



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

WEBSITE TERMS AND CONDITIONS AGREEMENT

The following describes the terms and conditions upon which IMM GROUP LIMITED ("IMMFX") offers access to its Web site to you the client (hereinafter "you" or "user" or "client") and the use of its services (hereinafter the "Agreement" or Terms and Conditions Agreement" or "Online Services Agreement").

This Agreement describes the terms, conditions and risks applicable to your use of our services available under the domain and sub-domains of immfx.com (the "Site" or "Web site"). If you have any questions regarding this Agreement please contact your Account Manager or Customer Support.

You must read, agree with and accept all of the terms and conditions contained in this User Agreement without modifications, which include those terms and conditions expressly set forth below and those incorporated by reference, before you may become a client of IMMFX. By continuing to access or use the Web site, you agree to follow Terms and Conditions of this Agreement as they may apply to you.

This Agreement is effective upon acceptance in registration for newly registering clients, or upon receipt of E-mail notification by other users. The Agreement is otherwise effective for all users as of May 23rd, 2014.

If you do not agree to be bound by the terms and conditions of this Agreement, do not use or access our services, and inform us in writing immediately.

AMENDMENTS. By using our services you agree to be bound fully by all our terms and conditions. IMMFX may amend or revise this Agreement at any time by posting the amended terms on the Site and, by continuing to trade through the platform, you affirm that you agree to be bound by future revisions. Whenever such changes to the terms & conditions of this Web site are made, the Company will post such changes on the Web site.

All amended terms shall be effective 10 days after their initial posting on the Web site, or as of the first time that you use our services after such amendments were made, whichever is sooner.

If you do not agree to be bound by the changes to the terms and conditions of this Agreement, do not use or access our services, and inform us in writing immediately.

ONLINE SERVICES AGREEMENT. This Online Services Agreement is made by and between IMMFX and you.

This Agreement applies to both the IMMFX Web site and trading platform, as well as to the electronic content and or software currently contained on the Web site that supplies the client



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

with real time information about the exchange rate of some currencies, as well as with the program facilities for executing trading transactions in the foreign exchange market and CFDs on metals and future contracts via the web, phone or fax (hereinafter referred to as the "Service" or "FOREX" or "FOREX MARKET" or "Spot FOREX" or CFDs Trading, and any other features, content or services that the Company may add in the future.

MEMBERSHIP ELIGIBILITY. Our services are available to and may only be used by individuals or companies who can form legally binding contracts under the law applicable to their country of residence. Without limiting the foregoing, our services are not available to persons under the age of 18.

For avoidance of doubt, We shall not be responsible for any unauthorized use by minors of our Services in any way or manner. Furthermore, our services are available only to, and may only be used by individuals who have sufficient experience and knowledge in financial matters to be capable of evaluating the merits and risks of acquiring financial contracts via this Site and have done so without relying on any information contained in this Site. Without derogating from the above provision, we shall not be responsible for checking and/or verifying whether you do not possess such sufficient experience and/or knowledge, nor shall we be responsible for any damage and/or loss incurred by you as a result of insufficient experience and/or knowledge.

Without limiting the foregoing, our services are not available where they are illegal to use, and the Company reserves the right to refuse and/or cancel services to anyone at its sole and absolute discretion.

LIMITED AUTHORIZATION. IMMFX grants you a non-exclusive, non-transferable and limited personal authorization to access and use its Web site (the "authorization"). This authorization is conditioned on your continued compliance with the terms and conditions of this Agreement.

You agree not to "deep-link" to the Web site, resell or permit access of the Web site to others, and not to copy any materials appearing on the Web site for resale or for any other purpose to others without the prior written consent of IMMFX.

You agree to use the information received from the information systems of IMMFX for the sole purpose of executing transactions inside and within the IMMFX Web site.

You further agree not to use any electronic communication feature of a Service on the Site for any purpose that is unlawful, tortuous, abusive, intrusive on another's privacy, harassing, libelous, defamatory, embarrassing, obscene, threatening or hateful.

The authorization granted under this Agreement will terminate if IMMFX believes that any information provided by you, including your e-mail address, is no longer current or accurate, or if you fail to otherwise comply with any term or condition of this



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

Agreement and all rules and guidelines for each service or IMMFX establishes that you have abused in any way (including but not limited to engaging in a transaction out of market rates) the IMMFX trading platform.

Upon such violation, you agree to cease accessing Services. You agree that IMMFX, at its sole and absolute discretion and with or without notice, may terminate your access to any or all Services, close your open transaction and remove and discard any information or content within a Service.

LEGAL RESTRICTIONS. Without limiting the foregoing, you understand that laws regarding financial contracts vary throughout the world, and it is your obligation alone to ensure that you fully comply with any law, regulation or directive, relevant to your country of residency with regards to the use of the Website. For avoidance of doubt, the ability to access our Web site does not necessarily mean that our Services, and/or your activities through it, are legal under the laws, regulations or directives relevant to your country of residency.

This Web site does not constitute, and may not be used for the purposes of, an offer and/or solicitation to anyone in any jurisdiction in which such offer and/or solicitation is not authorized, and/or to any person to whom it is unlawful to make such an offer and/or solicitation. Access to this Web site, and the offering of financial contracts via this site, may be restricted in certain jurisdictions, and, accordingly, users accessing this site are required to inform themselves of, and to observe, such restrictions.

You hereby declare that the moneys invested in your account with the Company do not originate from drug trafficking, abduction, or any other criminal or illegal activity.

OBLIGATION OF IMMFX. IMMFX will supply you with the informational and technical means to use its Services in a twenty-four-hour mode of operation starting Sunday 22:00 GMT to Friday 21:00 GMT except on official holidays in the USA and Europe.

IMMFX will fulfill to the best of its abilities all your trading orders, keep the register of your orders and of their fulfillment, and will provide you with necessary extracts upon your request.

IMMFX shall provide the following online reports:

Open Positions: Report presenting the account's open transactions.

Account Statement: Report presenting the account's balance and statement at a given period of time.

COMMUNICATIONS. Unless otherwise indicated for a particular Service, any communications or material of any kind that you e-mail or otherwise transmit through the Services, including



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

information, data, questions, comments or suggestions (your "Communications") will be treated as non-proprietary and non-confidential.

By accepting this Agreement you grant a authorization to IMMFX to use your Communications in any way it thinks fit, either on the Web site or elsewhere, with no liability or obligation to you. IMMFX is free to use any concept, idea, know-how or technique or information contained in your Communications for any purpose including, but not limited to, developing and marketing products. IMMFX is entitled, but not obligated, to review or retain your Communications. IMMFX may monitor your Communications to evaluate the quality of service you receive, your compliance with this Agreement, the security of the Web site, or for other reasons. You agree that such monitoring activities will not entitle you to any cause of action or other right with respect to the manner in which IMMFX monitors your Communications. In no event will IMMFX be liable for any costs, damages, expenses or any other liabilities incurred by you as a result of IMMFX's monitoring activities.

TAX COLLECTION. You know, understand and agree that, in general, IMMFX does not collect tax on behalf of any authority in any form or manner.

Without limiting the foregoing, it is your obligation alone to calculate and pay all taxes applicable to you in your country of residence, or otherwise arising as a result of your trading activity from the use of the Company's Services.

Indemnity and right of set-off. The client hereby agrees to indemnify and hold harmless IMMFX, its directors, officers, employees or agents from and in respect of any damage, loss , liability, cost or expense that it may suffer or incur by reason of the Client failing to discharge its obligations under or acting in breach of any of the terms and conditions herein contained or as a result of any breach of any applicable laws or regulations.

In the event that there is any liability of the Client to IMMFX its directors, officers, employees or agents under the indemnity provisions of the clause hereinabove, IMMFX shall have the right to set-off that amount against any balance held to the credit of the account opened by the Client with IMMFX.

REGISTRATION INFORMATION AND REQUIREMENTS. When you register for the service, IMMFX will ask you to provide certain identifying information ("Registration") or Required fields Information Provided. You agree to provide accurate, true, correct and complete information about yourself during the Registration process, and you also agree not to impersonate any person or entity, misrepresent any affiliation with another person, entity or association, use false headers or otherwise conceal your identity from IMMFX for any purpose. If you are registering as or for a business entity, you hereby declare that you have the authority to bind



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

that entity to this Agreement. IMMFX will treat with care the information you entrust to the Company, in accordance with the disclosures it provides during the Registration process and in its Privacy Policy.

LIMITATION OF LIABILITY. IN NO EVENT SHALL IMMFX, ITS OFFICERS, DIRECTORS OR EMPLOYEES BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH OUR WEB SITE, OUR SERVICES OR THIS AGREEMENT (HOWEVER ARISING, INCLUDING NEGLIGENCE) EXCEPT AS STATED IN THIS AGREEMENT.

THE LIABILITY OF IMMFX, ITS OFFICERS, DIRECTORS OR EMPLOYEES, TO YOU OR ANY THIRD PARTIES IN ANY PROVEN CIRCUMSTANCE IS LIMITED TO THE AMOUNT OF MONEY YOU TRANSFERRED OR DEPOSITED IN YOUR ACCOUNT AT IMMFX IN RELATION TO THE TRANSACTION GIVING RISE TO SUCH LIABILITY.

RISK STATEMENT. You agree to use the Web site at your own risk.

Without limiting the foregoing, the financial services contained within this site are suitable only for client(s) who are able to bear the loss of all the money they invest, and who understand the risks and have experience in taking risks involved in the acquisition of financial contracts.

International currency prices are highly volatile and are very difficult to predict. Due to such volatility, in addition to the spread that IMMFX adds to all calculations and quotes (as described below in further detail), no financial contract purchased or other Service offered in our Web site (whether or not the payout exceeds the premium amount) may be considered as a safe trade.

The maximum loss that may be incurred by any client is the amount of money paid by them to the Company including rolling fees for day trade deals.

Subject to market conditions, Stop Loss Orders shall be executed either at the exact exchange rate selected by the client, where the amount will be calculated automatically, or at the exact amount of loss selected by the client, where the exchange rate will be calculated accordingly. A transaction of that nature shall be executed as soon as the distinctive ("indicative") exchange rate is found on the financial information systems which, including the Company's spread, is either identical to the order given by the client, or indicates an identical amount of loss declared by the client.

The calculation of the price to be paid (or the payout to be received) for financial contracts on this site, at the time the financial contract is purchased or sold, will be based on the Company's best estimate of market prices and the expected level of interest rates, implied volatilities and other market conditions during the life of the financial contract, and is based on a complex arithmetic calculation.



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

The calculation will include a spread in favor of the Company. The financial contract prices (or the payout amounts) offered to clients speculating on market or index prices, may differ substantially from prices available in the primary markets where such contracts are traded, due to the spread favoring the Company in the price calculation system referred to above.

IMMFX does not provide a market amongst or between clients for investments or speculations. Each financial contract purchased by a client via this site is an individual Agreement made between that client and the Company, and is not transferable, negotiable or assignable to or with any third party.

ACCESS TO THE SITE. You shall be responsible for providing and maintaining the means by which to access the Web site, which may include, but is not limited to, a personal computer, modem and telephone or other access line.

You shall be responsible for all access and service fees necessary to connect to the Web site and assume all charges incurred in accessing such systems. You further assume all risks associated with the use and storage of information on your personal computer or on any other computer through which you will gain access to the Web site and the services (hereinafter referred to as "computer" or "your computer").

You represent and warrant that you have implemented and plan to operate and maintain appropriate protection in relation to the security and control of access to your computer, computer viruses or other similar harmful or inappropriate materials, devices, information or data.

You agree that IMMFX will not be liable in any way to you in the event of failure of or damage or destruction to your computer systems, data or records or any part thereof, or for delays, losses, errors or omissions resulting from the failure or mismanagement of any telecommunications or computer equipment or software.

You will not transmit to or in any way, whether directly or indirectly, expose IMMFX or any of IMMFX's online service providers to any computer virus or other similarly harmful or inappropriate material or device.

Acquisition of a financial contract is completed when the financial contract has been customized, the premium (or the margin, as the case may be) has been calculated and payment has been verified.

You agree to be fully and personally liable for the due settlement of every transaction entered into under your account with the Company. You are responsible for ensuring that you alone control access to your account, and that no minor or other person is granted access to trading on the Web site using your account. In any case, you alone remain fully liable for any and all



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

positions traded on your account, and for any credit card transactions entered into the Site for your account. You agree to indemnify the Company fully in respect to all costs and losses whatsoever as may be incurred by the Company as a result, direct or indirect, of your failure to perform or settle such a transaction.

You agree that in the case that any financial contract is acquired or sold at prices that do not reflect its market prices, or that is acquired or sold at an abnormally low level of risk (the "mis-pricing") due to an undetected programming error, bug, defect, error or glitch in our Web site software or any other reason resulting in mis-pricing (for the purpose of this section the "error"), IMMFX reserves the right to cancel such transactions upon notifying you of the nature of the computer error that led to the mis-pricing. You have a duty to report to the Company any problem, error or suspected system or other inadequacies that you may experience.

MARKET INFORMATION. IMMFX may make available to you through one or more of its Services a broad range of financial information that is generated internally or obtained from agents, vendors or partners ("Third Party Providers"). This includes, but is not limited to, financial market data, quotes, news, analyst opinions and research reports, graphs or data. ("Market Information").

Market Information provided on these Web pages is not intended as investment advice. IMMFX does not endorse or approve the Market Information, and we make it available to you only as a service for your own convenience. IMMFX and its Third Party Providers do not guarantee the accuracy, timeliness, completeness or correct sequencing of the Market Information, or warrant any results from your use or reliance on the Market Information.

Market Information may quickly become unreliable for various reasons including, for example, changes in market conditions or economic circumstances. Neither IMMFX nor the Third Party Providers are obligated to update any information or opinions contained in any Market Information, and we may discontinue offering Market Information at any time without notice.

You agree that neither IMMFX nor the Third Party Providers will be liable in any way for the termination, interruption, delay or inaccuracy of any Market Information. You will not "deep-link", redistribute or facilitate the redistribution of Market Information, nor will you provide access to Market Information to anyone who is not authorized by IMMFX to receive Market Information.

Company's Rights. IMMFX reserves the right to suspend the operation of this site or any part or sections of it. In such an event, IMMFX may, at its sole and absolute discretion (with or without notice), close out the clients' open financial contracts at prices it considers fair and reasonable at such a time and no claims may be entertained against the Company in connection thereto.



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

IMMFX may, at its sole and absolute discretion, impose volume or other limits on Client accounts.

Contract payouts shall be determined by IMMFX by reference to the daily values reported on this Web site relevant to the inter bank trading data received by the Company for forex quotes, subject to the proviso that IMMFX shall have the right to make corrections to such data in the event of mis-priced or typographically incorrect data.

TECHNECAL PROBLEMS. You understand that while the Internet and the World Wide Web are generally reliable, technical problems or other conditions may delay or prevent you from accessing the Web site.

IMMFX shall not be liable, and you agree not to hold or seek to hold IMMFX or any of its agents or service providers liable, for any technical problems, system failures and malfunctions, communication line failures, equipment or software failures or malfunctions, system access issues, system capacity issues, high Internet traffic demand, security breaches and unauthorized access, and other similar computer problems and defects.

IMMFX does not represent, warrant or guarantee that you will be able to access or use the Web site at times or locations of your choosing, or that IMMFX will have adequate capacity for the Web site as a whole or in any geographic location.

IMMFX does not represent, warrant or guarantee that the Web site will provide uninterrupted and error-free service. IMMFX does not make any warranties or guarantees with respect to the Web site and its content, including but not limited to, warranties for merchantability or fitness for a particular purpose.

Without limiting the foregoing IMMFX will not be responsible for an impossibility to execute orders and requirements due to failures in the operation of informational systems caused by technical faults, which are beyond its control.

The parties shall be released of all responsibilities for partial, full or non-fulfillment, as well as for improper fulfillment of the obligations under this Agreement, if such non-fulfillment or improper fulfillment was a result of extraordinary events, which occurred after this Agreement was concluded and which the party could not either foresee or prevent (natural calamities, wars, armed conflicts etc.).

COPYRIGHTS AND TRADEMARKS. All content, trademarks, services marks, trade names, logos and icons are the property of IMMFX or its affiliates or agents and are protected by copyright laws and international treaties and provisions.



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

You agree not to delete any copyright notices or other indications of protected intellectual property rights from materials that you print or download from the Web site. You will not obtain any intellectual property rights in, or any right or authorization to use such materials or the Web site, other than as set out in this Agreement.

Images displayed on the Web site are either the property of IMMFX or used with permission. You agree not to upload, post, reproduce or distribute any information, software or other material protected by copyright or any other intellectual property right (as well as rights of publicity and privacy) without first obtaining the permission of the owner of such rights and the prior written consent of IMMFX.

Nothing contained on the Web site shall be construed as granting, by implication, estoppels, or otherwise, any authorization or right to use any trademark without the written permission of IMMFX and/or such third party that may own the trademarks. Your use of the trademarks, or any other content of the Web site, except as provided herein, is strictly prohibited.

HYPERLINKS. IMMFX may provide a link to other sites that are controlled or offered by third parties. Such link to a site or sites is not an endorsement, authorization, sponsorship or affiliation with respect to such site, its owners or its providers.

IMMFX cautions you to ensure that you understand the risks involved in using such sites before retrieving, using, relying upon or purchasing anything via the Internet.

Links to these Web sites are provided solely for your convenience, and you agree that under no circumstances will you hold IMMFX liable for any loss or damage caused by use of or reliance on any content, goods or services available on other sites.

DISCLOSURS . It is important that you be fully aware of the following points:

A Day-Trading position may be extended to the following day, as presented to you on the site. Such extension is subject to a Renewal Fee (Rolling Fee) at the rate and time as specified on the site. IMMFX via the IMMFX Trading platform shall collect such Renewal Fee from the free balance in your account held with IMMFX.

In the event there are not sufficient funds in your free balance to cover such fee(s), you hereby agree that IMMFX reserves the right to close part, or all, of your open positions. You shall be liable for promptly paying all Renewal Fees fee(s), even if all margins previously deposited by you have been lost. The high level of leverage effect possible in conducting foreign currency transactions stems from the fact that it is only necessary to pay relatively modest margins or guarantees in relation to the scope of the contract.

The result of the above is that even a slight fluctuation of the market could mean substantial gains when these fluctuations are in your favor, but that could also mean considerable losses if



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

the fluctuations are to your detriment. No system exists that could assure you that transactions on the foreign currency market should bring you great benefits, nor is it possible to guarantee, that your transactions will yield favorable results. Even though the foreign currency markets are fluid (liquid) as compared with other financial and exchange markets, the market conditions might at times render the execution of an order or of a limit order at a stipulated price impossible. The amount you could lose in a transaction carrying limited risk will never be more appreciable than that which you can lose in transactions having no predetermined limit on loss.

Nevertheless, even though the extent of the losses could be subjected to an agreed upon limit, the risk of incurring losses could be higher, and that loss could occur in a relatively short period of time. It is possible that some unfavorable situations on the market could occur, in a relatively short period of time, resulting in the TOTAL LOSS of your investment.

Since deposit of an additional guarantee is not obligatory in this case, IMMFX reserves the right to close the outstanding balances without the client's consent.

The risk information presented here does not reflect all of the risks as well as other important aspects intrinsic to the FOREX or CFDs market. Therefore, before starting to trade, you should learn the specifics of trading on FOREX and CFDs markets in detail. You should conclude an Agreement for opening and/or closing transactions on the FOREX and CFDs market only if you are absolutely sure of the size of its possible risk and consequences, and if you understand in detail the scope and range of your rights and obligations.

Products offered on this site: the products offered on this site are solely "Day Trading" and "Limit orders". For additional information regarding these products please refer to our FAQ and Trading Conditions.

Phone call recording: IMMFX records, at its sole and absolute discretion, telephone calls made from and to its offices.

You hereby agree that telephone calls made, either by you contacting IMMFX, or when being contacted by IMMFX, may be recorded by the Company.

ONLINE DEPOSITS AND WITHDRAWALS. Withdrawal orders: The provision of documentation or any other type of Client authentication as may be required from time to time by Anti Money Laundering (AML) regulations, Credit Card companies and IMMFX, is a prerequisite, prior to the execution of a withdrawal order.

Credit card deposits may be, according to credit card companies' regulations, returned to same credit card when a withdrawal is performed. A withdrawal to a bank account where initial deposits have been performed by credit cards will be executed back to credit card or to bank



IMM GROUP LTD.
Suite 305 Griffith Corporate
Centre, Beachmont,
Kingstown, Saint Vincent.
Tel: +44 20 3695 0059
Email: info@immfx.com

account at company's discretion. Withdrawals to bank account may take a longer time period, due to additional security procedures and documentation from the Client.

Credit Card Deposits Variance: When choosing an account base currency other than USD, your credit card may be debited sums which due to exchange rates and credit card companies' fees, may slightly vary from the initial sum that has been deposited by you in the account base currency. You hereby accept that such variations may occur and you hereby affirm that you shall not seek to object or charge this back. Note that when Using USD as account base currency this phenomena will be avoided.

Wire Transfers: When depositing by a Bank Transfer, as required by anti money-laundering regulations, you are required to use only one bank account, which is in your country of residence and in your name.

An authentic SWIFT confirmation or Transfer Confirmation, showing the origin of the funds, must be sent to IMMFX. Failure to submit such SWIFT/Confirmation may result in the return of the deposited amount, hence preventing the deposit of such pending amounts to your IMMFX account. Any withdrawal of funds, from your IMMFX account to a bank account, can only be refunded to the same bank account that the funds were originally received from.

Alternative payment methods (money transfer services; internet payment vendors; etc.): when depositing funds using a facility other than Credit Cards and/or Banks, you agree to, and acknowledge being bound by, the regulations and rules of such service, including, but not limited to, fees and other

Restrictions. IMMFX, at its sole and absolute discretion, may execute withdrawals to a facility other than the facility used for the original deposit, in accordance with Company and Anti money-laundering regulations.

TERMINATION. IMMFX may exercise full discretion in modifying or discontinuing any part or whole of this Web Site Terms and Conditions Agreement at any time without cause or prior notice.