

## Disclaimer

1) Risk Investment -Trading foreign exchange, Indexes and Contract for Differences (CFDs) on margin carries a risk and may not be suitable for all investors. Before deciding to trade you should consider your investment objectives, leverage, level of experience and risk appetite. The possibility exists that you could sustain a loss of some or all of your investment and therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with trading and seek advice from an independent financial advisor if you have any doubts or if you are not an expert in trading Forex/CFDs.

2) Internet Trading Risks -There are risks associated with utilizing an Internet-based deal execution trading system including, but not limited to, the failure of hardware, software and Internet connection. Since VERTIFX (VERTIFX) does not control signal power, its reception or routing via Internet, configuration of your equipment or reliability of its connection, we cannot be responsible for communication failures, distortions or delays when trading via the Internet. VERTIFX employs back-up systems and contingency plans to minimize the possibility of system failure.

3) Trading Account Abuse - It clarified that VERTIFX's all Trading Accounts are strictly forbidden to abuse any and all benefits given in any manner whatsoever or to use it in any manner except as Foresaid. VERTIFX can cancel all trading account benefits at any time and take any actions necessary such as canceling client transactions, adjusting client account balances etc. that might be required in absolute discretion due to Abuse of these benefits.

4) Customer Identification Program (CIP) and Anti-money laundering (AML) Policies and Procedures: It is the Customer's duty to submit by scanned email/fax one valid form of government issued ID or Passport, along with Bank Statement and/or Utility Bill proving residence, within three business days of real trading account becoming activated. According to regulations implemented in 2003 by the USA Patriot Act, all financial institutions must verify the identity of individuals wishing to conduct financial transactions through a custom Customer Identification Program (CIP) appropriate to the size and type of its business. VERTIFX's due diligence requires the hereto forth mentioned ID and Utility Bill in order to abide by our CIP as well as to adhere to the guidelines for Anti-money laundering (AML) set forth by the Bank Secrecy Act and USA Patriot Act.

5) VERTIFX is a No Dealing Desk (NDD). Our platform, MetaTrader4 (MT4), is a software solution and we do not provide the liquidity with which you can trade in the Forex market. All deals are executed through the clearings company and are performed completely electronically. VERTIFX has no interest, influence or control over the success or failure of the deals completed by customers. Each customer is solely responsible for his/her own positions within the Forex/CFD markets. There might be a slight delay of seconds between the entry order and market price due to internet connection/traffic. In times of extensive activity, or factors involved with liquidity/volatility, there might be a lag for the execution times. Customers may upgrade to a higher internet speed connection. Additionally, during these times, the Liquidity Provider may automatically lower leverage as protection for the trader/Liquidity Provider.

6) Scalping fee is determined by the Liquidity Provider. This fee is determined by 1) how often you trade (day trading), 2) how long you hold the position, and 3) What the trader's target profit is. The scalping fee is \$10 per lot/trade, based on a standard lot of 100K units. For a mini lot of 10K units, the scalping fee is \$1 per lot/trade, working on a relative scale. Customers should be familiar with the scalping terms and conditions found on VERTIFX's website .Any bonus credited to customer's real trading account is for trading purposes only.

7) Prior to commencing trading, all customers are required to submit by email whether or not they will be scalping and/or using an Expert Adviser (EA). Customer will be placed into the EA/Scalping Group, and pay \$10 per lot/trade. As an EA is an outside product, responsibility for making the EA work with the MT4 platform lies with the customer. Customers' responsibility is to contact the manufacturer should any problems arise and/or do their own research. Any profits/losses associated with the use of an EA are customers' sole responsibility.

8) Deposits and Withdrawals may take up to 72 hours to clear and be credited to customers' real trading account.

9 ) Customers wishing to withdraw can send an email request to transfer to the account of their choice. In rare and extreme situations, deposit/withdrawal time may take longer than 72 hours. Customer must submit request for deposit/withdrawal by email. For bank wire, email confirmation is required. VERTIFX will cover any surcharges associated with deposit, while customer will cover any surcharges associated with withdrawal. The method of deposit will be the method of withdrawal. VERTIFX works with and accepts payment by/from Credit Cards and Bank Wire.

10) For every communication with VERTIFX, customer must submit his/her real trading account number. Customers that do not provide account number must bear in mind that a delay makes take effect.