

APPROVED

By Director FTM brokers
LLC order of 21.09.2020

Agreement on making operations with non-deliverable OTC financial instruments

This Agreement on making operations with non-deliverable OTC Financial Instruments (hereinafter referred to as the Agreement), posted on the Forex-company's Website, is a public offer, that is, offer of the Forex-company to make an agreement on making operations with non-deliverable OTC Financial Instruments with individuals (hereinafter referred to as the Client) under the conditions established in the Agreement.

The Forex-company considers itself to have entered into the Agreement with the Client on the conditions specified in this offer. The Client will respond to this offer, i.e. accepts it under compliance the conditions of this offer and in the manner prescribed by it. The Agreement deemed concluded between the Forex-company and the Client at the moment of acceptance by the Client of the public offer of the Forex-company.

The acceptance of this public offer of the Forex-company is the consistent execution of the following actions by the Client:

- creation (registration) by the Client of a Client area on the Forex-company's Website;
- familiarization and acceptance of the Terms of the Rules of making operations with non-deliverable OTC financial instruments posted on the Forex-company's Website (hereinafter referred to as the Rules of making operations) and the terms of the Agreement by placing corresponding confirming marks "Familiarized" and "Agree" in checkboxes when creating (registering) Client area on the Forex-company Website;
- transfer of an amount of margin to the Client's Account by transferring funds to the Forex-company Account by the Client.

The terms and definitions used in this Agreement are used in the meanings defined in the Rules of making operations.

1. SUBJECT OF THE AGREEMENT

1.1. The Forex-company accepts obligations to make on its own behalf and at its own expense via the Internet and (or) with using other technical means, operations initiating by the Client with non-deliverable OTC financial instruments (hereinafter referred to as the Operations).

1.2. The Client, as security for fulfillment of his obligations under this Agreement, is obligated to transfer margin collateral to the Forex-company Account, which will be used to open and maintain opened positions and fulfill other obligations stipulated by this Agreement.

1.3. Information on prices for underlying assets is provided by the Forex-company to the Client via the Terminal based on data received from the Forex-company liquidity providers.

1.4. Interest on margin of the Client is not charged.

1.5. Withholding and payment of personal income tax or corporate income taxes received by the Client as a result making operations with non-deliverable OTC financial Instruments carried out under this Agreement take place in accordance with legislation of the Republic of Belarus.

2. ORDER OF DETERMINING PRICES FOR UNDERLYING ASSETS

2.1. The Company receives information on quotes (prices for underlying assets) from quotation providers and (or) liquidity providers.

2.2. Quotes are broadcast to the platform simultaneously to all clients. All quotes that the client receives through the platform are indicative and represent the best Bid and Ask price available on the market received from liquidity providers.

3. PROCEDURE OF DEPOSITING MARGIN BY A CLIENT, ITS ACCOUNTING AND RETURN TO A CLIENT

3.1. The Client deposits a as margin on the Forex- company Account using one of the methods listed in the Client Area using the payment details of the Forex company located in the Client Area, with indicating number of the Client's Account onto which the Margin is depositing. Adding of funds on the Client's Account is made within one business day from the moment the Client's funds are added to the Forex-company Account.

The Client understands and agrees that commission and other costs associated with implementation of his chosen method of transferring and adding funds as margin on the Forex-company Account can be paid at expense of the Client. When adding funds to the Client's Account, the Forex-company has the right to withhold all or part of the reward for adding funds in the amount corresponding to the size of the cost of services of a relevant Payment Agent. The Client understands and agrees that the Forex-company is not responsible for the circumstances that led to a technical malfunction during a transfer, and for a term of the Client's funds transfer by Payment Agents until the moment when funds are added on the Forex-company Account.

3.2. The Forex-company daily keeps records of the mutual financial obligations of the Forex-company and the Client on the Client's Opened Positions and the funds on the Client's Account. Mutual financial obligations of the Forex-company and the Client are the funds on the Client's Account, as well as the current financial result (unrealized profit and loss) on the Client's Opened Positions. In event of unforeseen situations, including technical malfunctions, as well as other force majeure circumstances, which made it impossible to accurately determine an amount of current financial result (unrealized profit and loss) of the Client on Opened Positions, mutual financial obligations of the Forex-company and the Client are determined (calculated) based on an amount of funds on the Client's Account and current financial result (unrealized profit and loss) of the Client at the time of ending previous Operational Day.

3.3. Current financial result (unrealized profit or loss) on Positions Opened by the Client is calculated automatically each time Quotes for each Opened Position are changed and reflected in the Terminal in the Account's currency.

3.4. Financial results (profit and loss) of the Client on Operations being performed are reflected on the Client's Account at the time of Closing Position for each individual Instrument. When reflecting financial results is made:

- an increase in the amount of margin on the Client's Account by the amount of profit received or accrued;
- a decrease in the amount of margin on the Client's Account by the amount of the loss received or accrued.

3.5. The Client must provide a level of margin sufficient to maintain their Opened Positions. Sizes of amounts of the Margin when making Operations are indicated on the website of the Forex-company.

3.6. During making Operation a certain amount might be blocked on the Client's Account as a Margin and might be excluded from calculation of the Free Balance of Funds.

3.7. If, as a result of forced Closing of Positions, the Balance of the Client's Account has become negative, the Forex-company is entitled to transfer a compensation for such an Account in the amount necessary to bring the Account status to zero. Forex-company can bring status of the Account to zero by using funds on other Accounts of the Client.

3.8. Reporting on results of making Operations on the Client's Account is forming on basis of the data of internal accounting of the Forex-company and is provided to the Client via the Terminal.

3.9. If, due to a technical malfunction or as a result of other circumstances that happened not by fault of the Forex-company, the Client's Terminal displays an incorrect financial result, then when calculating the financial result, it is recognized as correct in accordance with current Agreement and the Rules of making operations.

3.10. In case of a system failure that leads to making Operations on the Client's Account on non-market quotes the Forex-company has the right to annul such Operations.

3.11. The margin security refund is provided in the amount not exceeding Free balance of the Client's Account. If the withdrawn amount, including the commission and other costs stipulated in this Agreement, exceeds the amount of the Free Balance of Funds, the Company has the right to reject this withdrawal specifying the reason.

3.12. Refund of margin (withdrawal of funds from the Account) is made on basis of order on refund of margin (request for withdrawal of funds) of the Client, formed out of his Client Area. Order on refund contains in itself number of the Client's Account, payment details of the Client for refund of margin and amount of funds requested for refund.

3.13. If the amount requested for refund on the Client's Account is not involved in maintaining the Client's Open Positions, the funds are debited and transferred to the bank details specified by the Client within seven business days from the moment the Forex company receives the order to return the margin security. The date of receipt of funds to the Client's bank details is not regulated by the Forex-company, but directly depends on the chosen method of withdrawal.

3.14. In case if sum, requested for write off is involved in maintaining the Client's Open Positions (blocked) and its debiting from the Client's Account will lead to closure of the Opened Positions, the Client's order for refund is rejected, and the Client has the right to either close the Opened Positions or make a request for refund available sum of funds.

3.15. The Client has the right to form a request for full refund of margin only after closing all positions.

4. TYPES AND PROCEDURE FOR DETERMINING THE SIZE OF REMUNERATION OF THE FOREX-COMPANY. ORDER AND TERMS OF ITS PAYMENT

4.1. Types of remuneration of the Forex-company: commission, position transfer commission (SWAP), dividend commission, commission for making operations with margin.

4.2. Commission is set as a percentage from nominal value of a position. The nominal value of a position is determined by the Client upon submission of an order about fixation the price of underlying asset and is calculated as the product of the nominal value of one lot of the Financial Instrument and the volume of the Operation in Lots being set by the Client. Size of the commission is published on the Website of the Forex-company, and is also set on the Company's Server. In case of a contradictions, the information set on the Company's Server takes precedence. Size of the commission can be changed unilaterally by the Forex-company.

4.3. Commission is debited at the moment of a position opening.

4.4. Commission is charged in the currency of nominal value of a position and is recalculated into the currency of the Client Account at the rates set by the external counterparty of the Forex-company at the time the position was opened.

4.5. If there are Opened Positions at the moment of ending of an Operational Day the Forex-company unilaterally carries out Transfer of Opened Positions (SWAP). The Operation of Transferring Opened Positions is carried out immediately after the end of the Operational Day. Transfer commission sizes are indicated on the Forex-company's Website, as well as set on the Forex-company's Server. In case of contradictions, the information provided on the Forex-company's Server takes precedence.

4.6. If there are Opened positions on Financial Instruments based on securities as of date of fixation register of an issuing company (ex-dividenddate or simply ex-date), or depending on conditions of underlying asset delivery on one or two days earlier, the fixation date of which is determined by management of this legal entity (issuer of securities) and announced in advance on official website of respective company, a dividend commission can be debited from the Client's Account (in case of position on sale), determined by the formula: $Cd = Q \times D$, where

- Cd - dividend commission,
- Q - amount of securities,
- D - sum of dividends per unit of underlying asset.

Dividend commission is charged from the Account during 3 months from the moment of closing position.

4.7. Procedure of determining commission for making operations with margin and terms of its payment are reflected in the Rules of making operations.

5. PROCEDURE OF DETERMINING THE SIZE OF MARGIN LEVERAGE

5.1. Margin leverage is set at a rate from 2 to 500 depending on category of a Client, type of Financial Instrument, and size of Balance. For the Clients from the "client" category, maximum size of margin leverage is 100, for the Clients from "qualified client" category, maximum size of margin leverage is 200, for the Clients from the "professional client" category maximum of margin leverage is 500.

5.2. Information about set margin leverage sizes for each Financial Instrument is posted on the Forex-company's Website, and also set on the Forex-company's Server. In case of contradictions, the information set on the Forex company's Server takes precedence.

5.3. For individual Financial instrument can be set a special margin leverage.

5.4. The Forex-company has the right to unilaterally change the size of margin leverage without prior notice to the Client.

6. PROCEDURE OF INITIATION BY THE CLIENT OF MAKING THE OPERATION. ORDER AND TERMS OF REPORTING

6.1. Initiating of making operation by the Client (order submit), receiving and processing the Client's order about fixation of price of underlying asset is carried out automatically by the Client when he is executing required actions in the Terminal, login to which is carried out via entering Login and Password. Data about on the Client's orders are accumulated and stored on the Forex company's Server. They can be presented to the Client by his request in the Terminal in the "Account History" section.

6.2. Fixation of price of underlying asset can be executed only at the current price at the moment the Forex-company takes actions to execute the Client's order. Date, time, execution price are fixed in the Terminal and on the Forex-company's Server.

6.3. Execution of an order is recorded, stored on the Forex-company's Server and is available for viewing in the Terminal.

6.4. Reporting on operations initiated by the Client is provided to the Client around the clock in the Terminal.

7. PROCEDURE OF CLOSING POSITION BY THE FOREX-COMPANY IN CASE OF THE CLIENT'S MARGIN INSUFFICIENCY TO MAINTAIN OPENED POSITION

7.1. Upon reaching residual of margin on the Client's Account of a size equal to or below the established StopOut level, the Client's opened positions will be automatically closed.

7.2. Upon reaching level of margin set on the Forex-company's Server, the Forex-company has the right to close all positions of the Client in automatic mode.

7.3. Closing of Positions occurs in an order of general queue, along with execution of the Client's orders. The Position with the greatest current losses is placed first in a queue for forced closure.

7.4. Upon reaching size of using a margin leverage equal to or exceeding 200%, the Forex company has the right to close all positions of the Client automatically. Notification about the closure will be sent to a personal e-mail, specified by the Client to contact him.

8. RIGHTS AND OBLIGATIONS OF THE PARTIES

8.1. The Forex-company pledges to:

8.1.1. Execute the Client's orders in the order and on the conditions provided by this Agreement and the Rules of making operations, as well as subject to availability of the opportunity to provide necessary liquidity by an external counterparty.

8.1.2. Accept margin to the Forex-company's Account and credit the accepted amount of margin to the Client's Account on the conditions provided by this Agreement and the Rules of making operations.

8.1.3. Return margin in accordance with terms of the Agreement upon request (provided that the Client does not have unfulfilled obligations to the Forex-company), as well as if such funds are not required to maintain the Client's Opened Positions.

8.1.4. Store confidential and other information in the order prescribed by legislation of the Republic of Belarus.

8.1.5. Post information on the conditions and procedure of making operations, including the amount of remuneration of the Forex-company by posting the information on the Forex-company's Website and / or on the Company's trading server.

8.1.6. Present to the Client reports on the history of made transactions in electronic form in the Trading terminal.

8.2. The Client pledges to:

8.2.1. Present correct and reliable information for personal identification (identification data).

8.2.2. Inform the Forex-company about all changes in passport data or place of residence or other significant changes within 2 business days from the date of such changes.

8.2.3. Pay a remuneration to the Forex-company on the terms and in the size determined by this Agreement and the Rules of making operations, which are indicated on the Forex-company's Website and on the Forex-company' Server and are active at the time of execution of the Operations.

8.2.4. Maintain a sufficient level of margin in relation to his Opened Positions.

8.2.5. Maintain confidentiality in relation to information that became known to the Client during execution of this Agreement.

8.2.6. Familiarize yourself with the terms of this Agreement, the Rules of making Operations and the Risk Notice and monitor changes in these documents posted on the Forex-company's Website.

8.2.7. Regularly check reporting, history of made transactions and other relevant documentation and immediately notify the Forex-company of any errors or discrepancies found. In the absence of such notice within 48 hours after an operation made, it is considered irrevocably and finally accepted by the Client.

8.3. The Forex-company has the right to:

8.3.1. Refuse to comply with any orders of the Client, including, if, in opinion of the Forex-company, the amount of funds on the Client's Account is insufficient to conduct the corresponding operation (s).

8.3.2. Postpone execution, adjust or refuse to execute orders for return of margin in case if the Client has Opened Positions or a debt to the Forex-company, as well as in other cases provided by legislative acts of the Republic of Belarus.

8.3.3. Write off remuneration of the Forex-company directly from the Client's account in accordance with the terms of this Agreement and the Rules of making operations.

8.3.4. Regardless of other provisions of this Agreement and without prior notice and acceptance of relevant obligations, the Forex-company has the right to restrict or discontinue access to the Terminal with respect to all or some Financial Instruments, orders or to stop transmitting any information, refuse to conduct or assist in executing any orders solely at its own discretion and in the event of the following circumstances:

- insufficiency of margin residual on the Client's Account to maintain Opened Positions. In this case, the Forex-company has the right, without any restrictions and without prior notice to the Client, to reduce a position size at its own discretion by applying the automatic Stop Out procedure;
- complete or partial failure of the Terminal, including failure of the technologies that ensure operation of the Terminal, or other circumstances that result in use of the Terminal becoming unprofitable for the Forex-company;
- security violation of the Terminal;
- a significant violation by the Client of its obligations under this Agreement or other agreements with the Forex-company;
- non-compliance by the Client with current legislature or regulations applicable to the Client activities, if the Forex-company, at its own discretion, believes that such non-compliance may affect ability of the Client to accurately and timely fulfill his obligations under this Agreement or other agreements with the Forex-company;
- presence of appropriate market conditions in general or in relation to certain Financial Instruments, in connection with which committing of such actions by the Forex-company becomes necessary or preferable;
- failure to comply with the applicable Rules of making operations;
- lack of liquidity or insufficient liquidity on the market.

8.3.5. In order to ensure timely provision of prices for underlying assets for conducting operations, the Forex-company can rely on available information on prices and other data that may subsequently turn out to be incorrect. In this case, the Forex-company may cancel or adjust the Client's Operation with providing the Client with a detailed explanation of the reasons for such cancellation / adjustment.

8.3.6. At its own discretion, to control and periodically make changes to functionality of the Terminal (including information on prices of underlying assets), its configuration, interface and content.

8.3.7. Temporarily suspend provision of services under this Agreement by forcibly blocking the Account. Forced blocking of the Account means closing of all positions of the Client, cancellation of all orders issued and prevention of new orders being issued by the Client. The Forex-company has the right to forcibly block the Client's Account in cases of force majeure, technical

malfunctions and other cases at discretion of the Forex-company, if making of such actions by the Forex-company becomes necessary and (or) preferred, including in cases established by legislation of the Republic of Belarus.

8.3.8. Control operations of the External Account of the Client and the Client's Account in order to fulfill the requirements of the Law of the Republic of Belarus "On measures to prevent legalization of income gained from crime, financing terrorist activity and financing proliferation of weapons of mass destruction".

8.3.9. Provide data about the Client (including his personal data) to authorized bodies and parties in cases and in the order prescribed by law, as well as to third parties involved in the process of providing services by the Forex-company to its Clients, or engaged by the Forex-company to provide services or satisfaction of other non-illegal needs and interests of the Forex-company at carrying out its activities.

8.3.10. To delete pending orders canceled by the Client or the Forex company from the Account history after 1 (one) month from the date of cancellation.

8.3.11. Close the Client Account upon termination of this Agreement and transfer residual of funds on the Account to the payment details of the Client.

8.4. The Client has the right to:

8.4.1. Carry out any Operations provided by this Agreement and the Rules of making operations in the order and terms established in these documents.

8.4.2. Replenish the Account under terms of the Agreement.

8.4.3. Receive reporting about operations in the order and on the conditions provided by this Agreement and the Rules of making operations.

8.4.4. Contact the Forex-company with requests about providing information on operations made by him with non-deliverable OTC Financial Instruments.

8.4.5. Send to the Forex-company an Order for Funds Write-off within free residual in accordance with the order established in this Agreement and the Rules of making operations and receive a return of margin in accordance with terms of this Agreement.

8.4.6. Terminate this Agreement unilaterally and extrajudicially in accordance with this Agreement at any time.

8.4.7. Independently change the password for access to the Client Area or use the password recovery procedure at any time.

9. RESPONSIBILITY OF THE PARTIES

9.1. The Forex-company is not responsible:

- for losses incurred by the Client in connection with use/change of margin leverage and caused by an unfavorable change in price of underlying assets;
- for an occurrence of negative balance on the Client's Account caused by closure of all positions;
- for reduction or closing of the Client's positions caused by the automatic Stop Out procedure;
- for losses incurred by the Client caused by insufficient level of margin in relation to his current positions;
- for lack of liquidity at any time;
- for unavailability of any prices at any time;
- for losses incurred by the Client due to a decrease / lack of liquidity, in connection with which the Client will not be able to close an Operation or will be forced to accept a price that will significantly differ from the Client's desired price;

- for losses incurred by the Client in connection with execution of the Order with some slippage in price;
- for losses incurred by the Client caused by sharp fluctuations on the market, as well as for forecasts made by him that do not take into Account market volatility;
- for a loss and (or) moral damage, including, in particular, any loss of benefit that may be a direct or indirect result of using or taking into Account information about results in past and results predicted by the Client;
- for failure of communication equipment, disconnection between the Forex-company's Server and the Terminal, interferences or delays when making operations via the Internet;
- for losses incurred by the Client in case of incorrect interpretation of the information provided on the Forex company's Website;
- in case of using the Client's Login and Password by third parties to whom such accounting information was transferred by the Client or by which it was obtained illegally / fraudulently;
- for any losses incurred by the Client as a result of actions of the Forex-company made in accordance with its rights under this Agreement;
- for any losses incurred by the Client as a result of non-fulfillment by third parties of their obligations to the Forex-company. In addition, in such circumstances, the Forex-company is not responsible for fulfillment of its obligations to the Client, provided that such fulfillment is impossible due to a violation by a third party of its contractual obligations.

9.2. The Client is responsible to the Forex-company for losses incurred by the Forex-company by a fault of the Client, including for a damage caused as a result nonproviding (or untimely providing) by the Client of any documents, provision of which to the Forex-company is provided by this Agreement and the Rules of making operations, as well as for a damage caused to the Forex-company due to any distortion of the information contained in documents provided by the Client and / or abuse of the services provided by the Forex-company to the Client. The Forex-company has the right to deduct the indicated losses from the Client's Account and / or Accounts of other persons, provided that it is known (with help of technical functionality available to the Forex-company) about actual ownership of these Accounts by the Client.

9.3. The Client unconditionally acknowledges that the Quotes used by the Forex-company for making Operations and being broadcasted from the Forex-company's Server are the only correct ones for the Client. Claims regarding discrepancy between quotes of the Forex-company with other sources are not accepted.

9.4. Provisions of this section shall remain in force after termination of this Agreement.

10. PROCEDURE OF TERMINATION OF THE AGREEMENT

10.1. This Agreement may be terminated by agreement of the Parties.

10.2. The Forex-company has the right to unilaterally refuse to execute this Agreement:

- in case if the Forex-company decides to terminate its activities on the OTC Forex-market;
- in case of changes in legislation making impossible further execution of the Agreement;
- in case of non-fulfillment by the Client of his obligations stipulated by this Agreement;
- if the Client fails to provide the documents (information) necessary for identifying participants of a financial operation, as well as establishing a fact of legalization income gained by the Client from crime, financing terrorist activity or financing proliferation of weapons of mass destruction in accordance with the legislation on preventing legalization of income gained from crime financing terrorist activity or financing proliferation of weapons of mass destruction;
- in case of absence of funds on the Client's Account within twelve months from the date of last transfer of funds from it. The term for funds seizure on the Account and suspension of operations on the Account are not included in this term.

10.3. The Client has the right to refuse to execute the Agreement:

- in case of disagreement with changes to the Agreement, the Rules of making operations, subject to fulfillment by the Client of all obligations under the Agreement;

– for other reasons not contradicting the Agreement, provided that the Client fulfilled all obligations under the Agreement.

10.4. In case the Client refuses to execute this Agreement, the Client sends a corresponding notification to the Forex-company via info@ftm.by from email address specified in the Client Area. In case of refusal to perform this Agreement, the Client undertakes to close all positions and pay off the debt to the Forex-company, and to fulfill other obligations under this Agreement. The agreement is considered terminated after the Client fulfills all obligations under this Agreement.

11. SPECIAL CONDITIONS

11.1. Terms of this Agreement apply to all Client's Accounts opened under this Agreement.

11.2. Changes and additions made by the Forex-company to this Agreement come into force from the moment they are published on the Forex-company's Website.

11.3. From the moment of entry into force, changes and additions introduced by the Forex-company shall equally apply to all Clients, including those who entered into the Agreement earlier than the effective date of the changes.

11.4. With purpose to ensure guaranteed familiarization of the Client who has entered into the Agreement with the changes or additions made, the Client must at least once a week independently or via authorized persons contact the Forex-company's Website for information on changes and / or additions made.

11.5. In order to achieve the goals defined in this Agreement, as well as other tasks of an informational nature, the Forex-company has the right to send information materials to the Client in accordance with the contact information provided by the Client.

11.6. The Client (individual), providing the Forex-company with his personal data, in any form and in any way (when performing any actions on the Forex-company's website, through the counterparties of the Forex-company, etc.), thereby gives consent to the Forex-company and its partners for an automate, as well as without using automation tools, processing of the personal data provided by him in order to execute this Agreement, conduct advertising campaigns, provide him with advertising materials, information about Forex promotions and events held by the company, as well as for other purposes determined by the Forex-company, including: to take actions to collect, record, organize, accumulate, store, clarify (update, change), extract, use, transfer (distribution, providing access), depersonalization, blocking, deletion, destruction, cross-border transfer of personal data. The consent is given for the period until expiration of the storage period for relevant information or documents containing the specified information, determined in accordance with the current legislation of the Republic of Belarus.

11.7. The Client has the right to use the information posted by the Forex-company or third parties, the access to which was provided to him as part of the provision of services under the Agreement, only for making the Operations provided by this Agreement. The Client is not entitled to distribute, modify, supplement or store the specified information in any way in independent archives. In any case, the scope of rights granted to the Client regarding information posted by third parties cannot exceed the scope of authority received by the Forex-company from a third party. The Forex-company does not guarantee that the information posted by third parties is reliable, accurate, actual and will be provided on an ongoing basis without interruption. The Forex-company is also not responsible for results of Operations (losses, lost profits, loss of income, reputation damage, etc.), decisions about which were made by the Client on basis of the information posted by the Forex-company or third parties.

11.8. The Forex-company is not responsible for non-fulfillment or improper fulfillment of obligations under this Agreement in case of issuance by the authorized state bodies of acts that suspend or prohibit execution of Operations on the Client's Account.

11.9. All disputes and disagreements between the Forex-company and the Client arising during execution of the Agreement are resolved via negotiations. The Client and the Forex-company

make every possible effort in order resolve any dispute peacefully, conscientiously and constructively. A pre-trial claim procedure for resolving of disputes is recognized as mandatory.

11.10. A written claim is subject to consideration by the Party that received it within 30 calendar days from the date of receipt. If agreement is not reached, disputes are considered in a court at the location of the Forex-company, in the order prescribed by the legislation of the Republic of Belarus.

11.11. The Forex-company has the right to block the client's Account with a balance of less than 10 USD, that was not used for trading operations for 90 straight calendar days. The Client loses the ability to log in to the terminal using the access codes of the blocked Account, as well as perform operations with margin security on the blocked Account. To unblock the Account, the Client must contact the Forex-company, after that the Account with the remaining funds will be available within 5 business days.

11.12. The major language of this Agreement, as well as all amendments and additions to the Agreement is Russian. Translation into English and other languages is used for informational purposes only and have no legal force.

11.13. In everything else that is not regulated by this Agreement, the parties are guided by the current legislation of the Republic of Belarus.