



FINANCE HOUSE
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Terms and Conditions for the use of the E- Trade System/Service

Kindly read the terms and conditions of this Electronic Trading Account Opening Form related to the use of the electronic trading system/ service of Finance House Securities Company L.L.C (the "Company" or "Broker"), whether via the website, electronic devices, applications, and/ or any other electronic means ("E Trade System/Service"), and constituting an integral part of and complementary to the terms and conditions of the Trading Account Opening Agreement executed between the Customer and the Company.

Unless the context in this E-trade Account Opening Form otherwise requires, the capitalized words and expressions used in the Trading Account Opening Agreement shall have the same meanings when used in the terms and conditions here below.

Trade Operations through the E-Trade System/Service

- The electronic trading service through internet, whether via the website, electronic devices, applications, and/or any other electronic means including the E-Trade System/Service is one of the most important means for securities trading allowing investors to peruse the financial markets information directly through the internet, and hence enabling investors to observe the stock rates and movement and take spot sale and purchase decisions all by themselves wherever they are and whenever they wish without seeking the assistance of the traditional broker services.
- The E-Trade System/Service, with all the smooth solutions it offers, as an introduction to the securities trade world, requires from the customers to have thorough knowledge in the field of securities trading, whether by way of purchasing, selling, or amending and canceling orders, or also by way of following-up on their own portfolios and all similar matters related to the trading activity.
- The username as well as password to any service of E-Trade System/Service to be provided by the Broker to the Customer shall be considered as the Customer's identification tool, through which the E-Trade System/Service shall identify the Customer and the portfolio data pertaining to such Customer's account. Accordingly, any trading carried out through the E-Trade System/Service must take place through the username and password of the Customer who shall be committed to all trading transactions as long as they were carried out through the username and password.
- Any sale or purchase orders, and any amendments to or cancelations of such orders entered in the E-Trade System/Service shall be deemed valid and the Customer shall assume all responsibilities arising therefrom while the Broker does not assume any liability whatsoever in this respect.
- The Customer may amend the orders entered through the E-Trade System/Service before the Market executes that order or within the deadline fixed by the Market prior to opening of the trade session. However, the Customer may not in any case whatsoever amend or cancel the orders entered immediately prior to the trading period, i.e. between 09:53 am and 10:00 am.
- All orders entered by the Customer through the E-Trade System/Service are executed through the system itself and do not require any notice or confirmation from the Customer to the Broker or vice-versa.

Customer's Responsibilities

- The Broker does not assume any liability which may result in the event where the E-Trade System/Service rejects any purchase operation(s) or amendment to or cancellation of such operation(s) due to insufficient balance available in the Customer's account in advance to cover the purchase or amendment operation(s).
- The Broker does not assume any liability or loss resulting from any breakdown in the E-Trade System/Service or any technical breakdown or the like in the internet lines or other electronic transmission means or any delay in the receipt or dispatch of data or even for the non-execution or delay in the execution of any purchase or sale operations for any technical reason whatsoever unless such liability or loss is attributable to the Broker's fault or negligence.
- The Broker does not assume any responsibility for any conflict or dispute or the like which may arise between the Customer and the Market.
- The orders entered in the E-Trade System/Service may not be processed on immediate basis, and shall follow in this respect the organizational procedures laid down by the Market.
- The Customer might be aware that the processing of the orders entered through the E-Trade System/Service involve risks and could cause his



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investments to incur losses due to the fast changing nature of the prices depending on the offer and demand mechanism prevailing on the Market, and that consequently, some orders may not be executed or be subjected to delay in execution due to this mechanism.

- The Customer shall be responsible for keeping and protecting the username and password and refraining from disclosing the same to any other party. The Customer is also required to keep all orders executed through the username and password, as the Broker shall not be liable for any consequences resulting from the use of the username and password by any party other than the Customer.
- Upon accessing any service of the E-Trade System/Service for the first time, the Customer is required to change the password and use the new password chosen by him along with the username. Each time the Customer enters the username and Password to use the E-Trade System/Service, the system shall automatically send a one-time password (OTP) to the mobile phone number of the Customer hereinafter mentioned in the Customer's Details, and the Customer is required to enter the said one-time password (OTP) to be able to access the E-Trade System/Service.
- If the Customer forgets the password, he is required to use the E-Trade System/Service in order to obtain a new password by way of clicking on "Forgot your password" and the system shall issue a new password that will be sent as a message to the Customer's mobile phone number provided by the latter to the Broker in the Trading Account Opening Agreement and in this Form. The Broker shall not assume any direct or indirect responsibility in case the new password sent to the Customer is used by any party other than the Customer.
- In order to protect the Customer, the E-Trade System/Service shall automatically suspend the Customer's access to the required service if the Customer enters three times a password different from the correct one registered in the E-Trade System/Service.

Charges and Commissions

- The Customer undertakes to pay the commission due to each of the Authority, the Market and the Broker, each depending on the commission allocated thereto, in consideration of each trade operation entered by the Customer and executed through the E-Trade System/Service.

Other Provisions

- The Broker may, without any prior notice to the Customer, suspend the E-Trade System/Service or any of the services provided to the Customer there under, at any time and for any reason whatsoever such as by way of example without any limitation when periodical or non-periodical maintenance and/or updates is/are carried out to the E-Trade System/Service website from time to time.
- No information posted by the Broker on the E-Trade System/Service may be considered as a recommendation, advice, or incentive from the Broker to the Customer in relation to the trade of Securities or the purchase or sale of any stocks. The Broker shall not assume any direct or indirect responsibility arising from the said information on basis of which the Customer would have traded, purchased and/or sold any Securities.
- All terms and conditions included in this E-trade Account Opening Form are deemed binding to each Customer wishing to trade through the E-Trade System/Service.

The client acknowledge that he is familiar in the field of Securities, and that he is aware of the risk and losses which may be incurred to his investments in Securities as a result of internet trading through the E-Trade System/Service.