

Last Revised: July 2025

These terms of use ("Terms") constitute a legally binding agreement between you ("User" or "Users") and WeTrade International LLC (hereinafter named "WeTrade" or "us"), with registration number: 1945 LLC 2022 is incorporated in Saint Vincent and the Grenadines with a registered address Euro House, Richmond Hill Road, Kingstown, St. Vincent and the Grenadines by the Registrar of Limited Liability Companies.

Note:

WeTrade International LLC is granted by the Financial Services Authority of the Saint Vincent and the Grenadines to carry on the forex business as a principal.

WeTrade Capital Limited is incorporated in Labuan with a registered office at Unit Level 9F(2). Main Office Tower, Financial Park Labuan, Jalan Merdeka, 87000 Federal Territory of Labuan, Malaysia with the license number MB/22/0100.

The above entities will be identified as "WeTrade" in the legal documentation.

A client [hereinafter the "user(s)", "you(r)"] can open a maximum amount of eight accounts to provide you with services and with respect to all account types shall collectively referred to as "Services", WeTrade is committed to the implementation and the compliance of the antimoney laundering / counter financing for terrorism requirements, as and when required.

By downloading and using WeTrade mobile application ("App") and by registering for and opening a WeTrade account ("Account"), you unconditionally accept these Terms, and you agree to be bound by and to act in accordance with them.

You accept and agree that you are solely responsible for compliance with all laws, rules, regulations and the requirements of any jurisdiction in which you reside or that may be applicable to you.

WeTrade may modify these Terms by providing notice of such changes, such as by sending you an email, providing notice through the Services, updating the "Last Revised" date at the top of these Terms, or by any other means as may be determined by WeTrade. For the avoidance of doubt, using a particular form of notice in some instances does not oblige us to use the same form in other instances. Any changes or modifications will be effective immediately upon WeTrade providing notice of such changes. These changes will apply at that instant to all the current and subsequent uses of the App and the Account. upon receival of the changed terms, we assume acknowledgment of such amended terms, or by continuing to access the App, the Account or use of the Services (including the services listed on the App), you confirm your agreement to the modified Terms. If you do not agree to any modification to these Terms, you must stop using the App and the Services. WeTrade encourages you to frequently review the Terms to ensure you understand the terms and conditions that apply to your access to, and use of, the Services. If you have any questions regarding the use of the App or Services, please email our support team at globalsupport@wetrade.com.

1. LEGAL DECLARATION

WeTrade will not provide services to clients does not provide services to residents of



jurisdictions where such distribution or use would be contrary to local laws or regulations. Using the Services to conduct money laundering, smuggling, commercial bribery and all other illegal trading activities is strictly prohibited. If such an event is found, WeTrade shall freeze the Account and shall immediately report such events to the Relevant Authorities. For the purpose of these Terms, "Relevant Authorities" shall include any supra-governmental, governmental, state or other authority and shall exclude private non-governmental authorities such as private law firms.

2. USERS' REPRESENTATION AND WARRANTIES

- 2.1. You are of sound mind, reached the legal age and has legal capacity for conduct.
- 2.2. No one other than you have interests in the Account now or in the future.
- 2.3. You guarantee that even if there is any contrary decision in the future, you are still suitable to engage in foreign exchange contract transactions.
- 2.4. You are not an employee of any platform or a company with a majority of the share capital of any platform, is not a member of any platform and/or company registered on any platform, nor is it any bank, trust or company that provides the same Services as WeTrade. If you are the employee of one of these companies or become of such, you must immediately notify WeTrade in writing.
- 2.5. All the information provided to WeTrade is true accurate and complete at all times and you undertake to notify WeTrade if there is any change in your information. WeTrade may engage in foreign exchange contract transactions based on your oral, written, appointed attorney or electronic instructions.

3. ELIGIBILITY

- 3.1. The Services are intended solely for Users who are eighteen (18) years old or older and who satisfy the criteria described in these Terms. By accessing or using the Services, you affirm and warrant that you:
 - (a) are of legal age to form a binding contract (at least eighteen (18) years old);
 - (b) have not previously been suspended or removed from using our Services;
 - (c) are not identified or placed by the appropriate government authority or regulatory agency or any accepted international agency recognized by or binding on WeTrade in their denied watchlist; and
 - (d) have full power and authority to agree to these Terms.
- 3.2. You authorize WeTrade or WeTrade 's agent to investigate your credit status and therefore contact such banks, financial institutions and credit institutions when WeTrade considers it appropriate to verify your provided information, including but not limited to your current and past investment activities, when WeTrade deems appropriate, with such futures brokers, exchanges, brokers/dealers, banks, compliant data centers and any other financial and contact investment institutions.
- 3.3. The Services are not available to individuals or entities listed on the Specially Designated



Nationals and Blocked Persons List (SDN List) maintained by the U.S. Office of Foreign Assets Control (OFAC), or any sanctions lists maintained by international authorities such as the United Nations, European Union, or United Kingdom. Additionally, the Services are not available to individuals residing in jurisdictions where WeTrade, at its sole discretion, has chosen not to offer services, including but not limited to: the United States of America, Canada, Haiti, Iran, Suriname, the Democratic People's Republic of Korea (North Korea), Puerto Rico, the Occupied Area of Cyprus, Syria, Cuba, Japan, Russia, Belarus, Sudan, or any other countries subject to economic or trade sanctions enforced by OFAC or other relevant authorities.

4. PROVISION OF SERVICES

- 4.1. WeTrade will provide the following Services to the User, including but not limited to execution of orders on your behalf, involving the following instruments:
 - (a) Contracts for differences (CFDs) on immediate foreign exchange contracts, immediate precious metals, indices, stocks, or any other tradable commodities.
- 4.2. You acknowledge that the Services may include transactions in instruments that are not listed on regulated markets. By agreeing to these Terms, you acknowledge and agree that you have explicitly consented to the execution of orders by WeTrade outside of regulated markets.

5. ACCOUNT

- 5.1. Prior to using the Services, the User must establish an Account with WeTrade. These Terms become effective upon the first receipt of funds in the Account, following WeTrade's provision of written confirmation of acceptance.
- 5.2. The User is prohibited from using the Account for payments to third parties.
- 5.3. In general, the User is allowed to have a maximum amount of eight accounts. If the User has inadvertently opened multiple profiles, WeTrade reserves the right to deactivate such additional profiles.

6. RISK TAKING

- 6.1. You declare and warrant that:
 - (a) the total income, total assets and liabilities are diligently calculated when determining your net asset value;
 - (b) when determining the total asset value, you have included cash and/or cash equivalents, government-issued securities, and the cash value of securities, real property owned (excluding primary residence), life insurance and other valuable assets;
 - (c) the part of your total assets that you considered to be risk capital have been carefully identified:
 - (d) the risk capital is the amount of risk that you are willing to bear, and will never



change your lifestyle after the loss of this amount; and

(e) to notify WeTrade immediately when your financial situation occurs that will reduce your net asset value and/or risk capital.

6.2. WeTrade's Risk Disclosure Statement

The User shall always, take note that:

- (a) Trading in foreign exchange contracts may not be suitable for some Users. The Users should carefully consider whether the transaction is suitable for the User in accordance with the User's experience, purpose, financial resources, and other relevant circumstances.
- (b) Foreign exchange contracts are highly risky. The amount of the initial margin is very low relative to the value of the foreign exchange contract, so it is a leveraged transaction. Relatively small market fluctuations may have a proportionally greater impact on the funds Users have or need to deposit. This may move in a direction that is not conducive or beneficial to the User. The User may completely lose the initial margin funds and any other funds deposited into the company to maintain the User's position.
- (c) Placing conditional orders such as "stop loss" or "limit order", especially under very volatile market conditions, will not necessarily limit the User's loss to the expected amount, because market conditions may make it impossible to execute such orders. The use of combined position strategies such as "arbitrage" and "arbitrage" positions can be as dangerous as simply maintaining "long" or "short" positions. toll. Before the User starts trading, the User should have a clear understanding of all charges that the User may pay. These charges will affect the User's net profit (if any) or increase the User's loss. Electronic transactions. The trading through the electronic trading system is not only different from the open outcry market, but also different from other electronic trading systems. If the User's conducts transactions through an electronic trading system, the User will face risks related to the electronic trading system, including any hardware and software failures. As a result of any system failure, the User's order may not be executed in accordance with the User's instructions or not at all.
- (d) The User accepts that any trading system provided by WeTrade has been provided in its "original condition". WeTrade does not provide express or implied guarantees, including but not limited to implied guarantees of merchantability or conformity to specific purposes, purposes or applications; timeliness, no Interfered guarantee; or any implied guarantee arising from transaction use, transaction process or performance process. Under no circumstances will WeTrade be liable for any punitive, indirect, incidental, special or consequential loss or damage, including loss of business, profit and goodwill. WeTrade will not be responsible for any delay or interruption of service or delivery caused by any reason (including but not limited to hardware or software failure; regulatory measures; natural disasters; war, terrorism or our deliberate actions) or the inability of WeTrade or its affiliate systems to perform The User takes responsibility. The User acknowledges that there may be delays or interruptions in the use of our system, including, for example, interruptions for system maintenance purposes. WeTrade does not



- guarantee that alternative trading arrangements will be provided at a specific time, and WeTrade is not responsible for delays in placing orders.
- (e) WeTrade's margin policy requires that the Account should always maintain an appropriate margin. Failure to meet the margin requirements may result in closing any existing positions and incurring losses. If the margin of the Account is lower than the minimum margin required by WeTrade's margin call policy, WeTrade reserves the right to close all positions without notice.
- (f) If there are quotation errors (including but not limited to WeTrade quotation entry errors, quotations that cannot represent fair market prices, quotations that are quoted by WeTrade employees, including but not limited to incorrect large numbers quotations or due to hardware, software or communication lines or If the system and/or the external data source provided by the third-party supplier is inaccurate, we will not be responsible for the error of the Account balance. The above-listed circumstances are not exhaustive.
- (g) When the price is wrong, WeTrade reserves the right to make necessary corrections or adjustments to the Accounts involved. If there is a system error and the interest is not collected or paid as planned, WeTrade reserves the right to transfer the missing interest out or into the Account at any time.

7. COMMITMENT TO ANTI-MONEY LAUNDERING AND COUNTER FINANCING FOR TERRORISM REQUIREMENTS

- 7.1. You agree to fully co-operate with WeTrade and with the Relevant Authority in the investigation of any money laundering and/or financial crime. You agree that you have read the Terms and the provisions regarding the suspension of the Services in the event of any such investigation.
- 7.2. It is your duty to observe, perform and be bound by the Terms and any other requirements as may be issued by any Relevant Authorities and you undertake to procure that all relevant stakeholders observe and perform the same.
- 7.3. If a User or a User's transaction is flagged as suspicious through our internal controls, WeTrade may require additional proof of identification from the User and has the right to not permit or suspend the Services until additional and verifiable proof of identity is received and confirmed. In no circumstance shall WeTrade be required to explain the reasons for its decision to the affected User.
- 7.4. By using the Services, you acknowledge and understand that WeTrade maintains verification levels which require User participation and verification in order to obtain, with leveled permissions based on user-supplied information, our ability to verify it, and our internal policies. You accept that you may not be able to achieve a desired level of verification, and WeTrade reserves the right to determine, at its sole discretion, the appropriate verification level for any User, as well as the right to downgrade Users without prior notice. WeTrade may, from time to time, implement policies restricting verification levels by nationality, country of residence, or any other factor in conjunction with the requirements of the Relevant Authorities. In no circumstance shall WeTrade be required to explain the reasons for its decision or for any actions taken to the affected User.



7.5. You are fully aware and comprehend the terms outlined in WeTrade's Anti-Money Laundering and Counter Financing for Terrorism Policy, including any revisions thereof.

8. SECURITY AND CONFIDENTIALITY

- 8.1. You agree and confirm that you are the exclusive owner of the Account and password that can be used to place orders and access the WeTrade electronic trading system and is solely responsible for the confidentiality and protection of the account and password (if applicable).
- 8.2. You further agree to assume full responsibility for all activities including brokerage transactions using your Account and password. You also agree that if any other person uses your confidential information to provide WeTrade with instructions that may be contrary to your instructions, you shall indemnify WeTrade from losses.
- 8.3. For any loss, theft or unauthorized use of your Account and/or password, you must immediately notify WeTrade in writing. Users found to be engaged in malicious automation, unauthorized API use, or trading system abuse may be banned without prior notice.
- 8.4. To the extent permitted by applicable law, WeTrade bears no responsibility for any losses, expenses, costs, or liabilities incurred by the User due to instructions or communications made via the internet or other electronic means. The User is solely accountable for all orders and the accuracy of information transmitted through such electronic channels. Additionally, WeTrade is not liable for any damage to equipment or software caused by viruses, defects, or malfunctions associated with accessing or using the Services.

9. NO ADVICE AND NO RECOMMENDATION

- 9.1. You acknowledge that WeTrade does not provide and will not provide investment, legal or tax advice or trading advice. You confirm that WeTrade does not make any statement regarding the tax impact or treatment of foreign exchange contracts.
- 9.2. If WeTrade determines that you are using additional functionalities, external software or plug-ins that disrupt the reliability, smoothness, or orderly functioning of the Services, WeTrade reserves the right to suspend or terminate the User's Account.
- 9.3. You agree that you are a user who decides to use the Services on his own, and all orders placed are voluntary and based on your own decision or the decision of your officially authorized representative.
- 9.4. You agree that neither WeTrade nor any of its employees are officially authorized representatives of yourself, and you will not seek or rely on WeTrade or any of its employees to make any such suggestions. You understand that you are solely responsible for all orders issued, including but not limited to valid transactions, the number of transactions issued, the appropriateness of any transaction, investment strategy and the risk of each transaction, and will not require WeTrade or any of its employees to these investment decisions assume responsibility.
- 9.5. You further understand that WeTrade will neither examine nor review the suitability of any transactions implemented in the Account or investment strategies adopted. You



hereby agree to protect WeTrade and its officers, directors, employees, agents and related parties from any financial or other liabilities or expenses (including legal fees and expenses) caused by any loss or damage. You may suffer losses due to any such decision, instruction, transaction, or strategy adopted by you or your duly authorized representative in the Account, or due to your breach of any agreement, statement, promise or guarantee in these Terms.

10. TRANSACTION

10.1. <u>System</u>

- (a) The User acknowledges and agrees that WeTrade reserves the right to limit access to its Services as it sees fit, to ensure the smooth functioning of the systems and to safeguard the interests of other users and WeTrade itself. The User is only permitted to access the Services and engage in transactions for their own use, on a non-exclusive and non-transferable basis.
- (b) WeTrade is not responsible for delays, inaccuracies, or other errors in the transmission of orders, instructions, or information from the User, if such delays are caused by factors beyond the reasonable control of WeTrade. These delays can stem from various sources, including market conditions like high volatility, or from issues such as a slow or weak internet connection between the User's terminal and WeTrade's server.
- (c) The User recognises that WeTrade reserves the right to reject orders or instructions if they are unclear, particularly when the User attempts to open, close, modify, or withdraw an order.
- (d) WeTrade has the authority to decide on any adjustments or changes to the opening/closing price, size, value, or quantity of the transaction, as well as to the level or size of any order, at its own discretion. These decisions are considered final and conclusive for the User. WeTrade undertake to inform the User of any adjustments or changes as soon as reasonably practicable.
- (e) The terms and/or methods of delivery, the User confirms that it may not be possible to cancel or modify the order. The User knows and agrees that if an order cannot be cancelled or modified, the User must execute any original order. If WeTrade cannot cancel or modify an order, WeTrade will not be liable to the User.
- (f) The User agrees that before receiving WeTrade's confirmation of order execution, it does not presume that any order has been executed or cancelled. Before placing other orders, the User is responsible for understanding the status of the User's pending order.
- (g) The User agrees to contact WeTrade when the User is unclear about the status of an order. The User agrees to regularly check the User's online account statement to confirm the status of the User's order.

10.2. Power of Attorney

(a) The User may authorize a third person (representative) to act on their behalf in all dealings with WeTrade as outlined in these Terms, using a legally binding attorney



instrument ("Power of Attorney"). The User must provide WeTrade with the Power of Attorney along with all identification documents of the representative. If there is no specified expiration date, the Power of Attorney will remain valid until the User terminates it in writing.

(b) The User acknowledges and accepts full responsibility and liability for all instructions given to WeTrade by the representative, including any transactions entered as a result. The User agrees to indemnify WeTrade and hold it harmless against any loss, damage, or expense incurred as a result of acting on such instructions. This indemnity applies regardless of the circumstances leading to the loss, damage, or expense, and regardless of WeTrade's knowledge or actions concerning any other account held by another person or entity with WeTrade.

10.3. User Confirmation

- (a) Market recommendations and information communicated to the User by WeTrade or anyone within WeTrade do not constitute an offer to sell any foreign exchange contract or an offer to induce the purchase of any foreign exchange contract.
- (b) Although such suggestions and information are based on information obtained from WeTrade, which is believed to be reliable channels, they may only be the broker's own opinions, and the information may be incomplete and unclear.
- (c) Further to Clause 9, WeTrade does not make any statement, guarantee or guarantee for the accuracy or completeness of any such information or trading advice provided to the Users, and shall not be liable for this. The User confirms that WeTrade and/or its managers, directors, affiliates, partners, shareholders or representatives may hold positions in the underlying currency of the market recommendations provided to the User or may intend to buy or sell the market provided to the User the proposed target currency, the market position of WeTrade or any of the managers, directors, related parties, partners, shareholders or representatives may not be consistent with the recommendations provided by WeTrade to the Users.

10.4. Margin And Deposit Requirements

- (a) The User should provide and maintain margin in accordance with the amount and form that WeTrade may require at their own discretion.
- (b) WeTrade may change the margin requirements at any time without prior notice.
- (c) WeTrade reserves the right to limit the amount and/or total number of existing positions acquired or maintained by the Users in WeTrade.
- (d) WeTrade reserves the right to close any User's position at any time when it deems it necessary.
- (e) WeTrade does not respond to any events, actions or omissions. Responsible for any loss or damage caused directly or indirectly, including but not limited to loss or damage directly or indirectly caused by any delay or inaccuracy of information caused by the order sending and/or any transmission or communication facility breakdown or malfunction. For example, in a highly volatile market situation, it may



cause a delay in margin call notifications, which may lead to insufficient available margin; where the law allows for hedging, due to currency exchange rate fluctuations or daily interest or credit issues, even if the position is hedged, A margin call may be required.

10.5. Overnight Interest

WeTrade may, without notifying the User, decide to close the User's existing position, roll over the User's existing position to the next settlement period, or perform the transaction on behalf of the User in accordance with any terms and methods deemed reasonable by WeTrade.

10.6. Refusal to Execute Orders

- (a) WeTrade reserves the right to decline transmitting and/or executing an order without providing notice or explanation to the User. This may occur in various circumstances, including but not limited to insufficient margin in the User's Account; potential adverse effects on the smooth operation or reliability of the trading platform; possibility of market abuse associated with the order or its execution; potential involvement in money laundering activities that contravene applicable regulations.
- (b) The User further confirms that attempts to cancel or modify and replace an order will result in re-execution or execution of duplicate orders, WeTrade 's system will not prevent the occurrence of duplicate orders from occurring again, and the User is responsible for all such executions.
- (c) The User recognizes and agrees that WeTrade can decline any instruction if its personnel are not convinced of the User's identity or if the instructions provided are unclear. The User understands that instructions are processed in the order they are received, and WeTrade is not liable for any delays in executing such instructions.
- (d) It is understood that WeTrade's refusal to transmit and/or execute an order does not affect any obligations the User may have toward WeTrade, nor does it impact any rights WeTrade may hold against the User or their assets.

10.7. Settlement of Order

Upon execution of transactions, WeTrade will proceed with their settlement. Unless stated otherwise, settlement of transactions will follow the standard practice for the relevant instrument or market.

10.8. Order Execution

- (a) WeTrade undertakes its best endeavors to achieve the best possible results for the Users when executing their orders or handling orders for execution regarding the Services.
- (b) Various factors are considered by WeTrade when executing an order, including price, costs, speed, nature of the order, order size, and likelihood of execution.
- (c) WeTrade reserves the right to adjust the spread, which may result in widened



spreads and execution at the best available price for the Users under certain market conditions, such as during fundamental announcements, fast-moving markets, or low liquidity.

(d) The User acknowledges that if WeTrade transmits their order to liquidity provider(s) for execution, the order may be executed against the liquidity provider(s).

11. FUND TRANSFER

- 11.1. For fund transfer, the User must provide their name and all necessary details on payment documents to comply with anti-money laundering and anti-terrorism financing regulations.
- 11.2. The User understands that external fees may apply to payments to and from their Account, and any transfers will be subject to deductions by the Account providers.
- 11.3. WeTrade reserves the right to refuse transferred funds if they are from a third party, if there are suspicions regarding the sender's authorization, or if the transfer violates regulations. In such cases, WeTrade will return the funds to the sender, after deducting the applicable charges.
- 11.4. The User authorizes WeTrade to manage deposits and withdrawals from their Account for transactions and payments. The User may only fund their account through methods provided in the policy and assume responsibility for any transfers made by paying agents.
- 11.5. The User acknowledges sole responsibility for all fund transfers and understands that neither WeTrade nor any third party is liable for transfer losses.

11.6. Other Fund Transfer Terms

- (a) The processing times for fund transfers may vary depending on the chosen method.
- (b) The User can withdraw excess funds from their Account without closing it.
- (c) WeTrade may set minimum withdrawal thresholds.
- (d) Withdrawals must be made using the same method and to the same remitter as deposits. WeTrade may suggest alternative methods if necessary.
- (e) Withdrawal or transfer requests must be made through the Web or the App.
- (f) Withdrawal requests are generally processed within one business day, but additional documentation may be required.

12. FEE

- 12.1. WeTrade is entitled to receive fees and expenses for the Services provided to the User. These fees and charges may be adjusted by WeTrade without prior consultation with the User, however with advance notice.
- 12.2. WeTrade may apply mark-ups or mark-downs on transactions, charge commissions, or



- a combination of both. The broker, in the event, may receive a portion of these charges. Incidental banking fees and optional service fees may also apply.
- 12.3. The User must pay all amounts owed to WeTrade promptly and without deductions, unless required by law. WeTrade may deduct its fees from the User's funds held by WeTrade, including closing any open positions to settle obligations.
- 12.4. Interest may be charged on overdue amounts, and if the User fails to deposit required funds within the deadline, WeTrade may sell the instruments from the User's Account without further notice.
- 12.5. WeTrade may withhold taxes from payments as required by law. If the User must withhold taxes, they agree to pay the full amount to WeTrade. the company is not responsible for the User's tax obligations related to profits or trading.
- 12.6. If there is no activity in the account for a year, WeTrade may charge an annual administrative fee, deducted from the account balance.
- 12.7. Fraudulent activity will result in investigation and possible account restrictions, including blocking access, termination, closing positions, and reversing profits.
- 12.8. The User acknowledges understanding the commission and fee details. WeTrade may amend these fees, and updates will be available on the website. It is the User's responsibility to review these specifications regularly.

13. ACCOUNT LIQUIDATION AND CLOSURE

- 13.1. In the event the User,
 - (a) dies or is legally declared incapacitated;
 - (b) submits an application for bankruptcy, or applies for the designation of a bankruptcy receiver, or proposes or another person proposes any insolvency or similar proceedings against the User;
 - (c) apply for seizure of Accounts managed by WeTrade;
 - (d) insufficient margin, or regardless of the current market: any collateral deposited by WeTrade to protect one or more Accounts of the Users, regardless of the quotation is not sufficient to guarantee the security of the Account;
 - (e) fails to provide WeTrade with any information requested in accordance with these Terms; or
 - (f) any other situation or situation that WeTrade considers appropriate for its protection,

then WeTrade may decide to take one or more or any of the following measures:

(i) sell or buy any or all currency contracts and certificates held or managed by the Users' coupons or other property; and



- (ii) cancel any or all unfulfilled orders or contracts, or any other promises made with the Users. Taking the above measures may not require a deposit or a margin call, and there is no need to issue a sale or purchase or other notice to the User's personal representative, heir, executor, estate administrator, trustee, recipient or assignee in advance, regardless of whether the ownership interest is wholly owned by the User or shared with others.
- 13.2. If the Account has not logged in within ninety (90) days, has no open positions and there is no trading activity (that is, no deposit or withdrawal operations are performed in the Account) and the Account balance is not more than thirty (30) United States Dollars, then the Account will be deactivated and can only be recovered back by applying in the User's portal.

14. REFUND AND RETURN POLICY

- 14.1. In general, WeTrade does not offer any refund service for all fees received. All application processed for the User will be final and irreversible.
- 14.2. Nevertheless, WeTrade will take all necessary measures to prevent and block both input, and withdrawal by third parties of money from the Account. Input and output of money from the Account can be carried out only by the owner of this Account.
- 14.3. The terms outlined in WeTrade's Refund and Return Policy shall be read together with these Terms. Please refer to WeTrade's Refund and Return Policy, including any revisions thereof.

15. DISPUTE RESOLUTION AND GOVERNING LAW

- 15.1. The interpretation and enforcement of these Terms, and any dispute related to these Terms, will be governed by and construed and enforced in accordance with the laws of the Saint Vincent and the Grenadines, without regard to conflict of law rules or principles that would cause the application of the laws of any other jurisdiction. You agree that WeTrade may initiate proceedings related to the enforcement or validity of WeTrade's intellectual property rights in any court having jurisdiction.
- 15.2. In the event of any dispute arising out of or in connection with these Terms, including any question regarding its existence, validity or termination, the Parties shall first seek settlement of that dispute. If such dispute is not resolved within a period of thirty (30) days from the commencement of such settlement process, such dispute shall be referred to and finally be resolved by arbitration.

16. OTHER TERMS

16.1. Communication

The User must communicate any notices, instructions, requests or other message through email to <u>globalsupport@wetrade.com</u>. All communications, whether initiated by WeTrade or received from the Users, must be in English.

16.2. Copyright Violations

All rights, interests, and intellectual property rights, including trademarks and trade



names related to WeTrade, are owned by WeTrade or its licensors. These rights will always remain the property of WeTrade or its licensors. The User only has the right to access the Services and does not possess any other rights or interests in these intellectual property rights. The User is prohibited from copying, licensing, selling, transferring, or making the Services or information within them available to any other individual. Additionally, the User must not remove or alter any copyright or proprietary notices contained within the Services.

WeTrade has a policy of limiting access to our Services and terminating the accounts of Users who infringe the intellectual property rights of others.

16.3. Warranties

WeTrade does not provide any warranties regarding performance, suitability for specific purposes, or any other warranties, whether expressed or implied. No communication, whether oral or written, from WeTrade shall constitute a warranty. WeTrade shall not be liable for any direct, indirect, special, incidental, or consequential damages arising from the use, misuse, or inability to use the Services, even if the possibility of such damages has been communicated to WeTrade.

16.4. Remedies

If you violate any of these Terms, WeTrade may, as it determines reasonably necessary to remedy or mitigate your violation, delete all or part of such information transmitted by you, suspend or cancel your account without any prior notice to you. WeTrade shall in no event be responsible or liable for any damage incurred by the User because of an action taken by WeTrade pursuant to this paragraph. Any right or remedy of WeTrade set forth in these Terms is in addition to, and not in lieu of, any other right or remedy whether described in these Terms, under statute, at law or in equity.

16.5. <u>Affiliates and Contractors</u>

WeTrade may engage with afilliated entities ("Affiliates") to assist in the provision of the Services outlined in these Terms. Affiliates may include subsidiaries, parent companies or other entities under common ownership or control with WeTrade. WeTrade may engage independent contractors ("Contractors") to perform certain tasks or provide specialised skills related to the Services under these Terms. Contractors may include but are not limited to consultants, developers, or third-party service providers. WeTrade may be liable for the actions or omissions of its Affiliates and Contractors in relation to the provision of services under these Terms, to the extent permitted by applicable law.

16.6. No Waiver

WeTrade's failure or delay in exercising any right, power, or privilege under these Terms shall not operate as a waiver thereof.

16.7. <u>Severability</u>

The invalidity or unenforceability of any of these Terms shall not affect the validity or enforceability of any other of these Terms, all of which shall remain in full force and effect.



16.8. Force Majeure

WeTrade will have no responsibility or liability for any failure or delay in performance of any Services, or any loss or damage that you may incur, due to any circumstance or event beyond the control of WeTrade, including without limitation any flood, extraordinary weather conditions, earthquake, or other act of God, fire, disasters (whether natural or otherwise), war, insurrection, riot, labor dispute, market volatility, accident, action of government (including changes in local laws), communications, power failure, or equipment or software malfunction.

16.9. <u>Assignment</u>

You may not assign or transfer any right to use the Services or any of your rights or obligations under these Terms without prior written consent from us, including by operation of law or in connection with any change of control. WeTrade may assign or transfer any or all its rights or obligations under these Terms, in whole or in part, without notice or obtaining your consent or approval.

16.10. Headings

Headings of sections are for convenience only and shall not be used to limit or construe such sections.

16.11. Entire Agreement; Order of Precedence

These Terms contain the entire agreement and supersede all prior and contemporaneous understandings between the parties regarding the Services. In the event of any conflict between these Terms and any other agreement you may have with WeTrade, these Terms will control unless the other agreement specifically identifies these Terms and declares that the other agreement supersedes these Terms.