



UNITRADER

Individual Client Agreement

www.unitrader.com

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Individual Client Agreement Instructions

Please follow the following instructions for opening your Trading Account with UniTrader EAD ("UniTrader").

1. Required Forms and Signatures.

Please read carefully the following documents listed below that are available on the website of UniTrader:

- a. General information for UniTrader pursuant to Art.9 from Regulation No.38 on the Investment Intermediaries' Activity ("Regulation No.38").
- b. General conditions applied to contracts with clients.
- c. UniTrader's rate for the fees and remunerations that you have to pay.
- d. General information regarding the risks related to trade with financial instruments.
- e. Information on the different types of signing of this Agreement- Signing information.
- f. Margin policy.
- g. Customer Trading Agreement. Carefully read this agreement in its entirety and sign where applicable. The Customer Trading Agreement will be your contract with UniTrader and will govern the relationship between you and UniTrader. This document also contains important disclosures, relating to the risks associated with trading the products available through UniTrader. You **MUST** read these disclosures carefully. If you have any questions please contact your UniTrader representative.
- h. Account Application. Please carefully complete, provide all supplemental information and sign where directed. Do not sign this agreement before you thoroughly read and understand the documents and instructions under item 1 above. By signing this Agreement you agree with and declare that you have understood the documents under item 1 above.

2. Identification Documents Required.

For signing of the agreement you must submit copies of unexpired government issued identification and address verification documents with a completed signed copy of this application. Failure to provide such documentation will result in a rejection of your application. This agreement can be signed via one of the methods specified in the General conditions. Depending on the signing manner the documents that you shall submit may vary. The respective documents are enlisted in the Signing information document.

3. After reviewing and completing all of the above forms, applications and agreement You should forward these materials to:

- by fax: +359 2 401 26 39
- Scan and Email to: operations@bmfne.eu
- by Mail:

UniTrader EAD
84-86 „Aleksandar Stamboliisky“ Blvd,
floor 4, office 18
1303 Sofia, Bulgaria

You undertake to notify UniTrader promptly – but no later than 1 business day after the change has occurred - upon the occurrence of a change/s in any of its identification/communication details; failing this, all communication/identification of Client shall be presumed to have been done by UniTrader acting in good faith and shall have full legal effect.

4. Approval Process:

Upon UniTrader's receipt of all required completed Customer account documents, UniTrader will review your application and, assuming all requirements have been satisfied, will notify you via Email that your account has

been approved for trading. As soon as you have received notice that UniTrader has approved your account, you may transfer funds to UniTrader and begin trading. When you sign this Agreement with qualified electronic signature, via notary certification or remotely through documents exchange as it is specified in the information about signing a document UniTrader shall approve your account when your bank transfers money to your account with UniTrader. The transfer is the final step of the client identification procedure under this manner of signing.

5. Fund your UniTrader account:

Visit our websites to view our various deposit options and fund your account via the option best suitable for you.

Please note that all available funding methods require the name on the originating account to be identical to the name on the account opened at UniTrader. UniTrader will neither make nor receive any payment via a third party.

6. General conditions referral:

This agreement should be read with the General conditions of UniTrader listed on the website. All terms that are not explicitly explained here shall have the meaning under the General conditions.

7. Declarations:

When the Client under this agreement is a legal entity all declarations in the agreement which concern natural persons shall be made by the lawful representatives (natural persons) of the legal entity – the Client.

Individual Client Agreement

1. DEFINITIONS

CFD – contracts for difference as defined in the General conditions;

1. Financial instruments – the instruments specified in Art.3 of the Markets of Financial Instruments Act;
2. OTC – over the counter market as defined in the General conditions;
3. Website – the website of the Company;
4. MFIA – Markets of Financial Instruments Act;
5. Margin – the funds deposited by the Client as specified in the General conditions;
6. Quotation provider – any party which UniTrader utilizes to provide quotations to the clients.
7. Tariff – the official Tariff of the Company, published on the website.

2. SUBJECT OF THE AGREEMENT

1. Pursuant to the provisions of this Agreement UniTrader shall provide the Client with the opportunity to trade and with conditions for trading of the following financial instruments:

- 1.1. CFD on equity;
- 1.2. CFD on currency, currency pairs, currency rates (collectively CFD on currency);
- 1.3. Other instruments, which may be offered by UniTrader from time to time. The Client shall be notified via Email or via UniTrader's website about the financial instruments which UniTrader offers and which are not explicitly specified herein.

2. All transactions that the Client executes using the Trade platform shall be executed OTC. This Agreement does not provide opportunity for transactions on a multilateral trade system defined in the Bulgarian MFIA.

3. All transactions that the Client executes under this Agreement are on margin. The Tariff specifies the minimal margin requirements.

4. Based on one agreement the Client can open only one account in only one currency. If the Client desires to have more than one account in the same currency he/she shall enter into another agreement with UniTrader.

5. The Client chooses the currency in which UniTrader shall open Client's account. Different types of currencies in which UniTrader can open a Client's account are specified in the UniTrader's website. By signing this Agreement, the Client agrees that any positive and negative results from trading with the abovementioned financial instruments shall be converted into the selected account currency and shall be credited and debited, respectively from Client's account with UniTrader.

The Client can withdraw the money submitted by him only in the initial currency in which the money has been submitted. Withdraw could be done only by bank transfer. The Client agrees in advance with proposed and applied by UniTrader conversion rates.

6. The Client accepts all risks related to the financial instruments that Client trades under this Agreement. The risks are specified in this agreement, in the General conditions and on the UniTrader's website and the Client has read and acquainted with them thoroughly before signing this Agreement. All trades are executed solely at the Client's account and at his/her risk. UniTrader is not responsible for the results of the Client's account and for Client's decisions.

7. All trades are executed at the sole Client's discretion and orders. Under conditions explicitly specified herein and in the General conditions

the Client authorizes UniTrader and agrees that UniTrader may act on Client's behalf and account.

8. Client's transactions under this Agreement are settled non-cash without delivery of the underlying assets, which have been bought or sold by the Client. Transactions are settled only in the Client's accounts with UniTrader.

9. UniTrader shall not act as counterparty to the transactions conducted under this Agreement. UniTrader shall solely transfer Client's orders to the party where the positions are closed. Client will transact at prices provided by a quotation provider.

10. In order to submit an order the Client uses UniTrader's Trade platform. The Trade platform is the only mean that UniTrader uses to settle a Client's order.

11. Client trades on the Trade platform in certain business hours. UniTrader's business hours are listed on the UniTrader's website.

12. The Parties agree that this Agreement comes into effect between them only after UniTrader has conducted satisfactory Client identification and verification procedure. UniTrader may use third parties information in order to identify the Client. UniTrader's identification and verification procedure is specified in its internal rules and listed on the UniTrader's website.

13. All fees, taxes, commissions that the Client owes to UniTrader are specified in UniTrader's Tariff which is on the website. The Tariff may be updated from time to time under the terms and conditions specified in the General conditions.

14. The Client may deposit and withdraw money from his/her account only via the payment methods specified in the website. By signing this Agreement the Client declares that all payments related to the Client's account with UniTrader

shall be from sources that originate with the Client. UniTrader may reject certain payments to Client's account at UniTrader's sole discretion if UniTrader has any doubts about the origin of the payment.

15. UniTrader shall not render to Client any advice or recommendations in connection with the execution of this Agreement.

16. All quotations that UniTrader provides to the Client are quotations originally provided to UniTrader by quotation providers. UniTrader does not alter the quotations and is only responsible (subject to the conditions herein and in the provisions of the General conditions) for the successful subsequent transfer of the quotations to the Client.

3. CLIENT'S CLASSIFICATION

1 Client declares hereby that Client is duly and thoroughly acquainted with the classification methods of UniTrader and based on them accepts to be classified as:

Please mark an option :

- 1.1. Professional client.
- 1.2. Retail client.
- 1.3. Eligible counter-party.

2 Client accepts and understands that the due care applicable to Client will be in accordance with UniTrader's Best Execution Policy and based on Client's classification above. Client may choose to be classified otherwise than the initially selected option for a specific financial instrument, transaction or else. UniTrader shall decide in its sole discretion and based on the announced classification criteria whether the classification requested by Client is admissible/applicable

4. CFD TRADING

1. CFD on currency:

1.1. CFD on currency is a trade which involves the rate difference when buying/selling one currency (base currency) against another currency (variable currency) – both currencies are attached in a pair - on specific value dates aiming to benefit from the currency rate difference between the currencies in the pair. By opening a position Client chooses the first date (hour within this date) for buy/sell of the rate difference between the currencies in a certain currency pair. By closing the already opened position the Client chooses the second date (hour within this date) for reversed transaction with the same currency pair. The rate between the two currencies in each pair is quoted by quotation provider.

1.2. Since the trade with CFD on currency does not include physical delivery of the base asset of the financial instruments and their real payment at the end of each business day the value dates of all open positions in the Client's account are rolled over to the next business day after the date when the Parties should have delivered/paid the financial instruments.

1.3. As a part of the rollover, at the end of each business day, all open positions shall be subject to an interest credit/debit for the unrealized profit/loss.

1.4. CFD on currency trading is done according to the terms and conditions published on the website and in the General conditions. The website also contains information about the target spreads, auto execution limits, ticket fee thresholds, margin requirements and liquidity for each currency pair.

1.5. The Client CFDs do not gain physical possession of the relevant currency and they are not required to buy, sell, receive or deliver the relevant currency.

1.6. UniTrader will deduct from the Client's account any due fee or commission in relation to a CFD on currency trade on the day that the

order is executed and in accordance with the Tariff.

1.7. Payment and deduction of interest: when the Client has a buy/sell position, UniTrader will deduct/pay interest in the Client's account in accordance with the terms and conditions published on the Website. The interest will be accrued daily until the position is closed and will be calculated on an annual basis (365/365 or 365/360 depending on the practice of the corresponding market). The accumulated interest will be booked in the Client's account on a monthly basis.

1.8. UniTrader shall not pay any dividends to the Client's account since CFD on currency does not gain dividends.

2. CFD on equity:

CFDs on equities involve clients' trading on margin of financial instruments linked to the underlying share price of the applicable equity. This is accomplished without the need for investment in the physical shares. Consequently, no rights are acquired or obligations incurred relating to the underlying shares.

5. TRADING ORDERS AND QUOTATIONS

1. Types of orders that the Client may submit with the Trade platform:

1.1. Market order - order to buy or sell an instrument at the best price that can be obtained on the market.

1.2. Limit and stop order – orders to buy or sell when the price reaches a predefined limit. Limit orders to buy and stop orders to sell must be placed below the current market price, and limit orders to sell and stop orders to buy must be placed above the current market price. If the bid price for sell orders or ask price for buy orders is reached, the order will be filled as soon as possible at the best price that can be obtained on the market.

1.3. Related orders:

1.3.1. "one cancels the other" – two orders placed simultaneously whereas if one of them is

filled, the other will be canceled automatically by the Trade platform;

1.3.2. "if done" – a related pending order, subordinated to another pending order. The subordinated order becomes active only after the other pending order has been executed.

1.3.3. "trailing stop" – a stop order for which a stop price, distance to market and a trailing step have been specified. The stop price is the first level at which the order can be filled. The distance to market is the difference between the current market price and the stop price. The distance to market is maintained as the market rises and falls. The trailing stop is executed when the market price falls (for buy positions) or rises (for sell positions) and reaches the stop price level.

1.4. Any other type of orders that UniTrader may specify and list in its website or in the General conditions.

2. Validity of the orders

2.1. When placing an order the Client sets the time for which the order should be active. The validity could be as follows:

2.1.1. "DO – day order" – the order will be active till the end of the day on which it is placed (24:00 Bulgarian time of the respective day);

2.1.2. "GTC – good till cancelled" – the order will be active until it is filled or canceled by the Client;

2.1.3. "GTD – good till date" – the order duration is defined by the Client and set at a certain date. The order is cancelled if it is not executed by that date.

3. The Client receives quotations for the orders through the Trade platform or by phone. The Client submit orders only through the Trade platform.

4. If the respective market does not provide enough liquidity UniTrader may execute certain order partially or to reject it completely.

5. UniTrader is not obliged to quote prices for certain financial instruments or accept orders in the following cases:

5.1. The respective market is closed for trade;

5.2. The underlying financial instruments are suspended from trading;

5.3. Force majeure events prevent trading of certain financial instruments;

5.4. Orders are placed outside of the trading hours of UniTrader;

5.5. In case of other circumstances specified in the General terms or circumstances which make the provision of quotes of UniTrader impossible or economically impracticable.

6. Notwithstanding the manner that the Client uses to submit its order all Client's orders shall meet the requirements specified in the General conditions. If the orders do not meet these requirements UniTrader is not responsible for the accurate execution of the orders.

7. UniTrader and the Client agree that executed orders on objectively non-market and false quotations constitute invalid transactions and shall be cancelled upon mutual agreement between UniTrader and the Client.

8. UniTrader reserves the right:

8.1. To require further confirmation by the Client for the characteristics of the order. In this case UniTrader may not proceed with the order unless the Client provides the further details required by UniTrader;

8.2. Restrict the Client's possibility to submit new orders and/or open new positions and/or terminates the Client's access to the Trading platform when the Client does not observe or have breached the provisions of this agreement and/or General conditions.

9. In case UniTrader determines that the Client hampers or infringes the normal work of UniTrader's servers and/connection UniTrader has to right to terminate Client's access to the Trade platform without further explanations or information or consent to/by the Client.

6. PRICING, CONDITIONAL ORDERS AND GAPPING MARKETS

1. Client acknowledges and understands that UniTrader does not guarantee the execution of orders at specific prices, including conditional orders such as stops and/or limits, specifically at times of increased volatility or volume, including market news announcements, due to gapping markets, greyed out pricing, and market liquidity.

2. Client understands that orders received during instances of increased market volatility will be filled at the next best price available or the fair market value. Client acknowledges that during instances of gapping markets, conditional orders, specifically stop losses, will be filled at the next available price following a gapping market. Pricing can gap past the price set forth in conditional orders, resulting in clients losing more funds than initially intended.

3. Client acknowledges that due to such risks, UniTrader encourages clients to utilize market orders rather than conditional orders, as market orders are provided with a re-quotations and allow Clients to accept or reject the new price.

4. UniTrader shall not be responsible for any losses, including liquidation calls, which occur as a result of conditional orders being filled during a gapping market or orders being filled at certain prices as a result of greyed out pricing and/or limitations in market liquidity.

7. WIDENED SPREADS

1. Client understands and acknowledges that there may be instances where spreads widen beyond the typical spreads offered. During volatile markets, such as news announcements, spreads may widen substantially in order to compensate for increased market volatility.

2. Client shall utilize extreme caution when trading during increased volatility in the markets,

including major news events, as widened spreads can adversely affect all positions in an account including hedged positions.

8. SETTLEMENT DATE, ROLLOVERS AND INTEREST

1. UniTrader is authorized, in its absolute discretion, to rollover and take any appropriate action pursuant to the General conditions for all or any portion of positions maintained in CFDs within Client's Account(s), maintained on the Trade platform at Client's risk.

2. A position carried forward may be credited or debited interest charges until the position is closed.

3. At its discretion, UniTrader may elect to offer Client an interest free account whereby positions carried forward will not be credited or debited interest charges. Client agrees and acknowledges that if such an account is offered by UniTrader to Client, UniTrader has the authority to, at its own discretion and at any time and for any reason, begin crediting and/or debiting interest charges to the mentioned account after Client's preliminary consent.

9. MARGIN REQUIREMENTS

1. Client shall deposit with UniTrader margin in such amounts that UniTrader, in its sole discretion, may require. Margin requirements will vary dependent on the products traded. The margin covers potential risks from adverse market moves by trades executed by the Client. The Client can open new positions provided that the value of his account is enough to cover his/her current open positions (if there are any) and the new position that he/she would like to open.

2. UniTrader reserves the right to the Client's positions if there is a risk that the account realizes a negative balance, or a negative balance has already been realized. In the

Platform the Client has nonstop access to the amount of his/her margin and thus there is no need UniTrader to send additional notifications for this.

3. When the insufficiency of free funds in the Client's account reaches 70% of the amount of the margin blocked UniTrader sends a notification to the Client's Email for immediate depositing of additional funds.

4. When the insufficiency of free funds in the Client's account reaches 100% of the amount of margin blocked UniTrader closes automatically all open Client's positions at current market prices.

5. If the Client has more than one account, and there is a negative balance in one of them, UniTrader reserves the right to use all funds and/or assets, available in the other accounts, to limit or cover the losses, realized in the Account. In such case UniTrader may close positions in the account from which funds are transferred by informing the Client through the Platform.

6. UniTrader may change margin requirements at any time. Margin requirements for the different financial instruments that UniTrader offers are specified in the UniTrader's Margin, fees, schedules information which could be found on the UniTrader's website.

7. The Client shall, upon request by UniTrader, to deposit additional funds in his account in order to maintain the required margin levels, or to partially close the open positions. If the Client fails to deposit additional funds in the account, UniTrader reserves the right to close the Client's positions under the manner specified above in order to keep the Client's account in accordance with the margin requirements. Any failure by UniTrader to enforce its rights hereunder shall not be deemed a waiver by UniTrader to enforce its rights thereafter.

8. The Client shall monitor his/her account in such a manner that the Client always meets on time all margin requirements.

9. Client understands that a liquidation call may occur even in instances where account positions are hedged, given spreads may widen, causing remaining margin to diminish.

All margin requirements for trading on the OTC markets and in the case of reception and transmission of orders are agreed under the terms of the trading platform and requirements of the foreign broker who executes the orders.

10. DEPOSITS AND WITHDRAWALS FROM CLIENT'S ACCOUNT

1. The Client may withdraw money from his/her account subject to the conditions of this Agreement and General conditions. When the Client makes a withdrawal request, the withdrawal amount will be blocked and could not be used for trading purposes.

2. Withdrawal requests are valid unless after their execution the Client shall violate margin requirements for Client's account.

3. The terms and conditions for deposits and withdrawals from Client's account shall be arranged in the Tariff.

4. UniTrader shall keep Client's assets in a account only with the following institutions:

4.1. Central bank;

4.2. Credit institution.

4.3. Bank, licensed in a third country.

4.4. Collective investment scheme, licensed for operation by Directive 85/611/EEA of the Council, or another collective investment scheme, regulated in a member of the EU, which meets the criteria of Art. 34, para. 3, item 4 of MFIA.

5. When the Client deposits cash UniTrader shall deposit the money in an account under item 4 above no later than the end of the

following business day upon observing the legislation in force concerning the cash payments.

6. UniTrader may deposit Client's funds in an account in the institutions specified herein even if UniTrader is related party to these institutions.

11. COMMISSIONS, TAXES AND OTHER EXPENCES PAID BY THE CLIENT

All commissions, taxes and other expenses are provided in the UniTrader EAD's Tariff with which the client has acknowledged before signing this Agreement and the client has acknowledged with all commissions and charges published on a web site of the UniTrader. Rules for Tariff amendment are specified in the General conditions.

Client is aware and agrees that if he was introduced with the services offered by UniTrader through an introducing agent (broker), the Client may owe additional commission of the introducing agent (broker). The amount of commission depends on the introducing agent (broker) and may vary according to the type of introducing agent (broker) and trading platform used by the Client as a commission is based on the trading volume of the client.

12. COLLATERAL

All funds, securities, currencies, and other property of Client that UniTrader carries for the Client (either individually, jointly with others or as a guarantor of the account of any other person) or which may at any time be in its possession or control or carried on the books of UniTrader for any purpose, including safekeeping, can be subject of netting or holding under the provisions of Section Five, Art.13 of the General conditions.

13. CLOSING OF ACCOUNTS / DEFICIT BALANCES

1. In the event of: (a) the death or judicial declaration of incompetence of Client, (b) the

filing of a petition in bankruptcy, or a petition for the appointment of a receiver, or the institution of any insolvency or similar proceeding by or against Client, (c) the filing of an attachment against any of Client's accounts carried by UniTrader, (d) insufficient margin, or UniTrader's determination that any collateral deposited to protect one or more accounts of Client is inadequate, regardless of current market quotations, to secure the account, (e) Client's failure to provide UniTrader any information requested pursuant to this agreement, then, in UniTrader's sole discretion, it may proceed to apply the relevant clauses in the General conditions for termination of the Agreement.

2. Any of the above actions may be taken without demand for margin or additional margin which the client can see nonstop in real time via the Platform, without prior notice of sale or purchase or other notice to Client, Client's personal representatives, heirs, executors, administrators, trustees, legatees or assigns and regardless of whether the ownership interest shall be solely Client's or held jointly with others.

3. In closing of Client's buy or sell positions, UniTrader may, in its sole discretion, offset in the same settlement.

4. Client shall at all times be liable for the payment of any deficit balance in Client's account(s) upon demand by UniTrader and in all cases, Client shall be liable for any deficiency remaining in Client's account(s) in the event of the closing thereof in whole or in part by UniTrader or by Client.

5. In the event the proceeds realized pursuant to this authorization are insufficient for the payment of all obligations and liabilities of Client owed to UniTrader, Client shall promptly pay upon demand, the deficit together with interest thereon at a rate equal to three points above the then prevailing prime rate at UniTrader's principal bank.

6. Client agrees to pay and shall be liable for all reasonable costs and expenses of collection.

14. CLIENT'S DECLARATIONS

1 Upon signing of the present Agreement, the Client unconditionally declares that:

1.1 Is aware, understand and accepts the General conditions, applicable to the agreements with Clients of UniTrader, adopted with resolution of the Board of Directors of the Investment firm from 03.10.2011, 27.12.2011, last amended from 17.02.2012. The General conditions are integral part of the present Agreement and come into force for the Parties as far as they are not contrary to MFIA and Regulation No.38;

1.2 Is aware, understand and accepts the Politics for execution of Clients' orders in the best interest of the Client, adopted with resolution of the Board of Directors of the Investment firm from 10.02.2011, with last amendments from 27.12.2011;

1.3 Is aware and accepts the Tariff of the Investment firm, adopted with resolution of the Board of Directors of the Investment firm from 29.11.2007, with last amendments from 04.06.2011. The Client agrees every future changes in the Tariff to come into force within 5-days as of their publication on the website of the Investment firm or as of the Client's notification in other way;

1.4 Before signing of the present Agreement accepts and is aware of the information which the Investment firm is obliged to provide in accordance with MFIA and the related acts, with his rights and obligations under this Agreement, the risks related to the investments in Financial instruments – subject of this Agreement and particular with the regulated transactions under this Agreement, including the currency risk, and undertakes these risks in their full rate and all expenses and costs related to the Client's orders, as well as the information of where and in what conditions the monetary funds and financial instruments shall be kept;

1.5 Has been informed for the current system for investor's compensation, as well as the existing Fund for investors' compensations;

1.6 Has agreed his personal data to be collected, kept, used and disclosed by the Investment firm in accordance with the Personal Data Protection Act;

1.7 Has agreed that his orders for transactions with financial instruments could be combined with orders from other clients of the Investment firm and in thus shall be transmitted for execution accordingly the Politics for execution of Clients' orders in the best interest of the Client. Such combination could be disadvantageous for the Client with respect to the specific assignment.

1.8 Is aware, understand and accepts the Information on the different types of signing of this Agreement- Signing information.

1.9 Is aware, understand and accepts all risks related to CDF transactions specified in this Agreement, in the General conditions and listed on the website.

1.10 The Client has preliminary acquainted with the minimal software/hardware requirements in order to sign this Agreement and use Trade platform.

2 The Client declares that he understands and accepts the manner of submitting, the nature and the treatment of Client's orders pursuant to this Agreement and the General conditions.

3 The Client declares the he/she shall not submit orders and/or executes transactions that manipulate the market of financial instruments or violate in any way the UniTrader's internal rules and policies or/and the Bulgarian and EU legislation in force.

4 The Client declares that he understands and accepts that UniTrader shall not be responsible for delays in the transmission of orders due to a breakdown or failure of transmission or communication facilities, electrical power outage or for any other cause beyond UniTrader's control or anticipation. UniTrader shall not be

responsible for losses or other adverse effects realized by Client's accounts as a result of gapping markets, re-pricing or instances of increased volatility in the markets. UniTrader shall only be liable for its actions directly attributable to gross negligence, willful default or fraud on the part of UniTrader. Since over-the-counter CFDs are not traded on an exchange, the quotations which UniTrader's quotation providers provides may differ from quotations of other quotation providers. The Parties agree that executed orders on objectively non-market and false quotations constitute invalid transactions and shall be cancelled upon mutual agreement between UniTrader and the Client.

15. DECLARATION UNDER ART.35 OF REGULATION 38

The Client agrees that the following declaration shall be applicable to Client's orders submitted with UniTrader for transactions with financial instruments:

- The Client does not possess inside information about the financial instruments, to which the order relates, and about their issuer, if the financial instruments to which the order relates or on the basis of which the financial instruments – subject of the order are issued, are traded on a regulated market;
- the financial instruments – subject of sell or exchange order, are not blocked at the depository institution, in which they are safeguarded, there is no pledge set up on them or no distraint levied;
- the transaction – subject of the order, does not constitute a concealed purchase or sale of financial instruments.

16. GOVERNMENTAL, COUNTER PARTY INSTITUTION AND INTER-BANK SYSTEM RULES

1. All transactions under this Agreement shall be subject to the constitution, by-laws, internal

rules, regulations, General conditions, customs, usage, and interpretations of the counter-party institution or other inter-bank market (and its clearing organization, if any) where executed and to all applicable laws of the Republic of Bulgaria.

2. If any rule or regulation shall hereafter be adopted by any governmental authority, which shall be binding upon UniTrader, this Agreement shall be deemed modified or superseded, as the case may be, by the applicable provisions of such rule or regulation, and all other provisions of this Agreement and provisions so modified shall in all respects continue in full force and effect. Client acknowledges that all transactions under this Agreement are subject to the aforementioned regulatory requirements.

17. IDENTITY VERIFICATION

1. Client acknowledges and agrees that he/she is required to submit copies of unexpired government issued identification and address verification documentation to UniTrader with a signed copy of this Agreement. Client further agrees that UniTrader has the authority to delay, cancel or otherwise postpone trading or the depositing/withdrawing of funds, regardless of amount, until Client has provided copies of unexpired government issued identification and/or address verification documentation as required. After receipt of such documentation, UniTrader reserves the right to request additional documentation in order for UniTrader to adequately verify the Client(s) identity.

2. When the Client signs this Agreement with qualified electronic signatures, via notary certification or via another remote mean the identity verification shall vary pursuant to the General conditions provisions and the provisions of the legislation in force.

18. CURRENCY FLUCTUATION RISK

When Client enters into any CFD transaction any profit or loss arising as a result of a fluctuation in the exchange rates affecting Clients' positions and account will be entirely for the risk and account of Client;

19. RISK ACKNOWLEDGMENT

1. Client acknowledges that investments in leveraged and non-leveraged transactions are speculative, involve a high degree of risk, and are appropriate only for persons who can assume risk of loss in excess of their margin deposit to carry CFD positions and may result in significant losses that substantially exceed Client's investment and margin deposit.

2. Client represents and warrants to UniTrader that Client is willing and able, financially and otherwise, to assume the risk of trading in CFD transactions, and in consideration of UniTrader's carrying his/her account(s), Client agrees not to hold UniTrader responsible for losses incurred through trading save for malice and gross negligence.

3. Client recognizes that guarantees of profit or freedom from loss are impossible in trading CFD.

4. Client acknowledges that Client has received no such guarantees from UniTrader or from any of its introducing or referring agents or other entities with whom Client is conducting his/her UniTrader account and has not entered into this Agreement in consideration of or in reliance upon any such guarantees or similar representations. If Client has received any such guarantees or inducements, Client is advised to report such activity to UniTrader as promptly as possible.

20. CLIENT REPRESENTATIONS AND WARRANTIES

Client represents and warrants to UniTrader that: (a) Client is of sound mind, legal age and legal competence, (b) no person other than Client has or will have an interest in Client's account(s), (c) Client is suitable to trade CFDs and understands the risk inherent in such trading, (d) Client confirms that all funds deposited to his/her account are the property of the account owner and of no other person or entity, and (e) all the information provided by Client to UniTrader in account applications or otherwise is true, correct and complete as of the date hereof, and Client will promptly notify UniTrader of any changes in such information.

21. DISCLOSURE OF FINANCIAL INFORMATION

Client represents and warrants to UniTrader that the financial information disclosed to UniTrader in this document is an accurate representation of Client's current financial condition and that Client has very carefully considered the portion of the Client's assets which the Client considers to be risk capital available for investment in CFDs. Client recognizes that risk capital is the amount of money Client is willing to put at risk and if lost would not, in any way, change Client's lifestyle. Client agrees to inform UniTrader immediately if Client's financial condition changes in such a way as to reduce Client's net worth, liquid assets and/or risk capital.

22. NO WAIVER OR AMENDMENT

1. No provision of this Agreement may be waived or amended unless the waiver or amendment is in writing and signed by both Client and an authorized officer of UniTrader.

2. No waiver or amendment of this Agreement may be implied from any course of dealing between the parties or from any failure by UniTrader or its agents to assert its rights under

this Agreement on any occasion or series of occasions. No oral agreements or instructions to the contrary shall be recognized or enforceable.

3. This instrument and the attachments hereto embody the entire agreement of the parties, superseding any and all prior written and oral agreements and there are no other terms, conditions or obligations other than those contained herein.

23. GOVERNING LAW

This Agreement and the rights and obligations of the Parties hereto, and any judicial or administrative action or proceeding or arbitration arising directly or indirectly hereunder, or in connection with the transactions contemplated hereby, whether brought by Client or UniTrader, shall be governed by the laws of the Republic of Bulgaria,.

24. JURISDICTION

1. All disputes between the Parties regarding the concluding, execution, the validity and the termination of the Agreements shall be settled through negotiations and friendly agreements. If a common decision is not reached the respective dispute shall be decided by the Arbitration court with the Bulgarian Chamber of Commerce and Industry with three members chosen in respect with the Regulations of this court. The place of the arbitration will be the seat of the arbitration court. This provision is not enforceable when the Client might be classified as a consumer pursuant to the Bulgarian Protection Consumers Act.

25. TERMINATION

1. This Agreement may be terminated in the presence of some of the following circumstances:

1.1. Upon achieved mutual agreement by both parties in written form. The agreement is

deemed terminated on the date of signing of the mutual agreement.

1.2. by any of the Parties in case of opening an insolvency procedure of the other party. The Agreement is deemed terminated on the later date between: the date when the procedure has been opened or on the date when the solvent party has been informed about the insolvency procedure.

1.3. by UniTrader - in case of death, judicial disability or sickness, which does not allow the natural person if the latter is a party to the agreement to execute its liabilities under the agreement. The agreement is deemed terminated on the day UniTrader has received the documents certifying the respective circumstances.

1.4. by every of the Parties – in the case the Client does not agree with the amended or new General conditions or the amended or new Tariff in the term and under the conditions of these General conditions. The Agreement is deemed terminated from the date the notification of non-acceptance is received.

1.5. by the non – defaulting party with written notice in case that the other party does not fulfill its obligation under the agreement in 30-days term as of the explicit request for fulfillment;

1.6. by any of the Parties - in case of the withdrawal of the license of UniTrader execution of this type of activity. The Agreement is deemed terminated on the latest between the following dates: as of the date of the license withdrawal or as of the date the counterparty has been informed for the license withdrawal.

1.7. by any of the Parties under the Agreement with 1 month written notification send to the other Party under the specified in these General conditions or in the specific agreement manner for communication. The Agreement is deemed terminated as of the date of elapsing of the 1 month term.

2. Within 3 business days after the date of the agreement termination or before it the Client shall give explicit orders to UniTrader for transferring of the Client's assets to another

investment firm (or pursuant to the options stipulated below) and for closing of the opened positions. In case UniTrader does not receive such orders it is obliged within 5 business days to transfer the Client's assets in a depository institution or in a Client's personal account (including by opening a new account) in the Central depository for which the Client should be informed promptly pursuant to the agreement. The expenses related to the transfer shall be on Client's account. This procedure shall not be applicable in case of termination, liquidation, bankruptcy or license withdrawal of the Firm where the compulsory provisions of MFIA are applied. The General conditions specify the means for transferring of the Client's assets.

3. When terminating the Agreement UniTrader has the right to deduct from Client's assets as far as it is possible, all fees, expenses, remunerations, compensations or other obligations that the Client owes to UniTrader. UniTrader is entitled to settle all transactions between the company and the Client without any prior notification, at any time following the termination of the Agreement.

4. With respect to the order for termination of the agreements the general provisions of the Obligations and Contracts Act shall also apply respectively.

5. In any events of termination the Agreement is deemed terminated following the payment of all fees, commissions and other expenses, which have been accumulated prior to the termination and have been due by the Client, including any additional expenses and direct losses for UniTrader, which have come as a result of terminating the Agreement, if any. Only after all Client's obligations have been met, shall UniTrader execute all orders, which have been given by the Client in regard to transferring financial instruments and funds in his/her possession to accounts which have been indicated by the Client.

26. INDEMNIFICATION

Client agrees to indemnify and hold UniTrader, its affiliates, subsidiaries, employees, agents, successors and assigns harmless from and against any and all liabilities, losses, damages, costs and expenses, including attorney's fees, incurred by UniTrader arising out of Client's failure to fully and timely perform Client's agreements herein or should any of Client's representations and warranties to UniTrader fail to be true and correct.

27. AMENDMENT OF THE AGREEMENT

This Agreement could be amended by virtue of mutual written consent by the Client and UniTrader. The General conditions could be amended in the manner specified in them.

28. FORCE MAJEURE

1. The Parties do not bear any responsibility for complete or partial failure in the performance of the obligations under this Agreement if it is due to "unpredictable force" (force majeure). "Unpredictable force" (force majeure) shall be interpreted as a circumstance(event) of extraordinary nature which has occurred after the conclusion of the contract, could not have been foreseen and is beyond the will and control of the parties such as: fire, industrial accidents, war, natural disasters – storms, downpour, flooding, hail, earthquakes, freezing, drought, landslide and other natural calamities, embargo, governmental restrictions, strikes, riots and turmoil, and etc.

2. The party who allowed the failure in performing its obligations due to the force majeure circumstance should give written notice thereof to the other Party within 10 days of its occurrence as well as the presumed duration and the elimination of the force majeure circumstance.

3. The certification of the “force majeure” circumstance is accomplished by the Bulgarian Chamber of Commerce and Industry issuing a Force Majeure certificate.

29. RECORDED CONVERSATIONS

Client agrees and acknowledges that all conversations may be recorded. Conversations between Client and UniTrader personnel may be electronically recorded with the use of an automatic tone warning. Client further agrees to the use of such recordings and transcripts thereof as evidence by either party in connection with any dispute or proceeding that may arise involving Client or UniTrader. Client understands that UniTrader destroys such recordings at regular intervals in accordance with UniTrader's established business procedures and hereby consents to such destruction.

30. PERSONAL DATA COLLECTION

1. By signing this Agreement the Client agrees that UniTrader can process and keep all personal data which the Client has provided and/or will provide and/or data UniTrader has access to pursuant to its communication with the Client (including communication through the Platform). UniTrader acts as a personal data administrator pursuant to the meaning Personal Data Protection Act and the Rules for Keeping of Personal Data.

2. The Client agrees that UniTrader may use independent sources at its discretion in order to identify the Client.

3. The Client agrees that access to his/her personal data shall have only the employees, members of the managing bodies of UniTrader and the persons that UniTrader has executed agreements for legal and accounting services with. The Client agrees that UniTrader may disclose his/ her personal data only to credit, financial and other institutions, state and municipal bodies when this is necessary in order

to meet the requirements for the measures against money laundering and terrorism financing.

4. Personal Data will be deleted from the Platform as soon as is reasonably possible after Client ceases to use the Platform, subject to applicable record keeping requirements. Client's Personal Data may be electronically transmitted or transferred throughout the world. Client may inspect its Personal Data, and have incomplete or inaccurate information rectified.

31. CONSENT TO DELIVERY OF STATEMENTS BY ELECTRONIC MEDIA

1. The Client can access the Platform only via his her nickname and password (electronic certificate) which UniTrader provides. The Client can change them after the account is opened. In terms of order submitting the Client cannot communicate with UniTrader in any other way if he/she does not possess a nickname and a password.

2. Client hereby consents to have Client's trade confirmations and account information available on the Platform in lieu of having such information delivered to Client via mail or email. The Client may revoke this consent and request the delivery of statements via email or mail, however, Client understands that such a request may result in an additional fee and/or charge. The Client shall not receive a paper copy of these documents.

3. By receiving Client's account statements electronically, the Client agrees to promptly review and communicate to UniTrader any discrepancies on such statements. The Client acknowledges that statement is deemed received when made available to the Client in the Platform, regardless of whether the Client actually accessed the statement.

4. This consent shall be effective until the Client revokes it in writing and received by UniTrader.

5. All account statements and other information transmitted electronically shall be conclusive and binding upon the Client unless the latter objects in writing or by electronic communication immediately upon receipt thereof.

6. The Client shall read carefully the content of all information that UniTrader sends, including information sent via Email or via the Platform.

32. ONLINE SERVICES, CLIENT'S AGREEMENT WITH THE TRADE PLATFORM ONLINE USE

1. All clients that have/try to have access to the Platform provided by UniTrader shall agree with this Agreement.

2. Some of the information available on the Platform will be provided by UniTrader, and some will be provided by various independent sources ("Information Providers"). Client acknowledges that the accuracy, completeness, timeliness, and correct sequencing of the information on the Platform is not guaranteed by either UniTrader or the Information Providers. Client agrees that in no event shall UniTrader, any of its affiliates, or the Information Providers, have any liability for the accuracy, completeness, timeliness or correct sequencing of the Information, or for any decision made or taken by Client in reliance upon the Information on the Platform, or for any interruption of any Information provided by the Platform,. In addition, some of the Information may be supplied by exchanges through Information Providers, and this material is for informational purposes only.

3. Client understands that technical problems or other conditions specified in the general conditions may delay or prevent UniTrader from transmitting or canceling an order on the

Platform, or likewise may delay or prevent UniTrader from executing or clearing an order on the Platform. Unless gross negligence or malice is proven neither UniTrader, nor any of its affiliates, shall be liable for, and Client agrees not to hold or seek to hold UniTrader, or any of its affiliates, liable for, any technical problems, Platform failures and malfunctions, communication line failures, equipment or software failures and malfunctions, Platform access issues, Platform capacity issues, high Internet traffic demand or other Internet related problems, security breaches, theft and other unauthorized access, and any other similar computer problems and defects, as well as severe weather, earthquakes, floods and strikes or other labor problems in connection with the use or attempted use of the Platform. UniTrader does not represent, warrant or guarantee that Client will be able to access or use the Platform at times or locations of Client's choosing, or that UniTrader will have adequate capacity for the Platform as a whole or in any particular geographic location. UniTrader does not represent, warrant or guarantee that the Platform will provide uninterrupted and error free service. UniTrader does not make any warranties or guarantees, express or implied, with respect to the Platform or its content, including without limitation, warranties of quiet enjoyment, no infringement, title, merchantability or fitness for a particular purpose, and merchantability for computer problems and for informational content. UniTrader does not guarantee or warrant that the Platform will be free from infection, viruses, worms, Trojan horses or other code that manifest contaminating or destructive properties. Neither UniTrader, nor any of its affiliates, shall be liable to Client for any loss, cost, damage or other injury, whether in contract or tort, arising out of or caused in whole or in part by UniTrader's or Client's use of, or reliance on, the Platform or its content, or in otherwise performing its obligations under or in connection with this Agreement. In no event will UniTrader, or any of its affiliates, be liable to Client or any third party

for any punitive, consequential, incidental, special, indirect (including lost profits and trading losses and damages) or similar damages, even if advised of the possibility of such damage. If some jurisdictions do not allow the exclusion or limitation of liability for certain damages, in such jurisdictions the liability of UniTrader shall be limited in accordance with this Agreement to the extent permitted by law. UniTrader reserves the right to suspend service and deny access to the Platform with prior notice during scheduled or unscheduled Platform maintenance or upgrading.

4. Client acknowledges that all orders placed through the Platform are at Client's sole risk. Client further acknowledges that Client's orders may be sent directly to the trading floors of the various exchanges (or to an electronic trading Systems, if applicable), that there may be minimum equity requirements and limits set by each contract as to the maximum number of allowable contracts for orders processed through the Platform, that current limits are subject to change, that contingency orders may not be accepted, and that the online direct order placement service may be suspended on a contract's last trading day. The Client understands that orders that it sends directly to the trading floors or an electronic trading Systems may be reviewed by an order desk, and if Client fails to meet the requirements, Client's order may be refused. Client further understands that it may be restricted from use of or refused access to the Platform at any time in the cases specified in the General conditions, and that UniTrader reserves the right to require a margin deposit prior to the execution of any order placed through the Platform, or as otherwise required by UniTrader's margin policy. In the event that there is a restriction on Client's account or that Client fails to make a margin deposit as required, neither UniTrader, nor any of its affiliates, shall be responsible for any delay or failure to provide the Platform, including the ability to execute an order.

5. Although the Platform may provide access to different information about how to invest and what to buy, none of this information shall be deemed to be endorsed by UniTrader. UniTrader does not recommend any investment advisory service or product, nor does UniTrader offer any advice regarding the nature, potential value, or suitability of any particular transaction or investment strategy. Nothing in this Agreement should be construed as a solicitation or recommendation to buy or sell any instrument or engage in any transaction.

6. Upon approval of Client's account, UniTrader will provide Client with an individual password and Client identification code ("Access Codes"). The Access Codes are intended to enable Client to access Client's account and to enter buy and sell orders for Client's account through the Platform, and therefore, Client must maintain the confidentiality, and prevent the unauthorized use, of the Access Codes at all times. Client accepts full responsibility for the use and protection of the Access Codes, which includes, but is not limited to, all orders entered into the Platform using the Access Codes and changes in Client's account information that are entered through use of the Access Codes. Client hereby authorizes UniTrader and any party claiming through UniTrader to rely upon any information or instructions set forth in any data transmission using the assigned Access Codes, without making further investigation or inquiry, and regardless of the actual identity of the individual transmitting the same, in connection with the operation of the Platform.

7. Client accepts full responsibility for monitoring Client's account(s) with UniTrader. In the event that Client becomes aware of any loss, theft or unauthorized use of Client's Access Codes, Client shall notify UniTrader immediately by email to compliance@bmfne.eu.

8. UniTrader grants to Client, and Client accepts from UniTrader, a nonexclusive and non-transferable license to use the Platform

solely for the purposes provided herein and subject to any other agreements in effect between Client and UniTrader. Client agrees that it shall take reasonable steps to protect, and shall not use, publish or disseminate, the information made available or accessible through the use of the Platform, including without limitation the Information, Access Codes, and Software, using methods at least substantially equivalent to the steps it takes to protect its own proprietary information, but not less than a reasonable standard, during the term of this Agreement and for a period of five (5) years following the termination of this Agreement and shall prevent the duplication or disclosure of such information, other than by or to its employees who must have access to the information to perform Client's obligations hereunder, provided that Client shall make such employees aware of the restrictions of this Section and provided that Client shall be solely responsible for such information. Any and all materials that UniTrader provides to Client in connection with the Platform, including without limitation all Information, Access Codes, and Software, together with all modifications and revisions thereto, and all copyrights, trademarks, patents, trade secret rights and other intellectual and proprietary rights, title and interest relating thereto are the property of UniTrader, UniTrader's licensors, its successors and assigns, the Information Providers, or other third parties, and are intended for Client's sole and individual use. Client shall not reproduce, modify, prepare derivative works of, retransmit, disseminate, sell or distribute such materials in any manner without the express written consent of both UniTrader and the relevant owner. In addition, Client shall not permit any other person access to the Platform. Client further agrees not to delete any copyright notices or other indications of protected intellectual property rights from materials that Client prints or downloads from the Platform. All such materials are provided "AS IS", without any warranty of any kind, whether express or implied, including

warranties of merchantability, fitness for a particular purpose, non-infringement and title.

9. Client agrees that its use of the Platform is at Client's own risk. Client shall be responsible for providing and maintaining the means by which it accesses the Platform, which may include, without limitation, personal computer, modem and telephone, or other access line. Client shall be responsible for all access and services fees necessary to connect to the Platform and assumes all charges incurred in accessing the Platform. Client further assumes all risks associated with the use and storage of information on Client's personal computer.

10. Client hereby assumes sole responsibility and liability for the accuracy and adequacy of information entered in connection with the use of the Platform. Client shall indemnify and hold harmless UniTrader and its affiliates from any and all consequential, incidental, special, punitive, or indirect damages (including lost profits, trading losses and damages) resulting from, arising out of or relating to such information. In the event any inaccurate, incomplete or incorrect information relating to Client is communicated to UniTrader, whether or not through the Platform, or in the event the Client determines that the Platform includes inaccurate, incomplete or incorrect information relating to Client, Client covenants that it shall notify UniTrader immediately. Client also covenants that it shall notify UniTrader immediately, as provided herein, if (a) an order has been placed through the Platform and Client has not received an order number; (b) an order has been placed through the Platform and Client has not received an accurate acknowledgement (whether through hard copy, electronic, or oral means) of the order or of its execution; or (c) Client has received acknowledgement (whether through hard copy, electronic or oral means) of an execution for any order which Client did not place; or any other conflict similar to those stated herein. Client agrees and acknowledges that UniTrader shall be entitled to rely upon any

oral, written or electronic communications, whether in tangible or intangible form, received from Client, including from any of Client's officers, partners, principals or employees.

11. Client agrees to indemnify and hold UniTrader, its affiliates, and the Information Providers harmless from and against any and all claims, demands, proceedings, suits and actions, as well as all losses, liabilities, damages, costs and expenses (including but not limited to attorneys' fees) suffered by UniTrader, resulting from or relating to any claims, proceedings, suits and actions against UniTrader arising from Client's violation of this Agreement or any third party's rights, including but not limited to copyright, proprietary and privacy rights. UniTrader shall have the exclusive right to defend, settle or compromise any claim or demand instituted by any third party against UniTrader, or against UniTrader and Client, arising out of Client's breach of this Agreement. Client hereby agrees that in case of such claims or demands shall cooperate to the best of Client's ability with UniTrader with respect thereto. This indemnification and hold-harmless obligation shall survive the termination of this Agreement.

12. UniTrader reserves the right to terminate Client's access to the Platform in its sole discretion, without notice and without limitation, if there is reasonable suspicion for not in good faith use of the Platform, including but not limited to, the unauthorized use of Client's Access Codes and/or account number(s), breach of this Agreement, or breach or termination of any agreements Client has entered into with UniTrader. Upon termination of this Agreement, all rights granted in this Agreement will terminate

immediately and Client shall discontinue use of the Platform, and if applicable, shall return or destroy, as requested by UniTrader, all software (including all copies thereof).

13. This Agreement is made in Client's personal capacity and not on behalf of any firm, corporation or other entity, unless Client's account is designated as such. Client agrees to use the Information solely in connection with Client's investment activities and not in connection with any trade or business activities.

14. All express or implied conditions, warranties or undertakings, whether oral or in writing, in law or in fact, including warranties as to satisfactory quality and fitness for a particular purpose, regarding the Information or any aspect of the Platform (including but not limited to Information access and order execution), are excluded to the extent permitted by law.

15. By either signing this Agreement, or using the Platform, Client represents that it has read and understands the foregoing terms and conditions, and that Client agrees to be bound by them. This Agreement supplements any other agreements Client has entered into with UniTrader and disputes hereunder are subject to the terms of the Arbitration Agreement, if executed by Client. If any provision of this Agreement is invalid or unenforceable under applicable law, such provision shall be, to that extent, deemed omitted, and the remaining provisions shall continue in full force and effect. The terms and conditions of this Agreement shall remain in full force and effect and shall survive termination, discontinuance or cancellation of this Agreement. UniTrader may modify the Platform upon notice to the Client.

Individual Client Application

The following financial information is required to open your account and will be kept confidential by UniTrader. All questions MUST be answered.

1. Individual Account Holder Information

First Name(s): _____ Lasst Name: _____
Birthday: _____ ' _ Passport/ID Nr: _____
Address: _____ ' _____ Address: _____
City: _____ Postal Code: _____
Country: _____ ' ' ' ' ' ' ' ' Nationality: _____
Phone: _____ ' ' ' ' ' ' ' ' Fax: _____
Mobile: _____ ' ' ' ' ' ' ' ' Email: _____

2. Account Details

Currency:

USD EUR

Platform:

UniTrader BMF MT CFD BMF MT FX
BMF MT DMA Currenex Lmax

3. Bank Account Information

Bank Name: _____
Bank Address: _____
SWIFT Code: _____
IBAN/Account Nr.: _____
Beneficiary Name: _____

4. Employment Information

Status:

Employed Self-Employed Retired Unemployed

Annual Salary:

> \$25,000 \$25,000-\$50,000 \$50,000-\$100,000 < \$100,000

Occupation: _____ Employer: _____

5. Total Assets

Total Annual Income

> \$25,000 \$25,000-\$50,000 \$50,000-\$100,000 < \$100,000

Approximate Net Worth:

> \$25,000 \$25,000-\$50,000 \$50,000-\$100,000 < \$100,000

Anticipated Investment:

> \$25,000 \$25,000-\$50,000 \$50,000-\$100,000 < \$100,000

6. Investment Experiences

Investment Product

Years of experiences

(no experiences, 1 year, 5 years, more)

Frequency of trading

(no trading, daily, weekly, monthly)

Securities (Stocks, Bonds):

Commodities:

Futures & Options:

Collective Investment Schemes:

Precious Metals:

FX & CFDs

Do you understand the following terms?

Spot/Margin CFD, Gold and Silver Trading: Yes No

Risk of Loss, including the risk of total loss of investment: Yes No

Margin and UniTrader's Margin Policy: Yes No

7. Client Classification

The Client is a person, bound by a requirement for issuance of authorization for conducting activity on the financial markets, and whose activity is regulated in some other way, a large corporation, national or regional body of state authority, state body or international institution or organization, or other institutional investor: Yes No

According to the information, submitted by me, I am classified by UniTrader as a “**non-professional**” client. According to the UniTrader’s Client classification Policy I’m aware that I have the right via written request to be classified as “professional” client which will give me a lower degree of protection comparing to “non-professional” client classification:

I don’t want to be categorized as a “professional” client

I want to be categorized as a “professional” client

I am aware that in the case of denial of provision of the information in the application, UniTrader would not be able to decide if the offered investment service is appropriate for me.

I refuse to submit the information required by the Individual application.

UniTrader notifies the Client that because of the denial of providing information it cannot be estimated if the offered investment service is appropriate.

In compliance with the information submitted above, UniTrader notifies the Client that the offered service is:

Suitable for the Client

Not suitable for Client

The information is incomplete and UniTrader cannot determine if the offered service is suitable for the client

8. Acknowledgement and Signature

The undersigned hereby attest(s) and agree(s) that the above application is for the purpose of opening an account with UniTrader and that such an account will be governed by the terms and conditions set forth within UniTrader’s Customer Agreement. The undersigned further certifies that he/she has received a copy of/has become acquainted with the UniTrader’s Customer Agreement, General conditions, General information for UniTrader pursuant to Art.9 from Regulation No.38, UniTrader’s Tarrif for the fees and remunerations that the Client has to pay, General information regarding the risks related to trade with financial instruments, Information on the different types of signing of this Agreement, Margin requirements and has read, understands

and agrees that all terms and conditions contained therein shall govern his/her business relationship with UniTrader.

The undersigned hereby attest(s) and agree(s) that the above information is complete and accurate and certifies that the signature is genuine and that any photocopies, including copies of the verification of identity documents supplied are unaltered, exact copies of the corresponding originals. The undersigned hereby authorizes UniTrader to verify any or all of the foregoing information through any means deemed proper by UniTrader.

I am aware that UniTrader, does not bear responsibility in case the information, submitted by me is incorrect or wrong; I am bound to notify UniTrader if a change in the information submitted above changes;

I am aware that in if the information is incomplete; UniTrader would not be able to decide if the offered investment services are appropriate for me.

For UniTrader: _____ Client Signature: _____

9. Supplemental Risk Disclosure

For any Customer that:

___ is retired ___ is unemployed ___ has an annual income of less than \$25,000 ___ has a net worth less than \$25,000 ___ has no prior investment experience ___ is over 65 years of age

If, in the past, the only forms of investing strategies that you have pursued have been conservative in nature, then UniTrader encourages you to perform additional due diligence and research prior to making any investment.

Only you as a Client can make the determination of whether trading Contracts for Difference is suitable for you. In light of the information that you have provided above, UniTrader requires that you carefully consider all of the risk associated with such investments. Many, but not all of these risks are outlined in the Risk Disclosure Statement of the General conditions and on the website. You must recognize that only risk capital is suitable for such investing.

With signing this Agreement you give your permission that you have carefully considered the financial risk involved in trading with Contracts for Differences, that you have assumed such risks associated with this type of investment, and wish to proceed with opening an account.

Date: _____ Client Signature: _____

10. DECLARATION under Art.24, para.2 of Regulation 38

I, the undersigned _____,
UCN/passport No. _____, acting as a person under Art.39, para.1 of Regulation 38,

hereby declare that I have verified the identity of the Client and certify that the requirements of Art.24, para.2 of Regulation 38 are met.

The Agreement, the documents, and the information, received and submitted in accordance with the execution of the Agreement comply with the requirements of MFIA, with the acts for its application and with the internal rules of UniTrader.

Date: _____ Declarer: _____

11. DECLARATION FOR VERIFYING THE MONEY RESOURCES ORIGIN under Art. 4, para 7 and Art. 6, para 5, item 3 of the Measures against Money Laundering Act

I, the undersigned Client **notify**, that the money – subject of the stated operation/transaction – amounting of _____ have the following origin: _____ I am aware of the criminal responsibility under Art. 313 of the Criminal Code for declaring untruthful data.

Date: _____ Declarer: _____

12. Contract Verification

Today, _____ 20__ by and between Client and UniTrader EAD, an authorized investment firm, having its registered address at Sofia 1303, Vazrazhdane region, 84-86 "Aleksandar Stamboliisky" Blvd, floor 4, office 18, Bulgaria, Unified Company Code 175249529, licensed by the Bulgarian Financial Supervision Commission with license No. RG-03-0220/10.05.2007, represented by members of the Board of Directors, Sasho Petrov and Blagoy Grozdanov, referred to herein as ("UniTrader") and together referred to hereinafter as "the Parties", entered into the following Individual Client Agreement "the Agreement".

Pursuant to Art.24, para.2 of Regulation No.38 as of 25.07.2007 on the requirements for the activities of the investment firms, this Agreement is signed by _____, Unified Civil Number _____, in his/her capacity of a person under Art.39, para.1 of Regulation 38.

For UniTrader: _____ Client: _____