



TERMS OF USE – VXTORO

1. INTRODUCTION

1.1 ABOUT VXTORO

VXTORO IS A GLOBAL DIGITAL-ASSET TRADING PLATFORM PROVIDING USERS WITH SECURE, FAST, AND RELIABLE ACCESS TO CRYPTOCURRENCY MARKETS. THE PLATFORM INCLUDES MULTIPLE TRADING SYSTEMS—SPOT, INSTANT, FUTURES, AND AI-POWERED TRADING (UPCOMING)—DESIGNED TO OFFER PROFESSIONAL-GRADE EXECUTION COMBINED WITH GLOBAL AVAILABILITY. VXTORO OPERATES ON A TIERED-VERIFICATION MODEL, ALLOWING IMMEDIATE ACCESS TO CORE TRADING SERVICES WHILE ENSURING COMPLIANCE WITH APPLICABLE LAWS AND RISK-MANAGEMENT REQUIREMENTS.

1.2 SCOPE OF THESE TERMS

THESE TERMS OF USE CONSTITUTE A LEGALLY BINDING AGREEMENT BETWEEN YOU AND VXTORO. THEY GOVERN YOUR USE OF:

- THE VXTORO WEBSITE (VXTORO.COM)
- THE USER PANEL (PANEL.VXTORO.COM)
- THE VXTORO TRADING INFRASTRUCTURE, APIS, AND ASSOCIATED TECHNOLOGIES
- ALL TRADING SERVICES PROVIDED THROUGH THE PLATFORM

BY REGISTERING FOR A VXTORO ACCOUNT, ENTERING THE PLATFORM, OR CONDUCTING ANY TRANSACTION, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREED TO BE BOUND BY THESE TERMS. YOUR CONTINUED USE OF VXTORO CONSTITUTES ONGOING ACCEPTANCE OF ANY UPDATES OR AMENDMENTS PUBLISHED BY VXTORO. IF YOU DO NOT AGREE TO THESE TERMS, YOU MUST IMMEDIATELY DISCONTINUE USE OF THE PLATFORM AND CLOSE YOUR ACCOUNT.



1.3 ADDITIONAL TERMS AND DOCUMENTS

THESE TERMS INCORPORATE, BY REFERENCE, ADDITIONAL DOCUMENTS THAT GOVERN YOUR USE OF VXTORO SERVICES. THESE INCLUDE:

- THE VXTORO PRIVACY POLICY, DESCRIBING HOW PERSONAL DATA IS COLLECTED, STORED, AND PROCESSED
- THE RISK DISCLOSURE STATEMENT, OUTLINING RISKS ASSOCIATED WITH DIGITAL-ASSET TRADING
- THE FEE SCHEDULE, DETAILING APPLICABLE TRADING AND WITHDRAWAL FEES
- ANY FUTURE PRODUCT-SPECIFIC OR SERVICE-SPECIFIC TERMS PUBLISHED BY VXTORO

BY USING THE PLATFORM, YOU AGREE TO COMPLY WITH ALL SUCH DOCUMENTS AND ACKNOWLEDGE THAT THEY MAY BE UPDATED PERIODICALLY. IT IS YOUR RESPONSIBILITY TO REVIEW THESE DOCUMENTS REGULARLY.

1.4 ROLE OF VXTORO

VXTORO PROVIDES ACCESS TO A TRADING PLATFORM AND RELATED TOOLS. WE ARE NOT YOUR BROKER, ADVISOR, PORTFOLIO MANAGER, OR FIDUCIARY. WE DO NOT PROVIDE INVESTMENT, LEGAL, TAX, OR FINANCIAL ADVICE.

ALL TRADING DECISIONS YOU MAKE ARE YOUR OWN RESPONSIBILITY, BASED ON YOUR PERSONAL FINANCIAL SITUATION, RISK TOLERANCE, AND JUDGMENT.

VXTORO DOES NOT GUARANTEE THE PERFORMANCE OF ANY DIGITAL ASSET, THE PROFITABILITY OF ANY STRATEGY, OR THE ACCURACY OF MARKET PRICES DISPLAYED ON THE PLATFORM.

1.5 UPDATES AND AMENDMENTS

VXTORO MAY MODIFY THESE TERMS FROM TIME TO TIME DUE TO OPERATIONAL, SECURITY, REGULATORY, OR MARKET-DRIVEN NEEDS. UPDATED TERMS WILL BE PUBLISHED ON THE WEBSITE OR INSIDE THE USER PANEL.

YOUR CONTINUED USAGE OF THE PLATFORM CONSTITUTES ACCEPTANCE OF ANY CHANGES.

IF YOU DO NOT ACCEPT THE UPDATED TERMS, YOUR SOLE REMEDY IS TO CEASE USING THE SERVICES AND CLOSE YOUR ACCOUNT.



1.6 ACCESS AND AVAILABILITY

VXTORO AIMS TO PROVIDE CONTINUOUS ACCESS TO TRADING SERVICES. HOWEVER:

- SERVICE AVAILABILITY MAY VARY DEPENDING ON NETWORK CONDITIONS, MAINTENANCE, OR TECHNICAL ISSUES
 - WE MAY SUSPEND OR LIMIT ACCESS TO SPECIFIC FEATURES OR MARKETS WHEN REQUIRED FOR SYSTEM INTEGRITY, SECURITY, OR REGULATORY COMPLIANCE
 - ACCESS TO VXTORO FROM CERTAIN JURISDICTIONS MAY BE RESTRICTED IN THE FUTURE IF REQUIRED BY LAW
- YOU ACKNOWLEDGE THAT DELAYS, INTERRUPTIONS, AND SYSTEM OUTAGES MAY OCCUR AND THAT VXTORO IS NOT LIABLE FOR DISRUPTIONS BEYOND ITS REASONABLE CONTROL.

1.7 RELATIONSHIP BETWEEN YOU AND VXTORO

NOTHING IN THESE TERMS CREATES:

- A PARTNERSHIP
- A JOINT VENTURE
- AN AGENCY RELATIONSHIP
- A FIDUCIARY OBLIGATION

YOUR RELATIONSHIP WITH VXTORO IS STRICTLY THAT OF A PLATFORM USER ACCESSING TRADING SERVICES UNDER AGREED CONTRACTUAL TERMS.

1.8 DEFINITIONS

KEY TERMS USED THROUGHOUT THESE TERMS—INCLUDING “DIGITAL ASSETS,” “TRANSACTIONS,” “USER ACCOUNT,” “VERIFICATION,” AND OTHERS—ARE DEFINED IN SECTION 16 (DEFINITIONS AND INTERPRETATION). THESE DEFINITIONS APPLY CONSISTENTLY THROUGHOUT ALL VXTORO POLICIES.



2. ELIGIBILITY

TO ACCESS AND USE THE VXTORO PLATFORM (VXTORO.COM AND PANEL.VXTORO.COM), USERS MUST MEET CERTAIN ELIGIBILITY REQUIREMENTS DESIGNED TO ENSURE LEGAL COMPLIANCE, OPERATIONAL SAFETY, AND MARKET INTEGRITY. WHILE VXTORO ALLOWS TRADING WITHOUT MANDATORY UPFRONT KYC, USERS REMAIN RESPONSIBLE FOR ENSURING THAT THEIR ACCESS AND USE OF THE PLATFORM COMPLY WITH APPLICABLE LAWS AND DO NOT INTRODUCE RISKS TO VXTORO OR OTHER USERS.

2.1 MINIMUM AGE REQUIREMENT

YOU MUST BE AT LEAST 18 YEARS OLD TO CREATE AND OPERATE A VXTORO ACCOUNT. BY USING THE PLATFORM, YOU CONFIRM THAT YOU POSSESS FULL LEGAL CAPACITY TO ENTER INTO BINDING AGREEMENTS AND CONDUCT DIGITAL-ASSET TRANSACTIONS.

2.2 LEGAL CAPACITY AND AUTHORITY

YOU REPRESENT AND WARRANT THAT YOU HAVE THE FULL LEGAL AUTHORITY TO:

- OPEN AND MANAGE A VXTORO ACCOUNT;
- ENTER INTO AND COMPLY WITH THESE TERMS;
- CONDUCT TRADING AND ASSET TRANSFERS WITHOUT

VIOLATING ANY APPLICABLE LAWS.

CORPORATE OR INSTITUTIONAL USERS MUST ENSURE THAT THE INDIVIDUAL CREATING THE ACCOUNT IS DULY AUTHORISED TO ACT ON BEHALF OF THE ORGANISATION.



2.3 RESPONSIBILITY TO COMPLY WITH LOCAL LAWS

VXTORO PROVIDES GLOBAL ACCESS, BUT USERS REMAIN SOLELY RESPONSIBLE FOR ENSURING THAT USING THE PLATFORM DOES NOT VIOLATE THE LAWS OF:

- THEIR COUNTRY OF RESIDENCE,
- THEIR CITIZENSHIP JURISDICTION,
- THE JURISDICTION FROM WHICH THEY ACCESS THE PLATFORM.

THIS INCLUDES LEGAL RESTRICTIONS RELATING TO:

- CRYPTOCURRENCY TRADING OR OWNERSHIP
- DERIVATIVES AND FUTURES REGULATIONS
- SANCTIONS LISTS OR EMBARGOES
- FINANCIAL LICENSING RULES

VXTORO DOES NOT PROVIDE LEGAL ADVICE AND ASSUMES NO RESPONSIBILITY FOR IMPROPER OR UNLAWFUL USE OF THE PLATFORM.

2.4 PREVIOUS ACCOUNT STATUS

YOU MAY NOT USE VXTORO IF YOU HAVE BEEN PREVIOUSLY:

- SUSPENDED,
- RESTRICTED,
- BANNED, OR
- REMOVED

DUE TO FRAUD, POLICY VIOLATIONS, MARKET MANIPULATION, ABUSIVE BEHAVIOUR, OR SECURITY CONCERNS.

VXTORO RESERVES THE RIGHT TO REJECT NEW REGISTRATIONS LINKED TO PREVIOUSLY BANNED ACCOUNTS, DEVICES, OR IDENTITIES.

2.5 ONE USER – ONE PRIMARY ACCOUNT

UNLESS EXPLICITLY AUTHORISED BY VXTORO IN WRITING, EACH USER MAY MAINTAIN ONLY ONE PRIMARY VXTORO ACCOUNT.

THIS POLICY EXISTS TO PREVENT:

- ABUSE OF PROMOTIONS OR BONUSES,
- CIRCUMVENTION OF WITHDRAWAL TIERS OR KYC THRESHOLDS,
- MANIPULATION OF FEES OR TRADING CONDITIONS,
- COORDINATED MARKET ABUSE USING MULTIPLE ACCOUNTS.

VXTORO MAY IDENTIFY RELATED ACCOUNTS VIA INTERNAL ANALYTICS, DEVICE FINGERPRINTS, BEHAVIOURAL PATTERNS, WALLETS, OR NETWORK DATA.



2.6 NO THIRD-PARTY OR PROXY ACCOUNT USAGE

USERS MAY NOT:

- OPERATE ACCOUNTS ON BEHALF OF OTHERS,
- ACT AS INTERMEDIARIES OR BROKERS,
- PROVIDE CUSTODIAL OR OTC SERVICES WITHOUT APPROVAL,
- SHARE LOGIN CREDENTIALS OR ALLOW EXTERNAL CONTROL OF THEIR ACCOUNT.

EVEN WITHOUT UPFRONT KYC, PROXY ACTIVITY IS CONSIDERED HIGH-RISK AND MAY TRIGGER REVIEW, RESTRICTIONS, OR CLOSURE.

2.7 SANCTIONED OR RESTRICTED INDIVIDUALS

YOU MAY NOT USE VXTORO IF:

- YOU ARE LISTED ON INTERNATIONAL SANCTIONS LISTS (E.G., OFAC SDN LIST, UN SANCTIONS),
- YOU ARE AFFILIATED WITH INDIVIDUALS OR ENTITIES UNDER SANCTIONS,
- YOU RESIDE IN, OR OPERATE FROM, JURISDICTIONS UNDER GLOBAL RESTRICTIONS (IF AND WHEN SUCH RESTRICTIONS APPLY).

IF VXTORO RECEIVES RELIABLE EVIDENCE THAT A USER IS LINKED TO A SANCTIONED PARTY, WE MAY:

- DENY REGISTRATION,
- FREEZE THE ACCOUNT,
- RESTRICT TRADING,
- REPORT SUSPICIOUS ACTIVITY TO RELEVANT AUTHORITIES.

2.8 TIERED IDENTITY VERIFICATION (KYC)

VXTORO OPERATES WITH A TIERED VERIFICATION MODEL, DESIGNED TO PROVIDE EASE OF ACCESS WHILE MEETING LEGAL AND OPERATIONAL REQUIREMENTS.

YOU MAY TRADE, DEPOSIT, AND WITHDRAW UP TO A CUMULATIVE LIMIT OF 10,000 USD WITHOUT COMPLETING KYC.

BEYOND THIS LIMIT, IDENTITY VERIFICATION BECOMES MANDATORY.

VXTORO MAY ALSO REQUEST KYC INFORMATION UNDER THE FOLLOWING CONDITIONS:

- SUSPICIOUS ACTIVITY: UNUSUAL DEPOSITS, RAPID WITHDRAWALS, OR ABNORMAL TRADING PATTERNS



- REGULATORY REQUIREMENTS: REQUESTS FROM AUTHORITIES OR NEW LEGAL OBLIGATIONS
 - SECURITY CONCERNS: COMPROMISED ACCOUNTS, HIGH-RISK LOGIN BEHAVIOUR
 - SOURCE-OF-FUNDS QUERIES: WHEN TRANSACTIONS EXCEED EXPECTED ACTIVITY
 - ANTI-FRAUD REVIEW: BEHAVIOUR RESEMBLING MULTI-ACCOUNT ABUSE OR PROXY USAGE
- FAILURE TO COMPLETE REQUESTED VERIFICATION MAY RESULT IN:
- WITHDRAWAL RESTRICTIONS,
 - TEMPORARY SUSPENSION,
 - PERMANENT TERMINATION IF RISK REMAINS UNRESOLVED.

2.9 ACCURACY OF INFORMATION

WHEN PROVIDING ANY INFORMATION—WHETHER FOR REGISTRATION, SUPPORT, SECURITY, OR KYC—YOU MUST ENSURE IT IS:

- ACCURATE
- COMPLETE
- UP TO DATE
- NOT MISLEADING

PROVIDING FALSE INFORMATION, FORGED DOCUMENTS, OR DELIBERATELY INCOMPLETE DATA IS GROUNDS FOR IMMEDIATE ACCOUNT ACTION.

3. COMMUNICATION

EFFECTIVE AND RELIABLE COMMUNICATION BETWEEN YOU AND VXTORO IS ESSENTIAL FOR ACCOUNT SECURITY, OPERATIONAL CONTINUITY, AND PROPER USE OF THE PLATFORM. THIS SECTION DESCRIBES HOW VXTORO COMMUNICATES WITH USERS AND HOW USERS MAY CONTACT VXTORO FOR ASSISTANCE.



3.1 COMMUNICATION CHANNELS PROVIDED BY VXTORO

VXTORO OFFERS MULTIPLE CHANNELS OF COMMUNICATION, COMBINING AUTOMATED ASSISTANCE WITH HUMAN EXPERTISE TO ENSURE FAST AND ACCURATE SUPPORT.

A) VI – THE VXTORO AI ASSISTANT

VI IS AVAILABLE 24/7 ACROSS THE PLATFORM, INCLUDING THE WEBSITE, THE USER PANEL, AND RELEVANT PRODUCT INTERFACES.

VI MAY ASSIST WITH:

- TRADING GUIDANCE AND FEATURE EXPLANATIONS
- DEPOSIT, WITHDRAWAL, AND NETWORK INSTRUCTIONS
- TROUBLESHOOTING COMMON ACCOUNT ISSUES
- UNDERSTANDING FEES, LIMITS, AND PLATFORM TOOLS
- NAVIGATION INSIDE THE TRADING INTERFACE

YOU ACKNOWLEDGE THAT VI DOES NOT PROVIDE FINANCIAL, INVESTMENT, OR LEGAL ADVICE, AND RESPONSES GENERATED BY VI ARE INFORMATIONAL ONLY.

B) HUMAN SUPPORT TEAM

IF AN ISSUE CANNOT BE RESOLVED BY VI—OR IF THE SITUATION INVOLVES ACCOUNT SECURITY, COMPLIANCE, OR COMPLEX OPERATIONAL MATTERS—USERS MAY ESCALATE DIRECTLY TO VXTORO'S HUMAN SUPPORT AGENTS.

HUMAN SUPPORT MAY ASSIST WITH:

- TRANSACTION REVIEWS
- ACCOUNT ACCESS ISSUES
- WITHDRAWAL DELAYS OR RISK-RELATED HOLDS
- RESOLUTION OF SUSPECTED SECURITY BREACHES
- CLARIFICATION OF VERIFICATION (KYC) REQUIREMENTS
- SYSTEM ANOMALIES OR TECHNICAL IRREGULARITIES

SUPPORT AVAILABILITY MAY VARY DEPENDING ON OPERATIONAL HOURS, BUT VXTORO AIMS TO MAINTAIN PROMPT RESPONSE TIMES FOR ALL CRITICAL MATTERS.

C) ADDITIONAL CHANNELS

VXTORO MAY PROVIDE ADDITIONAL COMMUNICATION CHANNELS AS THE PLATFORM GROWS.

THESE MAY INCLUDE VERIFIED SOCIAL PAGES, NOTIFICATION TOOLS, OR DEDICATED SUPPORT PORTALS. ONLY OFFICIAL CHANNELS LISTED BY VXTORO SHOULD BE CONSIDERED AUTHENTIC.



3.2 NOTIFICATIONS AND COMMUNICATION FROM VXTORO TO YOU

VXTORO MAY CONTACT YOU THROUGH ANY OF THE FOLLOWING METHODS:

- THE EMAIL ADDRESS LINKED TO YOUR USER ACCOUNT
- THE PHONE NUMBER OR MESSAGING CHANNEL (IF PROVIDED)
- IN-APP NOTIFICATIONS WITHIN THE USER PANEL
- SYSTEM MESSAGES FROM VI
- PLATFORM-WIDE SERVICE ALERTS DISPLAYED ON THE WEBSITE OR PANEL

THESE COMMUNICATIONS MAY INCLUDE:

- SECURITY ALERTS (LOGIN ATTEMPTS, PASSWORD RESETS, SUSPICIOUS ACTIVITY)
- TRANSACTION UPDATES (DEPOSITS, WITHDRAWALS, CONFIRMATIONS)
- ACCOUNT-RELATED NOTICES
- POLICY, FEE, OR TERMS UPDATES
- SCHEDULED MAINTENANCE ANNOUNCEMENTS
- COMPLIANCE OR VERIFICATION (KYC) REQUESTS WHERE APPLICABLE

YOU ARE RESPONSIBLE FOR ENSURING THAT YOUR CONTACT INFORMATION REMAINS ACCURATE, ACTIVE, AND UP TO DATE.

VXTORO IS NOT RESPONSIBLE FOR CONSEQUENCES ARISING FROM UNDELIVERED COMMUNICATIONS DUE TO OUTDATED OR INCORRECT USER INFORMATION.

3.3 USER RESPONSIBILITY IN COMMUNICATIONS

YOU AGREE TO:

- REGULARLY MONITOR YOUR REGISTERED EMAIL AND ACCOUNT NOTIFICATIONS
- RESPOND PROMPTLY TO ANY COMPLIANCE OR SECURITY-RELATED REQUESTS
- USE ONLY OFFICIAL VXTORO CHANNELS FOR COMMUNICATION
- AVOID SHARING SENSITIVE ACCOUNT INFORMATION WITH ANYONE, INCLUDING SUPPORT AGENTS (VXTORO STAFF WILL NEVER ASK FOR YOUR PASSWORD OR 2FA CODES)

YOU ARE ALSO RESPONSIBLE FOR ENSURING THAT YOUR DEVICE, EMAIL ACCOUNT, AND COMMUNICATION TOOLS ARE SECURE AND PROTECTED AGAINST UNAUTHORIZED ACCESS.



3.4 AUTHENTICITY OF COMMUNICATION

OFFICIAL COMMUNICATIONS FROM VXTORO WILL ORIGINATE ONLY FROM:

- DOMAINS OWNED BY VXTORO
- VERIFIED IN-PLATFORM NOTIFICATIONS
- MESSAGES INITIATED THROUGH VI OR THE HUMAN SUPPORT INTERFACE

VXTORO IS NOT LIABLE FOR LOSSES RESULTING FROM INTERACTIONS WITH:

- IMPERSONATORS
- FAKE SUPPORT ACCOUNTS
- UNVERIFIED COMMUNICATION CHANNELS
- THIRD-PARTY PLATFORMS CLAIMING TO BE AFFILIATED WITH VXTORO

IF IN DOUBT, USERS SHOULD VERIFY AUTHENTICITY WITH VI OR BY CONTACTING HUMAN SUPPORT THROUGH THE OFFICIAL USER PANEL.

3.5 LANGUAGE AND AVAILABILITY

VXTORO MAY COMMUNICATE WITH USERS IN ENGLISH OR OTHER LANGUAGES AS PROVIDED.

HOWEVER, ENGLISH-LANGUAGE DOCUMENTATION, TERMS, AND POLICIES MAY SERVE AS THE PRIMARY REFERENCE IN CASE OF INCONSISTENCIES ACROSS TRANSLATIONS.

4. VXTORO SERVICES

VXTORO PROVIDES ACCESS TO A SUITE OF DIGITAL-ASSET TRADING AND ACCOUNT-MANAGEMENT SERVICES.

YOUR USE OF THESE SERVICES IS SUBJECT TO THESE TERMS, AS WELL AS ANY ADDITIONAL PRODUCT-SPECIFIC TERMS THAT MAY BE INTRODUCED IN THE FUTURE.



4.1 DESCRIPTION OF SERVICES

VXTORO CURRENTLY OFFERS THE FOLLOWING CORE TRADING AND OPERATIONAL SERVICES:

A) SPOT TRADING

ALLOWS USERS TO BUY AND SELL SUPPORTED DIGITAL ASSETS AT MARKET OR LIMIT PRICES.

EXECUTION DEPENDS ON CURRENT LIQUIDITY AND MARKET CONDITIONS. VXTORO DOES NOT GUARANTEE THAT ORDERS WILL BE FILLED AT THE PRICE DISPLAYED AT SUBMISSION TIME.

B) INSTANT TRADING

A SIMPLIFIED ONE-CLICK CONVERSION SERVICE ENABLING USERS TO EXCHANGE ONE DIGITAL ASSET FOR ANOTHER AT MARKET PRICE.

RATES PROVIDED THROUGH INSTANT TRADING ARE INDICATIVE AND MAY DIFFER FROM SPOT PRICES DUE TO MARKET VOLATILITY OR LIQUIDITY VARIATIONS.

C) FUTURES TRADING

VXTORO OFFERS LEVERAGED TRADING FOR ADVANCED USERS.

BY USING LEVERAGED PRODUCTS, YOU UNDERSTAND AND ACCEPT THAT:

- LOSSES MAY EXCEED INITIAL MARGIN
- LIQUIDATION CAN OCCUR RAPIDLY
- MARKET MOVEMENTS CAN CAUSE SIGNIFICANT RISK

VXTORO DOES NOT PROVIDE INVESTMENT ADVICE OR STRATEGY RECOMMENDATIONS FOR FUTURES MARKETS.

D) AI-ASSISTED TRADING (UPCOMING)

VXTORO MAY PROVIDE ACCESS TO AUTOMATED OR AI-POWERED TRADING SYSTEMS.

SUCH SYSTEMS:

- DO NOT GUARANTEE PERFORMANCE
- DO NOT CONSTITUTE INVESTMENT ADVICE
- OPERATE ONLY WITHIN THE PARAMETERS VISIBLE TO THE USER

• MAY BE MODIFIED, PAUSED, OR DISCONTINUED AT ANY TIME FOR SAFETY OR COMPLIANCE REASONS

YOU ARE SOLELY RESPONSIBLE FOR ENABLING OR DISABLING ANY AI-RELATED FEATURE.

E) ACCOUNT MANAGEMENT TOOLS

USERS MAY ACCESS DASHBOARD FEATURES THROUGH THE USER PANEL TO:

- VIEW BALANCES AND TRANSACTION HISTORY
- MONITOR OPEN ORDERS AND POSITIONS
- MANAGE API KEYS
- REQUEST WITHDRAWALS OR TRANSFERS
- ACCESS VI FOR AUTOMATED SUPPORT

THESE TOOLS ARE PROVIDED "AS-AVAILABLE" AND MAY VARY DEPENDING ON DEVICE, REGION, OR SYSTEM UPDATES.



4.2 SERVICE AVAILABILITY AND MODIFICATIONS

VXTORO AIMS TO PROVIDE HIGH-AVAILABILITY ACCESS, BUT DOES NOT GUARANTEE UNINTERRUPTED SERVICE.

VXTORO MAY, WITHOUT LIABILITY:

- MODIFY OR UPDATE PRODUCT FEATURES
- ADD OR REMOVE SUPPORTED DIGITAL ASSETS
- RESTRICT OR SUSPEND CERTAIN TRADING PAIRS
- CHANGE SYSTEM INTERFACES OR EXECUTION ENGINES
- PAUSE DEPOSITS, WITHDRAWALS, OR SPECIFIC ORDER TYPES

- CONDUCT SCHEDULED OR EMERGENCY

MAINTENANCE

SUCH ACTIONS MAY OCCUR FOR:

- SECURITY HARDENING
- SYSTEM UPGRADES
- LIQUIDITY PROVIDER ADJUSTMENTS
- REGULATORY REQUIREMENTS
- RISK MANAGEMENT CONSIDERATIONS
- NETWORK OR BLOCKCHAIN DISRUPTIONS

YOU ACKNOWLEDGE THAT ACCESS TO SERVICES MAY BE TEMPORARILY UNAVAILABLE AND THAT VXTORO IS NOT RESPONSIBLE FOR LOSSES RESULTING FROM SERVICE INTERRUPTIONS.

4.3 ACCURACY OF MARKET DATA AND PRICING

VXTORO MAY DISPLAY MARKET DATA, PRICE CHARTS, INDICATORS, AND TRADE HISTORY SOURCED FROM INTERNAL SYSTEMS OR THIRD-PARTY PROVIDERS.

THESE DATA POINTS ARE PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

VXTORO DOES NOT GUARANTEE:

- ACCURACY
- TIMELINESS
- COMPLETENESS
- ERROR-FREE DATA DELIVERY

MARKET DATA DISCREPANCIES MAY OCCUR, AND VXTORO IS NOT LIABLE FOR TRADING DECISIONS BASED ON DISPLAYED INFORMATION.



4.4 SUPPORTED DIGITAL ASSETS

VXTORO SUPPORTS ONLY THOSE DIGITAL ASSETS LISTED ON THE PLATFORM.

USERS MUST:

- CONFIRM SUPPORTED NETWORKS BEFORE DEPOSITING
 - ENSURE CORRECT ADDRESS AND NETWORK SELECTION
 - AVOID SENDING UNSUPPORTED TOKENS OR FORMATS
- UNSUPPORTED DEPOSITS MAY BE IRREVERSIBLE AND MAY NOT BE RECOVERABLE.

VXTORO MAY ADD, MODIFY, OR REMOVE SUPPORTED ASSETS BASED ON TECHNICAL, LIQUIDITY, RISK, OR REGULATORY CONSIDERATIONS.

4.5 THIRD-PARTY SERVICES AND INTEGRATIONS

SOME FEATURES OF VXTORO RELY ON THIRD-PARTY PROVIDERS, INCLUDING:

- BLOCKCHAIN NETWORKS
- LIQUIDITY PARTNERS
- PRICE ORACLES
- ANALYTICS PROVIDERS
- CUSTODY OR WALLET SERVICES

VXTORO IS NOT RESPONSIBLE FOR DELAYS OR FAILURES CAUSED BY EXTERNAL SYSTEMS OUTSIDE ITS CONTROL.

4.6 NO ADVICE OR FIDUCIARY ROLE

ALL VXTORO SERVICES ARE PROVIDED ON AN EXECUTION-ONLY BASIS.

VXTORO DOES NOT:

- ADVISE ON THE MERITS OF ANY TRANSACTION
- RECOMMEND INVESTMENT STRATEGIES
- GUARANTEE OUTCOMES
- OPERATE AS A BROKER, INVESTMENT ADVISOR, OR FIDUCIARY

YOUR TRADES AND POSITIONS ARE YOUR RESPONSIBILITY.



4.7 USER RESPONSIBILITIES WHEN USING SERVICES

BY USING VXTORO'S SERVICES, YOU AGREE TO:

- UNDERSTAND THE RISKS OF DIGITAL-ASSET TRADING
- REVIEW ACCOUNT ACTIVITY REGULARLY
- KEEP YOUR DEVICES AND ACCOUNTS SECURE
- MAINTAIN ACCURATE WITHDRAWAL AND DEPOSIT INFORMATION
- CONFIRM ALL TRANSACTION DETAILS BEFORE SUBMISSION

ERRORS RESULTING FROM USER ACTIONS ARE THE USER'S RESPONSIBILITY.

5. RISK WARNING

TRADING DIGITAL ASSETS INVOLVES SIGNIFICANT RISK. PRICES CAN FLUCTUATE RAPIDLY AND UNPREDICTABLY, AND YOU MAY LOSE ALL OR A SUBSTANTIAL PORTION OF YOUR CAPITAL. BY USING VXTORO, YOU ACKNOWLEDGE, UNDERSTAND, AND ACCEPT THE FOLLOWING RISK DISCLOSURES.

5.1 MARKET RISK

DIGITAL-ASSET MARKETS ARE HIGHLY VOLATILE. PRICES MAY RISE OR FALL SHARPLY AT ANY TIME DUE TO:

- MARKET SENTIMENT
- LIQUIDITY CHANGES
- REGULATORY ANNOUNCEMENTS
- MACROECONOMIC FACTORS
- NETWORK OR PROTOCOL UPDATES
- SUDDEN BUY/SELL IMBALANCES

YOUR ASSETS MAY LOSE VALUE IMMEDIATELY AFTER PURCHASE. VXTORO DOES NOT GUARANTEE PRICE STABILITY OR PROTECTION FROM MARKET MOVEMENTS.



5.2 LIQUIDITY RISK

CERTAIN TRADING PAIRS OR ASSETS MAY HAVE LIMITED LIQUIDITY.

THIS MAY RESULT IN:

- PARTIAL ORDER FILLS
- LARGE PRICE SLIPPAGE
- INABILITY TO EXECUTE TRADES AT EXPECTED PRICES
- INABILITY TO EXIT POSITIONS DURING VOLATILITY

VXTORO IS NOT RESPONSIBLE FOR LOSSES CAUSED BY INSUFFICIENT MARKET DEPTH.

5.3 LEVERAGE AND FUTURES RISK

IF YOU USE LEVERAGE OR FUTURES PRODUCTS ON VXTORO, YOU ACCEPT THAT:

- LOSSES CAN EXCEED YOUR INITIAL MARGIN
- LIQUIDATION CAN OCCUR RAPIDLY
- MINOR PRICE CHANGES CAN TRIGGER FULL-POSITION LOSS

- HIGH FUNDING RATES MAY IMPACT PROFITABILITY

LEVERAGED TRADING IS INTENDED ONLY FOR EXPERIENCED AND FINANCIALLY CAPABLE USERS.

5.4 TECHNOLOGY AND SYSTEM RISKS

YOU ACKNOWLEDGE THAT TRADING DEPENDS ON COMPLEX TECHNOLOGICAL SYSTEMS THAT MAY BE AFFECTED BY:

- PLATFORM OUTAGES
- DELAYED ORDER EXECUTION
- API INSTABILITY
- HIGH TRAFFIC OR CONNECTIVITY ISSUES
- BLOCKCHAIN CONGESTION
- SMART CONTRACT IRREGULARITIES
- THIRD-PARTY SERVICE FAILURES

DURING SUCH EVENTS, YOU MAY BE UNABLE TO PLACE, MODIFY, OR CANCEL ORDERS. VXTORO IS NOT LIABLE FOR LOSSES ARISING FROM TECHNICAL INTERRUPTIONS.



5.5 SECURITY RISKS

YOU ARE RESPONSIBLE FOR SECURING YOUR DEVICES, ACCOUNTS, AND CREDENTIALS.

SECURITY RISKS INCLUDE:

- PHISHING ATTACKS
- MALWARE
- SIM-SWAPPING
- COMPROMISED EMAIL ACCOUNTS
- LOSS OF ACCESS TO AUTHENTICATION TOOLS

UNAUTHORISED ACCESS TO YOUR ACCOUNT—EVEN IF CAUSED BY YOUR NEGLIGENCE—MAY RESULT IN IRREVERSIBLE LOSS OF DIGITAL ASSETS.

5.6 BLOCKCHAIN AND NETWORK RISKS

DEPOSITS, WITHDRAWALS, AND TRANSACTIONS DEPEND ON EXTERNAL BLOCKCHAIN NETWORKS THAT MAY EXPERIENCE:

- CONGESTION OR DELAYED CONFIRMATIONS
- HIGH NETWORK FEES
- PROTOCOL UPGRADES OR FORKS
- CHAIN REORGANISATIONS
- VALIDATOR OR MINER INSTABILITY

THESE CONDITIONS MAY AFFECT TRANSACTION TIMING OR FINALITY, AND VXTORO HAS NO CONTROL OVER THEM.

5.7 REGULATORY AND LEGAL RISKS

DIGITAL-ASSET TRADING MAY BE SUBJECT TO UNCERTAIN OR RAPIDLY CHANGING REGULATIONS.

REGULATORY ACTIONS MAY:

- AFFECT ASSET AVAILABILITY
- REQUIRE SERVICE MODIFICATIONS
- RESTRICT SPECIFIC JURISDICTIONS
- IMPACT LIQUIDITY OR USABILITY
- REQUIRE ADDITIONAL VERIFICATION OR COMPLIANCE

STEPS

VXTORO MAY UPDATE OR SUSPEND SERVICES IN RESPONSE TO LEGAL OBLIGATIONS.



5.8 NO ADVICE OR RECOMMENDATIONS

NOTHING PROVIDED BY VXTORO—INCLUDING VI (THE AI ASSISTANT), SUPPORT STAFF, CHARTS, SIGNALS, ANALYTICS, OR EDUCATIONAL MATERIALS—CONSTITUTES:

- INVESTMENT ADVICE
- FINANCIAL GUIDANCE
- LEGAL OR TAX ADVICE
- A RECOMMENDATION TO BUY OR SELL ANY ASSET

ALL DECISIONS YOU MAKE ARE SOLELY YOUR RESPONSIBILITY.

5.9 RISK OF TOTAL LOSS

DIGITAL ASSETS ARE HIGH-RISK INSTRUMENTS.

YOU ACKNOWLEDGE THAT YOU MAY LOSE:

- THE ENTIRE VALUE OF YOUR ASSETS
- FUNDS LOCKED IN OPEN POSITIONS
- ASSETS AFFECTED BY LIQUIDATION
- TOKENS IMPACTED BY CONTRACT FAILURES OR

DELISTINGS

YOU SHOULD NEVER TRADE OR INVEST FUNDS YOU CANNOT AFFORD TO LOSE.

5.10 USER RESPONSIBILITY

BY USING VXTORO, YOU AGREE THAT YOU ARE SOLELY RESPONSIBLE FOR:

- EVALUATING RISKS
- UNDERSTANDING PRODUCT MECHANICS
- MONITORING MARKET CONDITIONS
- MANAGING YOUR POSITIONS
- PROTECTING YOUR ACCOUNT
- MAKING INDEPENDENT TRADING DECISIONS

VXTORO IS NOT RESPONSIBLE FOR LOSSES RESULTING FROM YOUR ACTIONS, OMISSIONS, OR MISUNDERSTANDINGS.



6. ACCOUNT REGISTRATION

TO ACCESS VXTORO'S TRADING AND ACCOUNT-MANAGEMENT SERVICES, USERS MUST CREATE A REGISTERED ACCOUNT THROUGH THE OFFICIAL VXTORO PLATFORM. BY REGISTERING, YOU CONFIRM THAT ALL INFORMATION YOU PROVIDE IS ACCURATE AND THAT YOU MEET THE ELIGIBILITY STANDARDS DESCRIBED IN SECTION 2.

6.1 CREATING AN ACCOUNT

YOU MUST REGISTER THROUGH THE OFFICIAL USER PANEL AT [PANEL.VXTORO.COM](https://panel.vxtoro.com).

DURING REGISTRATION, YOU MUST:

- PROVIDE A VALID EMAIL ADDRESS
- CREATE A SECURE PASSWORD
- AGREE TO THESE TERMS AND ALL INCORPORATED POLICIES

VXTORO MAY INTRODUCE ADDITIONAL AUTHENTICATION STEPS AS NEEDED FOR SECURITY OR COMPLIANCE PURPOSES.

YOU ACKNOWLEDGE THAT:

- YOU ARE SOLELY RESPONSIBLE FOR ENSURING THAT YOUR REGISTRATION INFORMATION IS CORRECT AND UP TO DATE
- VXTORO MAY USE AUTOMATED OR MANUAL SYSTEMS TO VERIFY THE AUTHENTICITY OF THE INFORMATION PROVIDED
- ANY ATTEMPT TO REGISTER USING FALSE IDENTITIES, THIRD-PARTY INFORMATION, OR AUTOMATED SYSTEMS IS STRICTLY PROHIBITED

6.2 TIERED KYC REQUIREMENTS

VXTORO OPERATES UNDER A TIERED VERIFICATION MODEL:

A) BASIC ACCESS (NO KYC REQUIRED)

YOU MAY:

- DEPOSIT DIGITAL ASSETS
- TRADE SPOT, INSTANT, AND FUTURES
- WITHDRAW UP TO A CUMULATIVE TOTAL OF 10,000 USD

NO IDENTITY VERIFICATION IS REQUIRED AT THIS STAGE.



B) ADVANCED ACCESS (KYC REQUIRED)

IF YOU REQUEST WITHDRAWALS EXCEEDING THE 10,000 USD CUMULATIVE LIMIT—OR IF YOUR TRANSACTION PATTERNS REQUIRE ENHANCED DUE DILIGENCE—VXTORO WILL REQUIRE IDENTITY VERIFICATION.

VERIFICATION MAY INCLUDE:

- GOVERNMENT-ISSUED ID
- PROOF OF ADDRESS
- ADDITIONAL DOCUMENTS OR INFORMATION RELATED TO SOURCE OF FUNDS
- LIVE VERIFICATION CHECKS
- ANY OTHER INFORMATION REQUIRED UNDER APPLICABLE LAWS OR RISK CONTROLS

VXTORO RESERVES THE RIGHT TO REJECT OR CANCEL VERIFICATION ATTEMPTS USING FORGED, ALTERED, OR INVALID DOCUMENTS.

6.3 ACCOUNT SECURITY RESPONSIBILITIES

UPON REGISTRATION, YOU ARE RESPONSIBLE FOR MAINTAINING THE SECURITY OF YOUR ACCOUNT.

THIS INCLUDES:

- USING A STRONG, UNIQUE PASSWORD
- KEEPING LOGIN CREDENTIALS CONFIDENTIAL
- ENABLING AVAILABLE SECURITY FEATURES (E.G., AUTHENTICATION TOOLS)
- ENSURING YOUR EMAIL, DEVICES, AND NETWORKS ARE SECURE
- MONITORING YOUR ACCOUNT ACTIVITY REGULARLY

VXTORO IS NOT RESPONSIBLE FOR LOSSES ARISING FROM:

- COMPROMISED EMAIL ACCOUNTS
- NEGLIGENCE IN SECURING DEVICES OR PASSWORDS
- SHARING CREDENTIALS WITH OTHERS
- MALWARE, PHISHING, OR SIMILAR ATTACKS TARGETING YOUR DEVICE OR EMAIL

IF VXTORO DETECTS SUSPICIOUS ACTIVITY, WE MAY TEMPORARILY RESTRICT YOUR ACCOUNT TO PREVENT FURTHER HARM.



6.4 ACCURACY AND UPDATES TO ACCOUNT INFORMATION

YOU AGREE TO PROVIDE ACCURATE AND TRUTHFUL INFORMATION AT ALL STAGES OF THE ACCOUNT LIFECYCLE. YOU MUST PROMPTLY UPDATE ANY INFORMATION THAT BECOMES OUTDATED OR INCORRECT.

PROVIDING FALSE, MISLEADING, OR INCOMPLETE INFORMATION—WHETHER DURING REGISTRATION OR LATER KYC—IS GROUNDS FOR:

- ACCOUNT RESTRICTION
- SUSPENSION
- TERMINATION
- DENIAL OF WITHDRAWALS (IF REQUIRED BY LAW OR COMPLIANCE STANDARDS)

6.5 PROHIBITION ON MULTIPLE ACCOUNTS

UNLESS EXPLICIT WRITTEN AUTHORIZATION IS GRANTED BY VXTORO, YOU MAY REGISTER AND USE ONLY ONE PRIMARY ACCOUNT.

CREATING OR USING MULTIPLE ACCOUNTS FOR ANY PURPOSE—including but not limited to:

- AVOIDING KYC THRESHOLDS
- ABUSING PROMOTIONS
- SPLITTING TRADING VOLUME
- MANIPULATING FEES
- ENGAGING IN COORDINATED TRADING ACTIVITY

IS STRICTLY PROHIBITED AND MAY RESULT IN PERMANENT ACCOUNT CLOSURE.

6.6 USE OF VI (VXTORO AI ASSISTANT) DURING REGISTRATION

VI MAY GUIDE USERS THROUGH THE REGISTRATION PROCESS BY EXPLAINING:

- HOW TO SET UP AN ACCOUNT
- HOW TO SECURE LOGIN CREDENTIALS
- HOW TIERED VERIFICATION WORKS
- HOW TO ENABLE SAFETY FEATURES



HOWEVER, VI'S GUIDANCE IS INFORMATIONAL ONLY. IT DOES NOT OVERRIDE THESE TERMS, MODIFY ELIGIBILITY REQUIREMENTS, OR CONSTITUTE LEGAL OR COMPLIANCE ADVICE.

VXTORO RESERVES THE RIGHT TO DENY OR REVOKE ACCOUNT REGISTRATION IF:

- INFORMATION PROVIDED IS INCOMPLETE OR UNVERIFIABLE
- USER BEHAVIOUR PRESENTS SECURITY, FRAUD, OR COMPLIANCE RISKS
- THE USER FAILS TO COMPLETE REQUIRED KYC WHEN TRIGGERED
- SYSTEM ANALYTICS IDENTIFY THE ACCOUNT AS ASSOCIATED WITH PREVIOUSLY BANNED OR HIGH-RISK ACCOUNTS

VXTORO IS NOT OBLIGATED TO DISCLOSE THE SPECIFIC REASON FOR DENIAL IF RESTRICTED BY LAW OR INTERNAL POLICY.

7. TRANSACTIONS

ALL ACTIONS PERFORMED ON THE VXTORO PLATFORM—INCLUDING DEPOSITS, WITHDRAWALS, TRADES, CONVERSIONS, AND TRANSFERS—ARE REFERRED TO COLLECTIVELY AS TRANSACTIONS. BY INITIATING ANY TRANSACTION, YOU ACKNOWLEDGE THAT YOU UNDERSTAND THE ASSOCIATED RISKS, MECHANICS, AND RESPONSIBILITIES.

7.1 USER INSTRUCTIONS AND ORDER AUTHORIZATION

ANY TRANSACTION SUBMITTED THROUGH YOUR ACCOUNT—WHETHER VIA THE WEBSITE, USER PANEL, API, OR CONNECTED DEVICES—IS DEEMED TO BE AUTHORIZED BY YOU.

YOU ARE SOLELY RESPONSIBLE FOR:



- ENSURING ACCURACY OF ALL SUBMITTED INFORMATION
 - REVIEWING ORDER DETAILS BEFORE CONFIRMING
 - MONITORING PENDING AND COMPLETED TRANSACTIONS
 - NOTIFYING VXTORO PROMPTLY OF ANY SUSPECTED UNAUTHORIZED ACTIVITY

ONCE A TRANSACTION IS SUBMITTED AND BROADCASTED FOR EXECUTION, IT MAY NOT BE REVERSIBLE.

7.2 FEES AND CHARGES

ALL TRANSACTIONS ARE SUBJECT TO THE VXTORO FEE SCHEDULE, WHICH MAY INCLUDE:

- SPOT TRADING FEES
- INSTANT CONVERSION SPREADS
- FUTURES TRADING FEES, FUNDING RATES, AND LIQUIDATION FEES
- WITHDRAWAL FEES BASED ON THE ASSET AND NETWORK

KEY RULES:

- FEES ARE AUTOMATICALLY DEDUCTED FROM YOUR ACCOUNT BALANCE OR APPLIED AT EXECUTION
- FEES MAY CHANGE AT ANY TIME IN RESPONSE TO MARKET CONDITIONS, LIQUIDITY, OR NETWORK COSTS
- BY CONTINUING TO USE THE PLATFORM, YOU ACCEPT THE CURRENT FEE SCHEDULE

VXTORO IS NOT RESPONSIBLE FOR ADDITIONAL FEES CHARGED BY BLOCKCHAIN NETWORKS OR THIRD-PARTY WALLET PROVIDERS.

7.3 DEPOSITS

WHEN DEPOSITING DIGITAL ASSETS INTO VXTORO, YOU MUST ENSURE THAT:

- YOU SELECT THE CORRECT ASSET
- YOU SELECT THE CORRECT BLOCKCHAIN NETWORK
- THE ADDRESS FORMAT MATCHES THE NETWORK
- NO UNSUPPORTED TOKENS OR FORMATS ARE SENT
- ANY REQUIRED MEMO/TAG (IF APPLICABLE) IS ENTERED CORRECTLY



INCORRECT DEPOSIT DETAILS MAY RESULT IN IRREVERSIBLE LOSS.

VXTORO DOES NOT GUARANTEE RECOVERY OF ASSETS SENT TO:

- WRONG NETWORKS
- WRONG ADDRESSES
- UNSUPPORTED TOKENS
- CONTRACTS NOT MONITORED BY VXTORO

DEPOSIT TIMES DEPEND ON BLOCKCHAIN CONFIRMATIONS AND MAY VARY BASED ON NETWORK CONGESTION.

7.4 WITHDRAWALS

WITHDRAWALS ARE PROCESSED UPON USER REQUEST AND ARE SUBJECT TO:

- WITHDRAWAL LIMITS (INCLUDING THE 10,000 USD CUMULATIVE LIMIT BEFORE KYC)
- NETWORK CONDITIONS AND BLOCKCHAIN CONFIRMATION TIMES
- RISK-CONTROL REVIEWS
- SECURITY CHECKS TO PROTECT ACCOUNT INTEGRITY

VXTORO MAY DELAY OR REVIEW WITHDRAWALS IF:

- LOGIN BEHAVIOUR IS UNUSUAL
- ACCOUNT SECURITY APPEARS COMPROMISED
- TRANSACTION IS FLAGGED BY AUTOMATED RISK SYSTEMS
- KYC IS REQUIRED UNDER SECTION 2.8
- THE WITHDRAWAL INTERACTS WITH BLACKLISTED WALLETS

WITHDRAWAL FEES ARE DEDUCTED AUTOMATICALLY AND VARY BY ASSET/NETWORK.

7.5 SPOT TRADES

SPOT TRANSACTIONS ARE EXECUTED BASED ON AVAILABLE LIQUIDITY AND CURRENT MARKET DEPTH.

YOU ACKNOWLEDGE THAT:

- EXECUTION PRICES MAY DIFFER FROM DISPLAYED PRICES
- PARTIAL FILLS MAY OCCUR
- ORDERS MAY BE REJECTED DUE TO INSUFFICIENT BALANCE, MARKET CONDITIONS, OR SYSTEM LIMITS
- CANCELLED OR EXPIRED ORDERS MAY NOT EXECUTE IF MARKET CONDITIONS CHANGE

SPOT TRADES ARE IRREVERSIBLE ONCE MATCHED.



7.6 INSTANT CONVERSIONS

INSTANT TRADES PROVIDE APPROXIMATE PRICING AT THE MOMENT OF REQUEST.

YOU ACKNOWLEDGE THAT:

- INSTANT PRICES MAY DIFFER FROM SPOT PRICES
 - HIGH VOLATILITY MAY RESULT IN RAPID PRICE MOVEMENT
 - INSTANT CONVERSIONS MAY FAIL IF MARKET CONDITIONS SHIFT SIGNIFICANTLY DURING EXECUTION
- VXTORO DOES NOT GUARANTEE EXECUTION AT QUOTED ESTIMATES.

7.7 FUTURES TRANSACTIONS

FOR LEVERAGED AND FUTURES-BASED TRANSACTIONS, YOU UNDERSTAND AND ACCEPT THAT:

- LIQUIDATION MAY OCCUR IF YOUR MARGIN RATIO FALLS BELOW MAINTENANCE THRESHOLDS
 - FUNDING RATES APPLY FOR OPEN POSITIONS
 - PARTIAL OR FULL LIQUIDATION EVENTS ARE IRREVERSIBLE
 - VXTORO MAY ADJUST FUTURES PARAMETERS TO MAINTAIN PLATFORM STABILITY
- FUTURES TRADING IS INTENDED ONLY FOR USERS WITH APPROPRIATE KNOWLEDGE AND RISK TOLERANCE.

7.8 TRANSACTION FINALITY

ALL EXECUTED TRANSACTIONS—SPOT, INSTANT, FUTURES, DEPOSITS, WITHDRAWALS, OR CONVERSIONS—ARE FINAL AND IRREVERSIBLE, EXCEPT WHERE EXPLICITLY REQUIRED BY:

- BLOCKCHAIN-LEVEL REVERSIONS (RARE, OUTSIDE VXTORO'S CONTROL)
- REGULATORY INSTRUCTIONS
- INTERNAL RISK OR COMPLIANCE INVESTIGATIONS (TEMPORARY HOLDS ONLY)

VXTORO DOES NOT REVERSE COMPLETED TRADES BASED ON USER ERRORS.



7.9 FAILED OR DELAYED TRANSACTIONS

A TRANSACTION MAY FAIL OR EXPERIENCE DELAYS DUE TO:

- NETWORK CONGESTION
- BLOCKCHAIN INSTABILITY
- INSUFFICIENT CONFIRMATIONS
- HIGH SYSTEM LOAD
- LIQUIDITY PROVIDER DELAYS
- THIRD-PARTY SERVICE INTERRUPTIONS

VXTORO IS NOT RESPONSIBLE FOR LOSSES ARISING FROM SUCH DELAYS OR FAILURES.

7.10 PROHIBITED TRANSACTION BEHAVIOUR

USERS MAY NOT:

- EXECUTE TRANSACTIONS INTENDED TO MANIPULATE MARKETS
- EXPLOIT SYSTEM LATENCY, ORDER MISMATCHES, OR INTERFACE BUGS
- SUBMIT FRAUDULENT DEPOSITS
- INITIATE TRANSACTIONS INTENDED TO BYPASS KYC THRESHOLDS
- USE THIRD-PARTY WALLETS INVOLVED IN SANCTIONED OR ILLICIT ACTIVITY

SUCH BEHAVIOUR MAY RESULT IN SUSPENSION OR TERMINATION UNDER SECTION 10.

7.11 USER RESPONSIBILITY FOR TRANSACTION DETAILS

YOU ARE FULLY RESPONSIBLE FOR VERIFYING:

- THE ACCURACY OF DESTINATION WALLET ADDRESSES
- THE CHOSEN NETWORK AND ITS COMPATIBILITY
- THE ASSET TYPE AND ITS CONTRACT SPECIFICATIONS
- THE PRESENCE OF MEMOS/TAGS WHERE REQUIRED

ERRORS MADE BY THE USER ARE NOT RECOVERABLE BY VXTORO.



8. ACCOUNT SECURITY

YOU ARE SOLELY RESPONSIBLE FOR MAINTAINING THE SECURITY OF YOUR VXTORO ACCOUNT, DEVICES, AND ACCESS CREDENTIALS. BY USING THE PLATFORM, YOU ACKNOWLEDGE THAT DIGITAL-ASSET SYSTEMS ARE HIGH-VALUE TARGETS FOR PHISHING, FRAUD, AND CYBERATTACKS. VXTORO IMPLEMENTS MULTIPLE LAYERS OF PROTECTION, BUT THE PRIMARY RESPONSIBILITY FOR ACCOUNT SECURITY RESTS WITH YOU.

8.1 USER RESPONSIBILITY FOR ACCOUNT CREDENTIALS

YOU MUST:

- CREATE A STRONG AND UNIQUE PASSWORD
- STORE YOUR PASSWORD SECURELY AND NEVER SHARE IT WITH ANYONE
- ENSURE THAT YOUR EMAIL ACCOUNT AND DEVICE ARE SECURE
- REGULARLY UPDATE CREDENTIALS TO REDUCE THE RISK OF COMPROMISE
- AVOID USING SHARED, PUBLIC, OR INSECURE DEVICES TO ACCESS YOUR ACCOUNT

VXTORO STAFF—including support agents—will never ask for your password or authentication codes.

8.2 DEVICE AND NETWORK SECURITY REQUIREMENTS

YOU MUST ENSURE THAT ANY DEVICE USED TO ACCESS VXTORO IS PROTECTED AGAINST:

- MALWARE, SPYWARE, AND KEYLOGGERS
- BROWSER HIJACKING
- UNSECURED WI-FI NETWORKS
- VPN MISUSE THAT MAY CREATE SUSPICIOUS LOGIN PATTERNS

UNSECURED DEVICES ARE A MAJOR CAUSE OF UNAUTHORIZED ACCESS AND IRREVERSIBLE LOSS OF ASSETS.



8.3 MONITORING AND REPORTING UNAUTHORIZED ACTIVITY

YOU ARE RESPONSIBLE FOR REGULARLY REVIEWING:

- LOGIN HISTORY
- DEVICE ACTIVITY
- DEPOSIT AND WITHDRAWAL HISTORY
- OPEN ORDERS AND EXECUTED TRANSACTIONS

IF YOU DETECT ANY SUSPICIOUS OR UNAUTHORIZED ACTIONS—SUCH AS UNKNOWN LOGINS, UNEXPECTED WITHDRAWALS, OR UNRECOGNIZED TRANSACTIONS—YOU MUST NOTIFY VXTORO SUPPORT IMMEDIATELY.

FAILURE TO REPORT SUCH ACTIVITY PROMPTLY MAY LIMIT VXTORO'S ABILITY TO PROTECT YOUR ACCOUNT.

8.4 SECURITY HOLDS AND SYSTEM PROTECTION MEASURES

TO SAFEGUARD USERS AND THE PLATFORM, VXTORO MAY:

- TEMPORARILY LOCK OR RESTRICT AN ACCOUNT
- DELAY WITHDRAWALS
- REQUIRE RE-AUTHENTICATION OR ADDITIONAL VERIFICATION

- BLOCK DEVICES OR IP ADDRESSES
- TRIGGER MANUAL OR AUTOMATED RISK REVIEWS
- REQUEST IDENTITY VERIFICATION WHERE REQUIRED

UNDER SECTION 2.8

THESE ACTIONS MAY OCCUR WITHOUT PRIOR NOTICE IF UNUSUAL OR HIGH-RISK BEHAVIOUR IS DETECTED.

8.5 RESPONSIBILITY FOR THIRD-PARTY ACCESS

YOU ARE FULLY RESPONSIBLE FOR ALL ACTIONS PERFORMED VIA YOUR ACCOUNT, EVEN IF PERFORMED BY:

- FRIENDS
- FAMILY MEMBERS
- EMPLOYEES
- UNAUTHORIZED INDIVIDUALS WHO GAINED ACCESS THROUGH YOUR DEVICE OR EMAIL

- THIRD PARTIES USING YOUR CREDENTIALS INTENTIONALLY OR ACCIDENTALLY

VXTORO DOES NOT COMPENSATE LOSSES ARISING FROM YOUR DECISION TO SHARE OR MISHANDLE ACCOUNT ACCESS.



8.6 API SECURITY (IF APPLICABLE)

IF YOU USE VXTORO API KEYS, YOU MUST:

- KEEP API KEYS CONFIDENTIAL
- USE APPROPRIATE PERMISSIONS (READ-ONLY, TRADING, ETC.)
- NEVER ENABLE WITHDRAWAL PERMISSIONS ON API KEYS
- RESTRICT IP ACCESS WHERE POSSIBLE
- DELETE API KEYS NOT IN ACTIVE USE

VXTORO MAY DISABLE API KEYS OR RESTRICT API ACCESS IF SUSPICIOUS USAGE PATTERNS ARE DETECTED.

8.7 PHISHING, IMPERSONATION, AND FAKE SUPPORT RISKS

YOU ACKNOWLEDGE THE EXISTENCE OF:

- FAKE WEBSITES
- IMPERSONATED SUPPORT ACCOUNTS
- FRAUDULENT INVESTMENT GROUPS
- SCAMMERS POSING AS VXTORO STAFF

TO VERIFY AUTHENTICITY:

- ONLY INTERACT THROUGH OFFICIAL VXTORO CHANNELS
- NEVER SHARE SCREENSHOTS THAT REVEAL SENSITIVE DETAILS
- CONFIRM COMMUNICATIONS VIA VI OR THE SUPPORT INTERFACE

VXTORO IS NOT RESPONSIBLE FOR LOSSES CAUSED BY INTERACTIONS WITH IMPERSONATORS OR UNVERIFIED ENTITIES.

8.8 RECOVERY LIMITATIONS

DIGITAL-ASSET TRANSACTIONS ARE IRREVERSIBLE.

IF YOUR ACCOUNT IS COMPROMISED DUE TO:

- WEAK PASSWORDS
- DEVICE INFECTIONS
- PHISHING
- CREDENTIAL SHARING
- SIM-SWAPPING
- EMAIL COMPROMISE

VXTORO MAY LOCK THE ACCOUNT TO PREVENT FURTHER DAMAGE, BUT RECOVERY OF STOLEN ASSETS IS NOT GUARANTEED DUE TO BLOCKCHAIN FINALITY.



8.9 USER AGREEMENT TO MAINTAIN SECURITY

BY USING VXTORO, YOU AGREE TO:

- FOLLOW ALL RECOMMENDED SECURITY PRACTICES
- RESPOND PROMPTLY TO VXTORO'S SECURITY ALERTS OR VERIFICATION REQUESTS
- KEEP YOUR DATA AND CONTACT INFORMATION UP TO DATE
- AVOID ANY ACTIONS THAT WEAKEN ACCOUNT SECURITY

FAILURE TO COMPLY WITH THESE OBLIGATIONS MAY RESULT IN ACCOUNT RESTRICTIONS OR TERMINATION UNDER SECTION 10.

9. PROHIBITED USE

YOU AGREE THAT YOU WILL NOT USE THE VXTORO PLATFORM OR SERVICES FOR ANY ACTIVITY THAT IS ILLEGAL, ABUSIVE, FRAUDULENT, MANIPULATIVE, OR HARMFUL TO VXTORO, ITS SYSTEMS, OR OTHER USERS.

THE FOLLOWING ACTIVITIES ARE STRICTLY PROHIBITED.

9.1 ILLEGAL ACTIVITIES AND PROHIBITED SOURCES OF FUNDS

YOU MUST NOT USE VXTORO FOR ANY ACTIVITY THAT VIOLATES APPLICABLE LAWS OR REGULATIONS, INCLUDING:

- MONEY LAUNDERING, TERRORIST FINANCING, OR SANCTIONS EVASION
- HANDLING STOLEN, HACKED, OR FRAUDULENTLY OBTAINED DIGITAL ASSETS
- INTERACTING WITH WALLETS ASSOCIATED WITH CRIMINAL OR HIGH-RISK ENTITIES
- PARTICIPATING IN ACTIVITIES INVOLVING DARKNET MARKETS OR PROHIBITED SERVICES
- CIRCUMVENTING REGULATORY RESTRICTIONS IMPOSED BY GLOBAL AUTHORITIES

VXTORO MAY FREEZE OR INVESTIGATE ACCOUNTS THAT EXHIBIT PATTERNS CONSISTENT WITH ILLEGAL BEHAVIOUR.



9.2 MARKET MANIPULATION AND ABUSIVE TRADING

YOU MAY NOT ENGAGE IN ANY ACTIVITY INTENDED TO DISTORT MARKETS, INCLUDING:

- PUMP-AND-DUMP SCHEMES OR COORDINATED PRICE MANIPULATION
 - WASH TRADING, SELF-TRADING, OR FAKE VOLUME GENERATION
 - SPOOFING, LAYERING, QUOTE STUFFING, OR SIMILAR ORDER-BOOK MANIPULATION
 - MANIPULATING LIQUIDITY OR EXPLOITING PRICING ANOMALIES
 - COORDINATED GROUP BEHAVIOUR DESIGNED TO MISLEAD OTHER USERS OR AFFECT FAIR PRICE DISCOVERY
- VXTORO MAY RESTRICT OR TERMINATE ACCOUNTS INVOLVED IN MANIPULATIVE ACTIVITIES.

9.3 UNAUTHORIZED AUTOMATION, BOTS, AND SCRIPTING

UNLESS YOU HAVE EXPLICIT WRITTEN APPROVAL FROM VXTORO, YOU MUST NOT:

- USE TRADING BOTS, SCRIPTS, CRAWLERS, OR AUTOMATED SYSTEMS
 - OVERLOAD OR BYPASS API RATE LIMITS
 - SCRAPE, HARVEST, OR REVERSE-ENGINEER PLATFORM BEHAVIOUR
 - USE AUTOMATION TO GAIN UNFAIR TRADING ADVANTAGES
 - EXECUTE HIGH-FREQUENCY OR LATENCY-ARBITRAGE STRATEGIES WITHOUT AUTHORIZATION
- VXTORO MAY DISABLE API KEYS, RESTRICT IPS, OR SUSPEND ACCOUNTS INVOLVED IN SUCH BEHAVIOUR.

9.4 CIRCUMVENTING GEOGRAPHIC, LEGAL, OR PLATFORM RESTRICTIONS

YOU MUST NOT:

- USE VPNS, PROXIES, ANONYMIZERS, OR DECEPTIVE METHODS TO BYPASS GEOGRAPHIC BLOCKS
- ACCESS VXTORO FROM JURISDICTIONS WHERE CRYPTO TRADING IS RESTRICTED OR PROHIBITED
- MASK YOUR LOCATION OR IDENTITY TO EVADE COMPLIANCE REQUIREMENTS



- ATTEMPT TO BYPASS WITHDRAWAL THRESHOLDS OR VERIFICATION TRIGGERS
YOU REMAIN RESPONSIBLE FOR ENSURING THAT YOUR USE OF VXT

9.5 PROVIDING FALSE, MISLEADING, OR INCOMPLETE INFORMATION

YOU MAY NOT:

- PROVIDE FALSE IDENTITY, RESIDENCY, OR FINANCIAL INFORMATION
 - SUBMIT FORGED DOCUMENTS DURING VERIFICATION
 - MISREPRESENT YOUR SOURCE OF FUNDS
 - ATTEMPT TO AVOID KYC REQUIREMENTS BY USING MULTIPLE ACCOUNTS OR DECEPTIVE METHODS
- ANY ATTEMPT TO INTERFERE WITH THE TIERED-KYC WITHDRAWAL SYSTEM (INCLUDING THE 10,000 USD LIMIT) IS CONSIDERED A VIOLATION.

9.6 INTERFERENCE WITH PLATFORM OPERATIONS OR SECURITY

YOU MUST NOT ENGAGE IN ACTIVITY THAT DISRUPTS OR ATTEMPTS TO COMPROMISE THE PLATFORM, INCLUDING:

- HACKING, PROBING, OR BYPASSING SECURITY CONTROLS
- INJECTING MALWARE OR INITIATING DENIAL-OF-SERVICE ATTACKS
- EXPLOITING SYSTEM BUGS, LATENCY GAPS, OR EXECUTION ANOMALIES
- MANIPULATING ORDER ROUTING, LOAD PATTERNS, OR NETWORK TIMING
- ABUSING REFERRAL, PROMOTIONAL, OR REWARD SYSTEMS

VXTORO MAY SUSPEND ACCOUNTS INSTANTLY IN CASE OF SYSTEM-LEVEL THREATS.

9.7 MISUSE OF VI (VXTORO AI ASSISTANT) OR SUPPORT CHANNELS

YOU MAY NOT:

- ATTEMPT TO MANIPULATE VI TO PERFORM RESTRICTED ACTIONS
- SPAM OR OVERLOAD VI OR SUPPORT SYSTEMS WITH AUTOMATED REQUESTS
- EXTRACT INTERNAL LOGIC, CODE PATTERNS, OR CONFIDENTIAL OPERATIONAL DETAILS FROM VI



- HARASS, ABUSE, OR THREATEN SUPPORT PERSONNEL (HUMAN OR AUTOMATED)

ABUSIVE BEHAVIOUR MAY RESULT IN ACCOUNT LIMITATION OR TERMINATION.

9.8 THIRD-PARTY ACCESS OR PROXY TRADING

YOU MAY NOT:

- ALLOW OTHERS TO ACCESS OR MANAGE YOUR ACCOUNT

- USE YOUR ACCOUNT ON BEHALF OF ANY THIRD PARTY

• ACT AS A CUSTODIAN, INTERMEDIARY, OR OTC BROKER WITHOUT WRITTEN APPROVAL

• SHARE PASSWORDS OR AUTHENTICATION METHODS EVEN WITHOUT INITIAL KYC, PROXY BEHAVIOUR IS CONSIDERED HIGH-RISK AND MAY TRIGGER ENFORCEMENT ACTIONS.

9.9 MULTI-ACCOUNT ABUSE

UNLESS AUTHORIZED BY VXTORO, YOU MAY NOT CREATE OR CONTROL MULTIPLE ACCOUNTS FOR ANY REASON, INCLUDING:

- INCREASING WITHDRAWAL LIMITS

- AVOIDING VERIFICATION

- ABUSING PROMOTIONS OR BONUSES

- MANIPULATING FEE TIERS OR VOLUME METRICS

• COORDINATING MARKET ACTIVITY THROUGH LINKED ACCOUNTS

VXTORO MAY LINK AND RESTRICT RELATED ACCOUNTS BASED ON BEHAVIOURAL AND TECHNICAL INDICATORS.

9.10 HARMFUL BLOCKCHAIN OR NETWORK ACTIVITY

YOU MAY NOT:

• SPAM NETWORKS, PERFORM DUSTING ATTACKS, OR EXPLOIT PROTOCOL MECHANICS

• INTERACT INTENTIONALLY WITH BLACKLISTED CONTRACTS OR EXPLOITED LIQUIDITY POOLS

• DEPOSIT UNSUPPORTED ASSETS OR MALICIOUS CONTRACTS

• PERFORM ACTIONS THAT COMPROMISE THE INTEGRITY OF BLOCKCHAIN NETWORKS USED BY VXTORO

VXTORO MAY BLOCK RELATED ADDRESSES OR RESTRICT AFFECTED FEATURES.



10. SUSPENSION AND TERMINATION

VXTORO MAY, AT ITS DISCRETION AND WITHOUT PRIOR NOTICE, SUSPEND, RESTRICT, OR PERMANENTLY TERMINATE YOUR ACCESS TO THE PLATFORM IF YOUR ACTIVITY POSES LEGAL, SECURITY, OPERATIONAL, OR COMPLIANCE RISKS. BY USING THE PLATFORM, YOU ACKNOWLEDGE AND AGREE THAT THESE MEASURES ARE ESSENTIAL TO MAINTAIN USER SAFETY, MARKET INTEGRITY, AND REGULATORY COMPLIANCE.

10.1 SUSPICIOUS OR POTENTIALLY ILLEGAL ACTIVITY

VXTORO MAY IMMEDIATELY FREEZE OR RESTRICT YOUR ACCOUNT IF YOUR ACTIVITY APPEARS TO INVOLVE:

- MONEY LAUNDERING, TERRORIST FINANCING, OR FRAUD
- STOLEN OR HACKED ASSETS
- TRANSACTIONS INVOLVING SANCTIONED ENTITIES OR BLACKLISTED WALLETS
- ABNORMAL DEPOSIT/WITHDRAWAL PATTERNS
- ATTEMPTS TO USE VXTORO FOR ILLICIT FINANCIAL FLOWS

IN SUCH CASES, VXTORO MAY:

- REQUEST ADDITIONAL INFORMATION OR VERIFICATION
- DELAY WITHDRAWALS
- ESCALATE THE CASE TO COMPLIANCE OR EXTERNAL AUTHORITIES (IF LEGALLY REQUIRED)

SUSPENSION MAY CONTINUE UNTIL RISKS ARE RESOLVED.

10.2 VIOLATION OF THESE TERMS

YOUR ACCOUNT MAY BE SUSPENDED OR TERMINATED IF YOU VIOLATE:

- PROHIBITED USE POLICIES (SECTION 9)
- ACCOUNT SECURITY OBLIGATIONS (SECTION 8)
- LOCAL LAWS APPLICABLE TO YOUR USAGE
- ANY SERVICE-SPECIFIC RULES

THIS INCLUDES MISUSE OF TOOLS, ABUSE OF PLATFORM FEATURES, OR FRAUDULENT ATTEMPTS TO BYPASS VERIFICATION REQUIREMENTS (INCLUDING THE 10,000 USD KYC TRIGGER).



10.3 REGULATORY OR LEGAL REQUIREMENTS

VXTORO MAY RESTRICT OR TERMINATE ACCESS IF:

- REQUIRED BY A GOVERNMENT AUTHORITY
- NECESSARY TO COMPLY WITH SANCTIONS, COURT ORDERS, OR LAW ENFORCEMENT REQUESTS
- NEW REGULATIONS REQUIRE ADDITIONAL LIMITATIONS ON SERVICES OR GEOGRAPHIC ACCESS
- A USER IS FOUND TO BE OPERATING FROM A JURISDICTION WHERE VXTORO IS NOT PERMITTED TO OPERATE

VXTORO MAY NOT DISCLOSE DETAILS OF SUCH ACTIONS IF RESTRICTED BY LAW.

10.4 OPERATIONAL AND SECURITY CONCERNS

VXTORO MAY TAKE IMMEDIATE ACTION TO PROTECT PLATFORM INTEGRITY IF YOUR ACCOUNT SHOWS:

- UNUSUAL LOGIN LOCATIONS OR COMPROMISED SECURITY
- EXCESSIVE API LOAD OR ABUSE
- ATTEMPTED EXPLOITATION OF SYSTEM VULNERABILITIES
- BEHAVIOUR AFFECTING ORDER EXECUTION, LIQUIDITY, OR MARKET STABILITY
- HIGH-RISK PATTERNS DETECTED BY AUTOMATED SYSTEMS OR VI

THESE MEASURES MAY INCLUDE TEMPORARY HOLDS, LOGIN BLOCKS, OR SUSPENSION OF TRADING/WITHDRAWALS.

10.5 FAILURE TO PROVIDE REQUIRED INFORMATION

EVEN THOUGH VXTORO DOES NOT REQUIRE UPFRONT KYC, YOUR ACCOUNT MAY BE SUSPENDED IF:

- YOU EXCEED THE 10,000 USD WITHDRAWAL THRESHOLD AND REFUSE TO COMPLETE VERIFICATION
- YOU DO NOT RESPOND TO COMPLIANCE REQUESTS
- YOUR DOCUMENTS OR INFORMATION ARE INVALID, MISLEADING, OR INCOMPLETE
- YOU FAIL TO PROVIDE SOURCE-OF-FUNDS DOCUMENTATION WHEN REASONABLY REQUIRED
- RISK ANALYSIS IDENTIFIES INCONSISTENCIES IN YOUR ACCOUNT BEHAVIOUR

YOUR ACCOUNT MAY REMAIN RESTRICTED UNTIL REQUIREMENTS ARE SATISFIED.



10.6 USE OF UNAUTHORIZED AUTOMATION OR TOOLS

YOUR ACCOUNT MAY BE RESTRICTED IF YOU:

- USE UNAPPROVED BOTS, SCRIPTS, OR TRADING ALGORITHMS
- MANIPULATE API TRAFFIC OR EXCEED RATE LIMITS
- AUTOMATE INTERACTIONS WITH VI OR SUPPORT CHANNELS
- USE AUTOMATION TO GAIN UNFAIR EXECUTION ADVANTAGES

VXTORO MAY DISABLE YOUR API KEYS OR SUSPEND YOUR ACCOUNT ENTIRELY.

10.7 ABNORMAL OR MANIPULATIVE TRADING BEHAVIOUR

VXTORO MAY SUSPEND OR TERMINATE YOUR ACCOUNT IF YOUR ACTIVITY RESEMBLES:

- PUMP-AND-DUMP ACTIVITY
- WASH TRADING
- SPOOFING OR ORDER-BOOK MANIPULATION
- COORDINATED TRADING ACROSS MULTIPLE ACCOUNTS
- ANY PATTERN THAT THREATENS FAIR AND ORDERLY MARKETS

INVESTIGATIONS MAY BE AUTOMATED, MANUAL, OR BOTH.

10.8 MULTI-ACCOUNT ABUSE

UNLESS EXPLICITLY APPROVED BY VXTORO, YOU MUST NOT CREATE OR MANAGE MORE THAN ONE ACCOUNT.

YOUR ACCOUNT MAY BE TERMINATED IF YOU:

- USE MULTIPLE ACCOUNTS TO BYPASS KYC LIMITS
- MANIPULATE FEE STRUCTURES OR REWARDS
- SPLIT ACTIVITY TO EVADE RISK CONTROLS
- CREATE ACCOUNTS FOR OTHERS OR ACT AS A PROXY

VXTORO MAY LINK ACCOUNTS USING DEVICE DATA, NETWORK BEHAVIOUR, WALLET PATTERNS, OR INTERNAL ANALYTICS.

10.9 SECURITY BREACHES AND COMPROMISED ACCOUNTS

VXTORO MAY RESTRICT YOUR ACCOUNT IF:

- YOUR CREDENTIALS APPEAR COMPROMISED
- LOGIN ATTEMPTS ORIGINATE FROM HIGH-RISK OR ANOMALOUS LOCATIONS



- VI OR AUTOMATED SYSTEMS DETECT BEHAVIOURAL INCONSISTENCIES

- YOU REPORT A POTENTIAL BREACHRESTRICTIONS MAY INCLUDE LOGIN BLOCKS, WITHDRAWAL DELAYS, OR FORCED VERIFICATION.

10.10 EFFECTS OF SUSPENSION OR TERMINATION

DEPENDING ON SEVERITY, CONSEQUENCES MAY INCLUDE:

- INABILITY TO PLACE OR CANCEL ORDERS
- FREEZING OF DEPOSITS AND WITHDRAWALS
- CANCELLATION OF ACTIVE API KEYS
- RESTRICTION OF ACCOUNT FEATURES
- PERMANENT DEACTIVATION IN SEVERE CASES

IF YOUR ACCOUNT IS PERMANENTLY TERMINATED:

- YOU MAY BE ALLOWED TO WITHDRAW REMAINING ASSETS UNLESS PROHIBITED BY LAW OR ONGOING INVESTIGATION

- VXTORO MAY RETAIN ACCOUNT DATA FOR COMPLIANCE PURPOSES

- REOPENING OR RE-REGISTERING IS NOT GUARANTEED

10.11 USER NOTIFICATION AND COMMUNICATION

IN MOST CASES, VXTORO WILL ATTEMPT TO NOTIFY YOU VIA:

- EMAIL
- IN-PLATFORM ALERTS
- MESSAGES FROM VI

HOWEVER, VXTORO MAY ACT WITHOUT PRIOR NOTICE WHERE IMMEDIATE ACTION IS REQUIRED TO PROTECT USERS, MARKETS, OR THE PLATFORM.

11. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, VXTORO, ITS AFFILIATES, EMPLOYEES, PARTNERS, AND SERVICE PROVIDERS SHALL NOT BE LIABLE FOR ANY LOSSES OR DAMAGES ARISING FROM YOUR USE OF THE PLATFORM. DIGITAL-ASSET MARKETS INVOLVE SUBSTANTIAL RISKS, AND YOU ACKNOWLEDGE THAT RESPONSIBILITY FOR TRADING DECISIONS RESTS SOLELY WITH YOU.



11.1 NO LIABILITY FOR TRADING LOSSES

VXTORO IS NOT LIABLE FOR:

- LOSSES DUE TO MARKET VOLATILITY OR PRICE FLUCTUATIONS
- LOSSES FROM LIQUIDATION OF LEVERAGED OR FUTURES POSITIONS
- SLIPPAGE, PARTIAL FILLS, OR INABILITY TO EXECUTE ORDERS AT EXPECTED PRICES
- LOSSES RESULTING FROM USER DECISIONS OR TRADING STRATEGIES

ALL TRADES ARE EXECUTED AT YOUR OWN RISK.

11.2 NO LIABILITY FOR SERVICE INTERRUPTIONS OR SYSTEM ISSUES

VXTORO IS NOT RESPONSIBLE FOR LOSSES RESULTING FROM:

- SCHEDULED OR UNSCHEDULED MAINTENANCE
- TEMPORARY DOWNTIME OF THE WEBSITE, USER PANEL, APIS, OR TRADING ENGINE
- DELAYS OR FAILURES IN ORDER PROCESSING
- CONNECTIVITY ISSUES BETWEEN YOUR DEVICE AND THE PLATFORM
- SYSTEM OVERLOADS DURING PERIODS OF HIGH MARKET ACTIVITY

SERVICE INTERRUPTIONS CAN OCCUR AND DO NOT CONSTITUTE GROUNDS FOR CLAIMS.

11.3 NO LIABILITY FOR BLOCKCHAIN OR NETWORK FAILURES

VXTORO RELIES ON EXTERNAL BLOCKCHAIN NETWORKS THAT MAY EXPERIENCE:

- CONGESTION
- DELAYED CONFIRMATIONS
- CHAIN REORGANIZATIONS OR FORKS
- NETWORK-LEVEL ATTACKS
- PROTOCOL UPGRADES OR INSTABILITY

VXTORO IS NOT RESPONSIBLE FOR:

- LOSSES CAUSED BY BLOCKCHAIN DELAYS
- IRRECOVERABLE DEPOSITS SENT USING INCORRECT NETWORKS
- FAILED OR DELAYED WITHDRAWALS CAUSED BY BLOCKCHAIN CONDITIONS

ONCE A BLOCKCHAIN TRANSACTION IS BROADCASTED, IT CANNOT BE REVERSED BY VXTORO.



11.4 NO LIABILITY FOR THIRD-PARTY ACTIONS

VXTORO IS NOT RESPONSIBLE FOR DAMAGES RESULTING FROM THE ACTIONS OR FAILURES OF:

- WALLET PROVIDERS
- LIQUIDITY PARTNERS
- NODE AND RPC PROVIDERS
- PRICE ORACLES
- CUSTODIANS OR SMART-CONTRACT INFRASTRUCTURE
- YOUR INTERNET OR EMAIL PROVIDER
- THIRD-PARTY SOFTWARE OR DEVICES USED TO ACCESS

VXTORO

EXTERNAL SYSTEMS ARE OUTSIDE VXTORO'S CONTROL.

11.5 NO LIABILITY FOR USER SECURITY FAILURES

YOU ARE SOLELY RESPONSIBLE FOR THE SECURITY OF:

- YOUR DEVICE
- YOUR EMAIL ACCOUNT
- YOUR PASSWORDS AND AUTHENTICATION TOOLS
- YOUR NETWORK ENVIRONMENT
- YOUR API KEYS (IF APPLICABLE)

VXTORO IS NOT LIABLE FOR LOSSES RESULTING FROM:

- PHISHING ATTACKS
- MALWARE OR KEYLOGGING
- SIM-SWAPS
- DEVICE COMPROMISE
- DELAYED REPORTING OF UNAUTHORIZED ACTIVITY
- SHARING OF LOGIN CREDENTIALS

UNAUTHORIZED ACCESS CAUSED BY USER NEGLIGENCE REMAINS THE USER'S RESPONSIBILITY.

11.6 VI (VXTORO AI ASSISTANT)

NO ADVISORY LIABILITY

VI PROVIDES AUTOMATED INFORMATION AND GUIDANCE, BUT:

- VI DOES NOT PROVIDE INVESTMENT ADVICE
- VI DOES NOT GUARANTEE ACCURACY OR

COMPLETENESS

- VI'S RESPONSES MAY RELY ON USER INPUT OR LIMITED DATA

- VI'S INFORMATION SHOULD NOT BE USED TO MAKE FINANCIAL DECISIONS

VXTORO IS NOT LIABLE FOR TRADING DECISIONS BASED ON VI'S RESPONSES OR SUGGESTIONS.



11.7 NO LIABILITY FOR INDIRECT, CONSEQUENTIAL, OR SPECIAL DAMAGES

TO THE FULLEST EXTENT PERMITTED BY LAW, VXTORO SHALL NOT BE LIABLE FOR:

- LOSS OF PROFITS
- LOSS OF ANTICIPATED RETURNS
- LOSS OF BUSINESS OPPORTUNITIES
- LOSS OF TRADING ACCESS OR MARKET EXPOSURE
- REPUTATIONAL LOSSES
- EMOTIONAL OR PSYCHOLOGICAL DISTRESS
- ANY INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES

EVEN IF VXTORO HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

11.8 AGGREGATE LIABILITY CAP

IF VXTORO IS FOUND LIABLE FOR ANY CLAIM—DESPITE THE LIMITATIONS ABOVE—ITS TOTAL AGGREGATE LIABILITY SHALL NOT EXCEED:

THE TOTAL AMOUNT OF TRADING FEES PAID BY YOU TO VXTORO IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM.

THIS LIMITATION APPLIES REGARDLESS OF THE FORM OF ACTION (CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, ETC.).

11.9 FORCE MAJEURE

VXTORO IS NOT LIABLE FOR DELAYS, FAILURES, OR DISRUPTIONS RESULTING FROM EVENTS OUTSIDE ITS REASONABLE CONTROL, INCLUDING:

- NATURAL DISASTERS
- WAR, CIVIL DISTURBANCES, OR POLITICAL INSTABILITY
- GOVERNMENT ACTIONS OR REGULATORY CHANGES
- POWER OUTAGES
- TELECOMMUNICATION FAILURES
- ACTS OF CYBERWARFARE OR LARGE-SCALE ATTACKS
- MARKET-WIDE DISRUPTIONS IN DIGITAL-ASSET ECOSYSTEMS

THESE EVENTS MAY IMPACT SERVICE AVAILABILITY WITHOUT LIABILITY TO VXTORO.



11.10 USER ACKNOWLEDGMENT

BY USING VXTORO, YOU ACKNOWLEDGE AND AGREE THAT:

- TRADING DIGITAL ASSETS CARRIES INHERENT RISKS
- YOU ARE SOLELY RESPONSIBLE FOR EVALUATING THOSE RISKS
- YOU MUST USE THE PLATFORM WITH FULL UNDERSTANDING OF POTENTIAL LOSSES
- VXTORO CANNOT GUARANTEE UNINTERRUPTED ACCESS OR ERROR-FREE FUNCTIONALITY
- THE LIMITATIONS IN THIS SECTION FORM A FUNDAMENTAL BASIS OF THE AGREEMENT BETWEEN YOU AND VXTORO

12. INTELLECTUAL PROPERTY

ALL INTELLECTUAL PROPERTY RIGHTS ASSOCIATED WITH THE VXTORO PLATFORM—INCLUDING ITS TECHNOLOGY, BRAND ASSETS, INTERFACES, AND CONTENT—ARE OWNED EXCLUSIVELY BY VXTORO AND PROTECTED UNDER APPLICABLE COPYRIGHT, TRADEMARK, AND INTERNATIONAL IP LAWS.

YOUR USE OF THE PLATFORM GRANTS YOU NO RIGHTS, TITLE, OR INTEREST IN ANY OF VXTORO'S PROTECTED MATERIALS.

12.1 OWNERSHIP OF PLATFORM ASSETS

VXTORO RETAINS FULL OWNERSHIP OF:

- THE VXTORO NAME, LOGO, DESIGN MARKS, AND BRAND IDENTITY
- ALL WEBSITE AND USER PANEL INTERFACES, LAYOUTS, VISUALS, AND DESIGN ELEMENTS
- THE TRADING ENGINE, APIS, SMART ROUTING LOGIC, AND UNDERLYING TECHNOLOGIES
- PLATFORM FEATURES, TOOLS, ALGORITHMS, AND INTERNAL SYSTEMS
- EDUCATIONAL MATERIALS, DOCUMENTATION, AND CONTENT DISPLAYED THROUGH THE PLATFORM
- VI (THE VXTORO AI ASSISTANT), INCLUDING ITS RESPONSES, BEHAVIOUR MODELS, AND TRAINING DATA
- ANY PROPRIETARY SCRIPTS, SOFTWARE COMPONENTS, OR CODEBASES BUILT FOR VXTORO

THESE ASSETS MAY NOT BE COPIED, REPRODUCED, DISTRIBUTED, MODIFIED, REVERSE-ENGINEERED, OR REUSED FOR ANY PURPOSE WITHOUT WRITTEN AUTHORIZATION FROM VXTORO.



12.2 LICENSE TO USE THE PLATFORM

VXTORO GRANTS YOU A LIMITED, REVOCABLE, NON-EXCLUSIVE, NON-TRANSFERABLE LICENSE TO ACCESS AND USE THE PLATFORM STRICTLY IN ACCORDANCE WITH THESE TERMS.

THIS LICENSE:

- DOES NOT GRANT OWNERSHIP
- DOES NOT GRANT RESALE OR SUBLICENSING RIGHTS
- DOES NOT PERMIT COPYING OR EXTRACTING PLATFORM CONTENT
- MAY BE REVOKED AT ANY TIME IF YOU VIOLATE THESE TERMS

ANY ATTEMPT TO USE VXTORO'S SYSTEMS OUTSIDE PERMITTED SCOPE IS PROHIBITED.

12.3 RESTRICTIONS ON USE OF VXTORO CONTENT

YOU MAY NOT:

- COPY, DOWNLOAD, OR STORE PLATFORM CONTENT FOR COMMERCIAL USE
- REPRODUCE OR DISTRIBUTE CONTENT FROM THE WEBSITE, USER PANEL, OR VI
- USE VXTORO'S BRANDING OR IMAGES IN YOUR PRODUCTS OR MARKETING
- IMITATE VXTORO'S UI/UX OR SYSTEM STRUCTURE
- USE SCREENSHOTS OF INTERNAL TOOLS IN PUBLIC MEDIA WITHOUT PERMISSION
- BUILD DERIVATIVE WORKS BASED ON VXTORO TECHNOLOGIES OR DESIGNS

SCREENSHOTS FOR SUPPORT OR COMPLIANCE PURPOSES MAY BE ALLOWED, BUT PUBLIC DISTRIBUTION WITHOUT APPROVAL IS PROHIBITED.

12.4 PROTECTION AGAINST REVERSE ENGINEERING

YOU AGREE NOT TO:

- DECOMPILE, REVERSE-ENGINEER, OR DISASSEMBLE ANY VXTORO SOFTWARE
- ATTEMPT TO OBTAIN SOURCE CODE, DATA STRUCTURES, OR INTERNAL SYSTEM LOGIC
- ACCESS BACKEND COMPONENTS, DATABASES, OR SYSTEM ARCHITECTURE
- MANIPULATE API BEHAVIOUR OR BYPASS ACCESS RESTRICTIONS
- PROBE TRADING ENGINE INTERNALS OR VIOLATE RATE-LIMIT PROTECTIONS

ANY SUCH ACTION CONSTITUTES A SERIOUS BREACH AND MAY RESULT IN ACCOUNT TERMINATION OR LEGAL ACTION.



12.5 TRADEMARKS AND BRANDING

“VXTORO” AND ALL ASSOCIATED LOGOS, MARKS, DESIGNS, FONTS, AND VISUAL SYMBOLS ARE PROPRIETARY TRADEMARKS.

YOU MAY NOT USE ANY VXTORO BRANDING—EXACT OR MODIFIED—WITHOUT EXPLICIT WRITTEN APPROVAL.

UNAUTHORIZED USE INCLUDES:

- USING THE VXTORO BRAND IN DOMAIN NAMES
- CREATING SOCIAL MEDIA PAGES IMPERSONATING VXTORO
- USING LOGOS IN PROMOTIONAL MATERIALS
- MISREPRESENTING AFFILIATION WITH VXTORO

VXTORO MAY TAKE ENFORCEMENT ACTION AGAINST MISUSE.

12.6 USER-GENERATED CONTENT

IF YOU SUBMIT CONTENT TO VXTORO—SUCH AS FEEDBACK, SUGGESTIONS, BUG REPORTS, OR IDEAS—YOU GRANT VXTORO A PERPETUAL, WORLDWIDE, ROYALTY-FREE LICENSE TO:

- USE
- MODIFY
- PUBLISH
- INCORPORATE
- OR COMMERCIALIZE

THAT CONTENT WITHOUT OBLIGATION TO COMPENSATE YOU.

VXTORO HAS NO DUTY TO KEEP SUCH SUBMISSIONS CONFIDENTIAL.

12.7 THIRD-PARTY INTELLECTUAL PROPERTY

SOME COMPONENTS USED WITHIN THE PLATFORM MAY BE OWNED BY THIRD PARTIES (E.G., CHARTING LIBRARIES, ANALYTICS TOOLS, OR BLOCKCHAIN INFRASTRUCTURE).

YOUR USE MUST COMPLY WITH BOTH:

- THESE TERMS
- APPLICABLE THIRD-PARTY LICENSES

VXTORO DOES NOT GRANT RIGHTS TO ANY THIRD-PARTY INTELLECTUAL PROPERTY BEYOND WHAT IS LEGALLY PERMITTED.



12.8 ENFORCEMENT AND REMEDIES

IF YOU VIOLATE THIS INTELLECTUAL PROPERTY SECTION, VXTORO MAY:

- SUSPEND OR TERMINATE YOUR ACCOUNT
- PURSUE LEGAL REMEDIES FOR DAMAGES
- DISABLE ACCESS TO CONTENT OR SYSTEMS
- REPORT VIOLATIONS TO RELEVANT AUTHORITIES
- TAKE ACTION UNDER APPLICABLE INTELLECTUAL PROPERTY LAWS

VXTORO MAY ACT WITHOUT PRIOR NOTICE IN SEVERE OR HIGH-RISK CASES.

13. PRIVACY

VXTORO PROCESSES PERSONAL DATA IN ACCORDANCE WITH ITS PRIVACY POLICY AND APPLICABLE INTERNATIONAL DATA-PROTECTION PRINCIPLES. BY USING THE PLATFORM, YOU AGREE THAT VXTORO MAY COLLECT, STORE, ANALYSE, AND PROCESS CERTAIN INFORMATION FOR OPERATIONAL, SECURITY, COMPLIANCE, AND PLATFORM-IMPROVEMENT PURPOSES.

13.1 TYPES OF INFORMATION WE COLLECT

DEPENDING ON HOW YOU INTERACT WITH VXTORO, WE MAY COLLECT THE FOLLOWING CATEGORIES OF DATA:

A. ACCOUNT INFORMATION

- EMAIL ADDRESS (MANDATORY)
- PASSWORD AND AUTHENTICATION DATA
- PHONE NUMBER (IF YOU ADD ONE)
- COMMUNICATION PREFERENCES

B. TRADING & TRANSACTION DATA

- ORDERS, EXECUTIONS, BALANCES, DEPOSITS, WITHDRAWALS
- WALLET ADDRESSES USED FOR TRANSFERS
- BLOCKCHAIN TRANSACTION HASHES
- TRADING HISTORY AND RISK PATTERNS

C. SYSTEM & USAGE DATA

- IP ADDRESSES AND GEOLOCATION APPROXIMATIONS
- DEVICE IDENTIFIERS AND OS METADATA
- BROWSER FINGERPRINTS
- API USAGE LOGS
- LOGIN BEHAVIOUR PATTERNS
- ACTIONS TAKEN THROUGH THE USER PANEL OR WEBSITE



D. KYC DATA (WHEN TRIGGERED)

ALTHOUGH VXTORO DOES NOT REQUIRE KYC FOR BASIC TRADING, WE MAY REQUEST IDENTITY VERIFICATION UNDER CERTAIN CONDITIONS (E.G., WITHDRAWALS > \$10,000, SUSPICIOUS ACTIVITY, REGULATORY REQUEST).

THIS MAY INCLUDE:

- GOVERNMENT ID
- SELFIE OR BIOMETRIC CONFIRMATION
- PROOF OF ADDRESS
- SOURCE-OF-FUNDS DECLARATIONS

USERS WILL BE NOTIFIED WHEN SUCH REQUIREMENTS APPLY.

E. INTERACTIONS WITH VI (AI ASSISTANT)

YOUR CONVERSATIONS WITH VI MAY BE ANALYSED TO:

- IMPROVE RESPONSE QUALITY
- DETECT FRAUD OR IMPERSONATION
- PROVIDE OPERATIONAL ASSISTANCE
- ESCALATE ISSUES TO HUMAN SUPPORT WHEN REQUIRED

REQUIRED

DATA EXCHANGED WITH VI IS TREATED WITH THE SAME PRIVACY SAFEGUARDS AS SUPPORT TICKETS.

13.2 HOW WE USE YOUR DATA

VXTORO MAY PROCESS YOUR INFORMATION FOR THE FOLLOWING PURPOSES:

A. OPERATING THE PLATFORM

- ACCOUNT CREATION AND MANAGEMENT
- EXECUTING TRADES
- PROCESSING DEPOSITS AND WITHDRAWALS
- PROVIDING SUPPORT VIA VI AND HUMAN AGENTS

B. SECURITY & FRAUD PREVENTION

- MONITORING UNUSUAL ACCOUNT BEHAVIOUR
- PREVENTING ACCOUNT TAKEOVER OR CREDENTIAL

THEFT

- DETECTING MARKET MANIPULATION
- IDENTIFYING ATTEMPTS TO ABUSE BOTS OR

AUTOMATION

C. COMPLIANCE AND LEGAL OBLIGATIONS

EVEN AS A GLOBAL PLATFORM WITHOUT FULL MANDATORY KYC, VXTORO MUST COMPLY WITH:

- ANTI-FRAUD REQUIREMENTS
- SANCTIONS LISTS
- LAW-ENFORCEMENT REQUESTS
- OBLIGATIONS RELATED TO LARGE WITHDRAWALS OR

HIGH-RISK ACTIVITY



D. PLATFORM IMPROVEMENTS

- SYSTEM OPTIMISATION
- ENHANCING TRADING ENGINE EFFICIENCY
- IMPROVING VI RESPONSES
- DEBUGGING AND OPERATIONAL ANALYTICS

VXTORO DOES NOT SELL USER DATA TO THIRD PARTIES.

13.3 DATA SHARING

VXTORO MAY SHARE CERTAIN DATA IN THE FOLLOWING LIMITED CIRCUMSTANCES:

A. WITH SERVICE PROVIDERS

FOR INFRASTRUCTURE, ANALYTICS, WALLET SERVICES, AND SECURITY OPERATIONS.

B. WITH REGULATORY OR LEGAL AUTHORITIES

BUT ONLY WHEN A LEGITIMATE, OFFICIAL REQUEST IS RECEIVED, SUCH AS:

- FRAUD INVESTIGATIONS
- CRIMINAL CASES
- SANCTIONS COMPLIANCE
- HIGH-RISK FINANCIAL ACTIVITY

VXTORO DOES NOT PROVIDE USER DATA VOLUNTARILY OR UNNECESSARILY.

C. INTERNAL OPERATIONAL NECESSITY

SOME DATA MAY BE SHARED BETWEEN VXTORO INTERNAL SYSTEMS (E.G., TRADING ENGINE, WALLET MANAGEMENT, SECURITY MODULES).

WE NEVER SHARE DATA FOR ADVERTISING, MARKETING PARTNERSHIPS, OR COMMERCIAL PROFILING.

13.4 DATA RETENTION

WE RETAIN DATA ONLY FOR AS LONG AS NECESSARY FOR:

- OPERATING YOUR ACCOUNT
- REGULATORY COMPLIANCE
- FRAUD AND SECURITY PREVENTION
- AUDIT OR FINANCIAL RECORD-KEEPING REQUIREMENTS

IF YOU CLOSE YOUR ACCOUNT, CERTAIN INFORMATION MAY STILL BE RETAINED FOR LEGAL OR SECURITY REASONS.



13.5 STORAGE & SECURITY MEASURES

VXTORO USES INDUSTRY-STANDARD SAFEGUARDS TO PROTECT DATA, INCLUDING:

- ENCRYPTED STORAGE
- MULTI-LAYERED ACCESS CONTROL
- INTERNAL COMPARTMENTALISATION
- ZERO-TRUST SECURITY MODEL
- REAL-TIME THREAT DETECTION

USERS ALSO CARRY RESPONSIBILITY TO SECURE THEIR OWN ACCOUNTS THROUGH:

- STRONG PASSWORDS
- MFA
- AVOIDING SHARED DEVICES AND UNSECURED NETWORKS

13.6 USER RIGHTS

DEPENDING ON JURISDICTION, YOU MAY HAVE THE RIGHT TO:

- REQUEST A COPY OF YOUR DATA
- REQUEST CORRECTION OF INACCURATE DATA
- REQUEST DELETION OF CERTAIN INFORMATION (UNLESS RESTRICTED BY LEGAL REQUIREMENTS)
- REQUEST LIMITATIONS ON PROCESSING UNRELATED TO TRADING OPERATIONS

VXTORO WILL PROCESS VALID REQUESTS WITHIN REASONABLE TIME FRAMES.

13.7 AI ASSISTANT PRIVACY (VI-SPECIFIC RULES)

VI OPERATES UNDER STRICT PRIVACY CONSTRAINTS:

- CONVERSATIONS MAY BE LOGGED FOR QUALITY AND SECURITY
- SENSITIVE ACCOUNT ACTIONS CANNOT BE COMPLETED WITHOUT EXPLICIT USER CONFIRMATION
- VI CANNOT DISABLE SECURITY SETTINGS, BYPASS RESTRICTIONS, OR OVERRIDE COMPLIANCE PROCESSES
- HUMAN AGENTS REVIEW FLAGGED CASES WHEN NECESSARY

YOUR INTERACTIONS WITH VI ARE TREATED AS PART OF THE OFFICIAL SUPPORT PROCESS.



13.8 AMENDMENTS TO THE PRIVACY POLICY

VXTORO MAY UPDATE PRIVACY PRACTICES AS TECHNOLOGY EVOLVES OR NEW LEGAL REQUIREMENTS EMERGE. CONTINUED USE OF THE PLATFORM CONSTITUTES ACCEPTANCE OF UPDATED TERMS.

14. GOVERNING LAW

THESE TERMS ARE GOVERNED BY WIDELY RECOGNISED INTERNATIONAL COMMERCIAL PRINCIPLES AND GENERAL LEGAL STANDARDS APPLICABLE TO CROSS-BORDER DIGITAL-ASSET PLATFORMS. UNTIL VXTORO FORMALLY DESIGNATES A BINDING JURISDICTION, THE FOLLOWING APPLIES:

14.1 INTERIM LEGAL FRAMEWORK

VXTORO OPERATES GLOBALLY. BECAUSE USERS MAY ACCESS THE PLATFORM FROM MULTIPLE COUNTRIES, THESE TERMS ARE INTERPRETED UNDER INTERNATIONALLY ACCEPTED NORMS FOR COMMERCIAL AGREEMENTS, INCLUDING PRINCIPLES COMMONLY USED IN:

- CROSS-BORDER FINANCIAL CONTRACTS
- DIGITAL-ASSET TRADING PLATFORMS
- TECHNOLOGY AND ONLINE-SERVICES AGREEMENTS
- INTERNATIONAL ARBITRATION STANDARDS

THIS ENSURES PREDICTABLE AND CONSISTENT TREATMENT OF RIGHTS AND OBLIGATIONS REGARDLESS OF THE USER'S LOCATION.

14.2 FUTURE DESIGNATION OF JURISDICTION

VXTORO RESERVES THE RIGHT TO—AT A LATER STAGE—DESIGNATE:

- A SPECIFIC GOVERNING LAW, AND
- A SPECIFIC DISPUTE-RESOLUTION VENUE

SUCH DESIGNATION WILL BE COMMUNICATED THROUGH UPDATED TERMS.

USERS WHO CONTINUE USING THE PLATFORM AFTER SUCH UPDATES WILL BE DEEMED TO HAVE ACCEPTED THE NEW GOVERNING FRAMEWORK.



14.3 NO CONFLICT WITH LOCAL LAW

USERS ARE RESPONSIBLE FOR ENSURING THAT THE USE OF VXTORO COMPLIES WITH THEIR LOCAL LAWS.

IF ANY PROVISION IN THESE TERMS CONFLICTS WITH MANDATORY LAWS APPLICABLE TO A USER, THE MANDATORY LAW WILL PREVAIL SOLELY FOR THAT USER, WITHOUT AFFECTING THE VALIDITY OF THE REMAINING TERMS.

14.4 ENFORCEABILITY

ALL RIGHTS, OBLIGATIONS, WARRANTIES, AND LIMITATIONS DEFINED IN THESE TERMS REMAIN ENFORCEABLE TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE INTERNATIONAL LEGAL STANDARDS, EVEN IN THE ABSENCE OF A DESIGNATED JURISDICTION.

14.5 CROSS-BORDER NATURE OF DIGITAL ASSETS

YOU ACKNOWLEDGE THAT DIGITAL-ASSET TRADING INHERENTLY SPANS MULTIPLE JURISDICTIONS AND BLOCKCHAIN NETWORKS.

AS SUCH, YOU AGREE THAT:

- NO SINGLE NATIONAL LAW AUTOMATICALLY GOVERNS ALL ASPECTS OF YOUR USE OF VXTORO
- VXTORO MAY COMPLY WITH INTERNATIONAL REGULATORY REQUESTS WHEN LEGALLY REQUIRED
- DISPUTES WILL FOLLOW THE PROCEDURES OUTLINED IN THESE TERMS UNTIL A FORMAL JURISDICTION IS SET

15. AMENDMENTS

VXTORO MAY UPDATE, MODIFY, OR REVISE THESE TERMS AT ANY TIME TO REFLECT CHANGES IN TECHNOLOGY, PLATFORM FUNCTIONALITY, MARKET CONDITIONS, OR COMPLIANCE REQUIREMENTS. BY CONTINUING TO USE THE PLATFORM AFTER ANY AMENDMENT, YOU ACKNOWLEDGE AND ACCEPT THE UPDATED TERMS.



15.1 RIGHT TO MODIFY THE TERMS

VXTORO RESERVES THE UNRESTRICTED RIGHT TO AMEND ANY PART OF THESE TERMS, INCLUDING:

- TRADING RULES
- FEE STRUCTURES
- SERVICE AVAILABILITY
- RISK DISCLOSURES
- PRIVACY OR DATA-HANDLING PRACTICES
- API USAGE LIMITS
- WITHDRAWAL REQUIREMENTS (INCLUDING KYC THRESHOLDS)

THIS FLEXIBILITY ENSURES THE PLATFORM CAN ADAPT TO OPERATIONAL DEMANDS, IMPROVE USER SAFETY, AND COMPLY WITH EVOLVING GLOBAL REGULATORY EXPECTATIONS.

15.2 NOTICE OF CHANGES

WHERE REASONABLE, VXTORO WILL PROVIDE PRIOR NOTICE OF AMENDMENTS THROUGH ONE OR MORE OF THE FOLLOWING CHANNELS:

- EMAIL NOTIFICATIONS
- IN-PLATFORM ALERTS
- UPDATES POSTED ON VXTORO.COM
- ANNOUNCEMENTS VIA THE USER PANEL

HOWEVER, CERTAIN CHANGES MAY TAKE EFFECT IMMEDIATELY WITHOUT PRIOR NOTICE, INCLUDING THOSE INVOLVING:

- SECURITY UPDATES
- FRAUD-PREVENTION MEASURES
- URGENT COMPLIANCE REQUIREMENTS
- CORRECTION OF ERRORS OR INCONSISTENCIES IN PREVIOUS VERSIONS

IN SUCH CASES, NOTICE MAY BE PROVIDED AFTER THE CHANGE IS APPLIED.

15.3 USER RESPONSIBILITY TO REVIEW UPDATES

USERS ARE RESPONSIBLE FOR REVIEWING UPDATED TERMS REGULARLY.

CONTINUED USE OF THE PLATFORM CONSTITUTES ACCEPTANCE OF THE LATEST VERSION—REGARDLESS OF WHETHER THE USER ACTIVELY REVIEWED THE CHANGES.

REFUSAL TO ACCEPT AMENDED TERMS REQUIRES DISCONTINUING USE OF VXTORO AND CLOSING THE ACCOUNT.



15.4 MATERIAL CHANGES

FOR SIGNIFICANT UPDATES (FOR EXAMPLE, INTRODUCTION OF NEW KYC REQUIREMENTS, CHANGES TO SUPPORTED JURISDICTIONS, OR UPDATES AFFECTING CORE USER RIGHTS), VXTORO MAY TAKE ADDITIONAL STEPS SUCH AS:

- HIGHLIGHTING CHANGES DIRECTLY UPON LOGIN
 - REQUIRING RE-CONFIRMATION OF ACCEPTANCE BEFORE CONTINUED USE
 - PROVIDING TRANSITION PERIODS FOR COMPLIANCE
- VXTORO DETERMINES THE DEFINITION OF "MATERIAL CHANGES" BASED ON OPERATIONAL NEED AND LEGAL CONTEXT.

15.5 HISTORICAL VERSIONS

VXTORO MAY RETAIN PREVIOUS VERSIONS OF THE TERMS FOR COMPLIANCE, AUDIT, OR DISPUTE-RESOLUTION PURPOSES.

ONLY THE CURRENT VERSION PUBLISHED ON VXTORO.COM IS LEGALLY BINDING.