

GLOBAL TREASURE RESERVE

CLIENT AGREEMENT



1. INTRODUCTION

GT RESERVE (the "Company") is a United Kingdom Investment Firm (the "IF") incorporated in United Kingdom with Company Number 14595. The Company is authorized and regulated by the UK Securities and Exchange Commission (the "USEC"), with a Dealer in Securities Principal's License (the "License") Company granted by the Minister of Finance and Economic Management of UK. The foundations of the services offered to Clients are based on the License Company. The Company is trading under the GT Reserve INTL trade name and through the URL www.gtreserve.ai.

2. ACKNOWLEDGEMENTS

2.1 The Company shall not be contractually committed with any legal or/natural person wishing to become Client of the Company until such time that the Company has confirmed to such person both that it has opened an Account on his behalf and that the Client has successfully initially funded such an Account.

2.2 These Business Terms (the "Agreement"), as amended from time to time and as they are published in the website of the Company, override any previous, current or future representation, expressed or implied, made or to be made by GT RESERVE and/or any of its representatives, and shall be the only legally enforceable mean that defines the relationship between the Client and the Company.

2.3 The Client acknowledges that he has read, fully understood and accepted the contents of this Agreement together with the Privacy Policy and Risks Disclosure Statement and solely based on these contents he has willingly entered into a legally binding agreement with the Company. For all the information about the Company and its activities, including any other documentation referenced in this agreement, the Client should always refer to the legal documentation posted on the website of the Company.

2.4 The Client accepts and understands that it is the Client's full responsibility to monitor for updates of the applicable Agreement in force as published in the website of the Company from time to time. Any viewer or user of the Company's website, whether Client or not, accepts and understands that the continued viewing or use, of the website of the Company, or of any form of access through this website of information shown or of a service offered by the Company, constitutes knowledge and acceptance of the Agreement and all its contents.

2.5 The Client accepts and understands that the official language of the Company is the English language.



3 PROVISION OF SERVICES

3.1 The Company is authorised by USEC to provide investment services as a Principal Dealer in Securities. The Client confirms he understands and accepts that, when the Company is arranging to offer or perform any of its services to a Client, may critically depend on doing so on other third parties involved in the relevant operation/dealings.

3.2 The Client confirms that, he understands and accepts all the risks resulting from the latter operation/ dealings with third parties, including but not limited to the risk of default of any such third party and any possible such consequences to the Client, Client Money, Client Personal Data or any other form of Client interests whatsoever.

3.3 The Client confirms that, the Company is not responsible in any way whatsoever of any default of any such third party and of any resulting consequences (including loss) of such default on the Client, Client Money, Client Personal Data or any other form of Client interests whatsoever.

3.4 By agreeing to this present Agreement, the Client irrevocably accepts all risks of any default of any such third party and of any resulting consequences, as per the aforesaid.

3.5 You acknowledge that our services do not include the provision of Investment Advice. Any discussions that might be carried on between the Client and the Company's employees or any information provided by the Company will not give rise to any advisory relationship, nor do they constitute Company's recommendations to Clients.

3.6 Furthermore, any investment information or materials displayed on the website of the Company does not constitute investment advice and has no regard to specific investment objectives, financial situations or particular needs of the Client. The Client understands and acknowledges that this information is addressed to the general public or broad group(s) of recipients, and is a product derived from third party information for the the Client to read and use at her sole discretion. Therefore, the Client confirms and accepts that, the Company does not bear any responsibility for any Transactions carried out by the Client.

3.7 The Client understands and accepts that, he is solely responsible for any investment strategy, transaction or investment the Client enters into, and for any activities and/or outcomes occurring as a result of an authorized, by the Client, third party acting on behalf of the Client in any business relationship with the Company.

3.8 The Company may choose at its discretion to obtain information about your knowledge and experience in the investment field. We shall assume that information about your knowledge and experience is accurate and shall bear no responsibility of any relevant outcome if such information is inaccurate or there were changes without informing us.

3.9 The Company may offer the Client a free or paid subscription for receiving trading signals and/or copy trading services from various vendors, in which case the Client's contact details shall be automatically forwarded to these vendors unless otherwise instructed by the Client. Vendors shall only be forwarded the Client's telephone number for receiving trading alerts by phone and/or automatic signals or copy trades on the trading platform shall be enabled, therefore any signals received cannot constitute personal recommendations. Signals issued by the vendors shall be deemed to be market research only; not taking into account the suitability for each individual Client. By accepting to receive the vendors' services, the Client agrees and consents to the terms and conditions of the vendor as can be found on their respective website. It is understood and accepted that the Company shall bear absolutely no responsibility regardless of the circumstances for any such vendors' failings thereof and/or any losses that took place or might take place in the future as a result of using the mentioned services. By continuing to receive the services of these vendors you continue to agree to their terms and conditions. In case a Client wants to opt-out of these services the Company has to be informed in writing.

3.10 The Client must understand that the material of the above-mentioned trading signals such as, but not limited to,



SMS, email, messaging applications etc. does not contain a record of our trading prices, or an offer of, or solicitation for, a transaction in any financial instruments. The Company accepts no responsibility for any use that may be made of these comments and for any consequences resulting in it. No representation or warranty is given as to the accuracy or completeness of this information. Consequently, any person acting on it does so entirely at their own risk. The analysis does not involve any specific investment objectives, financial situation and needs of any specific person who may receive it. Trading signals have not been prepared in accordance with legal requirements designed to promote the independence of research, and as such they are considered to be marketing communication. Although we are not specifically constrained from dealing ahead of the publication of our research, we do not seek to take advantage of it before we provide it to our clients. We aim to establish, maintain and operate effective organizational and administrative arrangements with a view to taking all reasonable steps to prevent conflicts of interest from constituting or giving rise to a material risk of damage to the interests of our clients. We operate a policy of independence, which requires our employees to act in our clients' best interests and to disregard any conflicts of interest in providing our services.

3.11 The Company may, from time to time in its absolute discretion, withdraw the whole or any part of its services on a temporary or permanent basis.

4. ANTI-MONEY LAUNDERING PROVISIONS

4.1 According to Prevention and Suppression of Money Laundering Activities regulations applicable to the Company, the Company is entitled to request from the Client to provide immediately any additional information concerning the circumstances and the context of a particular Transaction. The Company shall have the right to refuse orders or instructions received from the Client as long as the Client has not supplied the information requested by the Company.

4.2 The Company has the right to terminate the Agreement with the Client immediately, to report the Client to applicable authorities if deemed required, and to prohibit the Client from withdrawing any of its assets if the explanations provided are deemed inadequate and/or anything in this regard raises money laundering or terrorist financing suspicion

5. CLIENT COMPLAINTS

5.1 The Client shall be required to check the content of each document, including those sent electronically by the Company or made available to the Client on the Trading Platform. Such documents should be regarded as authoritative. Complaints shall be addressed, in the first instance, to the Customer Support Department in the e-mail address support@gtreserve.ai. If the Client receives a response from the Customer Support Department but deems that the complaint needs to be raised further, the Client should complete the Complaint Form which is publicly available on the Client's member area and send it to complaints@gtreserve.com. The Client must inform the Company immediately if an incorrect Transaction appears on his Account.

5.2 Any complaint relating to the execution or non-execution of an order will be considered only on the expressed condition that it is made in writing upon the occurrence of the events in question and at the latest before the opening of the relevant market on the day after the execution, that is, within a 24-hour period from the time of occurrence of the complaint. It should be noted that the use of an expert advisor or any other program that is used to perform technological and/or algorithmic trading, also alleviates you of any right to claim any sort of compensation from the Company.

5.3 Once this period has expired, the Client shall no longer has any rights, of any type and form, against the Company.

5.4 The document entitled Complaint Form, available in the members' area, should be used for any complaint a Client may have. The Client may complete the Complaint Form with all the information



requested and may return the form to the Company as mentioned in the specific document.

6. REJECTED COMPLAINTS

6.1 The Company shall have the right, in its sole discretion, to decline Client claims on the lapsing of the 24-hour period after the occurrence of the relevant incidence. The Company may not accept claims not delivered to the Company through the designated addresses mentioned in this Agreement.

6.2 The Company shall have the right to decline a Client's claim or any of its arguments if the server log— file record required for the examination of such claim or arguments does not exist.

6.3 The Company has the right, in its sole discretion, to decline:

- Client claims related to execution period of any requests or orders;
- Client claims related to server maintenance works, if such works were previously announced at the Company's website not less than 48 hours before the server downtime;
- Client claims related to differences between rates quoted by the Company and similar rates quoted by other companies or institutions (including rates of underlying assets), except for claims related to manifest errors in the Company's data feed; and
- Client claims related to delays or interruptions of service or transmissions, or failures of performance of the server, regardless of cause, including, but not limited to, those caused by hardware or software malfunction; governmental, exchange or other regulatory action; war, terrorism, or the Company's unpremeditated acts.

7 USE OF THE IT SYSTEM

7.1 Predominantly, the Client shall transmit instructions to the Company using the IT system provided. The Company shall communicate with the Client exclusively via the IT system. It will be the Client's responsibility to take all necessary actions to ensure that he is able to access any communications that may be sent to him.

7.2 The Client is aware of the fact that using computers and the Internet exposes him to a number of risks including, in particular:

- The possibility that an unauthorised third party might access his Client's Account;
- The possibility that the relationship between the Client and the Company might be revealed;
- The possibility that computer viruses might infect the Client's computer system without the Client's knowledge; and
- The possibility that third parties might send messages to the Client, claiming to represent the Company.

7.3 The Client undertakes to obtain full information, and acknowledges that he is solely responsible for doing so, in respect of the risks to which he may be exposed and any necessary security measures he ought to have taken.

7.4 The Company will not be liable for any loss suffered by the Client resulting from the IT use, including in particular the actions of unauthorised third parties introducing themselves as the Client or the Company, transmission errors, transmission failures, technical faults, overloads, breakdowns (including but not limited to maintenance activities due to the maintenance of IT systems), system downtime, malfunctions, interference, attacks (e.g. hacking), blocked communications and networks (e.g. mail bombing) or other failures, regardless of who is responsible.



7.5 The Client will therefore take the necessary precautions to ensure the confidentiality of all information, including, among other things, the system password, user ID, portfolio details, Transaction activities, Account balances, as well as all other information and all orders.

7.6 The Client undertakes to notify the Company immediately if it comes to his attention that his system password is being used without authorisation.

7.7 The Client hereby assumes all liability arising in connection with technical access to the Company's services.

7.8 The Client shall be responsible for acquiring, installing and configuring the appropriate hardware and software, in order to set up his connection with the Company's online services. The Company shall not be liable for any actions of the access provider and/or hardware that it has not supplied itself.

8. GENERAL PROVISIONS

8.1 The provision of services to the Client is subject to all applicable laws, regulations, and other provisions or market practices to which the Company is subject to. If any provision of this Agreement shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, this shall not affect the other provisions of this Agreement, which shall remain in full force and effect.

8.2 No party shall, without the prior consent of the other party, assign, transfer, charge or deal in any other manner with this Agreement or any of the rights under it.

9. AMENDMENTS

9.1 This Agreement may be amended at any time by the Company as may be applicable due to regulatory amendments, as well as internal policies. Clients are expected to monitor and ensure they are up to date with the latest amendments made; to this end the Company will ensure to have visible in its Business Terms the date of the most recent amendments made. See also terms applicable in section "Acknowledgements" of this present agreement.

10. TERMINATION

10.1 This Agreement will be valid until its termination as provided below.

10.2 The Company reserves the right to terminate the Agreement with the Client at any time with immediate effect and without giving any reasons for this action. The Company shall have the right to freely set the consequences of such termination for the Client's positions without incurring any liability. The Company will no longer carry out any orders for the Client upon termination of this Agreement.

10.3 It is at the discretion of the Company to automatically terminate Trading Accounts with NIL balances that remain Dormant for a period of more than six months without any further notification to be given to the Clients.

10.4 On termination, the Company will pay the Client any pending obligations owed to him by the Company.

10.5 The Client has the right to terminate the Agreement by giving a written notice of at least seven (7) Business



Days, specifying the date of termination.

10.6 The Client is obliged to pay any pending obligations towards the Company, including but not limited to any pending fee or amount payable to the Company, any charge or expenses incurred or to be incurred as a result of the termination of this Agreement, as well as any other expenses that might arise during the settlement of the pending obligations.

10.7 The Company has the right to subtract all above pending obligations from the Client Account. The termination of this Agreement does not influence in any way the rights, contractual provisions, commitments, obligations and liabilities of either party.

11. GOVERNING LAW AND JURISDICTION

11.1 The relationship between the parties shall be governed solely by and construed solely in accordance with the laws of the Republic of Vanuatu and in particular to the CHAPTER 70 of the PREVENTION OF FRAUD (INVESTMENTS) QR 9 of 1971 /QR 3 of 1978 /Act 10 of 1988.

11.2 Nevertheless, the Company reserves the right to initiate proceedings before any competent court or jurisdiction, including in particular the courts in the country of which the Client is a citizen or in which he resides.

12. DECLARATION

12.1 The Client declares that he has read, understood and accepted this Agreement in its entirety.

12.2 The Client declares that he has read, understood and accepted the section entitled Risk Disclosure and he has understood the warnings contained in this document.

12.3 By accepting this Agreement, the Client declares that he has read, understood and accepted all the information provided in, or linked/directed to/by, this present Agreement as updated from time to time on the Company's website.

12.4 The Client declares that he consents and agrees to direct advertising through cold calling by any means, including but not limited to, by phone, email and facsimile.

12.5 The Client declares that he is over 18 years old and/or has full capacity (in case of legal entities) to enter and be bound by this Agreement and that he is not prohibited by the legislation/regulations of his country of residence to enter into this Agreement.

12.6 The Client declares that all information provided in the "Account application form" is true, accurate, complete and not misleading and that he undertakes to inform the Company of any changes that might occur to the data/information provided in the "Account application form".

13. COMPANY'S CONTACT DETAILS

13.1 Clients shall communicate with the Company with the communication methods described within this Agreement and/or at the following address:

Correspondence Address: 7 New Warren Lane London, UK SE 186NG
Telephone: +447442043576



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Address: 7 New Warren Lane London, UK SE 186NG
Phone: +447442043576
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