Terms and Conditions

This client agreement, together with any Schedule(s) and accompanying documents, as amended from time to time (hereafter the “Agreement”) sets out the terms of the contract between you and us.

BY CLICKING “I AGREE” BELOW, I CONFIRM THAT:

- I understand all such terms and that these Terms and Conditions, together with all policies, are an inseparable part of a binding agreement between me and **Manu Investments** (the “Agreement”).
- I am over 18 and the information provided in this application is true and correct and that I will notify **Manu Investments** of any material changes.
- **Manu Investments** may not be able to ascertain the appropriateness of any product to me, including due to lack of experience or undisclosed information.
- I have entered full, accurate, and truthful details, including my residential address and identity.
- **Manu Investments** may at any time without limitation amend any of the terms set out in this agreement by posting such information on our website.
- I confirm that I had an opportunity to trade on a demo platform and/or read a tutorial and I understand how to trade and the RISKS involved. In addition, I have read and understood the risks involved in trading Forex.
- By filling out the Subscription Form, I request and agree to open an account for myself and confirm that I have read and understood all policies and terms including the Risk Disclosure and Terms and Conditions.

PREAMBLE

Manu Investments offers access to its website and services to clients who accept the terms and conditions. By using the website, you explicitly confirm that you have read these Terms and Conditions and agree to them. Our obligations are subject to any limits or restrictions which we may agree in writing, and any statutory, regulatory, legal, or market requirements.

The following terms and conditions apply to all users. In case you require additional information on any of the subjects presented below, feel free to contact our customer support at any time. You must read and accept these Terms and Conditions to benefit from the services provided by **Manu Investments**, and the agreement is effective upon acceptance. If you don’t agree to be bound by the terms and conditions of the present agreement, make sure to inform us in writing. If **Manu Investments** decides to make any amendments, they will be posted online. To continue trading, you might be asked to accept the new terms. To be eligible to operate your trading with **Manu Investments**, you must be over the age of 18 and fully understand the risks involved.

You hereby acknowledge that you have the knowledge and experience to trade and understand the risks involved. We cannot be held responsible for any damage or loss and we

are not responsible for verifying whether you possess sufficient knowledge or whether your trading choices are wise. The same conditions apply regarding legal restrictions. You should fully understand that trading, investments, and similar operations are regulated differently across the world. The fact that you can access our website and use the tools **Manu Investments** offers doesn't necessarily mean that it is legal in your country to do so. Users accessing this site are required to inform themselves about the jurisdiction restrictions of Estonian Governing laws and you are hereby declaring that the funds you are using for trading are not originating from any criminal activity or otherwise breach any law.

Permitted Use

Any User must be aged 18 or older and legally permitted to use this Site under the Estonian Governing laws applicable to them. The User represents that they have full legal capacity to enter into legally binding agreements. Users may not make commercial and/or automated use of this Site. The Site strictly forbids data mining, data gathering, bandwidth theft, offline browsing plugins or software, or automated access.

Your Account and the Bank Account

Upon receipt of your application, we may carry out credit or other checks as we deem appropriate, including references from banks, employers, or credit agencies. You acknowledge and accept that we may use credit scoring methods to assess your application.

If accepted, we will open an account for you and provide a user ID and account number. Do not disclose these details to anyone. If you believe a third party knows your details, notify us immediately. You will assist us in investigating any misuse of your account.

Funds in client accounts may include bonuses, incentives, or other sums not directly deposited by the Client ("Non-Deposited Funds"). Unless explicitly agreed otherwise, these are not available for immediate withdrawal. **Manu Investments** may reclaim such funds if withdrawn improperly.

Multiple and Joint Accounts

If you have more than one account, they are treated separately unless stated otherwise. If an account has multiple users or corporate beneficiaries, all parties must approve withdrawals.

Linking, Copyright & Trademarks

You may not create or maintain any link to the site without prior written permission from **Manu Investments**. All content is protected by copyright and may not be reproduced or used without permission. All rights are reserved.

Force Majeure

Manu Investments is not liable for delays or failures due to events beyond its control including communication failures, market suspension, or changes in laws. In such events, we may change trading times, margin requirements, or cancel positions.

Warranties and Liability

USE THIS SITE AT YOUR OWN RISK. All services are provided “as is,” with no warranties. **Manu Investments** does not guarantee uninterrupted access or accuracy of information. It is your responsibility to understand the risks of trading. We are not liable for any loss unless otherwise stated and proven.

Termination

We may suspend or terminate your account at any time for any reason. You may withdraw accumulated funds (subject to our withdrawal policy). We reserve the right to change or discontinue any aspect of the site without notice.

Revisions to These Terms

We reserve the right to amend these Terms at any time without notice. Changes become effective upon being posted. Check the Terms regularly for updates.

Assignment

Manu Investments may assign its rights under this Agreement to third parties. Users may not assign their rights without our written consent.

Severability and No Waiver

If any provision of these Terms is found to be unenforceable, the remainder shall remain in full force. Failure to enforce any provision does not constitute a waiver.