

Client Agreement

Master Select Group Limited
Updated on 1 June 2022

1. INTRODUCTION

1.1 Master Select Group online trading services are provided by Master Select Group Vanuatu Limited (Company)

Registration No. 700238) whose registered office is located at Law Partners House, Kumul Highway, Port Vila, Vanuatu Po Box 212, Port Vila, Vanuatu, Republic of Vanuatu (“Master Select Group”) subject to the following terms and conditions in this Client Agreement (“Agreement”).

1.2 This Agreement is entered into between Master Select Group and an individual of full age and capacity or a legal entity (“Client”). This Agreement set forth the terms and conditions governing the Client’s Account and Transactions at Master Select Group.

1.3 By creating Account with Master Select Group, the Client acknowledges that he has read, fully understood and accepted the following and is willing to enter into a legally binding agreement with Master Select Group:

- (a) this Agreement;
- (b) the Risk Disclosure And Acknowledgement Notice available on Master Select Group’s website;
- (c) the Privacy Policy available on Master Select Group’s website;
- (d) the Refund Policy available on Master Select Group’s website;
- (e) the Execution Policy available on Master Select Group’s website;
- (f) the Website Terms and Conditions of Master Select Group’s website; and
- (g) the Anti-Money Laundering and Counter-Terrorism Financing Policy available on Doo Prime’s website.

1.4 The Client’s usage or continued usage of Master Select Group’s Services shall also be taken as the Client’s consent to be legally bound by this Agreement, any of the documents described in Clause 1.3 and their subsequent amendments upon publishing of the documents on Doo Prime’s Website.

1.5 This Agreement shall commence immediately upon creation of the Client’s Account with Doo Prime, and shall last indefinitely until termination of Account by the Client or Master Select Group.

2. DEFINITIONS AND INTERPRETATION

2.1 Throughout this Agreement, unless the context otherwise requires, the following words and expressions shall bear the following meanings:

- (a) “Account” means the assigned account that is created for the Client when the Client opens a trading account with Master Select Group;
- (b) “Agreement” means this Client Agreement;
- (c) “Applicable Statutes And Regulations” means
 - (i) statutes, rules or orders of the relevant regulatory authority in the commonwealth of the Republic of Vanuatu;
 - (ii) statutes, rules or orders of the relevant regulatory authority in the Client’s jurisdiction;
 - (iii) the rules of the relevant financial exchange market; and

(iv) all other applicable laws to this Agreement (and each as amended from time to time as applicable to this Agreement).

(d) “Base Currency” means the currency in which the Client’s Account is maintained and all Transactions are settled on the Account;

(e) “Business Day” means a day on which commercial banks are open for general business in the Republic of Vanuatu (excluding Saturdays, Sundays and public holidays);

(f) “Business Hours” means 9.00am to 5.30pm on a Business Day;

(g) “Client Money” means all money transferred to Master Select Group by the Client in the Account;

(h) “Confidential Information” means all information relating to the business, products, services, personnel or commercial activities of the person providing the same, including but not limited to trading, transactions, strategies, clients and suppliers, financial accounts, computer programmes, computer data, devices, concepts, inventions (whether or not capable of being patented), designs, methods, techniques, marketing and commercial strategies, customers lists, potential customers lists, processes, data concepts, know-how, formulae, and unique combinations of separate items which may or may not be confidential, which information is not generally known to the public, and all such information will be considered Confidential Information whether or not marked with any proprietary notice or legend when the disclosure of the same is made;

(i) “Corporate Event” means a company invested by the Client is undergoing insolvency, being suspended from trading or undertaking any major corporate restructuring, including but not limited to share buyback, corporate takeover, merger & acquisitions;

(j) “Master Select Group” means Master Select Group Vanuatu Limited (Company Registration No. 40378)

whose registered office is located at Govant Building, 1st Floor, PO Box 1276, Port Vila, Republic of Vanuatu;

(k) “Equity” means the cash balance within the Account with Master Select Group and value of open positions which is calculated by the sum of profit and loss of all open positions;

(l) “Fees” means any applicable commissions, fees and charges as provided in the Trading Platform, including but not limited to additional value added tax, any applicable tax, settlement and exchange fees, regulatory levies or legal fees applicable;

(m) “Free Margin” is the free margin not involved in the provision of guarantees for open positions and shall be derived from the formula (Free Margin = Equity – Margin);

(n) “Force Majeure Event” means any of the events set forth in Clause 17;

(o) “GDPR” means the EU General Data Protection Regulation 2016/679;

(p) “Initial Margin” means the minimum amount of money required in the Client’s Account to perform a Transaction, as specified on the Trading Platform from time to time for each Services;

(q) “Intellectual Property Rights” means any or all of the following:

(i) the copyright in and to computer programs (object and source code) and copyright in and to the images displayed on screen and the sounds produced including all possible combinations and sequences thereof and the underlying

script for the same;

(ii) the trademark for the artwork including but not limited to pictorial, graphic, visual, audio, audio-visual, digital, literary, animated, sculptural or any type of creations, applications, animation, drawings, designs, sketches, visual effects shot logs and character profiles;

(iii) all trade secrets and know-how;

(iv) software and web portals; and

(v) patents and patents applications;

whether or not now existing and whether or not registered or registrable and includes any rights to apply for the registration of such rights and includes all renewals and extensions;

(r) "Manifest Error" means an error or misquote by Master Select Group, any market, exchange, banking institution, information source, or any third party reasonably relied by Doo Prime.

(s) "Margin" means collectively Initial Margin and Margin Requirement;

(t) "Margin Level" shall be derived from the formula (Equity / Margin x 100%);

(u) "Margin Call" means the value of the Margin Level as provided in the Trading Platform;

(v) "Margin Requirement" means the minimum amount of money required in the Client's Account as specified on the Trading Platform to keep an open position on the Trading Platform;

(w) "Material" means any materials and information distributed by the third party, as described in Clause 3;

(x) "Party" means the Client or Master Select Group (collectively, "Parties");

(y) "Personal Data" means the personal data provided by the Client and shall have its meaning under the GDPR;

(z) "Services" means the dealing services provided by Master Select Group to the Client in relation

to transactions in foreign exchange, metals, futures, stocks, contracts for differences (CFDs);

(aa) "Specified Default Event" means any of the events set forth in Clause 9;

(bb) "Stop Loss" means an order to close an open position to achieve a certain level of prices to reduce losses;

(cc) "Stop Out" occurs when the value of the Margin Level as provided in the Trading Platform where force closing of the opened positions shall occur without any prior notice to the Client;

(dd) "Trading Hours" means the hours of the day when Transactions may, subject to this Agreement, be opened or closed in relation to the Services;

(ee) "Trading Platform" means Master Select Group's electronic trading platform facility, as described in Clause 7.3;

(ff) "Transaction" or "Transactions" means either the opening or closing of an offer to either buy or sell any Services on the Trading Platform, whether by Master Select Group or the Client, in accordance with the terms of this Agreement.

2.2 In this Agreement:

(a) words denoting the singular shall include the plural number and vice versa;

(b) words denoting any gender shall include all genders; and

(c) words denoting persons shall include natural persons, firms, companies, bodies corporate and unincorporated bodies.

2.3 Unless otherwise expressly provided, any reference in this Agreement to:

(a) a clause or a Schedule is a reference to the relevant clause of, or schedule to, this Agreement; and

(b) any reference to a section is a reference to the relevant section of the relevant Schedule.

The Schedules shall form part of this Agreement.

2.4 The headings to the clauses, sections and Schedule in this Agreement are for the purposes of reference only, and shall be ignored when construing the meaning of any provision of this Agreement.

3. SERVICES BY Master Select Group

3.1 PROVISION OF SERVICES BY Master Select Group

3.1.1 Master Select Group offers dealing services to the Client in relation to transactions in foreign exchange, metals, futures, stocks, contracts for differences (CFDs)(collectively, “Services”). Unless otherwise expressly provided, all Services provided by Master Select Group and all Transactions shall subject to the terms and conditions herein contained.

3.1.2 The Client acknowledges and agrees that Master Select Group’s Services do not include the provision of any investment advice or recommendation. Any possible discussions carried on between the Client and Master Select Group’s employees or any information provided by Master Select Group shall not constitute any binding relationship among them, nor do they constitute Master Select Group’s recommendations to the Client.

3.1.3 Any investment information displayed on Master Select Group’s or any of Master Select Group’s holding company’s website shall not constitute any investment, tax, legal, regulatory or financial advice and has no regard to specific investment objectives, financial situations or particular needs of the Client. The Client understands and acknowledges:

(a) that all information published on Master Select Group’s or any of Master Select Group’s holding company’s website is addressed to the general public solely for information purposes; and

(b) that mere explanation of the terms of any Transactions or its performance characteristics does not amount to advice on the merits of the investment.

3.1.4 The Client affirms, acknowledges and accepts that Master Select Group shall not in any circumstances:

(a) oblige to provide any investment advice in relation to any Services;

(b) bear any responsibility for any Transaction or investment decisions carried out by the Client; and

(c) in response to the Client’s request for further market information, Master Select Group’s disclosure of such factual market information to the Client will not constitute as investment advice.

3.1.5 The Client understands and accepts that he is solely responsible for any investment strategy, transactions or investments that the Client enters into.

3.1.6 Master Select Group may, from time to time and as often as it deems appropriate, issue and/or distribute material or third-party material (“Material”), which contains information including but not limited to the conditions of the financial markets, posted on Master Select Group’s website and other media and or/ received by the Client. It should be noted that the Material is used solely for the purposes of marketing communication and does not contain, and should not be construed as containing investment advice and/or an investment recommendation for any Transactions. While Master Select Group took all reasonable efforts to ensure the accuracy and completeness of the information, Master Select Group makes no representations and warranties to the Material and shall not be liable for any direct or indirect loss or damages for any inaccuracies and incompleteness of the information provided. The Client shall not reproduce, copy, redistribute, license the Material without Master Select Group’s consent.

3.2 SUSPENSION AND TERMINATION OF SERVICES BY Master Select Group

3.2.1 Master Select Group reserves the right and may at its discretion:

- (a) suspend or terminate the Client’s Account;
- (b) freeze the Client’s Money in the Account;
- (c) suspend or terminate any Transaction; or
- (d) suspend or terminate any Services;

with or without prior notifying the Client. The Client agrees and acknowledges that Master Select Group shall not be responsible or liable to the Client or any third party in connection to the Client for any modification, suspension or discontinuance of any of Master Select Group’s Services.

3.2.2 The Client acknowledges that Master Select Group may act in accordance with Clause 3.2.1 in the event:

- (a) Master Select Group reasonably believes that proceeding with the Transaction will infringe any Applicable Statutes And Regulations;
- (b) the Client is in breach or Master Select Group reasonably believes that the Client will be in breach of the material terms and conditions of this Agreement;
- (c) the Client has made any material misrepresentation to Master Select Group, including but not limited to providing fake, forged or altered documentation;
- (d) the Client failed to provide the information requested in relation to any verification process undertaken by Master Select Group;
- (e) the Client acted contrary in good faith or engaged in illegal and/or immoral activity, including but not limited to money laundering, hedging in bad faith, fraud, or any other forms of deceitful or fraudulent activity;
- (f) there is a security breach;
- (g) Master Select Group has reasonable grounds to believe that the Client is using an electronic device, software, algorithm or any other strategy to exploit, manipulate or take unfair advantage of Master Select Group’s trading system;
- (h) Master Select Group has reasonable grounds to believe that the Client will not be able to pay Master Select Group anything owed by the Client to Master Select Group;
- (i) insolvency, bankruptcy or debt restructuring event occurs in relation to the Client;
- (j) a Force Majeure Event occurs; or
- (k) a Specified Default Event occurs.

4. COMPLIANCE WITH APPLICABLE STATUTES AND REGULATIONS AND AGREEMENT AMENDMENTS

4.1 The Client acknowledges that all Transactions under this Agreement shall be subject to the Applicable Statutes And Regulations wherein:

- (a) if there is any conflict between this Agreement and any Applicable Statutes And Regulations, the latter shall prevail;
- (b) Master Select Group reserves the right to take any necessary and reasonable action in relation to any Transaction and Account in ensuring compliance with any of the Applicable Statutes And Regulations; and
- (c) all actions taken by Master Select Group in compliance with the Applicable Statutes And Regulations shall be irrevocably binding on the Client.

4.2 Master Select Group reserves its rights to report the Client's activity to the relevant regulatory authority and shall not be liable for any direct or indirect loss or damages in the event there is:

- (a) fraudulent misrepresentation by the Client;
- (b) any form of unjust enrichment by the Client;
- (c) any illegal business activities undertaken by the Client; or
- (d) any other business activities which are not in compliance or potentially not in compliance with the Applicable Statutes And Regulations; which thereafter Master Select Group reserves its rights in terminating this Agreement in accordance with Clause 16.

4.3 The Client accepts and understands that Master Select Group is entitled to amend the terms and conditions of this Agreement at any time by publishing an amended Client Agreement on the Website or giving a notice of minimum thirty calendar days ("Amendments"), including but not limited to a notice given by e-mail to the Client or posted on Master Select Group's website. The Amendments shall supersede the relevant terms and conditions of the previous agreement.

4.4 Master Select Group reserves the right to review and amend all terms and conditions related to the trading and execution of the Services, and such changes shall be effective upon publishing on Master Select Group's website, which the Client undertakes to check from time to time.

4.5 The Amendments shall become effective upon publishing on the Website and the Client shall be deemed to accept the Amendments unless Master Select Group receives a written notice of the Client's disapproval within thirty calendar days as from the date of notification. In such case, the Amendments shall not be binding on the Client, but the Client's Account will be suspended within fourteen calendar days and the Client is advised to make the necessary arrangements to terminate the Client's Account.

4.6 Master Select Group expressly reserves the right to use its Website to inform the Client about any changes in this Agreement and the posting of a notice on Master Select Group's website shall be deemed a valid notification of such changes to the Client. The Client undertakes to regularly review Master Select Group's website and/or regularly access his Account for any relevant information published.

5. CLIENT'S RISK DISCLOSURE AND ACKNOWLEDGEMENT

5.1 The Client acknowledges that the Client has read the Risk Disclosure And Acknowledgement available on Master Select Group's website.

5.2 The Client understands that the Services on Master Select Group's website are highly speculative and may expose the Client's financial position to a high degree of volatility. The Client accepts, understands and is aware of the risks herein and is willing to undertake this risk.

5.3 All Services available on Master Select Group's Website shall not constitute as a solicitation or offer to transact the Services. Some Services are only limited to customers in certain countries and regions.

5.4 The Client acknowledges and accepts that:

- (a) the Client is financially willing and capable of assuming the risk of trading in speculative investments;
- (b) the Client is solely responsible for any profit or loss from the investment or trading decisions made;
- (c) the Client's investment decisions will be based solely on his own evaluation of the market, financial circumstances and investment objectives wherein the Client undertakes not to hold Master Select Group liable for any trading loss incurred;
- (d) the Client is responsible to maintain proper functional computer equipment, steady internet connection, operating system with sufficient anti-virus protection and back-up system to prevent damage and/or unauthorised access to the Client's Account and Trading Platform;
- (e) past performance of an investment is not an indication of its performance in the future;
- (f) some Services are contingent liabilities transactions and we can't provide any guarantee on their liquidity. Due to unforeseeable market circumstances:
 - (i) there may be difficulty in liquidating positions;
 - (ii) liquidation may only be possible at a large loss; or
 - (iii) the Client may be required to deposit additional large sums in a short period of time as Margin to secure the Client's positions from being liquidated at a loss;
- (g) Transactions on markets in other jurisdictions may expose the Client to additional risks as such markets may offer different or inferior investor protection, and you are advised to understand the rules and risks prior trading in markets of other jurisdictions;
- (h) all Transactions made on Trading Platform shall be deemed to have been made by the Client or his authorised representative;

(i) CFDs are complex instruments and comes with contingent liabilities and high risks of losing money rapidly due to leverage and the Client assumes all risks associated prior investing;

(j) Transactions in futures are extremely risky where the gearing or leverage obtainable in futures trading meant that a small deposit or down payment can lead to large losses as well as gains;

(k) trading on Margin is extremely risky and may result in loss of funds greater than the amount deposited in the Client's Account;

(l) the Client is aware and understands the characteristics and risks in relation to each Services and the features of Trading Platform, and shall not trade or deal with each Services unless the Client accepts and understands so;

(m) the Client has read this Agreement, agree to all the terms and conditions and independently evaluated the risks and merits of Master Select Group's Trading Platform and Transaction without relying on any representation and warranties otherwise mentioned in this Agreement;

(n) the Client has independently evaluated the Applicable Statutes And Regulations in the Client's region and undertakes to enter this Agreement without violating any Applicable Statutes And Regulations;

(o) if the Services are traded in a currency other than the currency of the Client's country of residence, any changes in the exchange rates may have a negative effect on its value, price and performance and may lead to losses for the Client.

(p) Master Select Group shall not be liable for any loss or damages caused by failure, delay, interruption, malfunction in information, communication, or electronic systems, save for gross negligence or wilful default by Master Select Group;

(q) due to rapid market fluctuation and unforeseeable events:

(i) a Stop Loss order may not be effective in limiting the loss incurred;

(ii) the Client may be required to deposit a substantial amount of funds in a short term to maintain the open positions;

(iii) there will be difficulty in liquidating some positions;

(iv) Master Select Group may exercise Margin Call and/or Stop Out in accordance with Clause 7 and Master Select Group shall not be liable for any loss suffered by the Client;

(r) the Client is aware and understands the Fees payable for each Services;

(s) Master Select Group's prices of trading instruments are obtained from our liquidity providers, and when the liquidity of Services are limited, there will be price gaps and liquidity shortages where Transactions may not be executed at the price and volume intended;

(t) the prices of some Services available on the Trading Platform may be independent of any exchanges and Master Select Group is not obliged to follow the prices of other exchange platforms;

(u) the Client should obtain the relevant details in relation to the intended investment, such as Margin Requirements, positions and/or volume limits etc;

(v) the Client is liable for his taxes and/or other duty in ensuring compliance with the Applicable Statutes And Regulations; and

(w) in the event of Master Select Group's insolvency or involvement in a debt restructuring mechanism, the Client may not fully recover the funds or properties deposited in the Account;

(x) Master Select Group shall not be under any obligation to inform the Client any occurrence of Corporate Event, and shall not be liable for any loss for doing so;

(y) Master Select Group shall not engage any business relationships with individuals or companies of certain jurisdictions, as updated from time to time on Master Select Group's Website. Master Select Group reserves the right to amend its prohibited country list at any time without prior notice;

(z) the transactional data, trade and trading product details (except for the Client's Personal Data) from the Trading Platform remains the sole property of Master Select Group, and Master Select Group reserves the right to act upon it if necessary or deemed appropriate and reasonable by Master Select Group; And (aa) that CFD trading does not give the Client any right to the underlying instrument of the Transaction, and depending on its nature, the Client may be liable to make further payments when the Transaction fails.

5.5 The risks disclosed in this Agreement and the Risk Disclosure And Acknowledgement Notice are non-exhaustive and may not have disclosed or explained all of the risks associated in dealing with the Services. The Client should seek independent advice if the Client does not understand the risks explained herein.

6. CLIENT'S REPRESENTATIONS AND WARRANTIES

6.1 The Client represents and warrants to Master Select Group, and agree that each such representation and warranty is deemed repeated each time the Client open or close a Transaction by reference to the circumstances prevailing at such time, that:

- (a) the Client is an individual of sound mind, full age and legal competence, or if the Client is a corporate body, the Client warrants that he is legally incorporated and the authorised representative shall have full authority in dealing with the Account;
- (b) the Client has obtained all corporate, governmental, regulatory and other consents or approvals necessary for the execution, delivery and performance of this Agreement;
- (c) the Client has full power and lawful authority to execute, deliver and perform this Agreement;
- (d) no winding-up petition has been presented, no order of court has been made, no bankruptcy action has been initiated against the Client, no resolution has been passed for the windingup of the Client or for the appointment of liquidator or a provisional liquidator of the Client;
- (e) the Client is not a politically exposed person, close associate of politically exposed person, non-government organisation, or embassy;
- (f) the Client has no businesses in defence, military, atomic power, adult entertainment, marijuana, gambling;
- (g) the information provided to us in the Client's application form and at any time thereafter is true and accurate;
- (h) the Client is duly authorised to execute and deliver this Agreement, to enter into each Transaction and to perform the Client's obligation hereunder and has taken all necessary action to authorise such execution, delivery and performance;
- (i) the Client will enter into this Agreement and each Transaction as principal unless the Client has informed Master Select Group otherwise in writing or the Client is acting in accordance with a power of attorney;
- (j) any persons representing the Client in executing a Transaction or authorised to execute a Transaction will have been duly authorised;
- (k) execution of this Agreement and each Transaction will not violate any Applicable Statutes And Regulations, law, statutes or regulations applicable to the Client;
- (l) the Client is not entering this Agreement under duress or otherwise persuaded or forced to enter this Agreement;
- (m) this Agreement, each Transaction and obligations created herein are legally binding and enforceable against the Client;

- (n) the Client undertakes to notify Master Select Group as soon as reasonably practicable any changes of his personal details or other information relevant to this Agreement;
- (o) the Client has not breached any terms and conditions of this Agreement as of the date of this Agreement;
- (p) the Client has read, understood and undertakes to comply with this Agreement, and the documents mentioned in Clause 1.3 at all times;
- (q) upon request, the Client shall provide Master Select Group with any information or evidence required to comply with this Agreement;
- (r) use the Services, Trading Platform, services by Master Select Group's payment service providers and other service providers in good faith and for own trading purposes, and shall not use it for purposes other than this Agreement;
- (s) use the Services, data and information on the Trading Platform in compliance with Applicable Statutes And Regulations and for the purposes of this Agreement;
- (t) that all the funds which will be used or deposited to Master Select Group, Master Select Group's related companies, affiliates, payment services providers, payment gateway providers and their respective banking services providers shall not subject to any charges, liens or other encumbrances or originate in any way from illegal activities, including but not limited to drug trafficking, abduction, money laundering, or other criminal activity;
- (u) at all times comply with all Applicable Statutes And Regulations;
- (v) the Client is willing and financially able to sustain a total loss of all the Client's funds paid to us as a result of performing the Transactions;
- (w) the Client has installed and implemented appropriate means of anti-virus protection and undertakes to indemnify Master Select Group for any resulting loss or damages for breach of this clause;
- (x) to bear all applicable personal taxes and indemnify Master Select Group from any loss or damages as a result of breaching this clause;
- (y) Master Select Group may use the name, logo, trademark, or brand of the Client for marketing and promotion purposes;
- (z) the Client shall inform Master Select Group any breaches or potential breaches of this Agreement by the Client whereby this Agreement may be voidable at Master Select Group's discretion in the absence of such notifications.

6.2 The Client represents and warrants to Master Select Group not to:

- (a) use the Trading Platform, services by Master Select Group's payment service providers and other service providers for any unlawful purposes;
- (b) negligently or maliciously interfere, disrupt, overload or delay the operation of the Trading Platform, Master Select Group's payment service providers and other service providers;
- (c) use any software, programs, algorithms or applications other than those provided by us, either directly or indirectly to:
 - (i) manipulate or take unfair advantage of the Trading Platform, services by Doo Prime's payment service providers and other service providers; or
 - (ii) apply any arbitrage practices (such as but not limited to latency abuse, price manipulation or time manipulation) that aims to manipulate or take unfair advantage of the way in which we construct, provide or convey our bid or offer prices.

- (d) adopt any trading strategies aimed at exploiting errors in prices and/or trading at off market prices, or take advantage of internet delays;
- (e) perform any malicious carry trade, carry trade in bad faith or other similar trading strategies to take advantage of differences in interest rates of foreign currencies;
- (f) perform any Transaction, either by yourself or acting in concert with others:
 - (i) which will have a declarable interest in the relevant company set by the applicable security exchange regulations;
 - (ii) in relation to:
 - (aa) a placing, issue, distribution or other analogous event;
 - (bb) an offer, take-over, merger or other analogous event; or
 - (cc) any other corporate finance style activity;which you are involved or otherwise interested;
- (g) breach any of the Applicable Statutes And Regulations;
- (h) breach any material terms of this Agreement;
- (i) decompile, decode or disassemble any of our algorithm, software or application;
- (j) open or close a Transaction or position that contravenes any primary or secondary legislation or other law against insider dealings, market manipulation, market abuse, related party transaction or other market distortion behaviour which is in breach of Applicable Statutes And Regulations.

6.3 In the event the Client breaches any representation or warranty under this Clause 6, the Client acknowledges that Master Select Group reserves the right and may at its discretion:

- (a) suspend or terminate the Client's Account;
- (b) freeze the Client's Money in the Account;
- (c) suspend or terminate any Transaction; or
- (d) terminate this Agreement.

7. CLIENT'S ACCOUNT

7.1 ACCOUNT OPENING

7.1.1 The Client is required to fill up the registration form online, choose the trading platform and type of accounts desired during the Account registration. The Client should read and understand the features and limitation of each type of accounts prior to Account registration. Master Select Group shall inform the Client when the Account is successfully registered.

7.1.2 Master Select Group reserves the right in refusing registration of Account for any reason and may change the features of Account at any time by giving notification to the Client or on Master Select Group's website.

7.1.3 The Client authorises Master Select Group to use all information provided by the Client to conduct credit report searches or other available searches to verify the Client's identity.

7.1.4 Unless expressly agreed in writing or in the event a power of attorney is applicable, the Client warrants that the Client will open each Account with Master Select Group as principal and not as agent for an undisclosed person. The Client shall be responsible for performing his obligations under the Transactions and bear all legal obligations under the Account.

7.1.5 The Client shall be responsible in securing the Account ID and password, and shall immediately notify Master Select Group in the event there is:

- (a) any loss, theft or unauthorised use of the Account ID and password;
- (b) any inaccurate information in the Account or Transaction; and
- (c) any receipts of confirmation of a Transaction which the Client has not placed.

7.1.6 If there has not been any Transaction or Account activities for three months, Doo Prime is entitled to terminate the Account after notifying the Client at the last known email and service address. Master Select Group shall deposit any positive cash balance to the Client's bank account subject to Clause 10 and deduction of any applicable Fees.

7.2. BASE CURRENCY OF ACCOUNT

7.2.1 The Client may choose the currency available on Master Select Group's website as the Base Currency for the Account during Account registration.

7.2.2 In the event the sums deposited in the Account is in a currency other than the Base Currency, Master Select Group shall automatically convert the sums into the Base Currency at the prevailing conversation rate.

7.2.3 When a withdrawal or refund is performed from the Client's Account, Master Select Group reserve the right to remit the funds in the same currency in which such funds were initially received by us. In the event such withdrawal or refund is made in a currency other than Base Currency, Master Select Group shall automatically convert the sums into such currency at the prevailing conversation rate.

7.2.4 The Client shall bear any incurred bank transfer fees and currency conversation rate for depositing or withdrawing funds from the Account.

7.3. TRADING PLATFORM

7.3.1 Master Select Group grants the Client access to trade the Services via its MetaTrader 4 and MetaTrader 5 trading platform ("Trading Platform").

7.3.2 Prior to any trading activity, the Client is required to download and install the Trading Platform from Master Select Group's website. The Trading Platform shall solely be utilised for the purposes of Services in accordance with this Agreement.

7.3.3 Master Select Group makes no express or implied representation:

- (a) that the Trading Platform shall or will be uninterrupted, error-free or available at all times; and
- (b) that the Trading Platform is free from viruses, bugs or anything else with destructive properties.

7.3.4 Master Select Group shall use its best endeavours and all reasonable commercial efforts to resolve all technicality and technological errors in the following priorities and timeframe:

Priorities Description Processing
Time

1. High Seriously affect normal business transactions and fail to execute core business activities, which is often caused by the following factors:
 - The breakdown of servers or operating systems;
 - The breakdown of core functions or dependent applications of systems;
 - Including but not limited to the factors mentioned above. 1 hour

2. Middle Affect normal business and have negative impacts on business operations, but core functions can still be operated normally, which is often caused by the following factors:

- Version updates of software or system;
- Modification or revision of core functions;
- Including but not limited to the factors mentioned above.4 hours

3. Low Affect normal business but have no negative impacts on actual business operations.24 hours

7.3.5 The Client acknowledges that the Trading Platform may expose the Client to risks associated with the download and/or use of software that may not be compatible with your computer equipment and that the Client accepts such risks, including but not limited to failure of or damage to hardware, software, communication lines or systems.

7.3.6 Master Select Group reserves the right to add, modify, amend, reject or remove the Trading Platform, Services or Transaction at its discretion. Master Select Group shall use its best endeavours to notify the Client within a reasonable time prior to any modification, rejection or removal of the Trading Platform, Services or Transaction. Master Select Group is not obliged to provide any explanation for this and the Client acknowledges that Doo Prime shall not be liable to the Client for doing so.

7.4 ORDERS BY THE CLIENT

7.4.1 Master Select Group will handle the Transactions in accordance with the Execution Policy available on Master Select Group's website. The Execution Policy shall be a part of this

Agreement and is incorporated herein by reference, and shall be applicable to all Transactions entered into by and between the Client and Master Select Group. Master Select Group will notify the Client of any material changes to the Execution Policy, but the Client undertakes to check for any other changes to the Execution Policy from time to time at Master Select Group's website.

7.4.2 Unless otherwise directed by the Client, Master Select Group has the discretion to select the marketplace to which to route any of the Client's Transaction in accordance with the Applicable Statutes And Regulations.

7.4.3 Master Select Group undertakes to use its best endeavours in performing Transactions. The Client acknowledges that the Transactions may not be completed for reasons beyond the control of Master Select Group. Master Select Group may defer execution of any Transaction if Doo Prime believe it is not reasonably practicable to act upon it within a reasonable time, and Master Select Group shall not be liable for any loss arising from such deferral. Master Select Group shall only accept order instructions transmitted via the Trading Platform.

7.4.4 Master Select Group does not represent or warrant that every Transaction will be executed at the most competitive price and that all prices shown may subject to constant change as a result of the following varying factor:

(a) Master Select Group may not have access to every market at which the Services are traded;

(b) Services at certain volume and pricing may be limited;

(c) change of Applicable Statutes And Regulations, systems delays, or system failures may prevent or delay the Transactions or Transactions to be executed at the intended pricing;

(c) technical conditions, e.g. the transfer rate of data network and rapid market conditions.

7.4.5 The Client authorises and acknowledges that Master Select Group may delegate the Transactions to another executing broker for execution, including but not limited to Master Select Group's related company or a non-affiliated third party, of which Master Select Group's rights and obligations under this Agreement shall be applicable to them.

7.4.6 Master Select Group reserves its rights to suspend, reject any Transaction, delay or restrict the Client's trading activity (including but not limited to controlling maximum Transaction amount, size and Master Select Group's total exposure to the Client) and the Client shall comply with any reasonable restrictions that Master Select Group may notify the Client with respect to the Client's activities on the Trading Platform, including but not limited to the limitations on the size of Transactions or other applicable conditions in the following circumstances:

(a) a Specified Default Event or a Force Majeure Event occurs;

(b) any Fees owed by the Client is overdue;

(c) enforcement by the regulatory authority or Applicable Statutes And Regulations;

(d) the Margin under Clause 7.6 has not been complied with;

(e) disruption, failure or error of Trading Platform, Services, software, third party software, equipment, Master Select Group's payment service provider, other service provider or any other technicality error;

(f) under abnormal market conditions;

(g) it is impossible to proceed with the Transaction due to insufficient or excessive volume of trade;

(h) where Master Select Group has reasonable doubts on the legality or validity of the Transaction;

(i) the Account is suspended;

(j) Master Select Group has sent a notice of termination to the Client;

(k) any event that impairs or restricts the Trading Platform to function on a normal basis;

(l) the Transaction derives from a Manifest Error;

(m) the relevant market exchange is not open for trading;

(n) the Client does not have sufficient funds to cover the cost of the Transaction;

(o) the Client has exceeded the trading limit applicable;

(p) Master Select Group or its related party may be in breach of Applicable Statutes And Regulations by proceeding with the Transaction;

(q) when the Client has utilized network facilities to arbitrage;

(r) any circumstances Master Select Group deems fit.

7.4.7 The Client can execute Stop Loss for the Services, which may be amended or cancelled by the Client before the trading conditions are fulfilled. The Client acknowledges that cancellation or modification of the Stop Loss is not possible after the trading conditions are fulfilled. Master Select Group shall not be held liable for any loss or damages for any failure in such cancellation or modification.

7.4.8 Third party products or services or provided on an “as is where is” basis. Master Select Group makes no representation and warranties (including but not limited to accuracy or completeness) in relation to any third party products or services. Master Select Group shall not be obliged to support or maintain any third party products or services, nor will Doo Prime have any liability, regardless of the nature of the claim or the nature of the claimed or alleged damages, including, without limitation, direct, indirect, incidental, consequential or punitive damages, for any claims arising from or related to the use or distribution of the third-party products and services.

7.4.9 In the event of a Manifest Error, Master Select Group reserves the right, without prior notice:

- (a) to not take any action at all;
- (b) to amend any Transaction deriving or involving a Manifest Error in good faith so as to reflect what Master Select Group reasonably consider in Master Select Group’s discretion; or
- (c) to close any Transaction deriving or involving a Manifest Error at the prevailing market price;
- (d) to void the Transaction deriving or involving a Manifest Error.

Master Select Group shall take into account all market information prevailing at the time of the Manifest Error, determine whether the situation amounts to a Manifest Error and thereafter act fairly towards the Client.

7.4.10 Master Select Group shall not be liable for any loss, including loss of profits, income or opportunity to the Client suffered as a result of Manifest Error.

7.4.11 Master Select Group reserves the right to take the following action in the event of a Corporate Event:

- (a) modify Margin;
- (b) amend any necessary details in relation to the exercise, settlement, payment or terms related; and
- (c) determine the effective date of such amendment.

7.5. CLIENT’S MONEY

7.5.1 All money transferred to Master Select Group by the Client shall be known as “Client Money” for the purposes of this Agreement.

7.5.2 The Client Money shall be held on trust by Master Select Group for the Client and the Client Money shall be segregated from Master Select Group’s bank account at all times. Master Select Group may hold the Client Money and the money of other clients in the same account and it might not be possible to clearly segregate the Client’s Money from the other client. Master Select Group shall retain the necessary records and Client Account details to distinguish this.

7.5.3 The Client acknowledges that Master Select Group may hold or deduct Client Money on the Client's behalf in an account with an approved bank or third party where:

(a) the account may be subject to set-off rights, security or lien by Master Select Group, the bank or third party, or Master Select Group is required to do so by any regulatory authority; and

(b) in the event of the insolvency of the bank or the third party, Master Select Group shall not be liable for any loss or damages against the Client.

7.5.4 It is not Master Select Group's policy to pay interest on the Client Money within the Account. The Client acknowledges and agrees in waiving any entitlement to any interest from the Client Money.

7.5.5 Master Select Group may without prior notice, apply and/or transfer any or all funds in the account in order to settle the Client's present, future or contingent liabilities owed to Master Select Group.

7.5.6 The Client consents in Master Select Group retaining any interest acquired from the Client Money subject to Applicable Statutes And Regulations.

7.6. ACCOUNT MARGIN

7.6.1 The Client acknowledges and understands the high-risk nature of margin trading and the Client may lose funds greater than the amount deposited in the Account.

7.6.2 The Client undertakes to provide the Initial Margin in the Account to open a Transaction for any Services. Master Select Group reserves the right to reject the Client's instruction to open a Transaction if the Free Margin is less than the Margin required to secure this position.

7.6.3 When a Stop Out occurs, the Client understands that force closing of the opened positions shall occur without any prior notice to the Client. In the event there is additional amount due in the Account which arise after force closing of the opened positions, the Client undertakes to pay the amount balance due to Master Select Group.

7.6.4 Master Select Group reserves the right in refusing to open new positions and close any of the Client's highest loss-making positions without any prior notice to the Client in the event:

(a) the Client has three or more open positions in the Account; and

(b) the Margin Call occurs.

7.6.5 Master Select Group's delay or failure in exercising Clause 7.6.4 shall not waive Master Select Group's rights to do so in the future.

7.6.6 In the event Margin Call occurs, the Client is advised to:

(a) limit his trade exposure by closing trade; or

(b) deposit funds into the Account to meet the Margin Requirement.

7.6.7 Master Select Group reserves the right to restrict the amount and number of open positions if the Margin Requirement is not maintained by the Client.

7.6.8 Master Select Group may from time to time send the Client reminder in relation to the Client's Margin Requirement or the possibility of the Client's Margin Call occurring. Master Select Group reserves its rights to amend the Initial Margin, Margin Level and Margin Requirement at any time by giving three Business Days' notice prior the amendment's effective date. The Client undertakes to check and monitor the Client's Margin Level and Margin Requirement at all times.

7.6.9 Master Select Group reserves its rights to close open positions at market prices, limit the size of the Client's open positions, reject Transactions or change the Margin, including but not limited in the following circumstances;

- (a) there is a change in volatility in the market which Master Select Group base, or to which Master Select Group in any way relate;
- (b) there is a change in the Client's credit risk;
- (c) a company whose investments or positions represents all or part of the Client's Transaction is undergoing a Corporate Event;
- (d) a Force Majeure Event or Specified Default Event occurs;
- (e) the Client failed to meet the Margin Requirements;
- (e) any change to the Applicable Statutes And Regulations.

7.6.10 The Client acknowledges that additional payment of Margin may be necessary if:

- (a) the Transaction fails or there has been a change in pricing of the Services;
- (b) when the Account shows a negative balance; or
- (c) Master Select Group reasonably thinks such payment is necessary to protect Master Select Group against loss or risk of loss on present, future or contemplated Transactions.

7.6.11 The Client acknowledges that when the Client opens a position, Master Select Group shall retain the right to transfer funds in the Margin Requirement to Master Select Group's designated bank account to secure any repayment obligation from the Client.

7.6.12 Margin Call and Stop Out, when triggered, shall supersede and take precedent over all Transactions in the Account.

7.7. DEPOSIT AND WITHDRAWAL OF FUNDS

7.7.1 Master Select Group reserves the right to set up the deposit and withdrawal limit of funds to and from the Account.

7.7.2 The Client shall be able to deposit funds through the methods mentioned on Doo Prime's website into the Account at any time as long the Account remains valid and active.

7.7.3 Master Select Group reserves the right to refuse or defer any deposit of funds in the event:

- (a) the funds are deposited by a third party;
- (b) Master Select Group has reasonable grounds to believe there is a violation of Applicable Statutes And Regulations or any legislation; or
- (c) Master Select Group has reasonable grounds to believe that the source of the funds is illegal.

7.7.4 If Master Select Group receives any dispute, claim and/or chargeback from the banking institution or credit card issuer or other payment method used, the Client acknowledges that Master Select Group may enforce the following measures:

- (a) with or without prior notice, immediately close any and all of the Client's open Transactions whether at a loss or profit and debit the Account with the disputed amount;
- (b) with or without prior notice, immediately restrict the trading limit on the Client's Account, including deposit limit, withdrawal limit, and restriction in opening new

positions, for a duration at Master Select Group's discretion; or
(c) terminate this Agreement in accordance with Clause 16.

7.7.5 The Client may withdraw Client Money out from the Account if there is a positive cash balance in the Account. Master Select Group reserves the right to refuse or defer any withdrawal in the event:

- (a) the withdrawal was to a third party's bank account;
- (b) Master Select Group has reasonable grounds to believe there is a violation of Applicable Statutes And Regulations or any legislation;
- (c) there are outstanding Fees from the Client to Master Select Group;
- (d) such withdrawal would result in a negative cash balance in the Account;
- (e) the Client's bank account details are incomplete or unverified;
- (f) the Client will have insufficient Free Margin if the funds are withdrawn;
- (g) a Specified Default Event or Force Majeure Event occurs.

7.7.6 The Client shall be solely responsible for the payment details submitted for withdrawal of funds. Master Select Group shall not be liable for any loss or damages if the payment details provided are inaccurate or incomplete.

7.7.7 Master Select Group shall take reasonably commercial efforts in ensuring the funds are withdrawn in a timely manner, but shall not be liable for any loss or damages if there is any delay in withdrawal of funds.

7.7.8 The Client shall bear all bank transfer fees and currency conversation rate applicable while withdrawing funds from the Account.

7.7.9 Master Select Group shall not be liable for any loss, costs or charges for exercising its rights in accordance with Clause 7.7.

7.8. FEES AND CHARGES

7.8.1 The Client shall pay Master Select Group any applicable commissions, fees and charges as provided in the Trading Platform and provided by Master Select Group's payment service

providers, including but not limited to additional value added taxes, any applicable tax, settlements and exchange fees, regulatory levies or legal fees applicable ("Fees") while entering into each Transaction. Unless agreed otherwise by Master Select Group, all Fees payable are due immediately and must be paid on entering into the Transaction.

7.8.2 Master Select Group reserves its discretion to charge the Fees separately after Transactions are executed. If this is adopted by Master Select Group, the Fees must be paid by a bank account or credit card in the Client's name. The Client shall bear any administration fee or currency conversation fee imposed by the Client's respective bank. Master Select Group shall send the Client the Fees payable with the respective details in electronic format or any other way which Master Select Group may adopt. The Fees are payable immediately and it is the Client's obligation to pay the Fees on time, failure which Master Select Group shall reserve its rights to commence legal proceedings. Failure or delay to send such statement shall not invalidate any Transaction and waive Master Select Group's right to claim for the Fees.

7.8.3 Master Select Group shall impose an interest rate of eight percent per annum calculated on a day to day basis commencing from the day after the relevant payment due date until the date of full payment thereof. The Client authorises Master Select Group to immediately deduct any Fees from the Account in the event the Fees is not paid or the Fees is overdue.

7.8.4 Master Select Group reserves the right to amend the Fees by notifying the Client within seven calendar days prior to the effective date.

7.8.5 The Client acknowledges that Master Select Group reserves its right to claim any outstanding Fees from banking institutions or third party which the Client has positive cash balance.

8. CONFLICT OF INTERESTS

8.1 Master Select Group, its associates, related companies, directors or employees connected to Doo Prime may have an interest, relationship or arrangement that is material in relation to any Transaction or Services. The Client acknowledges that and agrees that Master Select Group may proceed with any Transaction or Services without prior reference to any potential specific conflict of interest, including any benefit, profit, commission, interest or other remuneration made or received by reason of any Transaction or any related transaction or position.

8.2 The Client acknowledges that:

- (a) this Agreement shall not give rise to any fiduciary relationship between Master Select Group and the Client;
- (b) Master Select Group may assign or transfer the execution or completion of any Transaction to its associates or related companies;
- (c) Master Select Group may establish business or transactions with business partners or financial institutions which Master Select Group may have a financial interest in them; and
- (d) that Master Select Group or its related companies may have interests which conflict with the Client's interests or owe duties which conflict with duties owed to the Client, and the

Client consents to Master Select Group and its related companies acting in any manner which Master Select Group considers appropriate in such cases subject to the Applicable Statutes And Regulations.

9. DEFAULT AND DEFAULT REMEDIES

9.1 An "Specified Default Event" in relation to the Client means any of the following:

- (a) the Client failed to pay the Fees to Master Select Group when the Fees are due;
- (b) the Client violated or breached of Applicable Statutes And Regulations or any legislation;
- (c) Master Select Group considers it is necessary to prevent a violation of Applicable Statutes And Regulations;
- (d) the Client failed to pay or meet the Margin required;
- (e) the Client breaches any material term of this Agreement;
- (f) the Client breaches any of the representation and warranties in Clause 6;
- (g) the Client infringe any Intellectual Property Rights in Clause 13;
- (h) the Client has made any material misrepresentation or committed fraudulent acts against Master Select Group;

- (i) an insolvency or bankruptcy proceeding in any country has been commenced against the Client;
- (j) the Client is subject to any material debt restructuring arrangement with the Client's creditors;
- (k) any securities created by the Client's security interest, mortgage, charge over any of the Client's assets is enforced by the creditor or banking institution against the Client;
- (l) any distress, execution or other process is levied against any of the Client's property and is not removed, discharged or paid within 7 days;
- (m) any Transaction or combination of Transactions or any realised or unrealised loss on any Transaction or combination of Transactions executed by the Client exceeded the credit limit available to the Client;
- (n) the Client is dead or becomes of unsound mind;
- (o) the Client failed to provide any information requested in relation to any verification or investigation processes undertaken by Master Select Group;
- (p) the Client used any type of virus or other destructive malware that are designed to distort or damage the Trading Platform or the communication system of Master Select Group;

- (q) Master Select Group or the Client is required to terminate this Agreement and the Account by any regulatory authority;
- (r) the Client has breached any other Master Select Group's policies or procedures;
- (s) Master Select Group has reasonable grounds to believe that the Client has not acted in good faith; or
- (t) any other circumstances where Master Select Group has reasonable grounds to believe that it is necessary to exercise its rights under Clause 9.2.

9.2 Where any of the Specified Default Event specified in Clause 9.1 occurs, Master Select Group may at any time thereafter reserves the right to:

- (a) terminate any ongoing and future Transaction;
- (b) terminate this Agreement in accordance with Clause 16;
- (c) close all the Client's position and opened positions at the prevailing market rate and refund Client Money subject to Clause 10;
- (d) restrict the Client's trading activity, including but not limited to deposit limit, withdrawal limit and limit of the opening positions;
- (e) suspend or terminate the Account.

9.3 Master Select Group shall whenever reasonably possible take steps to notify the Client before exercising any of the rights under Clause 9.2. Master Select Group shall not be obliged to notify the Client and failure to do so shall not invalidate any act or effect described in Clause 9.2 by Master Select Group.

9.4 The Client acknowledges that Master Select Group shall not be liable for any loss or damages for exercising Clause 9.2.

10. Master Select Group'S RIGHT OF SET OFF IN RELATION TO THE CLIENT'S ACCOUNT

10.1 Subject to Clause 10.2 and Clause 10.3, Master Select Group may at without prior notice retain or make deductions from any obligation, payment or amount owed by the Client to Master Select Group to repay any amount due from the Client to Master Select Group, including but not limited to loss and damages suffered by Master Select Group, Master

Select Group's related companies, affiliates, payment services providers, payment gateway providers and their respective banking services providers as a result of the Client's breach of this Agreement.

10.2 In the event the Fees is not paid, the Fees is overdue or an insolvency or bankruptcy proceeding has been initiated against the Client, the Client authorises Master Select Group to immediately sell, apply, set off, close any or all Client's investment and/or position and/or proceed of any of the same of which Master Select Group, Master Select Group's holding company or Doo Prime's subsidiary has custody or control, to discharge any or all of the Client's obligations and/or Fees to Master Select Group.

10.3 Subject to Clause 10.2, the Client authorizes Master Select Group to buy, sell or liquidate all or any of the Client's investment in the Account as Master Select Group deems fit whereby:

(a) if there is positive cash balance after deducting the Fees due, Master Select Group shall pay the Client the fair market value of such investments subject to any associated costs and expenses in transferring the money into the Client's bank account;

(b) if there is outstanding Fees due after selling the Client's investments or closing the Client's position, the remaining balance shall be immediately due and payable to Doo Prime, failure which Master Select Group shall reserve its rights to commence legal proceedings.

10.4 Master Select Group reserves the right to consolidate all or any of the Account to set off any amount owed by the Client to Master Select Group.

10.5 This Clause shall not waive Master Select Group's right in exercising Margin Call under this Agreement.

11. CLIENT'S PERSONAL DATA PROTECTION

11.1 The Client acknowledges and agrees that by entering into this Agreement and by opening an Account with Master Select Group, the Client will be providing Master Select Group with personal data within the meaning of EU General Data Protection Regulation 2016/679 ("Personal Data"). The Client acknowledges and agrees that the Personal Data shall be processed by Master Select Group in accordance with this Agreement and the Privacy Policy available on Master Select Group's website.

11.2 Personal Data collected by Master Select Group includes but not limited to the following:

(a) the Client's personal details, e.g. name, telephone number, email address;

(b) identity verification documents, e.g. ID, passport, utility bills;

(c) financial details, e.g. bank account, payment card information;

(d) information about the Client's income and wealth including details about your assets and liabilities, account balances, trading statements, tax and financial statements;

(e) profession and employment details

(f) transaction data, i.e. all information and details related to any Transactions made;

(g) the Client's use of Services, including but not limited to the pages the Client has visited; and

(h) technical information, including but not limited to the Client's devices, type and version of the operating system, time zone.

11.3 The Client consents and allows Master Select Group in processing the Personal Data:

- (a) to perform Master Select Group's contractual obligations under this Agreement;
- (b) to perform anti-money laundering checks, 'Know Your Customer' ("KYC") documentation in accordance with the Anti Money Laundering and Know Your Customer Policy available on Master Select Group's website or other legal and regulatory compliance;
- (c) to monitor and record calls for business analysis, training or service improvement purposes;
- (d) to monitor and record calls and electronic communications for processing and verification of instructions;
- (e) ensure that the Client meet the suitability requirements needed to use Master Select Group's Services;
- (f) to manage the Client's Account; and
- (g) in providing suitable marketing materials or Material to the Client.

11.4 Under EU General Data Protection Regulation 2016/679 ("GDPR"), the Client retains the right to:

- (a) access the Client's Personal Data and inquire Master Select Group whether the Personal Data is being processed;
- (b) rectify or amend the Client's Personal Data;
- (c) restrict the processing of Personal Data;
- (d) object against Personal Data processing for direct marketing purposes; or
- (e) demand Master Select Group to delete and erase the Client's Personal Data.

11.5 The Client acknowledges that Master Select Group may need the Client's Personal Data to fulfil its obligation under this Agreement, and as such the Client's demand for deletion of the Client's Personal Data may result in termination of the Client's Account and this Agreement in accordance with Clause 16.

11.6 Master Select Group shall retain the Client's Personal Data as long as the Client's Account remains active and valid, and may retain the Client's Personal Data up to seven years after the Account and this Agreement with the Client is terminated. The Client's Personal Data may be retained for more than seven years subject to any Applicable Statutes And Regulations, acts or policies by relevant regulatory authority and Master Select Group's internal policies.

11.7 Master Select Group may share the Personal Data to third parties:

- (a) under any Applicable Statutes And Regulations;
- (b) in compliance with legal and/or court orders obligations;
- (c) in compliance with any requests made by legal or regulatory authorities;

- (d) necessary to perform Master Select Group's obligation under this Agreement, including but not limited to Master Select Group's associates or related companies; or
- (e) when the Client has given Master Select Group consent.

11.8 In compliance with the GDPR, Master Select Group shall not transfer any Personal Data outside the European Economic Area ("EEA") or a European Commission recognised non-EEA country without taking reasonable steps in ensuring:

- (a) the third party has an adequate, appropriate and sufficient level of protection for the

- rights and freedoms of the Client in relation to the processing of Personal Data;
- (b) there are adequate, appropriate and sufficient security measures in place to protect the Personal Data;
- (c) the Client has enforceable rights and effective legal remedies for any breach of personal data protection law and regulation;
- (d) the third party comply with its obligations under any applicable data protection laws and regulations; and/or
- (e) binding corporate rules or standard data protection clauses approved by the European Commission are in place.

11.9 Master Select Group has taken all reasonable commercial standards of technology and operational security to safeguard the Client's Personal Data and mitigate potential risks of security breach. However, Master Select Group cannot guarantee on the absolute protection and security of the Personal Data. The Client acknowledges that Master Select Group shall not be liable for any malicious and fraudulent act committed by third party beyond Master Select Group's control provided that Doo Prime has taken all reasonable commercial standard of care and has not been negligent in safeguarding the Client's Personal Data.

12. CONFIDENTIALITY

12.1 The Parties agree and undertake with each other to keep confidential and not disclose to any person, other than that party's professional advisers, directors, officers or employees, any Confidential Information or any information provided to it by the other party which in any way relates to this Agreement and the matters contemplated herein except:

- (a) with the prior written consent of the other Party respectively;
- (b) as may be required by law, any regulatory authority or any stock exchange;
- (c) as may be required to investigation or prevention of any illegal activity;
- (d) to execution venues or any third party as necessary to carry out Transactions and for purposes ancillary to the provision of the Services;
- (e) in accordance with the order of a court of competent jurisdiction; or
- (f) with the Client's consent.

12.2 The Client agrees not to use the information provided by Master Select Group concerning the Services in any way other than to perform any obligations and rights under this Agreement.

12.3 The restriction in Clause 12.1 shall not apply to any information which is in or comes into the public domain otherwise than by reason of any breach of this restriction.

12.4 The obligations in this clause 12 shall survive the termination of this Agreement for any reason whatsoever for seven years from the date of such termination, but not longer.

13. Master Select Group'S INTELLECTUAL PROPERTY RIGHTS

13.1 All Intellectual Property Rights and other intellectual property rights in the Trading Platform shall remain at all times the sole and exclusive property of Master Select Group and/or its third party service providers and/or Master Select Group's licensors. Any usage of Master Select Group's third party service providers and/or Master Select Group's licensors shall subject to the terms and conditions provided by such providers.

13.2 Subject to the terms and conditions in this Agreement, Master Select Group grants the Client a nonexclusive, revocable and non-transferable licence to access and download the Trading Platform to access Services and perform Transaction on the Trading Platform. The Client only has the licence to use the Trading Platform in accordance with this Agreement and shall not have any rights in relation to any of the Intellectual Property Rights.

13.3 The Client undertakes not to:

- (a) copy, reproduce, translate, duplicate, use, enhance, decompile, decode, disassemble, distribute, sell, transmit, lend, pledge, transfer, alter, tamper, amend, modify, reverse engineer, sub-licence the Trading Platform or any Intellectual Property Rights or its source code;
- (b) publish, distribute, make available to third parties any information related to the Trading Platform or any Intellectual Property Rights;
- (c) remove or destroy any copyright notices of the Trading Platform or any Intellectual Property Rights;
- (d) use, recreate, copy, redistribute any of Master Select Group's, Master Select Group's third party service providers, or Master Select Group's licensors Intellectual Property Rights;
- (e) carry out any data collection, or use data mining, screen-scraping, optical recognition software, image makers, artificial intelligence, automated programme or other similar data gathering and extraction tools on the Trading Platform;
- (f) attempt to gain, gain or allow unauthorised access to the Trading Platform or any Intellectual Property Rights;
- (g) upload or transmit computer virus or other programmes to disrupt or destroy the normal operation of the Trading Platform;
- (h) use the Trading Platform in any manner not permitted by this Agreement.

13.4 The licence granted in Clause 13.2 shall be revoked immediately and the Client undertakes not to use the Trading Platform any further if:

- (a) the Account or this Agreement is terminated;
- (b) a Specified Default Event occurs;
- (c) the Client breaches any material terms and conditions of this Agreement; or
- (d) the Client breaches Clause 13.3.

13.5 The Client shall immediately notify Master Select Group any violation of Master Select Group's, Master Select Group's third party service providers, or Master Select Group's licensors Intellectual Property Rights.

14. CLIENT'S INDEMNITY AGAINST Master Select Group

14.1 Save as otherwise expressly provided herein, the Client agrees and undertakes with Doo Prime to indemnify and hold Master Select Group, Master Select Group's related companies, licensors, third party service providers, affiliates, payment services providers, payment gateway providers and their respective banking services providers, harmless from and against any damage or loss suffered, incurred or sustained by that Master Select Group, or to which that Master Select Group becomes subject, resulting from, arising out of or relating to any misrepresentation, breach of warranty or non-fulfilment of or failure to perform any covenant or obligation contained in this Agreement by the Client.

14.2 The Client acknowledges that this responsibility shall include but not limited to any legal and administrative costs and expenses incurred.

15. EXCLUSION AND LIMITATION OF LIABILITY BY Master Select Group

15.1 Master Select Group's Services, Trading Platform, services by Master Select Group's payment service providers and other service providers shall be provided on "as is, where is" basis. Master Select Group makes no express or implied representations or warranties:

- (a) as to the availability, accuracy or completeness of the Trading Platform, Services, services by Master Select Group's payment service providers and other service providers;

- (b) that the Trading Platform, Services, Website, services by Master Select Group's payment service providers and other service providers shall or will be uninterrupted, error-free, or available at all times;
- (c) that the Trading Platform, Services, Website, services by Master Select Group's payment service providers and other service providers are free from viruses, bugs or anything else with destructive properties;
- (d) as to the services or software provided by Master Select Group's third party service providers, Master Select Group's licensors or Master Select Group's outsourced parties;
- (e) as to the hyperlinks on Master Select Group's website linking to other third party website;
- (f) as to the compatibility of the Client's computer equipment with the Trading Platform;
- and
- (g) as to the act or omission by the Client or any third parties on your behalf in relation to the Client's Transaction with Master Select Group.

15.2 Subject to the duties and obligations owed by Master Select Group to the Client under Applicable Statutes And Regulations, Master Select Group shall not be liable for any direct, indirect, consequential, incidental loss, loss of profits, loss of goodwill, reputational damage and loss of opportunity as a result of (including but not limited to) the following:

- (a) any item in Clause 15.1;
- (b) the Client's breach of any Applicable Statutes And Regulations or this Agreement;
- (c) any viruses or security breaches introduced into the Client's equipment or systems via Master Select Group's website or any software published, provided that Master Select Group has taken reasonable steps to prevent any such introduction;
- (d) transmission errors, delay, technical faults, malfunctions, illegal intervention in network equipment, network overloads, malicious blocking of access by third parties, internet malfunctions, interruptions or other deficiencies on the part of internet service providers;
- (e) accuracy, completeness or delay of the information or advice provided by a third party;
- (f) Master Select Group's compliance with the Applicable Statutes And Regulations;
- (g) unauthorised access to the Client's Account or Personal Data due to the Client's negligence or malicious third parties; and
- (h) any Force Majeure Event under Clause 17;
- (i) any investments, expenditures, commitments or third party services engaged by the Client in connection with this Agreement or the Client's access to Services; and
- (j) any alternation, deletion, damage to the Client's data storage;
- (k) any inaccuracy, error, delay, omission, non-performance, interruption in any data, information or message;
- (l) any hardware, software, connection bugs from the Client's side;
- (m) solvency, acts or omissions of any Master Select Group's licensors, providers or related companies;
- (n) the Transactions entered by the Client;
- (o) any of the risks and warnings introduced to the Client in this Agreement and the Risk Disclosure And Acknowledgement Notice online;
- (p) Client's reliance on Stop Loss;
- (q) the Client's reliance on any additional third party trading features;
- (r) Master Select Group's exercise of Margin Call and Stop Loss; and

(s) any cause beyond our reasonable control and the effect of which is beyond our reasonable control to avoid.

15.3 Nothing in the Agreement excludes or limits each other Party's liability for fraudulent or negligent misrepresentation, or any matter that cannot be excluded or limited under Applicable Statutes And Regulations.

15.4 if this Clause 15 is not acceptable by the Client, the Client should notify Master Select Group to close and terminate any Account registered. Master Select Group shall not be liable for any loss or damages as a result of such termination.

16. TERMINATION OF AGREEMENT

16.1 Without prejudice to any accrued Parties' rights and remedies and other provisions of this Agreement, either Party may give the other Party notice in writing to forthwith terminate this Agreement in fourteen calendar days.

16.2 Upon the occurrence of any of the following events and without prejudice to the Party's rights under this Agreement, Master Select Group may (but shall not be obliged to) immediately or give notice in writing to the Client to forthwith terminate this Agreement:

- (a) any Specified Default Event occurs;
- (b) any Force Majeure event occurs; or
- (c) the Client breaches any material terms and conditions of this Agreement.

16.3 Upon the termination of this Agreement pursuant to clause 16.2 herein, the outstanding Fees payable by the Client to Master Select Group, including but not limited to the following, shall become immediately due:

- (a) any dealing expenses incurred by terminating the Agreement and charges incurred for transferring the Client's investments to another investment firm;
- (b) all outstanding Fees and any other amount payable to Master Select Group;
- (c) any loss and expenses realised in closing out any Transactions or settling or concluding outstanding obligations incurred by Master Select Group on the Client's behalf;
- (d) any charges and additional expenses incurred or to be incurred by the Master Select Group as a result of the termination of the Agreement;
- (e) any damages which arose during the arrangement or settlement of pending obligations. Master Select Group shall return to the Client all cash balance available within 5 Business Days subject to Clause 10 after termination of this Agreement. In the event Master Select Group is unable to refund the cash balance to the Client due to the Client's inactive bank account or outdated contact details, Master Select Group reserves our right to refund the cash balance to the applicable unclaimed money authority in the relevant jurisdiction.

16.4 Master Select Group reserves its full legal rights in claiming:

- (a) any expenses incurred by Master Select Group as a result of termination of this Agreement; and
- (b) any loss or damages pursuant to an arrangement or settlement post termination of this Agreement.

16.5 Upon notification of termination, Master Select Group shall proceed with all Transactions entered into or under execution and the terms and conditions of this Agreement shall be applicable until all pending Transactions has been completed. The Client will be subsequently required to close all open positions and Master Select Group shall refuse in opening new positions for the Client.

16.6 The termination of the Client's Account shall terminate the Client's right and licence to use the Trading Platform, Services, all and any software and solutions made available to the Client by Master Select Group.

16.7 Master Select Group's rights in this Clause 16 shall not be limited to other rights available in any Applicable Statutes And Regulations. The Client acknowledges that Master Select Group shall not be liable for any loss or damages in exercising its rights in Clause 16.

16.8 Upon any termination of this Agreement under clauses 16.1 or 16.2, or otherwise pursuant to this Agreement, without prejudice to any right of any party which shall have accrued under this Agreement prior to such termination, the obligations of the parties under this Agreement shall cease save in respect of the obligations of the parties in Clause 12, Clause 13, Clause

14, Clause 15, Clause 20 and Clause 22 herein.

17. FORCE MAJEURE EVENT

17.1 Master Select Group may reasonably determine that an emergency or an exceptional market condition exists ("Force Majeure Event"), in which case Master Select Group shall inform the relevant regulatory authority and take reasonable steps to inform the Client. A Force Majeure Event includes but is not limited to the following:

- (a) any act of God, flood, fire, war, riot, civil commotion, natural catastrophe, strike, act of government, labour disputes, lock-out, government moratorium, act of terrorism, national emergency, virus outbreak, change of law or regulation, or any other supervening event of whatsoever nature in relation to nature, technological, political, governmental, social, economic, pandemic, civil emergency, act of terror beyond the reasonable control of Master Select Group, and which prevents that Master Select Group's performance of, or which makes it unduly onerous on Master Select Group to perform, its obligations hereunder;
- (b) declaration of financial services moratorium by relevant regulatory authority;
- (c) the suspension or closure of any market or the abandonment or failure of any event on which Master Select Group base, or to which Master Select Group in any way relate, Master Select Group's quote, or the imposition of limits or special or unusual terms on the trading in any such market or on any such event;
- (d) any performance or non-performance by a third party, destruction caused by others or any similar event, which is outside Master Select Group's reasonable control;
- (e) any act or omission or policies by regulatory authorities or other institutions beyond Master Select Group's foreseeability;
- (f) the occurrence of an excessive movement in the level of any Transaction and/or any corresponding market or Master Select Group's anticipation (acting reasonably) of the occurrence of such a movement;
- (g) any breakdown or failure of transmission, communication, network, interruption of power supply, cybersecurity attack or electronic or communications equipment failure in Master Select Group, Master Select Group's third party or service providers;
- (h) any event that Master Select Group is unable to predict or prevent resulting in the Trading Platform's failure to function on a normal basis;
- (i) failure of any relevant supplier, intermediate broker, agent or principal of Master Select Group, custodian, sub-custodian, dealer, exchange, clearing house or regulatory or selfregulatory organisation, for any reason, to perform its obligations; or

(j) any event, act or circumstances not reasonably within Master Select Group's control and the effect of that event is such that Master Select Group is not in a position to take any reasonable action to cure the default.

17.2 If any of the foregoing events occur and Master Select Group claims a Force Majeure Event in relation thereto, Master Select Group may at its absolute discretion take the following steps in good faith:

- (a) to vary the terms of this Agreement to avoid, in whole or in part, the effect of such event;
- (b) modify or amend the Client's Margin;
- (c) reject or terminate any ongoing Transaction;
- (d) close any or all of the Client's open Transactions and/or positions at such closing prices as Master Select Group reasonably believe to be appropriate;
- (e) alter the trading time for a particular Transaction;
- (f) suspend or freeze the Trading Platform, all Transaction and Account;
- (g) modify, amend or remove any Services;
- (h) decrease leverage or any credit facility;
- (i) exercise any right entitled under this Agreement and the Execution Policy;
- (j) to otherwise treat this Agreement as having become frustrated by such event, in which case this Agreement shall forthwith terminate; and/or
- (k) take or omit to take all such other actions as Master Select Group deems to be reasonably appropriate in the circumstances with regard to the position of Master Select Group and Client.

17.3 Master Select Group shall not be liable to the Client for any direct or indirect loss or damages, including but not limited to financial loss, loss of opportunity or any other kind of loss arising from a Force Majeure Event.

18. PARTIES' COMMUNICATION

18.1 Any offer to open or close a Transaction must be made by the Client via the Trading Platform.

Master Select Group shall not be liable for any loss or damages from:

- (a) inaccuracies, mistakes or errors by the Client while performing the Transaction;
- (b) any Transaction performed due to unauthorised access to the Client's Account.

18.2 Master Select Group shall communicate with the Client using the contact details provided during

Account registration and any subsequent details updated. Any communication (including without limitation to any Account statements, Transaction details, Fees details, legal documents, notice, consent and similar document) required or permitted to be given or served under this Agreement shall be in writing and may be:

- (a) delivered by electronic means;
- (b) delivered personally; or
- (c) sent by registered post or registered airmail.

18.3 Any communication given or served in accordance with clause 18.2 shall be deemed to have been duly given or served:

- (a) if sent by registered post or registered airmail, two Business Days after the date it is lodged with the postal authorities for postal despatch. If the delivery address is within the jurisdiction, five Business Days after the date it is lodged with the postal authorities for postal despatch. If the delivery address is beyond the jurisdiction, ten Business

Days after the date it is lodged with the postal authorities for postal despatch;
(b) if delivered personally, at the time of delivery;
(c) if sent by electronic means, immediately during Business Hours at its destination or, if not within Business Hours, at the opening of the next period of Business Hours.

18.4 The Client acknowledges and undertakes that:

- (a) Master Select Group may record any communication between Master Select Group and the Client and such recordings shall be the sole property of Master Select Group and may be used as evidence of communications in legal proceedings;
- (b) any instruction and communication transmitted by the Client or on the Client's behalf is made at the Client's risk and Master Select Group is authorised to rely and act on, and treat as fully authorised and binding upon the Client, any instruction which Master Select Group believe in good faith to have been given by the Client or the Client's agent;
- (c) the official language of this Agreement shall be in English;
- (d) the Client may appoint an authorised person in accordance with KYC documentation, and the Client authorises Master Select Group to contact the authorised person to fulfil its obligations in relation to Applicable Statutes And Regulations;
- (e) to check and read all notices published on Master Select Group's Website and Trading Platform;
- (f) failure or delay in receiving any communication from Master Select Group due to software, telecommunications or other electronic system error shall not invalidate or prejudice that communication and Master Select Group shall not be liable for such failure or delay in communication;
- (g) to check the trading statements posted monthly where any Manifest Error shall be conclusive if it is not communicated to Master Select Group.

19. CLIENT'S COMPLAINT

19.1 The Client shall report all complaints to Master Select Group in writing within three Business Days from the occurrence of the event that gives rise to the complaint. In the event the Client failed to do so, the Client shall be deemed to have waived his right for any claim against Master Select Group.

19.2 Upon receiving the complaint and all necessary information from the Client, Master Select Group shall proceed to investigate the complaint, take any necessary action and update the Client from time to time.

19.3 Without prejudice to the Client's right, Master Select Group may close any Transaction involved in a dispute with the Client without prior notice where Master Select Group reasonably believes it is necessary to limit the monetary claim in the dispute.

20. GOVERNING LAW AND JURISDICTION

20.1 This Agreement shall be governed by and construed in all respects in accordance with the laws of the Republic of Vanuatu, and the parties agree to submit to the non-exclusive jurisdiction of the courts of the Republic of Vanuatu.

20.2 Nothing in this Agreement shall limit or prohibit Master Select Group's right to initiate legal proceedings against the Client in other courts of competent jurisdictions, and the legal proceedings in one or more jurisdictions shall not preclude the initiation of legal proceedings in any other jurisdiction.

21. ASSIGNMENT OF RIGHTS

21.1 This Agreement shall be binding upon the respective heirs, successors-in-title, estates, personal representatives and permitted assigns of the Client. The Client shall not assign any of its rights and obligations hereunder without the prior consent in writing of the other party.

21.2 The Client acknowledges and agrees that Master Select Group may sell, transfer, assign or novate Doo Prime's rights or obligations under this Agreement or the performance of the entire Agreement, in Master Select Group's sole discretion, to a successor of all or substantially all of our business or assets (in the event of merger or acquisition of the Master Select Group with a third party, reorganisation of the Master Select Group, winding up of the Master Select Group or sale or transfer of all or part of the business or the assets of Master Select Group to a third party), without the Client's prior written consent by providing notice in writing within a reasonable period. Subject to the foregoing, this Agreement will bind and inure to the benefit of the parties and their respective successors and is not intended to confer any other entity or person any rights or remedies hereunder.

21.3 The Client agrees that in the event of a transfer, assignment or novation described in paragraph 21.2 above, Master Select Group shall have the right to disclose and/or transfer all Client's information (including without limitation personal data, recording, correspondence, due diligence and client identification documents, files and records, the Client trading history) transfer the Account and the Client Money as required, subject to providing prior notice to the Client.

22. MISCELLANEOUS

22.1 Time, wherever mentioned in this Agreement, shall be of the essence.

22.2 This Agreement shall not be construed as a joint venture or partnership between Master Select Group and the Client. The Client acknowledges that Master Select Group may provide the Trading Platform to other parties and clients, and agree that nothing in this Agreement shall prevent Master Select Group from providing such services.

22.3 Without prejudice to any other rights or remedies a party may have, each Party acknowledges and agrees that damages may not be an adequate remedy for any breach of this Agreement

and the Parties shall be entitled to the remedies of injunction, specific performance and other equitable relief for any threatened or actual breach of this Agreement.

22.4 No exercise or failure to exercise or delay in exercising any right, power or privilege vested in any party shall operate as a waiver thereof or of any other right, power or privilege, nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof or the exercise of any other right, power or privilege. Any waiver by a party of a breach of any provision of this Agreement shall not be considered as a waiver of any subsequent breach of the same or any other provision hereof.

22.5 If any provision of this Agreement or the application thereof to any situation or circumstance shall be invalid or unenforceable, the remainder of this Agreement shall not be affected, and each remaining provision shall be valid and enforceable to the fullest extent. In the event of such partial invalidity, the Parties agree in good faith to replace any such legally invalid or unenforceable provision with valid and enforceable provisions that, from an economic viewpoint, most nearly and fairly approach the effect of the invalid or unenforceable provision.

22.6 Unless otherwise provided, the rights and remedies provided in this Agreement are cumulative and not exclusive of any right or remedy otherwise provided by law.

22.7 This Agreement constitutes the entire understanding and agreement between the Parties and supersedes all negotiations, commitments and writings prior to the date hereof pertaining to the subject matter of this Agreement.

22.8 The official language of this Agreement shall be English. Master Select Group may provide this Agreement in other languages for information purposes only and in the event of any inconsistency or discrepancy between the English version of this Agreement and any other language version, the English version shall prevail.

22.9 Master Select Group is unable to advise the Client on any tax matters and the Client should seek a professional tax adviser for advice.

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