

Privacy Policy

1. General provisions

1.1. The Client accepts the Agreement by registering and creating an account on the Website. Acceptance of the Agreement means the Customer's complete and unconditional agreement to the terms and conditions.

1.2. Service location is Saint Vincent and the Grenadines.

1.3. The Privacy Policy and Cookie Policy published on the Website are an integral part of this Agreement.

2. Vocabulary

2.1. An account is the customer's account on the website. This is required for authenticating and providing access to their personal accounts.

2.2. Assets are stock indices, stocks, commodities. and currency pairs available for trading using financial instruments provided by the company.

2.3. Account balance is the total amount of money in the customer's account. Does not include open trades. The amount of the account balance is the amount of the company's financial obligations to the customer at any given point in time. unless otherwise specified

2.4 Risk-free Trade is a trade concluded by the Client at the Company's expense. The Client has the right to dispose of the profits received from such trades at his own discretion and without any restrictions. Risk-free trading is not a financial obligation of the Company to its clients.

2.5. Bonus Bonus funds are money that the company transfers to the client's account in order to increase trading potential. Bonuses are not a financial obligation of the Company to the Client.

2.6. Withdrawal is the deduction of funds from the account and transfer to the customer's account.

2.7. A demo account is a virtual account for clients on the trading platform. It reflects the results of trading operations on that account in real time. The currency of the demo account always matches the currency of the client's real account. The funds in the demo account are not a financial obligation of the Company to the Client.

2.8. Deposits are funds deposited by clients in their accounts.

2.9. A closed trade is a trade that has expired, or trades closed according to customer orders

2.10. Quotation is the digital cost value of an asset at a point in time.

2.11. The Client's personal account is a section of the website with restricted access. The customer has completed the authorization process by entering the username and password. Can use the company's services

2.12. Log File is a file that contains system information about the operation of the company's servers and information about customer actions on the website.

2.13. The multiplier is the ratio of the trade volume to the amount of the client's investment in the trade, which is set by them when opening a trade in the CFD trading mechanism, the multiplier cannot exceed 10.

2.14. Non-trading Operation is an operation that involves depositing money into or withdrawing money from the customer's account. Just like any other operation, that is not considered trading

2.15. Trade volume is the result of clients' investments in trade and the multiplier assigned by them.

2.16. Open Trade is a trade before expiration or a trade before closing according to the customer's order.

2.17. Payment System Provider is a company that provides online services for electronic payments.

2.18. The real client account (Client Account Account) is a special client account on the trading platform that reflects the results of conducting non-trading trades,

opening and closing trades in real time. as well as other changes in the company's financial obligations to customers Possible account currency: US Dollar

2.19. Opposite trades are executed with the same identification number.

2.20. The Company's servers are complex software and hardware that provide the Client with a real-time quotation stream and process the Client's orders.

2.21. Trading activity is the Client's actions related to depositing funds into the account, withdrawing funds, concluding trading operations. Paid tournament registration Crediting the client's tournament account balance (re-buys) and activating bonuses or gifts.

2.22. Trading operations are operations. over-the-counter Where assets are concluded between the company and the customer in cash settlement mode.

2.23. The trading platform is a computer system that is accessed through the Client's personal account and is used to display the stream of quotations sent from the Company's servers. To place customer orders to reflect the results of the operation and to carry out other operations related to trading operations

2.24. A trading order is a client's order to conclude trading operations according to the conditions specified in the order.

2.25. The trading mechanism is a derivative of financial instruments of assets provided by the Company on the trading platform. Uses that do not result in the acquisition of actual assets.

2.26. Trading Turnover is the sum of the Client's total investments in trades made by the Client since the last deposit to the account.

2.27. The competition is a time-limited competition. Inside the trading platform with prize money

2.28. Expiration is the time of trade execution when it is closed.

3. Trading mechanism

The following trading mechanisms are available to clients:

3.1. Fixed Time Trading (FTT)

3.1.1. When opening a trade The customer will specify the assets. Amount of customer investment in trading Direction of chart movement and trading closing time

3.1.2. The trade will be closed at the selected closing time.

3.1.3. If at the time of closing the trade The current bid of the selected asset will be higher than the bid at the time of opening the trade. A trade is considered profitable if the direction of movement of the selected chart is "Up". If at the time of closing the trade The current bid of the selected asset is lower than the bid at the time of opening the trade. A trade is considered profitable if the selected chart movement direction is "Down".

3.1.4. The profitability of trading is fixed and depends on the amount of the client's investments selected in the trading asset and the time of the trading operation. Trading income is defined as the percentage of profitability multiplied by the amount of the client's investment in trading.

3.2. CFDs

3.2.1. CFD mechanisms are available only on demo accounts.

3.2.2. When opening a trade The customer will specify the assets. The amount of the client's investment in the trade, the multiplier and the direction of the chart movement.

3.2.3. Trading period: Monday 07:00 UTC to Friday 21:00 UTC outside the specified period. Trading Execution Including opening new and closing current trades. It is not available using the CFD mechanism if holidays (non-working days) fall on the specified period for exchanging assets. Trading operations with assets are not carried out on the trading platform.

3.2.4. Trading income is calculated using the following formula: Amount invested by the client in trading x Multiplier x (Close quotation / Open quotation - 1).

3.2.5. At the time of opening the trade. A commission in the amount of 0.02% of the trading volume is deducted from the client's demo account. When calculating

the amount of commission The commission is always rounded up to the nearest tenth in the demo account currency.

3.2.6. When using the CFD mechanism, the Client can open no more than 15 (fifteen) trades at the same time.

3.2.7. Trades are closed according to the Client's order or automatically.

The trade is closed automatically:

—In case of negative financial results for trading before closing up to 95% of the amount of the client's investment in the trading. (technical stop loss);

—After 15 (fifteen) days from the time of opening the trade.

3.2.8. If the automatic closing of trades (clause 3.2.7) falls during the period when trading operations in the CFD mechanism for the traded assets are not executed on the trading platform. The trade will be closed immediately after receiving the quotation of the traded asset on the trading platform during the next trading period.

3.2.9. If at the time of closing the trade The current bid of the selected asset is higher than the bid at the time of opening the trade. A trade is considered profitable if the chosen direction of the trade is "Up". If at the time of closing the trade The current quotation of the selected asset is lower than the quotation at the time of opening the trade. A trade is considered profitable if the chosen direction of the trade is "Down".

3.2.10. Trading losses when using the CFD mechanism cannot exceed 100% of the client's investment amount in the trade.

4. Customer registration and verification

4.1. The registration procedure is mandatory for customers.

4.2. To register on the website The customer must do the following:

- Enter their email address and create a password.
- Select account currency
- Accept the terms and conditions of this agreement.

Customers can also register on the website using their Google or Facebook accounts, in this case, after receiving permission. The Client must select the account currency and accept the terms and conditions of this agreement.

4.3. By accepting the terms and conditions of this agreement. The customer guarantees the following:

- that they are legally competent adults
- that they have read the terms of this agreement and accept them

4.4. To ensure the legality and safety of the service. The Company takes steps to verify the identity of customers and the information provided by them (verification). To do this, The Company has the right to request the Customer to provide photographs of:

- spread (page) of the customer's passport with his or her photo and personal data; or
- The front and back of the customer's identification card or
- Customer's driver's license

The company also has the right to request the customer's current utility bill. Bank statement showing account opening Scan a copy of a bank card or other documents if the previously provided documents do not allow full identification of the customer. and/or confirm his payment details. and confirm the information specified by them.

4.5. Verification is carried out within 20 (twenty) minutes from the time the Client provides the complete set of documents requested by the Company. In some cases, the Company has the right to extend this period to 7 (seven) calendar days.

4.6. If the Client unfairly refuses to provide the documents and/or information requested for verification. The Company has the right to suspend the provision of its account and real accounts with subsequent blocking. The Company may refund any money deposited by the relevant Customer only using the payment details

provided during registration. Or the funds may be withheld until the customer completes the investigation.

4.7. To verify the identity of customers and verify the documents they provide. A company has the right to request a video conference with a customer. In this case, the customer needs to add the company. (support.binomo) in their Skype account and prepare their passport and bank card that they use when depositing money into their account before starting the video conference. The Client will be informed about the time of the video conference at least 24 (twenty-four) hours before.

4.8. By registering on the website. The customer agrees to receive emails from the company. Including advertising messages as well as phone calls and SMS messages if customers do not want to receive information from the company via email. They can unsubscribe at any time by clicking on the link. You can "unsubscribe" in any email from the company by deactivating the corresponding option in their personal account. or by contacting the company's support services. Customers can unsubscribe from calls and messages from the Company at any time by contacting the Company's support service. The Company agrees to promptly respond to Customer requests to unsubscribe from any type of email subscription. (except transaction notifications) including not answering calls or SMS messages

4.9. The Client is entitled to register only 1 (one) account on the Website. If the Company finds multiple accounts belonging to the same customer or group of persons. If such individuals have the opportunity to log in from the same IP address and/or access the website from the same device. or provide credit using the same credit card and/or e-wallet. or by authorizing from the same IP address or when other signs of multiple account takeover are detected. All trades and financial results on such accounts may be withdrawn. and accounts may be blocked. In this case, funds held in those accounts cannot be considered as financial liability of the Company to its clients. The Company may ask the Customer to specify the primary account that the Customer wishes to keep. In this case, deposits that the Customer has added to other accounts will be returned using the payment details provided during the registration of that account without (any compensation for) any profits and/or losses

4.10. If there is no trading activity on the Client's account for 90 (ninety) consecutive days, the Client will be charged a non-refundable monthly subscription fee for servicing his account in the amount. The amount of \$30/€30 or an amount equivalent to \$30 (depending on the currency of the account), but not exceeding the amount of the account balance or funds debited from the customer's account in the manner specified in clause 4.11 of this agreement. The subscription fee will be canceled from the time trading activity resumes on the client's account.

4.11. If there is no trading activity on the Client's account for 6 (six) consecutive months. The Company has the right to deduct the full amount from the Customer's account. In this case, the Subscription Fee will still be paid from such deduction.

4.12. To return money to the account The Customer should contact the Company's Customer Support Service using the contact details provided in Section 12 of this Agreement. In this case, the funds, excluding the Subscription Fee, deducted in accordance with Section 4.10 of this Agreement. will be returned to the customer's account.

5. Non-trading procedures

5.1. The official methods for crediting the account and withdrawing funds are those specified on the Company's website. The Client assumes all risks associated with the use of the payment system. as well as the payment of commissions to payment systems and/or payment system providers for payments and/or currency conversion.

If a customer credits their account using a currency other than the account's currency. The amount of the deposit transferred to the account is determined by the exchange rate set by the payment system operator.

It depends on the customer's country. Customer's country of residence Payment method and/or type of operation The Company has the right to charge deposit and/or withdrawal fees. The fee rates are listed below.

| Type of operation | Payment method | Country | Fee rate | Condition |
|-------------------|----------------|--------------------|----------|--|
| Withdrawal | All methods | India Vietnam | 10 % | For all withdrawal requests above limit 1 within 24 hours. |
| Withdrawal | All methods | Kazakhstan Ukraine | 2 % | For all withdrawal requests above limit 1 within 24 hours. |
| Withdrawal | All methods | Indonesia | 5 % | For all withdrawal requests above limit 1 within 24 hours. |

The Company is not responsible for any delays or failures in payments from or to the Customer's account due to the fault of the payment system and/or the payment system provider. In the case of claims regarding the operation of the payment system and/or any payment system service provider on the part of the Customer. They should contact the support service of that payment system and/or its service provider accordingly. The customer is obliged to inform the company of such complaints.

5.2. In crediting an account The customer will use the website's internal interface. The minimum deposit amount is \$10/€10 or equivalent to \$10 (depending on the account currency) at the Company's discretion. The minimum deposit amount may be reduced in some countries. The exact amount of the minimum deposit is displayed in the cashier section of the client's personal account on the website when crediting their account. In addition, the size of the minimum deposit may be reduced as part of a promotion or Other activities organized by the company

5.3. It is prohibited to credit an account using third party payment details.

5.4. In the event that signs of fraud are detected in financial transactions after transferring funds to the customer's account. The Company reserves the right to cancel such transactions and block the customer's account.

5.5. For withdrawing money from the account The customer will create the relevant request using the website's internal interface. The minimum withdrawal amount is \$10/€10 or equivalent to \$10 (depending on the account currency) at the Company's discretion. The minimum withdrawal amount may be reduced in some countries.

5.6. After creating the request The amount to be withdrawn will not be deducted from the customer's account until the exact time of payment. Payments made at customer request are non-refundable.

5.7. The Client is solely responsible for the correctness and reliability of the data entered in their withdrawal request.

5.8. The Client's request for withdrawal of funds will be processed by the Company within 3 (three) business days following the date of submission of such request. The time period for which the Client receives the funds depends on the speed of transaction processing by the payment system and/or the payment system provider. The following limits apply to withdrawals on the website: No more than \$3,000/€3,000 or equivalent amount of \$3,000 (depending on the account currency) per day. No more than \$10,000/€10,000 or equivalent amount. \$10,000 or \$10,000 before the end of the current week, no more than \$40,000/\$40,000 or \$40,000 (depending on account currency) before the end of the current month These limits may be lower due to the unique features of each withdrawal method. The Client can learn the exact limits for withdrawals for each withdrawal method from the Company's Customer Support Service using the contact information specified in Section 12 of this Agreement.

5.9. After prior notice The Client's withdrawal request may be blocked by the Company's security service without processing for 10 (ten) business days.

5.10. Withdrawals from the Client's account are processed in the same manner and using the same account the Client used when crediting their account. If for

technical reasons this is not possible The Client has the right to use an alternative method and/or account for withdrawing funds. In this case, the Client's data for that account must match the data the Client specified during verification. The Company has the right to request evidence from the Client confirming the impossibility of withdrawing funds using the method and account used to credit the account.

5.11. To comply with international laws regarding anti-money laundering (Anti-Money Laundering, AML) when withdrawing money from the account. The Company has the right to request confirmation from the Client that the account from which the withdrawal was made belongs to the Client. as well as certification and if necessary Copy of identity verification document Place of residence and customer registration location In the event that the customer unfairly rejects these documents The company has the right to refuse to withdraw funds.

5.12. If the Client clearly intends to use his account for exchange transactions between payment systems. The Company has the right to refuse any request to withdraw funds from the Client's account.

5.13. If the Client deposits money into his account and later decides to withdraw the full or partial amount. At the moment their trading value still does not exceed two times the deposit amount. The withdrawal fee will be 10% (ten percent) of the customer's most recent account balance or deposit. It depends on the larger number.

5.14. The Company is not responsible for the actions of third parties engaged in intermediary activities when the Client proceeds to credit and/or withdraw funds from the Client's account.

5.15. When the customer proceeds to credit his account. Financial responsibility of the Company begins upon receipt of the Client's funds in the Company's bank account and/or in the Company's account in the payment system specified on the Website.

5.16. When the customer proceeds to withdraw money. The Company's financial responsibility ends when funds are withdrawn from the Company's bank account and/or from the Company's account in the payment system specified on the Website.

5.17. In the event of a technical error on the part of the Company when completing a financial transaction. The Company reserves the right to cancel any such transactions as well as the results of the services provided by the Company pursuant to such transactions. Funds debited from the Client's account will be refunded by the Company to the Client's account when and if internal investigations reveal any technical errors. and the company has access to that money

5.18. The Company has the right to set the withdrawal limit equal to the sum of the Client's deposits for the last 30 (thirty) days.

5.19. In the event that the Company's security service suspects the Client of fraud or deception. The Company has the right to block the Client's account without prior notice and without the possibility of crediting the account and withdrawing funds for a period of up to 10 (ten) working days, based on the results of the inspection of the Company's security service. The Company has the right to permanently block the Client's account and deduct the amount of actual damage caused by the Client's actions to the Company. as well as any profits the customer receives as a result of fraud or deception. From the customer's account

5.20. Refund Policy

5.20.1. All refunds must be made through non-trading operations as described in Section 5 of this Agreement.

5.20.2. If the customer deposits money into the account using a bank card. They may request a refund through e-mail. Such refunds cannot be made unless and until all of the following conditions are met:

- 1) There is enough money in the customer account for the refund.
- 2) There are no active bonuses in the client's account.

5.20.3. Moreover, the Company has the right to refund the money without notifying the Customer if, in the opinion of the Company, The operation shows signs of fraud.

6. Sharp words

6.1. The customer acknowledges that when using the company's services The only reliable source of information about the quote stream is the company's server. The quotations displayed on the trading platform cannot serve as a reliable source of information about the quotation stream. This is because in the case of an unstable connection between the trading platform and the server. Some quotes from the stream may not reach the trading platform.

6.2. Charts displayed on the trading platform have an indicative nature. The Company does not guarantee that trade operations will be executed according to the quotation displayed on the charts on the trading platform at the time the Client places the trade order.

6.3. Asset quotations on the trading platform are determined by the formula:
 $(\text{Buy} + \text{Sell}) / 2$.

6.4. If the Client's trading order is executed on a non-market quotation, the Company will amend the financial result of the trade according to the market quotation at the time of executing the order or cancel the result. Trading

7. Trading Process

7.1. Processing of Client orders takes place in the following order:

7.1.1. The customer creates a sales order. This will be tested for accuracy on the trading platform.

7.1.2. From the trading platform The client's order is sent to the server where it is tested again.

7.1.3. After being tested again Orders are processed on the server. And the results of the processing are sent to the trading platform.

7.2. The execution time of the Client's orders depends on the quality of communication between the trading platform and the server. as well as market conditions Under normal market conditions The processing time of client orders is usually 0-4 seconds under other than normal market conditions. The processing time of customer orders may be extended.

7.3. Opening a trade

7.3.1. The minimum investment amount of the Client in one trade on the trading platform is \$1/€1 or an equivalent amount of \$1 (depending on the account currency); The maximum amount is \$1,000/€1,000 or an amount equivalent to \$1,000 (depending on account currency)

7.3.2. The Client's order to open a trade will be rejected for the following reasons:

- The client places a trading order before receiving the first quotation of the traded asset on the trading platform at market opening; and/or
- There are not enough funds in the client's account to open a new trade.

7.3.3. Client orders to open trades may be rejected by the server under other than normal market conditions.

7.3.4. The Client's order to open a trade is considered executed. and the trade will open. After the corresponding record appears in the log file. Each trade on the server is assigned a unique identification number.

7.4. Close the trade

7.4.1. Closing of a trade takes place at the current quotation of the trading asset that is on the server at the time of closing the trade.

7.4.2. The Client's order to close the trade is considered completed. and the trade closed After the corresponding record appears in the log file.

7.5. The Company has the right to limit the maximum number of Client trades in one minute, hour or calendar day.

7.6. The company has the right to change the percentage of profitability. The size of the minimum and maximum amount of the client's investment in a single trade. as well as expiration periods for one, several, or all assets.

7.7. Malfunctions and/or failures in the operation of the Company's computer equipment and/or software. Unstable internet connection Interruptions in data streaming Interruption of power supply Malfunctions in the operation of the exchange hacker attack as well as any illegal acts related to the Company's equipment and/or servers Force majeure situation and the suspension of trading in

financial markets. which affects the assets available on the website and directly causes the invalidation of trades carried out under those circumstances.

10. Guarantees and Liability, Force Majeure

10.3. The Client guarantees the following when using the Company's services:

- They conclude trades in their own name and only for their own benefit.
- They are not citizens and/or residents of countries that the company does not serve.

10.4. Clients are responsible for the correctness and correctness of the documents presented by them during the verification. In the event that during the inspection process The customer provided incorrect information. Fake or invalid documents The Company has the right to refuse to service the Client's account without granting the right to withdraw profits, as well as withhold the Client's funds in the amount of actual damage caused to the Company through its actions. they The Company has the right to refuse to re-register that customer.

10.5. Within the framework of compliance with international AML laws. When registering on the trading platform The Customer represents that the funds deposited into the Account are not illegally obtained and are not the result of drug trafficking, kidnapping, or any other criminal or illegal activity. The Customer agrees not to use the Website for any purpose. Providing legal proceeds of crime or other illegal activities. The Company reserves the right to deny customers access to their accounts, to block, cancel or close accounts, and to freeze funds in their accounts. If the customer does not comply with or fails to comply with the requirements and principles of the AML law. If the company suspects that the customer is carrying out illegal or illegal activities through their account. The Company reserves the right to disclose all information relating to the Client to the competent authorities. as well as block and/or close the customer's account and/or freeze the funds in the customer's account. If the origin of the client's funds contained in the account is legal. The Company will return the funds withheld. unless there is government action prohibiting such return.

10.6. The Client agrees to prepare documents and take other necessary actions (at the Company's discretion) aimed at complying with international AML laws.

10.7. The Client is aware that actions taken by them and/or by third parties with their participation may disrupt the functionality of the Website, equipment, services, software and/or hardware. or the Company's operations are generally unstable. This will cause the Company's direct refusal to service the Customer's account. without giving the right to withdraw profits as well as withholding the client's funds for the amount of actual damage caused to the company through their actions. The Company has the right to refuse to re-register that customer.

10.8. The Client is personally responsible for the login and password used to access his account on the Website. The Customer is obliged to prevent third parties from accessing their account on the Website. In the event of unauthorized access to the customer's login and password and/or account. They are obliged to inform the company immediately. The risks and losses of the client associated with the process of restoring access to the account do not lead to additional obligations for the company. In addition to providing new information for accessing the customer's account after they complete additional steps to identify them as the account owner. The Company is not required to compensate any losses or pay any profits to the Client as a result of unauthorized access to the Client's account.

10.9. The Company is not responsible for any actions or inactions of the Customer during the use of its services. The same applies to client losses resulting from the conclusion of trades by the client using the trading platform.

10.10. The Company is not responsible for failure to fulfill its obligations. including customer losses which occurred as a result of a hacker attack Malfunction of computer equipment (for both the customer and the company) or the transmission of information through communication channels that occurs through no fault of the company.

10.11. The Company is not responsible for Customer losses resulting from force majeure events. Force majeure situations include but are not limited to: natural disasters, man-made disasters, military acts, terrorism, riots, unrest, strikes, riots, introduction of restrictions. Government restrictions affecting compliance with this

Agreement, introducing (or changing) market and/or currency rules. and suspension of exchange trading

10.12. If during the trading operations on the website Customers make profits using artificial intelligence. Specialized software, called "bots" or vulnerabilities in stock exchange software or company servers Such profits are not the Company's financial responsibility and are not paid to customers.

10.13. In the event that the Customer violates the terms of this agreement. The Company has the right to terminate this Agreement unilaterally without prior notice to the Client. In this case, the balance in the Client's account may be transferred using the payment details provided during registration. and the Company will deduct from the Customer's account the amount of i) the actual damages the Company has suffered as a result of any actions of the Customer, and ii) the profits the Customer has generated through any violation of this Agreement. The Company has the right to refuse to re-register that customer.

11. Complaints and Dispute Resolution

11.1. In the event of a dispute The Customer must first contact the Company's Customer Service Department using the contact specified in Section 12 of this Agreement. If the Customer determines that the answers received from the Support Service are not satisfactory or that the Support Service does not have the authority to resolve the questions raised by the Customer. The Client has the right to contact the support service with a request to forward the question to the Company's dispute resolution department or send a complaint by e-mail to coinoptions.net.

11.2. When submitting a complaint The customer must provide the following information:

- First and last name of the customer
- Email address of the customer;
- When (date) and any relevant actions taken when the dispute arose or was discovered.
- A detailed description of the situation;

- Dispute confirmation attachment (if any)

So that disputes can be resolved as soon as possible. The customer must provide all of the above information completely.

11.3. In the event that the complaint is not complied with according to the requirements set out in clauses 11.1 and 11.2 of this Agreement. and/or if any of the following conditions are present

- in complaints The customer made a provocative statement. baseless accusations or threats to "disrespect" the company's business image
- The message received contains threats, insults, or obscene language directed at the Company and/or its employees.

Consideration of customer complaints may be rejected.

The Company recognizes that such conduct is unacceptable and has the right to appeal to the competent authority.

11.4. When considering customer complaints Companies are always guided by their interests and are obliged to provide an initial answer within 2 (two) business days from the date of receipt of the complaint. It has the following information:

- Confirmation of receipt of the complaint by the Dispute Resolution Department.
- Preliminary results of the investigation or information that may be relevant to the subject of the complaint.
- Set a deadline for making a decision on the complaint.

11.5. Within 10 (ten) business days from the date of complaint. The Company will provide the Customer with an answer regarding the measures taken to resolve the dispute. as well as recommendations for further action by the customer. If the company needs to receive additional information to resolve the dispute. The Company has the right to extend the time for considering complaints, but not more than 10 (ten) working days, and is obliged to inform the Customer.

11.6. Claims regarding the recovery of lost profits and/or compensation for moral damages by the Company will not be accepted for consideration.

11.7. A dispute is considered to be resolved if within 5 (five) working days from the time the answer is sent to the Client. Answers will not be appealed by them.

11.8. If the dispute between the Client and the Company has not been resolved within 1 (one) month from the date of filing the complaint, within 15 (fifteen) days from the end of that period. The Customer has the right to lodge a complaint with the Financial Commission or any court authorized under Saint Vincent and the Grenadines law. to resolve disputes

12. Contact

12.1. To contact the company Customers may use the following methods:

- To the email address: support@binomo.com;
- Through online chat on the website

12.2. The customer's contact point is their email address. which is specified when registering on the website This includes the phone number listed in their personal account on the company's website. If the customer wants to specify

12.3. The Company is not responsible for incorrectly specifying the Customer's contact information on the Website.

14. Validity, Modification and Termination of this Agreement.

14.1. This agreement is legally binding at the time the Client registers on the Website.

14.2. The obligations and rights of the Client and the Company established by this Agreement are long-term and effective until the end of the Agreement.

14.3. The Company has the discretion to amend this Agreement at any time. If the agreement is amended It shall come into effect from the moment the revised text of the Agreement is posted on the Website. unless other conditions are specified for the amendment to be effective. The Client is obliged to familiarize himself with the current version of the Agreement that is freely posted on the Website.

14.4. If the customer does not agree to the revised agreement. They must stop using the Company's services and block their account through the personal account interface on the website or by contacting the Company's customer support service using the contacts specified in Section 12 of this Agreement. After withdrawing money from their account first

14.5. This Agreement may be terminated as follows:

- at the initiative of one of the parties
- In the event of the client's death or awareness of their legal incapacity.
- In the case of liquidation of the company account

14.6. Regardless of the basis for termination of the agreement. The Company agrees to perform its obligations to the Customer in the manner set forth in this Agreement.

14.7. The Client has the right to terminate this Agreement at any time. Regardless of their motives

14.8. To unilaterally terminate this Agreement. The Client must block his account through the personal account interface on the Website or by contacting the Company's customer support service using the contacts specified in Section 12 of this Agreement. After withdrawing money from their account first If the customer is unable to withdraw money freely The Company may transfer the account balance using the payment details provided by the Customer during registration.

14.9. If at the request of the customer The company removed the block on their account. This agreement will revert to the correct version at the time of the unblocking.

14.10. The Company has the right to terminate this Agreement unilaterally without giving reasons.

14.11. In the event of termination of the activity The Company is obliged to inform the Client about this within 1 (one) calendar month before the termination of the activity.

14.12. In the event of termination of the activity The Company is obliged to pay the Client on his account at the time of termination of the Company's activities the full amount.

Effective September 12, 2023