

## MARKETING AND FINANCIAL PROMOTION GUIDELINES

### 1. General conditions

- 1.1. These Marketing and Financial promotion guidelines (hereinafter Guidelines) form an integral part of the Agreement for the provision of Services. Company reserves the right, in its sole and absolute discretion, to cancel or amend the Guidelines.
- 1.2. The Partner must ensure compliance with these requirements at all times during the provision of Services under the Agreement. Any materials prepared for advertising or promotional purposes must be approved by the Company.
- 1.3. These Guidelines should be taken in conjunction with the particular legal requirements of the country where promotions may take place.
- 1.4. "Marketing and Financial promotion" (Services) is defined as all and any advertising materials in any medium of communication, including but not limited to any electronic or online communication, marketing materials, publications and all marketing operation related issues which the Partner is using.
- 1.5. Partner is not permitted to offer investment advice, legal advice, inducement, recommendation or portfolio management to clients and/or potential clients or to handle any of their funds or cash.
- 1.6. Restricted audience - Company services and products traded are only available to individuals who are at least 18 years old.
- 1.7. Restricted countries - In order to get the complete list of countries where Company does not offer its services, please ask Company.
- 1.8. General communication guidelines
- Be accurate, fair, clear and not misleading;
  - Don't guarantee or promise profits or guarantee against losses;
  - Present opportunities and risks in a balanced manner;
  - Don't use absolute or unqualified statements;
  - Ensure information is sufficient for and is presented so that it is likely to be understood by the average member of the public to whom the information is directed, or the person likely to receive the information;
  - Don't disguise, diminish or obscure important items, statements or warnings;
  - Don't promote non- Company products or offers with Company logo;
  - Don't use unqualified statements - any facts should be backed up by a source;
  - When financial instruments are mentioned, the information must be clear and links to the website must be included;
  - When mentioning commission/fees, a full explanation and reference to the contract specification is required;
  - Have appropriate risk warning;
  - Both the benefits and drawbacks of a product are balanced through equally prominent feature statements;
  - Ensure the format of the risk warning is clearly readable, in a prominent place and with visible colors;
  - Tax references: If any information refers to particular tax treatment, we must ensure that it prominently states that the tax treatment depends on the individual circumstances of each client and may be subject to change in the future;
  - Not use the name of any regulator in a way that would indicate or suggest endorsement or approval by the regulator of the products or services of Company;
  - Text must be published on websites or web pages related to financial markets, news or other financial related services/products.

### 2. Monitoring

- 2.1. Company will be monitoring the communication on an ongoing basis to ensure compliance with these Guidelines. If compliance issues occur on a regular basis, Company may need to reconsider the cooperation as a whole.
- 2.2. The Company may therefore contact the Partner to terminate and/or remove marketing and financial promotions if the Company deems it appropriate. In this case, the Partner must comply with this request within 24 hours.
- 2.3. If the face any issues with timely compliance with the requirements, this should be reported to the Company immediately in order to extend the deadline.

2.4. These guidelines may be updated at any time, and consequently Partner will need to comply with the updated Guidelines at all times.

### **3. Use of risk warning**

3.1. The risk warning should be in a layout ensuring its prominence, in a font size at least equal to the predominant font size, and in the same language as that used in the communication or published information.

3.2. Review all the risk warnings

- Important information, statements or warnings are shown using clear and bold type styles across neutral backgrounds
- The size of the important information, statement or warning is proportionate, considering the content, size, and orientation of the promotional material as a whole
- Risk warnings are contained within their own distinct border, thus drawing the reader's attention to them
- Risk warnings are clearly stated within the main body of the Marketing and Financial promotion and ahead of the 'small print' (i.e. the additional product/legal text and firm contact information)
- Risk information appears on the website landing page that the client first arrives at when following a promotional link
- Risk warnings remain fixed on the screen even when the client scrolls up and down respective web pages
- The risks are repeated on linked pages further into the website product chain.
- Risk warning must be present on both the banner and in text

### **Past performance is not a reliable indicator of future results.**

3.3.5 When indicating to PAST PERFORMANCE:

- That indication must not be the most prominent feature of the communication;
- Must include appropriate performance information which covers the immediately preceding 5 years, or the whole period for which the financial instrument has been offered;
- The financial index has been established, or the investment service has been provided if less than 5 years, and in every case, that performance information must be based on complete 12-month periods;
- The reference period and the source of information must be clearly stated;
- The information must contain a prominent warning that the figures refer to the past and that past performance is not a reliable indicator of future results.

3.3.6 When indicating to FUTURE PERFORMANCE:

- Must not be based on or refer to simulated past performance;
- Must be based on reasonable assumptions supported by objective data;
- Where the information is based on gross performance, the effect of commissions, fees or other charges must be disclosed;
- It must contain a prominent warning that such forecasts are not a reliable indicator of future performance.

### **4. Language**

- Takes into account the target market's likely understanding of financial products.
- It is clear and as jargon-free as possible (including for Terms and Conditions).
- Jargon terms that are included are explained, or a cross-reference to an explanation is provided.

### **5. NO investment advice or portfolio management**

5.1. Company is NOT authorised to provide the investment service of investment advice or portfolio management.

5.2. Partner must NOT provide any investment and/or financial advice and/or portfolio management services to the potential clients, including money management etc.'

### **6. Transparency**

6.1. Partner must always use correct information. Do not use false information that could mislead, such as false names, job title email addresses.

6.2. The Partner shall under no circumstances present itself as being operated and/or representing and/or being the agent and/or employee of Company.

6.3. The Partner shall not use the Company name in a way as to give to the public and/or any regulator the impression of the above.