

## AnalysisIQ Terms and Conditions

Effective as of 1 May 2026

### 1. General Terms

1.1. These Terms and Conditions (the “**Terms & Conditions**”) govern access to and use of the functionality made available by Admirals Europe Ltd, a private limited liability company incorporated and existing under the laws of the Republic of Cyprus, with its registered office at Agias Zonis 63, 3090, Limassol, Cyprus, registered under number HE 310328 (the “**Company**”), under the names “AnalysisIQ” and “Trade Ideas” (together, “**AnalysisIQ**”), via the Company’s trading platform, applications and client interfaces.

1.2. AnalysisIQ provides general market commentary, technical scenarios, sentiment indicators and economic calendar information within the trading platform. Content is supplied by Acuity Research Limited and may include analyst-led methodologies supported by automated analytical tools and data-driven models.

The service is informational only and does not constitute investment advice, investment research, a personal recommendation or a solicitation to transact. All investment decisions remain solely with the client.

1.3. Access to AnalysisIQ is subject to minimum account equity thresholds or other eligibility criteria determined by the Company from time to time and shall not be guaranteed. The Company may modify or withdraw access to AnalysisIQ at any time in accordance with these Terms & Conditions.

1.4. The Company reserves the right, at its sole discretion, to determine whether a Client meets the applicable eligibility criteria for access to AnalysisIQ and to grant, restrict, suspend or withdraw such access based on objective criteria, including regulatory, risk management and operational considerations, and in accordance with applicable laws and regulations, without obligation to provide reasons.

1.5. Access to AnalysisIQ shall be conditional upon the Client’s prior acceptance of these Terms & Conditions and the applicable disclaimer.

By accepting these Terms & Conditions and the applicable disclaimer (including, where applicable, by clicking “I Accept”), and by accessing or continuing to use AnalysisIQ thereafter, the Client represents and warrants that they have read, understood and agreed to be bound by these Terms & Conditions and the applicable disclaimer.

1.6. Access to AnalysisIQ is currently provided without an additional fee to eligible Clients. This constitutes a non-monetary service feature and does not represent a financial incentive, credit or trading benefit. The Company reserves the right to introduce or modify any such fees at its sole discretion.

1.7. No failure by the Company to enforce any provision of these Terms & Conditions shall

constitute a waiver of its rights.

## 2. Definitions

2.1. For the purposes of these Terms & Conditions, the following capitalised terms shall have the meanings set out below, unless expressly stated otherwise:

2.1.1. “**Affiliate**” means, with respect to the Company, any legal entity that directly or indirectly controls, is controlled by, or is under common control with the Company, including, without limitation, its parent companies, subsidiaries, and other related entities.

2.1.2. “**AnalysisIQ**” means the functionality made available by the Company via its trading platform and related systems from time to time, which provides access to market analyses, technical scenarios, illustrative price levels, market commentary and related information.

2.1.3. “**Client**” means any person who accesses or uses AnalysisIQ through an account or interface made available by the Company.

2.1.4. “**Content**” means any data, market analysis, market commentary, non-personalised technical scenarios, illustrative price levels, indicators, charts, market commentary and other related information made available through or in connection with AnalysisIQ, in each case for informational and analytical purposes only.

2.1.5. “**Demo Account**” means a simulated trading account made available by the Company for practice trading using virtual funds.

2.1.6. “**Eligible Live Account**” means a Live Account that meets the applicable eligibility criteria for access to AnalysisIQ, as determined by the Company from time to time, including any applicable minimum equity threshold.

2.1.7. “**Live Account**” means a live (i.e., not demo) “Trade.MT4”, “Zero.MT4”, “Trade.MT5”, “Zero.MT5” and/or “Invest.MT5” account held by a Client with the Company, which has been duly opened, verified and activated in accordance with the Company’s onboarding, KYC/AML and account-opening procedures.

2.1.8. “**Minimum Threshold**” means a minimum Live Account equity of EUR 1,000 (one thousand euros) or the equivalent in another Live Account base currency, required for eligibility to access AnalysisIQ.

2.2. Headings used in these Terms & Conditions are for convenience only and shall have no effect on the interpretation or construction of any provision herein. Words used in the singular include the plural and vice versa. References to any gender shall be deemed to include all genders. In the event of any inconsistency between defined terms and their usage in related Company documents, the definitions set forth herein shall prevail for purposes of the Terms & Conditions.

2.3. In these Terms & Conditions, unless expressly stated otherwise, the words “include,” “includes,” and “including” shall be interpreted as “include without limitation,” “includes without limitation,” and “including without limitation,” respectively. These words shall not be construed as terms of limitation, and any examples given are illustrative and not exhaustive.

### **3. AnalysisIQ Functionality and Scope**

3.1. AnalysisIQ constitutes an informational functionality made available by the Company via the trading platforms and related systems from time to time.

3.2. For the avoidance of doubt, the Content made available through AnalysisIQ:

- is provided for general, non-personal informational purposes only;
- is not tailored to the Client's individual circumstances;
- does not imply that the Company endorses increased trading frequency or any specific transaction, and the Company does not guarantee that the use of the Content will improve trading outcomes;
- does not constitute investment advice, tax or legal advice, personal recommendation or portfolio management;
- is not intended to form the sole basis of any investment decision; and
- does not constitute an offer, invitation or solicitation to enter into any transaction in relation to any financial instrument.

3.3. The Content does not take into account the Client's individual investment objectives, financial situation, knowledge, experience or risk tolerance and has not been prepared in accordance with legal requirements designed to promote the independence of investment research.

3.4. AnalysisIQ does not assess or consider the suitability or appropriateness of any transaction, strategy or financial instrument for the Client. Before acting on any Content, Clients should consider whether the relevant product is appropriate in light of their knowledge, experience, financial situation and risk tolerance.

3.5. The Client should not rely on the Content as the sole or primary basis for any trading or investment decision and is solely responsible for assessing whether any transaction or strategy is appropriate.

3.6. Market conditions may change rapidly, and Content may become outdated or inaccurate. Prices, levels or scenarios referenced in the Content may differ from those available to the Client at the time of execution.

3.7. All trading decisions shall be made solely by the Client, at the Client's own discretion and risk.

3.8. Neither the Company nor AnalysisIQ executes transactions, places orders, manages portfolios or otherwise acts on behalf of the Client.

### **4. Third-Party Content Provider**

4.1. Content made available through AnalysisIQ is supplied by Acuity Research Limited, a company incorporated in the United Kingdom (company number 07428345), with its registered office at 3<sup>rd</sup> Floor, 86 - 90 Paul Street, London, EC2A 4NE, United Kingdom, which is authorised and regulated by the Financial Conduct Authority (FCA) (firm reference number 787261), acting

as an independent third-party provider.

4.2. The Client acknowledges that AnalysisIQ and its Content are made available by third-party provider and that any use of AnalysisIQ is at the Client's own discretion and risk. The Company makes the Content available to Clients but does not produce, control or independently verify it, and makes no representation or warranty as to the uninterrupted, error-free or continuous operation of AnalysisIQ or the availability of the Content.

4.3. The Client acknowledges that the Content is provided on a non-personal basis and does not constitute investment advice or a personal recommendation within the meaning of applicable law.

4.4. The Client further acknowledges that the Content is general in nature and is not tailored to the Client's personal circumstances, and that any use of or reliance on the Content is entirely at the Client's own discretion and risk.

4.5. For the avoidance of doubt, the availability of the Content shall not be construed as an endorsement, adoption or approval by the Company of any market view, trade idea, scenario, price level, conclusion or outcome reflected therein.

4.6. The Client acknowledges that the Content may be generated using a combination of analyst input and AI-driven systems. AI-generated signals are based on historical data and predictive models, which are subject to limitations and may not always reflect future market conditions. Market conditions, seasonal factors, analyst performance, and AI model outputs can vary from month to month. Automated outputs are generated using models trained on historical and current market data. Such outputs may be incomplete, inaccurate, delayed or unsuitable in changing market conditions.

4.7. The Client remains solely responsible for all investment decisions and acknowledges that any use of or reliance on the Content is entirely at the Client's own discretion and risk.

4.8. The availability of AnalysisIQ is subject to the Company's discretion and may depend on the continued provision of the Content by the third-party provider. The Company does not guarantee the continued availability of AnalysisIQ or any Content and may modify, suspend or withdraw access at any time.

4.9. AnalysisIQ may require the installation and use of software or components provided by third-party providers, including Acuity Research Limited. Such software is made available for technical integration purposes only. The Company does not develop, operate or control such software and makes no representation or warranty as to its functionality, performance or availability. The Client acknowledges that the installation and use of such software is at their own discretion and risk.

## **5. Disclaimer Acceptance**

5.1. Access to AnalysisIQ shall be conditional upon the Client's prior acceptance of the applicable disclaimer presented by the Company. Where the Client does not accept the applicable disclaimer, access to AnalysisIQ shall not be granted.

5.2. A Client who has declined the applicable disclaimer may, at a later time, review and accept such disclaimer, subject to the access conditions in force at that time.

## **6. Risk Warning**

6.1. Trading leveraged financial instruments carries a high risk of loss and may not be suitable for all investors. The Client may lose more than the amount initially invested where applicable.

6.2. Past performance is not a reliable indicator of future results.

6.3. The Client acknowledges that reliance on market analysis, scenarios, trade ideas or similar Content does not eliminate trading risk and does not guarantee any particular result or outcome.

Market conditions may change rapidly and prices, levels or scenarios referenced in the Content may differ from those available to the Client at the time of execution.

6.4. Use of AnalysisIQ does not reduce the complexity or risk of trading and does not increase the likelihood of profitable outcomes.

All trading decisions are made by the Client independently and at the Client's sole discretion and risk.

For the avoidance of doubt, all Content remains subject to Clause 7.4.

6.5. The Client should not invest or risk funds that they cannot afford to lose. Before engaging in trading activities, the Client is strongly advised to carefully assess their investment objectives, level of experience and risk tolerance, and to familiarise themselves with all risks associated with trading in financial instruments. Where appropriate, the Client should seek independent financial advice.

6.6. The Client is advised to review the Company's Risk Disclosure Statement prior to using its services.

6.7. The Client acknowledges that AnalysisIQ does not assess or determine the appropriateness of any financial instrument or trading activity, which remains subject to the Company's onboarding procedures.

6.8. The use of AnalysisIQ and the Content may increase trading frequency and exposure, which may amplify both profits and losses.

## **7. Eligibility and Access to AnalysisIQ**

7.1. Access to AnalysisIQ is conditional upon:

- (i) the Client's acceptance of these Terms & Conditions and the applicable disclaimer;
- (ii) the type of account through which AnalysisIQ is accessed (Demo Account or Live Account);
- (iii) the applicable eligibility criteria, including any Minimum Threshold; and

(iv) the Client's compliance with the applicable terms governing their relationship with the Company.

7.2. Demo Accounts are provided with limited access to AnalysisIQ. Certain Content may be restricted, blurred or otherwise unavailable. Use of AnalysisIQ through a Demo Account is for informational and illustrative purposes only and does not reflect real trading conditions.

7.3. Access to AnalysisIQ through a Live Account is subject to eligibility criteria, including a Minimum Threshold.

A Live Account that meets the applicable eligibility criteria may be provided with access to a broader range of Content. A Live Account that does not meet the applicable eligibility criteria may be subject to limited access, in which case certain Content may be restricted, blurred or otherwise unavailable, in accordance with Clause 8.

Eligibility is assessed on an ongoing basis and may change based on the Client's account equity.

7.4. Access conditions, including any Minimum Threshold, are applied solely for product structuring, technical and operational purposes. They do not constitute: (i) an incentive or encouragement to deposit funds or increase account equity; (ii) a recommendation to trade or to follow any strategy; or (iii) an indication that any particular level of access, Content or functionality is more suitable for the Client or is likely to result in better trading outcomes.

Differences in access relate solely to the scope, presentation or availability of Content and do not alter its nature as general, non-personal information.

## **8. Grace Period for Live Accounts**

8.1. Where a Live Account has previously met the Minimum Threshold and subsequently falls below it, the Company may, at its sole discretion, apply a grace period of up to thirty (30) calendar days.

8.2. The application, duration and operation of any grace period are determined by the Company at its discretion and may vary or be withdrawn in accordance with Clause 13.

8.3. During such grace period:

- access to a broader range of Content may continue to be made available on a temporary basis;

- the Client may be shown an in-platform notification indicating a change in eligibility status and, where applicable, the remaining duration of the grace period.

8.4. At the expiry of the grace period:

- where the Live Account meets the Minimum Threshold, full access shall continue;

- where the Live Account does not meet the Minimum Threshold, limited access shall apply.

8.5. The grace period is provided solely for continuity of access and user experience purposes.

It does not:

- (i) constitute an incentive or encouragement to deposit funds or increase account equity;
- (ii) constitute a recommendation to trade or to follow any strategy; or
- (iii) imply that maintaining or restoring eligibility will result in better trading outcomes.

Any in-platform notifications relating to eligibility or access are provided for information purposes only and do not constitute a recommendation or encouragement to deposit funds or trade.

## **9. Limited Access**

9.1. Where limited access applies, only part of the Content may be visible, while other Content may be blurred, hidden, restricted or otherwise unavailable.

9.2. Limited access shall apply, without limitation:

9.2.1. to Demo Accounts;

9.2.2. to Live Accounts that have not met the applicable eligibility criteria, including Minimum Threshold; and

9.2.3. to Live Accounts where any applicable grace period has expired and the relevant eligibility criteria are not met.

9.3. Where limited access applies, the scope, presentation and availability of Content may differ from that available where broader access is provided.

9.4. The limitation or availability of Content does not affect its nature as general, non-personal information and does not imply that any level of access, Content or functionality is more suitable for the Client or is likely to result in better trading outcomes.

9.5. If a Live Account subsequently meets the applicable eligibility criteria, access to a broader range of Content may be made available, subject to the access conditions in force at that time.

## **10. No Execution and No Portfolio Management**

10.1. AnalysisIQ constitutes an informational functionality only.

10.2. The Company does not, and AnalysisIQ does not provide functionality to:

- execute transactions automatically;
- place orders on the Client's behalf;
- manage the Client's portfolio; or
- monitor the Client's positions for the purpose of making or implementing trading decisions on behalf of the Client.

10.3. AnalysisIQ does not generate Content tailored to the Client and does not assess or consider the suitability or appropriateness of any transaction, strategy or financial instrument. Before acting on any Content, Clients should consider whether the relevant product is appropriate

in light of their knowledge, experience, financial situation and risk tolerance.

## **11. No Representation, Warranty or Guarantee**

11.1. The Content made available through AnalysisIQ is provided on an “as is” and “as available” basis.

11.2. The Company makes no representation, warranty or guarantee as to the accuracy, completeness, timeliness, reliability, continued availability or suitability of any Content.

11.3. Without limitation:

(i) Content may be based on third-party data, models or assumptions which have not been independently verified by the Company and over which the Company has no control;

(ii) market conditions may change rapidly and Content may become outdated or inaccurate;

(iii) prices, levels or scenarios referenced in the Content may differ from those available to the Client at the time of execution.

11.4. Any Content or other information made available through AnalysisIQ may change at any time without notice.

11.5. The Client acknowledges that any use of or reliance on any Content does not eliminate trading risk and does not guarantee any particular result or outcome. The Client remains responsible for their own investment decisions, subject always to the Company’s obligations under applicable law.

11.6. The Company is under no obligation to update, revise or correct any Content once it has been made available.

## **12. Client Responsibility**

12.1. The Client remains solely responsible for:

(i) assessing whether any transaction, instrument or strategy is appropriate for the Client, taking into account the Client’s own financial situation, investment objectives, knowledge, experience and risk tolerance;

(ii) deciding whether and how to act on any Content made available through AnalysisIQ;

(iii) obtaining independent professional advice where the Client considers it necessary; and

(iv) all trading decisions, actions, profits, losses and other outcomes arising from the Client’s use of AnalysisIQ.

12.2. The Company shall have no obligation to review, monitor, advise or notify the Client in relation to the Client’s use of AnalysisIQ, account activity or any decisions taken by the Client.

12.3. The termination, suspension or withdrawal of access to AnalysisIQ shall not affect any rights, obligations or liabilities of the Client accrued prior to such termination, suspension or withdrawal.

12.4. The Client should obtain independent advice from a suitably qualified financial advisor and ensure that they possess the necessary risk tolerance, experience and knowledge before using AnalysisIQ or entering into any trading activity.

12.5. The Client further acknowledges that past performance is not a reliable indicator of future results.

12.6. The Client acknowledges that the Company shall not be responsible or liable for any losses arising from the Client's trading activity or decisions made in connection with the use of AnalysisIQ. The Client is solely responsible for monitoring their trading account, including account performance, positions and risk exposure, and for taking any actions in relation to their trading activity.

12.7. By accepting these Terms & Conditions, the Client confirms that they have the legal capacity and authority to enter into them.

### **13. Changes to AnalysisIQ and Access Conditions**

13.1. The Company reserves the right, at its sole discretion and to the extent permitted by applicable law, to modify, suspend, restrict or withdraw AnalysisIQ, in whole or in part, at any time and with or without prior notice.

13.2. Without limitation, the Company may:

- (i) modify, suspend, restrict or withdraw AnalysisIQ, in whole or in part;
- (ii) change the eligibility criteria for full or limited access, including the Minimum Threshold;
- (iii) change the operation, application or duration of any grace period;
- (iv) change the way Content is displayed, limited, blurred, hidden or otherwise made available; and
- (v) change the platform, applications or interfaces through which AnalysisIQ is accessible.

Such changes may be made for legal, regulatory, operational, technical or product development reasons.

13.3. Any changes to eligibility criteria, access conditions or Minimum Thresholds are applied solely for product structuring and operational purposes and do not constitute an inducement, recommendation or encouragement to deposit funds, trade or follow any strategy.

13.4. Where reasonably practicable, the Company may notify Clients of material changes. However, no prior notice is required where immediate changes are necessary.

13.5. Access to AnalysisIQ does not affect the Client's trading conditions. All standard trading costs, including spreads, commissions, swap rates and other applicable charges, shall remain unchanged.

## 14. Appropriate Use

14.1. AnalysisIQ is designed to support general market awareness and understanding only.

14.2. It is not designed to guide individual trading decisions or replace the Client's independent judgement. The Client should consider their own financial situation, investment objectives, knowledge, experience and risk tolerance before making any trading decision.

14.3. Use of AnalysisIQ does not reduce the risks associated with trading leveraged financial instruments and does not imply that any trading outcome is more likely.

## 15. Suspension or Withdrawal of Access

15.1. The Company may, acting reasonably and to the extent permitted by applicable law, suspend, restrict or withdraw a Client's access to AnalysisIQ, in whole or in part, including with immediate effect where appropriate, where:

- (i) the Client no longer meets the applicable eligibility criteria;
  - (ii) the Client fails to accept the applicable disclaimer;
  - (iii) the Client's account status changes, including suspension, restriction or termination of the account;
  - (iv) AnalysisIQ is no longer made available for the Client's jurisdiction, account type or platform;
  - (v) such action is required for legal, regulatory, operational or risk-management reasons;
- or
- (vi) the Client is in breach of the applicable client agreement, platform terms, website terms, trading rules or any other applicable terms, policies or legal documents made available by the Company;

15.2. Where reasonably practicable, the Company may provide notice of such suspension, restriction or withdrawal. However, no prior notice is required where immediate action is necessary.

15.3. Without prejudice to the foregoing, the Company reserves the right to suspend or terminate access to AnalysisIQ with immediate effect where it reasonably determines that the Client has:

- (i) maintained Live Account equity in an artificial or non-sustainable manner for the purpose of meeting the Minimum Threshold;
- (ii) engaged in deposit and withdrawal patterns designed to meet the Minimum Threshold without maintaining genuine trading activity; or
- (iii) otherwise used AnalysisIQ in a manner inconsistent with its intended purpose or contrary to the legitimate economic or legal interests of the Company, including, but not limited to, repeated deposit and withdrawal patterns without market exposure, or other behaviours reasonably indicating circumvention of the applicable eligibility criteria.

## 16. Intellectual Property

16.1. All Content made available through AnalysisIQ is owned by third-party providers, including Acuity Research Limited, or their licensors, and is protected by applicable laws.

16.2. Access to AnalysisIQ does not transfer any ownership rights in the Content to the Client.

16.3. The Client is granted a limited, non-exclusive, non-transferable and revocable right to access and use AnalysisIQ and the Content solely for their personal use and strictly in accordance with these Terms & Conditions.

16.4. The Client shall not:

- (i) copy, reproduce, modify or create derivative works from the Content;
- (ii) distribute, publish, transmit or otherwise make the Content available to any third party;
- (iii) use the Content for any commercial purpose or as part of any product or service; or
- (iv) remove, alter or obscure any proprietary notices or labels contained in the Content.

16.5. The Client shall not access, use or distribute the Content in any manner that is inconsistent with the limited rights granted under these Terms & Conditions or that would infringe the rights of the Company, its Affiliates or any third-party provider.

16.6. The Client shall be responsible for any use of the Content in breach of this Clause. Without prejudice to any other rights of the Company, any such breach may result in the suspension or withdrawal of access to AnalysisIQ.

## 17. Liability

17.1. Neither the Company nor any of its Affiliates shall be liable for any loss, damage, cost, claims or expense (including any direct, indirect or consequential loss) arising out of or in connection with:

- (i) the Client's access to or use of AnalysisIQ;
- (ii) the Client's use of or reliance on any Content;
- (iii) any inaccuracy, omission, delay, interruption or unavailability of AnalysisIQ or the Content, including any suspension, restriction or withdrawal of access to AnalysisIQ;
- (iv) any decision taken or not taken by the Client based on AnalysisIQ or the Content; or
- (v) any Content supplied by third-party providers, including where such Content is incomplete, inaccurate or based on underlying assumptions or models.

17.2. The Company, its Affiliates, or any third parties engaged by the Company shall not be liable for any delay in performance or failure to perform any obligation under these Terms & Conditions where such delay or failure results from events or circumstances beyond their reasonable control.

17.3. The Company, its Affiliates, or any third parties engaged by the Company shall not be liable for any interruption, delay, technical malfunction or failure in the operation or availability of AnalysisIQ or any related systems, including, without limitation, any failure of communication networks, systems, servers, platforms or software, or any failure of data transmission due to technical issues or network congestion.

17.4. Nothing in these Terms & Conditions excludes or limits any liability which cannot lawfully be excluded or limited under applicable law, including liability for death or personal injury resulting from negligence or for fraud or fraudulent misrepresentation.

## 18. Miscellaneous

18.1. **Continuing Obligations.** The suspension, restriction or termination of access to AnalysisIQ shall not affect any rights, obligations or liabilities of the Client accrued prior to such suspension, restriction or termination.

18.2. **Voluntary Participation and No Advice.** The Client acknowledges that access to and use of AnalysisIQ is voluntary and constitutes the Client's own independent decision. AnalysisIQ and its Content do not constitute investment advice, a personal recommendation or any form of financial, legal or tax advice. The Company does not, and shall not, provide any investment advice, trading recommendations, tax advice or other financial guidance to the Client. The availability of Content does not imply that the Company endorses increased trading frequency or any specific transaction. The Company does not guarantee that use of the Content will improve trading outcomes.

18.3. **Conflicts of Interest.** The Company confirms that the provision of AnalysisIQ is intended to enhance the quality of service provided to the Client and does not impair the Company's duty to act in the Client's best interests.

18.4. **Data Processing.** The processing of the Client's personal data in connection with AnalysisIQ shall be carried out in accordance with the Company's Privacy Policy and applicable data protection laws.

## 19. Contractual Status and Legal Effect

19.1. **Client Acknowledgement.** By accepting these Terms & Conditions and the applicable disclaimer, the Client confirms that they have read, understood and agree to be bound by these Terms & Conditions, the Client Agreement and all other applicable terms, conditions and policies governing the Client's relationship with the Company.

19.2. **Governing Language.** If these Terms & Conditions are translated into any language other than English, the English version shall prevail in the event of any conflict or inconsistency and shall be the authoritative version for the purposes of interpretation and enforcement.

19.3. **Severability.** If any provision of these Terms & Conditions is found to be invalid, unlawful, or unenforceable by a competent court or authority, the remaining provisions shall remain valid to the fullest extent permitted by law.

19.4. **Entire Agreement and Effective Date.** Access to and use of AnalysisIQ shall at all

times be subject to the client agreement and any other applicable terms governing the Client's relationship with the Company, including, without limitation: (i) any applicable platform terms; (ii) any website terms; (iii) the applicable disclaimer presented prior to access to AnalysisIQ; and (iv) any other notices, disclosures or legal documents made available by the Company from time to time.

These Terms & Conditions shall enter into force on 1 May 2026.

In the event of any inconsistency, the mandatory provisions of applicable law shall prevail, followed by the applicable client agreement and these Terms & Conditions.

Any suspension, restriction or termination of the Client's account, trading activity or contractual relationship under such documents may result in the suspension, restriction or termination of access to AnalysisIQ.

**19.5. Changes to Terms & Conditions.** The Company reserves the right to modify, suspend or withdraw AnalysisIQ and/or amend these Terms & Conditions at any time. Where feasible, advance notice will be provided via the Company's website or trading platform; otherwise, such changes will be communicated as soon as practicable.

Any amendments or communications regarding such changes shall be deemed effective upon publication on the Company's website or trading platform.

The Company shall not be liable for any loss, cost or damage arising from any modification, suspension or withdrawal of AnalysisIQ or amendment of these Terms & Conditions.

Continued use of AnalysisIQ following the publication of any amendment shall constitute the Client's acceptance of the amended Terms & Conditions.

**19.6. Records and Acceptance.** The Company may maintain records of the Client's acceptance of these Terms & Conditions and the applicable disclaimer, including the date, time and applicable version. Such records may be used as evidence of the Client's acceptance.

## **20. Governing Law, Dispute Resolution, and Jurisdiction**

**20.1. Governing Law.** These Terms & Conditions shall be governed by, and construed in accordance with, the laws of the Republic of Cyprus.

**20.2. Dispute Resolution and Jurisdiction.** Any disputes arising from or in connection with these Terms & Conditions shall be handled in accordance with the Company's Complaints Policy. If the dispute remains unresolved following completion of the Company's internal complaints process, the Client may refer the matter to the courts of the Republic of Cyprus or pursue any other dispute resolution mechanism available under applicable law. The courts of the Republic of Cyprus shall have exclusive jurisdiction over any such dispute. This jurisdiction clause shall not limit the Client's right to lodge a complaint with any competent regulatory authority where applicable.