

## **THE CONTRACT FOR TRANSACTIONS in the over the counter market (“OTC”), THE USE OF CFD**

*This contract pertains to the use of CFDs for trading Forex, commodities, metals, currencies, and indices between Ladsora Group LTD and any individual or legal person referred to as the Customer. The Company's address is at 5Q3F+WXW, Kingstown, St Vincent & the Grenadines. By opening an account with the Company, the Customer acknowledges and understands the risks associated with trading in the over the counter market (OTC) and CFD transactions, as outlined in the provided Risk Disclosure Statement. The Company engages in OTC CFD trading transactions. Additionally, the Customer may receive other services and products determined by the Company.*

### **1. Subject of the contract**

*The Company offers Contracts for Differences (CFD) for trading on stocks, futures, metals, and other commodities in its trading system. The Client, whether a physical or legal person, enters into conversion arbitrage operations with the Company based on the quotations provided.*

*Equity refers to the Client's personal account that includes open positions and is associated with the balance and floating profit/loss, which can be calculated using the formula:  $Equity = Balance + Profit + Swap$ . Floating profit/loss is the unrealized income (losses) on open positions at current prices.*

*Free Margin is the amount of margin that is not involved in providing guarantees for open positions and can be calculated as:  $Free\ Margin = Equity - Margin$ . Margin is the amount required to provide a guarantee for open positions. The Margin Level is an indicator of the account's state and is calculated as  $Equity / Margin \times 100\%$ . A Margin Call occurs when there is a shortage of free margin on the client's personal account, which can be resolved by either crediting the account or closing some open positions to maintain the Margin Level at a sufficient level. The Margin Call is triggered when the Margin Level reaches 30%.*

*Stop Out is a state of the account where the client loses the ability to manage the account, and one or more open positions are forcibly closed at the nearest available price to save a positive balance. This occurs when the Margin Level reaches 10% or below.*

*The Base Currency is the currency in which the personal account, all balances, commission fees, and charges are nominated and calculated. The Balance refers to the sum of the Client's personal account after the last transaction traced within any length of time.*

*Bonus hunting is an attempt at fraud to obtain bonuses without working on the Forex market.*

*Currency (Currency) is foreign currency USD, JPY, AUD, GBP, CHF, EUR, NZD, CAD, DKK, etc.*

*For currencies the following designations are:*

*USD - US Dollar EUR – Euro CHF - Swiss Franc*

*GBP - British Pound JPY - Japanese Yen*

*AUD - Australian Dollar CAD - Canadian dollar*

*NZD - New Zealand dollar*

*DKK - Danish Krone NOK - Norwegian Krone*

*SEK - Swedish Krona SGD - Singapore dollar CCK - CZK*

*SKK - Slovak Koruna HUF - Hungarian Forint PLN - Polish Zloty*

*HKD - Hong Kong Dollar LVL - Latvian Lat*

*MXN - Mexican Peso ZAR - South African Rand*

*The contract for the currency is available for trading currency pairs.*

*Cross - currency pairs (Cross Currency Pairs) - Two foreign currencies used in foreign exchange transactions in relation to the US dollar, i.e. quotes that do not contain the US dollar. The ratio in which one currency is bought (or sold) by the party in exchange for the supply (or obtain) a second foreign currency.*

*Leverage - the ratio of the transaction to the initial margin. More information is laid out in the public domain on the Company's website [ladsora-group.com](http://ladsora-group.com)*

*Lot (lot) is the unit of measurement of the transaction.*

*Margin trading (Margin Trading) - the implementation of arbitrage operations with currency contracts and (or) contracts on indexes which result in the volume of opened positions several times higher than the variation margin.*

*Open Position - deal of purchase (sale) not covered by the opposite sale (purchase) contract.*

*Profit and Loss (Profit / Loss, P / L) is the actual profit or loss in the accounting units of the Company arising from transactions to close positions, plus the theoretical income or loss on open positions that are subject to market revaluation.*

*The market price (Market price) is the price at the current time.*

*Market Order (Market order) is the order to buy or sell at the market price. When buying this order is the closest ask from seller price (Ask), when selling - the closest bid to buy (Bid).*

*Order "Stop" (Stop order) is the order (other than a Market Order) to buy or sell at a specified price. Order "Stop" to buy generally will be executed when the bid price equals or rises above the purchase price in the currency market as defined in the stop order. Stop Order to sell generally will be executed when the selling price is equal to or falls below the sales price in the currency market as defined in the Order of "Stop".*

*Order "Limit" (Limit order) is the order (other than a Market Order) to buy or sell at a specified price or better one. Order "limit" to buy generally will be executed when the purchase price is equal to or falls below the purchase price in the currency market as defined in a limit order. Limit Order to sell generally will be executed when the selling price is equal to or higher than the selling price in the currency market as defined in the Order of "limit".*

*Order "Stop Loss" (Stop Loss order) - an order to close an open position to achieve a certain level of prices to reduce losses.*

*Order "take profit" (Take Profit order) - an order to close an open position to achieve a certain level of prices used for profit.*

*Order (Order) - in general, the order of the Client to make a deal for the Customer's Account.*

*Point (Point, Pip) is the smallest unit price of any foreign currency (e.g. USD / CHF point equals to 0.0001 Swiss franc and USD / JPY - 0,01 yen).*

*Spread is the difference between the buying and selling rate of a currency pair or CFD contract at a given time.*

*Storage (storage - swap) are funds withdrawn or added to the account of the Client for the prolongation (transfer) of the position to the next day.*

*Transaction is a set of trading operations when funds pass from the base currency in the quote currency and back.*

*The purchase price (Bid Price) - the price at which a currency is offered for sale.*

*Sales price (Ask Price) is the price at which a currency is offered for purchase.*

*Foreign Currency (Foreign Currency) is a legal tender issued and accepted in payment obligations under the laws of one or more countries.*

*Gap is the gap in the charts of quotations. This is a sharp change in market prices caused by a force majeure or planned news but very different from the forecasts.*

### **3. General rules for transactions under this contract**

*(according to the principles generally accepted in the international market FOREX CFD stocks, and indexes and metals)*

- 3.1. General guidelines for transactions in accordance with the internationally recognized principles of FOREX, CFD stocks, indices, and metals markets are as follows:*
- 3.2. The company offers online services to individuals and businesses in the international market from its registered location.*
- 3.3. The customer can select any operation at any time and submit a request for confirmation.*
- 3.4. The company has the right to refuse the client's request to open a position if the free margin available is less than the required margin to secure the position.*
- 3.5. Pending orders for Sell Limit, Buy Limit, Take Profit, and CFD contracts are executed at the prices specified by the client at the first market price. Buy Stop and Sell Stop, as well as Stop Loss orders on currency pairs and CFD contracts, are executed at the market prices. If a gap forms between the time of opening and closing of a position, and the level of the pending order was inside the gap, then the order is executed at the first available market price after the gap.*
- 3.6. The company reserves the right not to execute an order or to reconsider the opening or closing price of the order in case of technical failures in the trading platform or other technical issues affecting the quotes flow of financial instruments.*
- 3.7. Pending orders (Stop Loss, Take Profit, Buy Limit, Sell Limit, Buy Stop, Sell Stop) should not be placed closer than 10 points from the market price for currency pairs and CFD trading with a spread of less than 10 points, and no closer than the size of the spread for currency pairs and CFD trading with a spread of more than 10 points.*
- 3.8. Once the price has reached the level of execution of the order, the customer is not permitted to change or remove the order.*
- 3.9. Forced closing of opened positions on the client's account takes place when the value of Margin Level is up to 10 percent. If there are more than three open positions, the company reserves the right to shut down some of the most loss-making positions to avoid negative balance on the fast (volatile) market when the margin level is at 25%. The last position is forcibly terminated when the margin level is from 10 to 1%.*
- 3.10. The customer is fully responsible for submitting orders to open, close, change, or*

*delete orders. All operations are carried out under the client's responsibility.*

- 3.11. In case of software failures, the Company reserves the right to revise a closed position. If the sale of an instrument is opened with a gap and the order level is within the gap, the Company may execute the order at a current market price that differs from the order level. Generally, trading is carried out with the spreads specified in the contract.*
- 3.12. Force majeure events such as war, terrorist acts, natural and man-made disasters, hacker attacks, and other illegal actions against the Company's servers may cause a suspension of work or revision of transactions. The Company has sole competence in matters relating to the definition of market prices, order placement, and implementation. The Client agrees that prices in the Company's trading terminal are the only reliable source and correspond to the subject of financial news systems training, and any references to quotes from other sources are incompetent.*
- 3.13. Trading operations using additional functions of the client trading terminal such as Trailing Stop or Expert Adviser are executed completely under the responsibility of the Client as they directly depend on the client trading terminal and cannot be controlled by the Company's servers.*
- 3.14. The Company may unilaterally change the current regulations and quotes, and it is the Customer's responsibility to visit the Company's front page regularly for any such changes. The Company may record all conversations with the Client on magnetic, electronic, and other media, with or without automatic warning, and the Client agrees to use these records as evidence in case of disputes between the Company and the Client.*

#### **4. Trading conditions**

*The Company reserves the right to add new currencies or CFD contracts to the trading system and will provide all the necessary information on its website at [ladsora-group.com](http://ladsora-group.com)*

*CFD contracts currently available for trading include shares of companies listed in the Dow Jones, metals such as gold and silver, and futures contracts. Any new CFD contracts will also be listed on the website.*

*One standard lot for currency pairs is equivalent to 100,000 of the first currency in the pair. The minimum transaction volume is 0.01 lot. Leverage options for currency pairs range from 1:50 to 1:500, with a default leverage of 1:400 when opening a trading account.*

*Every week, from Friday at 21:00 GMT to 22:00 GMT on Sunday, the leverage for all real and demo accounts with a leverage of more than 1:100 is automatically set to 1:100. This means that the stop-out level for all accounts is increased from 10% to 100%.*

*All necessary information on spreads, swaps, margin requirements, and other details for trading currency pairs is available on the Company's website at [ladsora-group.com](http://ladsora-group.com). Note that the set leverage value in the trading terminal does not apply to CFD contracts.*

*Holders of CFD contracts do not receive dividends. Instead, a correction for dividends called "Dividend Adjustment" is made for CFD trading. If you have open positions on the day of registration - ex-dividend date, a correction is made. For a long position ("bought"), the amount of correction is calculated, and for a short position ("sold"), the amount is written off. The calculation for the correction is based on the value of dividends per share.*

*All necessary information on margin requirements, spreads, swaps, trading session times, and other details for trading CFD contracts is available on the Company's website at [ladsora-group.com](http://ladsora-group.com). The Company may change the spread on currency pairs and CFD contracts according to the market situation.*

*Swaps are variable and depend on changes in interest rates in countries whose currency is quoted in a currency pair. The Company may change the value of swaps on currency pairs and CFD contracts and will notify the Client by publishing the swaps. From Friday to Monday, swaps are charged for one day, and from Wednesday to Thursday, swaps are charged at triple the amount.*

*All terms and conditions are set by the Company and are posted on the website [ladsora-group.com](http://ladsora-group.com). The Company reserves the right to change these conditions unilaterally and will inform the Client of any changes through news publication or internal mail of the Terminal. These changes do not apply to transactions executed before the conditions change.*

## **5. Terms of the ban on the bonus-hunting**

- 5.1. Any action taken with the intention of causing a loss to our company in order to receive a bonus is strictly prohibited on our site. This rule applies to all visitors to our center who do not have the aim of working in the Forex market, but rather only seek to collect bonuses.*
- 5.2. If a Customer systematically closes positions with a profit of less than 10 points while still having a non-turnover bonus, their actions will be considered as bonus hunting, and any earned money will be written off.*
- 5.3. Similarly, if a Client systematically opens opposite positions while having a non-turnover bonus, their actions will also be deemed as bonus hunting.*
- 5.4. The Customer agrees that the size of their non-turnover bonus will be reduced in proportion to the amount of withdrawals made on the initial deposit.*
- 5.5. The Company reserves the right to apply other algorithms to identify instances of bonus hunting that are not described in this agreement.*
- 5.6. If a Customer falls under suspicion of bonus hunting, they will forfeit all bonuses, and the funds on their account may be blocked and subjected to an investigation.*
- 5.7. If a Customer's actions are found to exhibit signs of bonus hunting, they will be penalized*

*with a 5% deposit.*

- 5.8. *In the event of a withdrawal request with a non-turnover bonus, the size of the non-turnover bonus will be reduced in proportion to the amount of withdrawals made on the initial deposit.*
- 5.9. *Finally, if a Customer registers multiple accounts with the company, the bonus will only be credited for their first deposit.*

## **6. Protection against fraud**

- 6.1. *The Customer agrees that their account will be blocked if they provide false information during registration.*
- 6.2. *The Customer agrees that their account will be blocked if they fail to provide the necessary proof of registration information when requested.*
- 6.3. *The Customer agrees that their account will be blocked if the security service detects unauthorized access to the Company's databases or to other clients' accounts.*
- 6.4. *The Customer agrees that their account will be blocked in the event of multiple people accessing the account from a single IP address.*
- 6.5. *The Customer agrees that their account will be blocked if they are suspected of fraud until the investigation is completed.*
- 6.6. *The Company reserves the right to use any algorithms to detect fraud and prevent those who attempt to use funds obtained through illegal means.*

## **7. Offer contract. Contract of acceptance**

*The proposal to enter into this contract constitutes a public offer, meaning that it is open to an indefinite audience. The contract is considered accepted when the Customer agrees to the terms of the contract by completing the registration form to open an account (which is available on [ladsora-group.com](https://ladsora-group.com)).*

*This Contract procedure adheres to the principles of international commercial contracts, where the offer is an offer to conclude a contract on one side, and acceptance is the action of the other party that expresses consent to conclude the contract.*

*In most countries, an offer contract is considered an invitation to make an offer unless otherwise directly stated in the proposal. An offer is recognized when the proposal contains all the essential terms of the contract, and the person making the offer intends to enter into an agreement on the conditions specified in the proposal with anyone who responds (public offer).*

## **8. Legal basis of the contract and the purpose of payment**

- 8.4.1. *The contract is accessible online at ladsora-group.com.*
- 8.4.2. *All actions taken by the company under this contract occur within the boundaries of ST Vincent & the Grenadines. The location of services refers to the place where the final steps necessary to provide the service are carried out. This includes the signing of the contract, the development and adoption of technical specifications and characteristics, the opening and processing of the client's personal account and data, the collection and analysis of financial information related to Forex services and CB, the introduction of analytical information into the computer system, the location of the IT system, the entrance point and transmission of signals from the company's server to the client, and the location of the bank that credits fees to the main account of the company.*
- 8.4.3. *For individuals (citizens), the contract can be concluded with any person who has reached the age of majority and has the full capacity to act, unless it is prohibited by national law. The customer must have full capacity, and they are responsible for the accuracy of the information submitted. If there is any change in the information, the client must inform the company.*
- 8.4.4. *For legal entities, the contract can be concluded with any legal entity established under the laws of any state or international law. To conclude the contract on behalf of the client, one must be authorized to act under the Charter, the power of attorney, or other administrative documents unless it is prohibited by national law. The customer is responsible for the accuracy of the information submitted, and in case of any change, the client must inform the company.*
- 8.4.5. *When paying for access to the financial news system, the payment information must include the client's surname, name, and patronymic, as well as the purpose of payment specified by the number of Accepted contracts. Other information in the payment is allowed if the customer makes payments under the contract through the partner companies, including electronic payment systems.*

## **9. Other terms of the contract**

*The company has the right to block a user's account without explanation during an investigation, or terminate the agreement or contract if any of the following is discovered by the security company: fraud, violation of the agreement or contract, use of trade methods that pose a threat to the company's existence, direct or indirect, including technical or economic activities that place an increased load on the server.*

*The client is responsible for maintaining the confidentiality of their passwords and other confidential information, such as transfer numbers. The company is not liable for any consequences resulting from the loss of confidentiality of the client's information or*



*passwords, whether voluntary or involuntary.*

*The company may transfer its obligations under the contract to other related entities with access to the financial news system. Any losses or payment obligations resulting from the client's illegal actions will be paid and/or reimbursed by the client.*

*The company is not responsible for failure to execute its obligations due to communication system failure, as it is not the provider of the internet. In situations not covered by the contract, the parties are responsible to each other in accordance with trade customs and private international law.*

*The client must respect the laws of the state where the company is registered and the laws of their own country.*

*Parties are not liable for any failure or improper fulfillment of obligations under the contract due to force majeure events such as natural disasters, war conditions, prohibitive and restrictive decisions of the highest state authorities, strikes, and other socio-political phenomena.*

*Disputes arising from this contract must be settled by the parties through written negotiations. The company will consider claims from the client within ten working days of receipt.*

*The contract is valid indefinitely and takes effect from the date of the client's money being deposited into the company's main account. The contract may be terminated by either party with notice given by email at least 24 hours before termination. Calculations will be made in accordance with section 9 of the contract.*

*The company has the right to change or modify the contract and will notify the client at least 5 working days before the changes come into effect, either through the internal mail of the trading terminal or by publishing changes on the company's website.*

*The terms of service on "ladsora-group.com" are an integral part of this contract.*

*The location of the company is considered the place of execution of this contract.*

*The company warns the client of the risky nature of the transactions under this contract and that the risk can be significant. Before entering into the contract, the company advises the client that they can increase or lose their cash funds, and that the client should familiarize themselves with their national laws and the legal regulation of the company's registration for the purposes of this contract, which is carried out in the location where the company is registered.*