USER AGREEMENT ON MANDATORY INSURANCE IN CASE OF PLATFORM RULES VIOLATION

1. General Provisions

This User Agreement (hereinafter referred to as "Agreement") is an integral part of the Terms of Service of the Platform and regulates the rights and obligations of the Client in situations where violations of the Platform's internal rules, trading conditions, or applicable law are detected. By registering an account and using the Platform's services, the Client confirms that they have read, understood, and accepted all the provisions of this Agreement.

2. Purpose of the Agreement

The purpose of this Agreement is to ensure the financial and legal security of the Platform, its Clients, and partners in cases of violations of the established rules, as well as to guarantee compliance with international financial standards and laws, including but not limited to:

- Directive (EU) 2014/65 on Markets in Financial Instruments (MiFID II)
- Regulation (EU) No 596/2014 on market abuse (MAR)
- Directive (EU) 2018/843 on Anti-Money Laundering (5AMLD)
- Financial Services and Markets Act 2000 (UK)
- Bank Secrecy Act (BSA), USA

3. Grounds for Activation of Mandatory Insurance

The Client acknowledges and agrees that the Platform has the right to request the payment of a special insurance fee ("Mandatory Insurance") in cases where:

3.1. The Client has attempted to bypass the Platform's rules by any means, including but not limited to:

- Using third-party accounts or wallets for deposits/withdrawals without prior authorization.
- Submitting false or altered documents.
- Engaging in activities aimed at circumventing transaction limits or AML/KYC procedures.

3.2. The Client's actions have caused, or could potentially cause, financial, reputational, or regulatory damage to the Platform.

4. Amount and Procedure for Payment of the Mandatory Insurance

4.1. The amount of the Mandatory Insurance shall be determined by the Platform based on the level of risk and potential damages identified.

4.2. Payment must be made via an incoming transaction from the Client's account or wallet in the currency and network specified by the Platform.

4.3. Payment from internal account balances is prohibited in accordance with applicable anti-money laundering legislation.

5. Legal Basis

This clause is introduced in accordance with the above-mentioned legislative acts, as well as with the international recommendations of the Financial Action Task Force (FATF), which impose obligations on financial service providers to take measures to prevent fraud, market manipulation, and money laundering.

6. Client's Confirmation

By accepting this Agreement, the Client confirms and agrees that:

- In the event of a violation of the Platform's rules, they are obliged to pay the Mandatory Insurance in full and within the specified period.
- Failure to pay the Mandatory Insurance may result in the suspension or termination of account access, as well as the freezing of all trading and withdrawal operations until full payment is received.

7. Final Provisions

This Agreement comes into force from the moment of the Client's registration on the Platform and remains valid for the entire period of use of the Platform's services. The Platform reserves the right to amend this Agreement in accordance with changes in legislation or internal policy, notifying the Client by electronic means.
