whether you possess such sufficient knowledge and/or experience, nor shall we.

19. we are responsible for any damage and/or loss incurred by you as a result of insufficient knowledge and/or experience. If you do not qualify, please do not use our website.

20. Without limiting the foregoing, our services are not available where they are illegal to use, and the company reserves the right to refuse and /or cancel services to anyone at its discretion. Legal Restrictions Without limiting the foregoing, you understand that laws regarding financial contracts vary throughout the world, and it is your obligation alone to ensure that you fully.

21. comply with any law, regulation, or directive, relevant to your country of residency about the use of the website.

22. For avoidance of doubt, the ability to access our Web site does not necessarily mean that our services, and/or your activities through it, are legal under the laws, regulations, or directives relevant to your country of residency. This website does not constitute, and may not be used for, an offer and/or solicitation to anyone in any jurisdiction in which such offer and/or solicitation is not authorized, and/or to any person to whom it is unlawful to make such an offer and/or solicitation.

23. Access to this website, and the offering of financial contracts via this site, may be restricted in certain jurisdictions (such as Canada), and, accordingly, users accessing this site are required to inform themselves of, and to observe such restrictions. You hereby declare that the money invested in your account with the company does not originate from any criminal or illegal activity.

24. FS Investor Limited grants you a non-exclusive, non-transferable, and limited personal license to access and use its website (the "License"). This License is conditioned on your continued compliance with the terms and conditions of this Agreement. You agree not to "deep-link" to the website, resell, or permit access to the website to others, and not to copy any materials appearing on the website for resale or any other purpose to others without the prior written consent of FS Investor Limited. For avoidance of doubt, you shall be responsible and bound by any unauthorized use of the site, made in breach of this section. You agree to use the information received from



the information systems of The Company for the sole purpose of executing transactions inside and within the Future Spare website. You also agree not to use the electronic communication feature of a Service on the Site for any illegal, abusive, intrusive, obscene, threatening, or hateful purpose, as well as harassment and vilification in the privacy of others.

25. The License granted under this Agreement will terminate if FS Investor Limited believes that any information provided by you, including your e-mail address, is no longer current or accurate, or if you fail to otherwise comply with any term or condition of this Agreement and all rules and guidelines for each service The Company establishes that you have abused in any way (including but not limited to engaging in a transaction out of market rates) the FS Investor Limited trading platform.

26. Upon such violation, you agree to cease accessing services. You agree that The Company, at its sole discretion and with or without notice, may terminate your access to any or all services, close your open transaction, and remove and discard any information or content within Service Communications Unless otherwise indicated for a particular Service, any communications or material of any kind that you e-mail or otherwise transmit through the services, including information, data, questions, comments or suggestions (your "Communications") will be treated as non-proprietary and non-confidential.

By accepting this Agreement, you grant a license to Future Spare to use your communications in any way it sees fit, either on the website or elsewhere, with no liability or obligation to you.

- 27. FS Investor Limited is free to use any idea, concept, know-how technique, or information contained in your communications for any purpose including, but not limited to, developing and marketing products.
- 28. The Company is entitled, but not obligated, to review or retain your communications.
- 29. The Company may monitor your communications to evaluate the quality of service you receive, your compliance with this Agreement, the security of the Web site, or for other reasons.

- 30. You agree that such monitoring activities will not entitle you to any cause of action or other right concerning the manner, in which The Company monitors your communications. In no event The Company will be liable for any costs, damages, expenses, or any other liabilities incurred by you as a result of The Company's monitoring activity.
- 31. The Company will supply you with the informational and technical means to use its Services in a twenty-four-hour mode of operation starting Sunday 22:00 GMT to Friday 21:00 GMT except on official holidays in the USA and Europe. The Company shall provide you with access to trading transactions and quotes through the reserve in a twenty-four-hour mode of operation starting Sunday 22:00 GMT to Friday 21:00 GMT, except on official holidays in the USA and Europe, through the operators The Company. The Company will fulfill to the best of its abilities all your trading orders, keep the register of your orders and their fulfillment, and will provide you with necessary extracts upon your request.
- 32. The Company shall provide the following online reports:

Open Positions: Report presenting the account's open transactions.

Account Statement: Report presenting the account's balance and statement at a given point in time.

- 33. Tax collection: you know, understand, and agree that, in general, The Company does not collect tax on behalf of any authority in any form or manner.
- 34. The Company forbids connecting / trading / depositing using two different accounts from

the same computer / IP. Without limiting the foregoing, it is your obligation alone to calculate and pay all taxes applicable to you in your country of residence, or otherwise arising as a result of your trading activity from the use of the company's services. Without derogating from your sole and entire responsibility to perform tax payments, you agree that the Company may deduct tax, as may be required by the applicable law, but is not obligated to do so, from the results of the activity with FS Investor Limited.

35. When you register for the service, FS Investor Limited will ask you to provide certain identifying information ("Registration"). You agree to provide true,



accurate, current, and complete information about yourself during the Registration process, and you also agree not to impersonate any person or entity, misrepresent any affiliation with another person, entity, or association, use false headers or otherwise conceal your identity from Company for any purpose.

36. If you are registering as or for a business entity, you hereby declare that you have the authority to bind that entity to this Agreement. The Company will treat with care the information you entrust to the Company, by the disclosures it provides during the Registration process and in its Privacy Policy. During the Registration process, you will be asked to choose a username and password that will be used by you every time you access the Web site to use the service. For your protection and that of other Web site users, you should not share your Registration information (including your password and username) with another person or business entity for any purpose including, but not limited to, facilitating access and unauthorized use of the Service. You alone are responsible for all acts or omissions that occur within the Website through the use of your Registration information. If you believe that someone has used or is using your Registration information, username, or password to access any Service without your authorization, you should notify our Customer Support immediately.

37. Important Information About Customer Identification Procedures for opening a new account to help governments fight the funding of terrorism and money laundering activities, the applicable laws require that all financial institutions obtain, verify, and record information identifying each person who opens an account. What does that mean for you? When you open an account, we ask that you provide your name, address, date of birth, and other information that will allow us to identify you.

38. The Company does its utmost to ensure the privacy, confidentiality, and security of its customers are preserved both throughout their interaction with the company and afterward, to the fullest extent achievable by the company. When customers register with The Company, they acknowledge their willingness to share with the company certain private information which we use to confirm the customer's identity and ensure the security of their deposits and trading account. This information is collected in line with our stringent verification procedures which are used to deter international money laundering operations and to ensure the security and safety of our customer's trading activity throughout.

39. Our customers undertake to supply us with true, updated, and accurate information about their identity. Furthermore, they are required to state categorically that they are registering and trading on their behalf and are not seeking at any time to act in any manner that could be considered fraudulent nor are they seeking to impersonate any other individuals for any purposes whatsoever.

40. The Company data collection procedures include the collection of customers' freely disclosed information as shared with the company, in addition to the placement of cookies to gather data about the way customers interact with the futurespare.com/.vip website. These tools for gathering customer information are employed to ensure the customer's security and all data collected by the company is shared only with individuals within the company who are involved with the verification of customer account information for the express purpose of ensuring the customer's confidentiality and security.

41. FS Investor Limited will never disclose any private or otherwise confidential information in regards to our customers and former customers to third parties without the express, written consent of our customers, except in such specific cases in which disclosure is a requirement under law, or is otherwise necessary to perform verification analysis on the customer's identity to safeguard their account and secure their personal information.

42. By registering with FS Investor Limited and through the voluntary interaction they undertake with The Company's products and services the customer confirms and agrees that they consent to the use of all or part of the information they supply concerning their FS Investor Limited trading account, the transactions they undertake through it and the interactions which they perform with the company on behalf of the company. All interactions the customer undertakes with the company will be stored by the company for record and as such may be employed by the company in such cases that disputes arise between customers and The Company.

