FRIEND BRING FRIEND PROMOTION

TERMS & CONDITIONS CUSTOMER AGREEMENT

MEXEM LTD, an investment firm incorporated under the laws of the Republic of Cyprus with registration number 351726, having its registered office at 11 Anthropinon Dikaiomaton, 3110 Limassol, Cyprus, fully licensed and regulated by the Cyprus Securities and Exchange Commission ("CySEC") under license number CIF 325/17 (hereinafter referred to as "MEXEM," "us," or "we"), together with its successors and assigns, enters into this legal agreement with the Party or Parties executing this document (hereinafter referred to as the "Customer," "Client," or "you").

This document sets out the respective rights and obligations of both Parties in connection with the provision of the **Friend Bring Friend Promotion** (hereinafter referred to as the "Promotion"). The Promotion is made available exclusively to Clients of MEXEM who meet the eligibility criteria set forth in this Agreement. All Parties acknowledge and agree to be bound by these Terms upon acceptance of the Terms and Conditions set forth herein and upon fulfillment of the conditions specified in the offer.

DEFINITIONS

For the purposes of this Agreement, the following terms shall have the meanings set forth below:

"**Applicable Laws**" shall mean all laws, regulations, directives, and other binding instruments in force in the Republic of Cyprus or in any other jurisdiction whose laws may be applicable to the performance or interpretation of this Agreement.

"**Authorised Person**" shall mean a person or legal entity authorized by this Agreement to make use of the services and provide instructions.

"**Business Day(s)**" shall mean any day other than a Saturday, Sunday, or public holiday in Cyprus, between the hours of 7:00 AM and 9:00 PM GMT.

"**Client Account**" shall mean any and all accounts established with MEXEM and approved by both MEXEM and Interactive Brokers ("IB"), whether newly opened directly with MEXEM or existing IB accounts duly linked to MEXEM. An account shall be deemed "Opened" once it has been formally approved by both MEXEM and IB in accordance with their respective customer acceptance policies. An account shall be deemed "Active" once, in addition to being Opened, at least one (1) trade per year has been executed through the account.

"**Effective Date**" shall mean the date on which this Agreement enters into force, as determined by the date of its publication by MEXEM or as otherwise communicated to the Client.

"**Eligibility Criteria**" shall mean the specific requirements that must be met by both the Referrer and the New Client in order to qualify for participation in the Referral Program and to receive the associated Reward. These requirements include, but are not limited to, account opening, funding, trading activity, and geographic eligibility, as further detailed in Section 2 (Referral Program: Eligibility And Terms) of this Agreement.

“**Genuine Participation**” shall mean participation in the Promotion by both the Referrer and the New Client in good faith and for the bona fide purpose of establishing or maintaining a client relationship with MEXEM, and not primarily or solely for the purpose of obtaining the Reward. Genuine Participation requires that:

a) the Referrer introduces individuals who have a genuine interest in becoming clients of MEXEM and does not engage in referrals for the primary purpose of generating Rewards; and

b) the New Client opens, funds, and uses the MEXEM Investment Account with the intention of receiving investment services, and not solely to satisfy the Eligibility Criteria and obtain the Reward.

“**Geographic Location**” shall mean any country within the European Economic Area (“EEA”), as well as Israel and Switzerland, in which MEXEM is lawfully permitted to offer its services in accordance with applicable regulatory permissions and cross-border licensing requirements.

“**Information**” shall mean personal and sensitive financial data provided by the Client to MEXEM for the purposes of account opening, regulatory compliance, identity verification, or administration of the Promotion. Such data may include, without limitation, personal identifiers, bank account details, trading account information, income statements, tax returns, and any other confidential information reasonably required for the implementation of this Agreement.

“**MEXEM Group**” shall mean MEXEM Ltd together with its parent companies, subsidiaries, and affiliated entities, as applicable.

“**New Client**” shall mean an individual who, at the time of referral:

a) Does not have a MEXEM Investment Account;

b) Has not previously linked an existing Interactive Brokers account to MEXEM;

c) Meets all Eligibility Criteria under MEXEM’s customer acceptance policy and under Section 2 (Referral Program: Eligibility And Terms) of this Agreement; and

d) Successfully opens and funds a new MEXEM Investment Account as a direct result of a valid referral under this Promotion.

“**Parties**” shall mean MEXEM and the Client who agrees to participate in the Promotion in accordance with the Terms set out in this Agreement.

“**Platform**” shall mean IB’s online trading platform through which the Client may trade in financial instruments and where the Client Account is maintained.

“**Promotion Period**” shall mean the period commencing on 1 August 2026 and ending on 31 August 2026 at 23:59 Cyprus time.

“**Qualified Referral**” shall mean a New Client who has been referred to MEXEM through a valid Referrer Link and in respect of whom all applicable requirements of Clauses 2.3 and 2.5 of this Agreement have been satisfied during the Promotion Period. Only once all such requirements have been satisfied shall the referral be considered a Qualified Referral for the purposes of this Promotion.

“**Qualifying Deposit**” shall mean the initial deposit made by the New Client into their MEXEM Investment Account, in an amount and under the conditions specified in Section 2 (Referral Program: Eligibility And Terms) of this Agreement. The Qualifying Deposit must be received during the Promotion Period and must equal or exceed the minimum deposit threshold required to qualify for the Reward.

“**Referral Program**” shall mean a promotional initiative offered by MEXEM, under which Eligible Clients (each a “Referrer”) may receive a cash Reward for each successful referral of a New Client, provided that the referred individual (each a “Friend”) completes all the required steps outlined in Section 2 (Referral Program: Eligibility And Terms) of this Agreement.

“**Referrer**” shall mean an existing MEXEM Client who shares their unique referral link (the “Referrer Link”) with a third party and introduces a New Client to MEXEM, in accordance with the terms and conditions set out in this Agreement. The Referrer must have an Open and Active MEXEM Investment Account and shall only be eligible to receive the Reward if all applicable conditions of the Referral Program are satisfied.

“**Referrer Link**” shall mean a unique, personalized link assigned to each Referrer by MEXEM for the purpose of participating in the Referral Program. The Referrer Link may be shared by the Referrer exclusively with their personal contacts and is used to track and attribute New Clients introduced to MEXEM under this Promotion.

“**Reward**” shall mean a cash amount granted by MEXEM to both the Referrer and the New Client, subject to satisfaction of all applicable Eligibility Criteria under this Referral Program, the requirements of Clause 2.5 (Genuine Participation), and all other applicable conditions set out in this Agreement. Subject to these Terms, the Referrer shall be eligible to receive a cash Reward of two hundred euros (€200), and the New Client shall be eligible to receive a cash Reward of one hundred euros (€100), as further set out in Section 2 (Referral Program: Eligibility And Terms) of this Agreement.

“**Website**” shall mean www.mexem.com.

1. INTRODUCTION

1.1 **MEXEM’s “Friend Bring Friend Promotion”** (hereinafter referred to as the “Referral Program” or the “Promotion”) provides Eligible Clients with the opportunity to earn the cash Reward for each successful referral of a New Client, subject to full compliance with the terms and conditions set out in this Agreement.

1.2 Under this Promotion, both the Referrer and the New Client may receive the applicable cash Reward upon satisfaction of the Eligibility Criteria, as further detailed in Section 2 (Referral Program: Eligibility And Terms) of this Agreement.

1.3 The Promotion shall remain valid and available during the Promotion Period, as defined in the Definitions section of this Agreement.

1.4 These Terms and Conditions (the “Terms”) set forth the basis for participation in the Promotion.

1.5 By participating in the Promotion, you acknowledge that you have read, understood, and agreed to be bound by these Terms.

1.6 MEXEM reserves the right to amend, vary, suspend, or cancel these Terms at any time, including where required by law or regulation. Where required by Applicable Laws or where reasonably practicable, MEXEM may provide notice of such changes through its Website or other appropriate communication channels. Any such changes shall not affect the rights of Eligible Clients who have already qualified for the Reward prior to the effective date of the relevant amendment, variation, suspension, or cancellation.

1.7 Capitalised terms used but not defined herein shall have the meanings assigned to them in the MEXEM Risk Disclosure, the General Terms and Conditions, and other applicable legal documents published by MEXEM (together, the "MEXEM Documents"). Any references to the MEXEM Documents below shall be construed accordingly. In addition, certain services under this Promotion may be provided by the third-party partner as designated by MEXEM.

1.8 For any questions regarding this Promotion, including inquiries about your eligibility, please contact us through the communication channels available on our Website.

2. REFERRAL PROGRAM: ELIGIBILITY AND TERMS

2.1 Under the Referral Program, an eligible Client (the "Referrer") may refer an individual (the "New Client") to MEXEM using their unique Referrer Link. Where the referred individual satisfies all applicable Eligibility Criteria during the Promotion Period, including the requirements of Clause 2.5 (Genuine Participation), both the Referrer and the New Client may become eligible to receive the cash Reward in accordance with Clause 2.7 of this Agreement.

2.2 To qualify for the Reward under this Promotion, the Referrer must meet all of the following conditions during the Promotion Period:

a) Be a direct retail Client of MEXEM with an Open and Active Client Account at the time of making the referral.

b) Not be participating in any affiliate, introducer, or referral-marketing arrangement (collectively, "Affiliate Relationships") with MEXEM or any member of the MEXEM Group. Clients engaged in any such Affiliate Relationships are not eligible to participate in this Promotion.

c) Share their unique Referrer Link in accordance with Clause 2.9 of this Agreement.

The Referrer must reside in, and access MEXEM's services from, a Geographic Location in which MEXEM is lawfully permitted to offer its services.

2.3 To qualify as a New Client under this Promotion, the referred individual must, during the Promotion Period:

a) Use the Referrer Link to begin the account-opening process;

b) Provide, at a minimum, their full name, email address, and phone number;

c) Not have previously held, or currently hold, a MEXEM account, nor have linked an IB account to MEXEM;

d) Be accepted under the respective customer acceptance policies of MEXEM and IB;

e) Make a first-time deposit of at least €2,000 as the minimum Qualifying Deposit; and

f) Execute at least one (1) trade through their newly opened MEXEM Investment Account.

The New Client must reside in, and complete the account-opening process from, a Geographic Location in which MEXEM is lawfully permitted to offer its services.

2.4 A referral shall only be considered a Qualified Referral where all applicable requirements of Clauses 2.3 and 2.5 have been satisfied during the Promotion Period. Only upon satisfaction of all such requirements shall the Referrer and the New Client become eligible to receive their respective Rewards in accordance with Clause 2.7 of this Agreement.

2.5 Genuine Participation

2.5.1 **Genuine Participation is a fundamental condition of eligibility under this Promotion**. The Reward shall only become payable where both the Referrer and the New Client participate in the Promotion in good faith and in a manner consistent with the purpose of establishing or maintaining a genuine client relationship with MEXEM.

2.5.2 The Reward shall only be payable where MEXEM determines, acting reasonably and in accordance with Applicable Laws, that both the Referrer and the New Client have satisfied the requirement of Genuine Participation.

2.5.3 Without limitation, the following factors may be taken into account by MEXEM when assessing Genuine Participation:

a) in respect of the New Client:

   i) whether a substantial portion of the Qualifying Deposit is withdrawn shortly after meeting the Eligibility Criteria;

   ii) whether trading activity is minimal, artificial, non-commercial, or carried out primarily to satisfy the minimum requirements of the Promotion;

   iii) whether the account activity, funding pattern, withdrawal pattern, or overall use of the account indicates that the account was opened or operated primarily to obtain the Reward rather than to make bona fide use of MEXEM's investment services;

b) in respect of the Referrer:

   i) whether referrals are made in a structured, repetitive, or coordinated manner suggesting that the primary purpose is to generate Rewards;

   ii) whether the Referrer refers individuals who do not demonstrate Genuine Participation;

   iii) whether multiple referrals display similar patterns of funding, withdrawal, or activity inconsistent with bona fide client behaviour; and

   iv) whether the Referrer has engaged in any conduct prohibited under Clause 2.12(e) of this Agreement.

2.5.4 MEXEM shall assess Genuine Participation based on objective factors and the overall circumstances of each case, and shall act in a fair, proportionate, consistent, and non-discriminatory manner.

2.6 MEXEM will assess eligibility for the Reward based on its verification that a Qualified Referral has been achieved and that the requirements of Clause 2.5 (Genuine Participation) have been satisfied. Such verification shall include confirmation that the Referrer has satisfied all Eligibility Criteria set out in Clause 2.2, that the New Client has satisfied all Eligibility Criteria set out in Clause 2.3 during the Promotion Period, and that both the Referrer and the New Client have satisfied the requirement of Genuine Participation. The Referrer will be notified only as to whether they have qualified for the Reward, without any reference to the specific actions or status of the referred New Client. Once MEXEM has verified that the requirements of Clauses 2.2 through 2.5 have been satisfied, the corresponding Reward may be credited to each party's MEXEM Account in accordance with MEXEM's internal procedures and timelines.

2.7 Subject to a referral being verified as a Qualified Referral in accordance with Clauses 2.2 through 2.6, the Referrer and the New Client shall become eligible to receive the respective cash Rewards set out in the table below:

First-Time Deposit (New Client)	Minimum Number of Trades	Referrer Reward	New Client Reward
€2,000 or higher	Minimum of 1 trade executed on the referred person's account	200€ in cash	€100 in cash

2.7.1 MEXEM may amend the Reward structure at any time, including where required by law or regulation. However, any such changes will not affect Referrers or New Clients whose referrals have already been confirmed as Qualified Referrals under the terms in effect at the time they completed all required steps.

2.8 The New Client shall be subject to MEXEM's standard fee schedule, as published on [MEXEM's Fees page](). No fee adjustments, discounts, or special terms shall apply to the New Client based on the Referrer's existing fee arrangements, if any.

2.9 The Referrer may share their unique Referrer Link only with individuals with whom they have a pre-existing personal relationship. Any public distribution or unsolicited sharing of the unique Referrer Link, including, but not limited to, posting on public websites, forums, social media platforms, paid advertising channels, or any other form of broad or indiscriminate dissemination, is strictly prohibited. MEXEM reserves the right to disqualify any referral or revoke eligibility for the Reward if, acting reasonably and in accordance with this Agreement, it determines that the Referrer Link has been misused or shared in breach of this clause.

2.10 Individuals referred under this Promotion must not be existing clients or active leads of MEXEM or any company within the MEXEM Group. Referrals of individuals who are already known to MEXEM through prior contact, onboarding attempts, or previous marketing engagement shall not qualify for the Reward.

2.11 If any regulatory, legal, technical, or other restrictions apply to either the Referrer's or the New Client's MEXEM Account, the referral cannot be treated as a Qualified Referral until all such restrictions have been fully lifted and normal account activity is possible.

2.12 The Referrer shall have no ongoing involvement with the referred New Client's MEXEM Account after the referral has been made. In particular, the Referrer agrees not to:

a) Assist the New Client in preparing or submitting their MEXEM Account application;

b) Train, instruct, or otherwise guide the New Client in the use of MEXEM's Platform;

c) Act as an intermediary or point of contact between MEXEM and the New Client; or

d) Access, operate, manage, or otherwise participate in the administration of the New Client's MEXEM Account; or

e) Influence, recommend, encourage, pressure, incentivise, or otherwise seek to affect, directly or indirectly, the amount or timing of any deposit or withdrawal, any trading activity, or any investment decision of the New Client, in each case for the purpose of enabling the Referrer or the New Client to satisfy the Eligibility Criteria, obtain a Reward, or otherwise secure a benefit under the Promotion.

2.13 The Referrer shall not represent themselves as an employee, agent, authorised representative, or affiliate of MEXEM, nor shall they make any statement, whether express or implied, that may reasonably be interpreted as professional advice, a recommendation, or an endorsement by MEXEM.

2.14 Upon successful enrolment in the Referral Program, each Referrer will be issued a unique Referrer Link containing a personal tag ID. This Referrer Link must be used by the New Client during the account-opening process for the referral to be properly tracked and validated by MEXEM. **Failure by the New Client to use the correct Referrer Link will result in the referral being ineligible for the Reward**.

2.15 MEXEM reserves the right, at its sole discretion, to amend, modify, suspend, or terminate any aspect of this Promotion, including its availability, duration, or the scope of the Reward, at any time, including where required by law or regulation. Where applicable, MEXEM will provide prior notice to Eligible Clients of any such change. Any amendment, modification, or termination shall not affect the rights of Eligible Clients in respect of referrals that have already been confirmed as Qualified Referrals before the effective date of such change.

2.16 The Reward under this Promotion is personal to each Eligible Client and may not be transferred, assigned, or otherwise made available to any third party.

2.17 The Reward offered under this Promotion is subject to the general terms, limitations, and enforcement provisions set out in Sections 3 through 10 of this Agreement.

3. TERMINATION AND CHANGES

3.1 Abuse, Circumvention, and Non-Genuine Participation

3.1.1 MEXEM reserves the right to refuse, withhold, suspend, cancel, or reclaim any Reward, and to disqualify the Referrer and/or the New Client from participation in the Promotion, where it reasonably determines that:

a) the requirements of Clause 2.5 (Genuine Participation) have not been satisfied;

b) the Promotion has otherwise been abused, manipulated, or circumvented; or

c) the Referrer has breached Clause 2.12 of this Agreement.

3.1.2 Without limitation, and for the purposes of assessing compliance with Clause 2.5 (Genuine Participation), abuse of the Promotion may include:

a) opening, funding, or operating an account primarily for the purpose of obtaining the Reward rather than establishing or maintaining a genuine client relationship with MEXEM;

b) withdrawal of a substantial portion of the Qualifying Deposit within a short period after satisfying the Eligibility Criteria, where such behaviour indicates an absence of bona fide investment intent;

c) execution of minimal, artificial, non-commercial, or otherwise contrived trading activity designed primarily to satisfy the Eligibility Criteria;

d) coordinated activity between the Referrer and the New Client, or across multiple accounts, intended to generate Rewards without genuine underlying client relationships;

e) repeated referrals by a Referrer where referred individuals systematically fail to demonstrate Genuine Participation;

f) use of multiple accounts, nominee arrangements, or any form of structuring designed to circumvent the intent or purpose of the Promotion;

g) any other conduct which, when assessed objectively and in the overall context of the Promotion, is inconsistent with the purpose of the Promotion as a bona fide client acquisition initiative.

3.1.3 In exercising its rights under this Clause, MEXEM shall act reasonably, proportionately, consistently, and in accordance with Applicable Laws and regulatory obligations, including those imposed by CySEC.

3.1.4 MEXEM's determination shall be based on objective factors and the overall circumstances relating to participation in the Promotion, including compliance with Clause 2.5 (Genuine Participation). **Satisfaction of the formal Eligibility Criteria alone shall not automatically entitle a Referrer or New Client to receive the Reward** where MEXEM reasonably determines that the requirements of Clause 2.5 have not been satisfied or that the Promotion has otherwise been abused, manipulated, or circumvented.

3.2 MEXEM shall administer the Promotion and interpret these Terms reasonably and in accordance with Applicable Laws. MEXEM shall determine all matters relating to eligibility, Rewards, and the administration of the Promotion. Any dispute, ambiguity, or matter not expressly addressed by these Terms shall be determined by MEXEM in a fair and reasonable manner, without prejudice to any statutory or regulatory rights available to the Referrer or the New Client. The general right of MEXEM to amend, modify, suspend, or terminate the Promotion is set out in Clause 2.15 of this Agreement.

3.3 This Promotion is not open to employees of MEXEM or any entity within the MEXEM Group, nor to employees, agents, or representatives of entities that directly compete with MEXEM or any member of the MEXEM Group.

3.4 If any provision of these Terms, or any part thereof, is or becomes illegal, invalid, or unenforceable under the laws of any jurisdiction, such illegality, invalidity, or unenforceability shall not affect the legality, validity, or enforceability of the remaining provisions of these Terms in that jurisdiction, nor shall it affect the legality, validity, or enforceability of any provision in any other jurisdiction.

3.5 No failure or delay by MEXEM in exercising any right, remedy, or provision under these Terms shall operate as a waiver of that right, remedy, or provision. Nor shall any single or partial exercise of any right or remedy preclude any further or future exercise thereof.

4. RISK WARNING

4.1 Participation in the Promotion does not constitute financial, investment, or tax advice, nor does it guarantee any financial benefit or return. The Reward is subject to the Eligibility Criteria and conditions set forth in this Agreement. MEXEM shall not be liable for any indirect, incidental, or consequential damages resulting from participation in the Promotion, including but not limited to trading losses, reliance on promotional benefits, or changes in the availability or scope of third-party services. Clients are solely responsible for understanding the terms of this Promotion and for making their own independent financial and investment decisions.

4.2 Participation in this Promotion does not constitute a solicitation, offer, or recommendation by MEXEM to buy, sell, or invest in any financial instruments or to engage with third-party services. Investing in financial instruments involves risks, including the potential loss of capital. Clients should carefully consider their financial situation, investment objectives, and risk appetite before engaging in trading activity, and are advised to seek independent legal, financial, or tax advice as appropriate.

4.3 Participation in this Promotion does not entitle the Client to any ongoing or future benefits beyond those expressly provided in this Agreement. The availability of the Promotion and any similar offers is at the discretion of MEXEM, and MEXEM makes no representation or commitment regarding the future availability of any comparable promotions or benefits.

4.4 All personal and financial Information provided by the Client in connection with this Promotion shall be collected, processed, stored, used, and disclosed in accordance with MEXEM's Privacy Policy and all applicable data protection laws and regulations.

5. DATA PROTECTION UNDER GDPR

5.1 MEXEM processes personal and financial data in accordance with the General Data Protection Regulation (EU) 2016/679 ("GDPR") and its internal privacy and data handling policies.

5.2 MEXEM shall collect, process, and store your personal and financial data strictly as necessary for:

a) Administering and managing your participation in this Promotion, including the verification of eligibility and delivering the Reward; and

b) Complying with MEXEM's legal and regulatory obligations under Applicable Laws, including requirements imposed by CySEC.

5.3 The personal and financial data processed by MEXEM for the purposes of this Promotion may include, but are not limited to: personal identifiers (such as name, date of birth, nationality, and contact information), financial and account-related data, documentation provided during account opening and identity verification, and any other information required to administer the Promotion, verify Reward eligibility, or fulfill legal and regulatory obligations.

5.4 For further details on how your personal data is collected, used, stored, and protected, including your rights under the GDPR, please refer to MEXEM's Privacy Policy, available on the official MEXEM website. The Privacy Policy is incorporated by reference into this Agreement and forms an integral part of these Terms.

6. DISCLAIMER OF WARRANTIES / LIMITATION OF LIABILITY

6.1 MEXEM and/or any of its subsidiaries, affiliates, or agents, shall not be liable for any loss or damage arising directly or indirectly from events, actions, or omissions beyond its reasonable control. This includes, without limitation, losses resulting from delays, interruptions, or failures in the transmission or processing of orders, communications, or information due to failures in communication systems, internet connectivity, third-party service providers, or power outages.

6.2 Any tax liability arising from the receipt or use of the Reward under this Promotion shall be the sole responsibility of the Client. Where applicable law requires MEXEM to withhold tax and remit it to the relevant tax authority on the Client's behalf, the amount of any taxable benefit attributed to the Reward will be net of such tax. MEXEM shall bear no responsibility for any additional tax obligations that may arise in the Client's jurisdiction as a result of participation in this Promotion.

6.3 Nothing in this Promotion or in these Terms shall be construed as creating any partnership, joint venture, agency, franchise, sales representative, or employment relationship between the Client and MEXEM.

6.4 In the event that this Agreement is translated into a language other than English, the English version shall prevail and be deemed the authoritative and binding version in case of any conflict, discrepancy, or inconsistency between the language versions.

6.5 The Reward under this Promotion is provided strictly in the form specified in these Terms and may not be exchanged, converted, or redeemed for any alternative benefit, product, or cash equivalent other than the cash Reward expressly described herein, unless otherwise stated in these Terms.

6.6 Clients may not combine, stack, or apply multiple promotional offers concurrently, whether in relation to the same Client Account or across different Client Accounts, unless expressly permitted under the specific terms of the applicable promotion.

6.6.1 MEXEM reserves the right, at its sole discretion, to grant exceptions on a case-by-case basis. Any such exception must be expressly approved in writing by MEXEM and shall apply only to the individual instance for which it is granted. Such exceptions shall not constitute a modification or waiver of MEXEM's general promotional policy.

6.7 Eligibility for this Promotion is subject to verification and full compliance with these Terms. Any misuse, manipulation, or attempt to circumvent the conditions of the Promotion may result in disqualification from the current or future promotional offers. All decisions made by MEXEM regarding eligibility, exceptions, or the application of the Promotion shall be final and binding on all Parties.

6.8 MEXEM reserves all rights not expressly granted under these Terms. Participation in the Promotion shall not be interpreted as granting any additional rights, benefits, or entitlements on the Client beyond those explicitly set out in this Agreement.

7. PRIVACY

7.1 MEXEM does not sell or disclose Client or prospective Client Information to third parties, except as required in the ordinary course of business. Such disclosures may include sharing Information with employees, agents, service providers, affiliates, banking partners, or regulatory authorities, in accordance with Applicable Laws and MEXEM's Privacy Policy. All data sharing is conducted in accordance with the principles of necessity, proportionality, and confidentiality.

7.2 Information collected by MEXEM may be used for administering the Promotion and will only be used for the purposes stated in these Terms or for other purposes directly related to the Promotion.

7.3 For all matters relating to the processing of personal data in connection with this Promotion, please refer to Section 5 ("Data Protection and Client Consent under GDPR").

8. CONSENT TO ELECTRONIC SIGNATURE

8.1 By electronically signing MEXEM's account agreement and related documentation, you acknowledge receipt of your account opening materials, including the account letter and all documents contained within MEXEM's electronic account package. You further confirm that you have read, understood, and agreed to be bound by the terms and conditions set forth therein.

8.2 By signing MEXEM's account agreement and related documents, you consent to MEXEM maintaining, receiving, storing and accessing electronic records of your trades, transactions, and account activity, in accordance with applicable legal and regulatory requirements.

8.3 By participating in this Promotion, you confirm that you have read and understood these Terms in full and agree to be bound by them. You further acknowledge that any Information provided in connection with this Promotion is accurate and complete to the best of your knowledge.

9. ENTIRE AGREEMENT

9.1 This Agreement, together with MEXEM's General Terms and Conditions, Risk Disclosure, and all referenced policies and procedures, constitutes the entire agreement between MEXEM and the Client with respect to the Promotion. It supersedes all prior or contemporaneous understandings, communications, representations, or agreements, whether oral or written, relating to the subject matter of this Promotion.

10. GOVERNING LAW AND JURISDICTION

10.1 This Agreement, including the rights and obligations of the Parties and any judicial or administrative proceedings arising directly or indirectly from it or from any transaction contemplated herein, shall be governed by and construed in accordance with the laws of the Republic of Cyprus. The Parties irrevocably submit to the non-exclusive jurisdiction of the courts of Cyprus for the resolution of any such matters.

CUSTOMER ACKNOWLEDGES HAVING RECEIVED, READ, AND UNDERSTOOD THE FOREGOING CUSTOMER AGREEMENT AND HEREBY AGREES TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS HEREOF.