

This is a legal contract between Octalas Group Ltd. ("Today Markets") its successors and assigns, and the party (or parties) executing this document.

In connection with opening an account to speculate and/or purchase and/or sell Contracts For Difference (hereinafter referred to as "CFDs"), futures, indices, foreign exchange, and/or shares through the OTC market (hereinafter referred to as "OTC") with Today Markets, Customer (hereinafter referred to as Trader) acknowledges that Trader has been advised and understands the following factors concerning trading in leveraged OTC, in addition to those contained in the following Risk Disclosure Statement and the Bankruptcy Statement which have been provided to Trader.

1. OTC is not traded on a regulated exchange. There are no guarantees to the credit worthiness of the counter party of your Currency position. Every attempt has been made to deal with reputable credit worthy banks/clearing houses. Also, there may be certain cases in which trading liquidity decreases causing trading in a certain Currency to cease, thereby preventing the liquidation of an adverse position which may result in a substantial financial loss.
2. Trading in OTC is suitable only for those sophisticated institutions or sophisticated participants financially able to withstand losses which may equal the value of margins or deposits. OTC accounts are not available through Today Markets to non-sophisticated participants.
3. The market recommendations of Today Markets are based solely on the judgment of Today Markets personnel. These market recommendations may or may not be consistent with the market position or intentions of Today Markets, its affiliates, and employees. The market recommendations of Today Markets are based upon information believed to be reliable, but Today Markets cannot and do not guarantee the accuracy or completeness thereof or represent that following such recommendations will eliminate the risk inherent in trading currency. Any market recommendations of, or information provided by, Today Markets do not constitute an offer to buy or sell, or the solicitation of an offer to buy or sell, any OTC transaction.
4. Trader understands that Today Markets does not permit its Account Executives to either exercise discretion or manage an OTC account, or hold a power of attorney over an OTC account, unless approved by an executive officer of Today Markets and only after proper documentation has been submitted and approved by Today Markets. If Trader's account is not being traded with Trader's authorization, Trader must notify a Today Markets Compliance Officer immediately.

5. Today Markets margin policies and/or the policies of those banks/clearing houses through which trades are executed may require that additional funds be provided to properly margin Trader's account and that Trader is obligated to immediately meet such margin requirements. Failure to meet margin calls may result in the liquidation of any open positions with a resultant loss. Today Markets also reserves the right to refuse to accept any order.

6. Trader understands that Trader must carefully review the reports relating to Trader's trading provided to Trader by Today Markets. Pursuant to the Trader Agreement, all reports of execution will be deemed final within twenty-four (24) hours and all statements of account will be deemed final within one (1) day, unless the Trader makes a written objection to these reports within this 24 hour period of time to an executive officer of Today Markets, at its principal place of business.

7. The Trader has read and understands the Trader's obligations and rights under the following Trader Agreement and agrees and acknowledges that the following Trader Agreement will control the Trader's relationship with Today Markets. The Trader agrees that Trader is fully responsible for making all final decisions as to transactions effected for Trader's account. Trader has considered the foregoing factors and in view of Trader's present and anticipated financial resources, Trader is willing and able to assume the substantial financial risks of OTC trading. Written objections on Trader's part shall be directed to Octalas Group Ltd at its home office located at: Stone House, Youghal, Co, Cork Ireland, and shall be deemed received only if actually delivered or mailed by registered mail, return receipt requested.

Trader Agreement

In consideration of Today Markets agreeing to carry one or more accounts of the undersigned ("Trader") and providing services to Trader in connection with the purchase and sale of Contracts For Difference (hereinafter referred to as "CFDs"), futures, indices, foreign exchange, and/or shares through the OTC market (hereinafter referred to as "OTC"), which may be purchased or sold by or through Today Markets for Trader's accounts(s), Trader agrees as follows:

1. **AUTHORIZATION TO TRADE.** Today Markets is authorized to purchase and sell OTC for Trader's account(s) in accordance with Trader's oral or written or computer instructions.

2. **GOVERNMENTAL, COUNTER PARTY INSTITUTION AND INTERBANKING SYSTEM RULES.** All transactions under this Agreement shall be subject to the constitution, by-laws, rules,

regulations, customs, usage, rulings and interpretations of the counter party institution or other interbank market (and its clearing organization, if any) where executed and to all applicable laws and regulations. If any statute shall hereafter be enacted or any rule or regulation shall hereafter be adopted by any governmental authority, or a contract market or clearing organization which shall be binding upon Today Markets and shall affect in any manner or be inconsistent with any of the provisions hereof, the affected provisions of this Agreement shall be deemed modified or superseded, as the case may be by the applicable provisions of such statute, rule or regulation, and all other provisions of this Agreement and provisions so modified shall in all respects continue in full force and effect. Trader acknowledges that all transactions under this Agreement are subject to the aforementioned regulatory requirements and Trader shall not thereby be given any independent legal or contractual rights with respect to such requirements.

3. MARGINS AND DEPOSIT REQUIREMENTS. Trader shall provide to and maintain with Today Markets margin in such amounts and in such forms as Today Markets, in its sole discretion, may require. Such margin requirements may be greater or less than margins required by a counter party bank. Today Markets may change margin requirements at any time. Trader agrees to deposit by immediate wire transfer such additional margin when and as required by Today Markets and will promptly meet all margin calls in such mode of transmission as Today Markets in its sole discretion designates. Today Markets may at any time proceed to liquidate Trader's account and any failure by Today Markets to enforce its rights hereunder shall not be deemed a waiver by Today Markets to enforce its rights thereafter. Today Markets retains the right to limit the amount and/or total number of open positions which Trader may acquire or maintain at Today Markets, and to increase margin requirements on individual share CFDs in advance of earnings or other news or events, with or without notice, either before such events or retroactively. Today Markets will attempt to execute all orders which it may, in its sole discretion, choose to accept in accordance with the oral or written or computer instructions of Trader's. Today Markets reserves the right to refuse to accept any order. However, Today Markets shall not be responsible for any loss or damage caused, directly or indirectly, by any events, actions or omissions beyond the control of Today Markets including, without limitation, loss or damage resulting, directly or indirectly, from any delays or inaccuracies in the transmission of orders and/or information due to a breakdown in or failure of any transmission or communication facilities.

4. ROLLOVERS AND DELIVERY. With respect to purchases or sales of Currencies through an OTC account, Trader agrees to instruct Today Markets as to the offset or rollover of a Currency position. Except as provided herein, during the term of the Currency position,

Trader shall give Today Markets instructions for rolling the Currency position no later than two hours prior to the settlement of trading in the Currency contract on the day Trader intends to rollover a Currency position. In addition, Trader, by noon of the business day before the settlement date of the contract of the Currency contract, shall instruct Today Markets whether to deliver, offset or rollover the Currency position. In the absence of timely instructions from Trader, Today Markets is authorized, at Today Markets absolute discretion, to deliver, rollover or offset all or any portion of the Currency positions in the OTC account(s) for Trader's Account(s) and at Trader's risk. Trader's account(s) shall be charged commissions, at broker's rates, upon the rollover or offset of a Currency position. Unless an account is designated for physical delivery, currency transactions entered into with Today Markets will be cash settled only.

5. COLLATERAL AND LENDING AGREEMENT. All funds, securities, currencies, and other property of Trader which Today Markets or its affiliates may at any time be carrying for Trader (either individually, jointly with other, 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 its books for any purpose, including safekeeping, are to be held by Today Markets as security and subject to a general lien and right of set-off for liabilities of Trader to Today Markets whether or not Today Markets has made advances in connection with such securities, commodities, currencies or other property, and irrespective of the number of accounts Trader may have with Today Markets. Today Markets may in its discretion, at any time and from time to time, without notice to Trader, apply and/or transfer any or all funds or other property of Trader between any of Trader's accounts. Trader hereby also grants to Today Markets the right to pledge, re-pledge, hypothecate, invest or loan, either separately or with the property of other Traders, to itself as broker or to others, any securities or other property of Trader held by Today Markets as margin or security. Today Markets shall at no time be required to deliver to Trader the identical property delivered to or purchased by Today Markets for any account of Trader. This authorization shall apply to all accounts carried by Today Markets for Trader and shall remain in full force until all accounts are fully paid for by Trader or notice of revocation is sent by Today Markets from its home office.

6. LIQUIDATION OF ACCOUNTS AND PAYMENT OF DEFICIT BALANCES. In the event of (a) the death or judicial declaration of incompetence of Trader; (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 Trader; (c) the filing of an attachment against any of Trader's accounts carried by Today Markets, (d) insufficient margin, or Today Markets determination that any collateral deposited to protect one or more accounts of Trader is inadequate, regardless of current market quotations, to secure the account; (e)

Trader's failure to provide Today Markets any information requested pursuant to this agreement; or (f) any other circumstances or developments that Today Markets deems appropriate for its protection, and in Today Markets sole discretion, it may take one or more, or any portion of, the following actions: (1) satisfy any obligation Trader may have to Today Markets, either directly or by way of guaranty of suretyship, out of any of Trader's funds or property in its custody or control; (2) sell any or purchase any or all Currency contracts, securities held or carried for Trader; and (3) cancel any or all outstanding orders or contracts, or any other commitments made on behalf of Trader. Any of the above actions may be taken without demand for margin or additional margin, without prior notice of sale or purchase or other notice to Trader, Trader's personal representatives, heirs, executors, administrators, trustees, legatees or assigns and regardless of whether the ownership interest shall be solely Trader's or held jointly with others. In liquidation of Trader's long or short positions, Today Markets may, in its sole discretion, offset in the same settlement or it may initiate new long or short positions in order to establish a spread or straddle which in Today Markets sole judgment may be advisable to protect or reduce existing positions in Trader's account. Any sales or purchases hereunder may be made according to Today Markets judgment and at its discretion with any interbank or other exchange market where such business is then usually transacted or at a public auction or private sale, and Today Markets may purchase the whole or any part thereof free from any right of redemption. Trader shall at all times be liable for the payment of any deficit balance of Trader upon demand by Today Markets and in all cases, Trader shall be liable for any deficiency remaining in Trader's account(s) in the event of the liquidation thereof in whole or in part by Today Markets or by Trader. In the event the proceeds realized pursuant to this authorization are insufficient for the payment of all liabilities of Trader due to Today Markets, trader shall promptly pay upon demand, the deficit and all unpaid liabilities, together with interest thereon equal to three (3) percentage points above the then prevailing prime rate at Today Markets principal bank or the maximum interest rate allowed by law, whichever is lower, and all costs of collection, including attorney's fees, witness fees, travel expenses and the like. In the event Today Markets incurs expenses other than for the collection of deficits, with respect to any of the account(s) of Trader, Trader agrees to pay such expenses.

7. STATEMENT AND CONFIRMATION. Reports of the confirmation of orders and statements of accounts for Trader shall be deemed correct and shall be conclusive and binding upon Trader if not objected to immediately upon receipt and confirmed in writing within (1) day after transmittal to Trader by mail or otherwise. Margin calls shall be conclusive and binding unless objected to immediately in writing. Written objections on

Trader's part shall be directed to Octalas Group Ltd at its home office located at: Stone House Youghal Co Cork Ireland, and shall be deemed received only if actually delivered or mailed by registered mail, return receipt requested. Failure to object shall be deemed ratification of all actions taken by Today Markets or Today Markets agents prior to Trader's receipt of said reports. Trader's failure to receive a trade confirmation shall not relieve Trader of the obligation to object as set out herein.

8. COMMUNICATIONS. Reports, statements, notices and any other communications may be transmitted such address as Trader may from time to time designate in writing to Today Markets. All communications so sent, whether by mail, telegraph messenger or otherwise, shall be deemed transmitted by Today Markets when deposited in the mail, or when received by a transmitting agent, and deemed delivered to Trader personally, whether actually received by Trader or not.

9. Today Markets RESPONSIBILITIES. Today Markets will 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 Today Markets control or anticipation. Today Markets shall only be liable for its actions directly attributable to negligence, willful default or fraud on the part of Today Markets. Today Markets shall not be liable for losses arising from the default of any agent or any other party used by Today Markets under this agreement. As OTC is not an exchange traded market, prices at which Today Markets deals at or quotes may or may not be similar to prices at which other OTC market makers deal at or quote.

10. CURRENCY FLUCTUATION RISK. If Trader directs Today Markets to enter into any currency forex transaction: (a) any profit or loss arising as a result of a fluctuation in the exchange rate affecting such currency will be entirely for Trader's account and risk; (b) all initial and subsequent deposits for margin purposes shall be made in U.S. dollars, in such amounts as Today Markets may in its sole discretion require; and (c) Today Markets is authorized to convert funds in Trader's account for margin into and from such foreign currency at a rate of exchange determined by Today Markets in its sole discretion on the basis of the then prevailing money market rates.

11. RISK ACKNOWLEDGMENT.

- a.) Trader acknowledges that investment in leveraged and non-leveraged transactions are speculative, involves a high degree of risk, and is appropriate only for persons who can assume risk of loss of their entire margin deposit. Trader understands that because of the low margin normally required in OTC trading, price changes in OTC may result in significant losses. Trader warrants that Trader is willing and able, financially and otherwise, to assume the risk of OTC trading, and in consideration of Today Markets carrying his/her account(s), Trader agrees not to hold Today Markets responsible for losses incurred through following its trading recommendations or suggestions or those of its employees, agents or representatives. Trader recognizes that guarantees of profit or freedom from loss are impossible of performance in OTC trading. Trader acknowledges that Trader has received no such guarantees from Today Markets or from any of its representatives or any introducing agent or other entity with whom Trader is conducting his/her Today Markets account and has not entered into this agreement in consideration of or in reliance upon any such guarantees or similar representations.
- b.) The Trader acknowledges that any funds held on the Trader's behalf may be pooled with those funds of other traders at various licensed and regulated counterparties and Liquidity Providers. This means that the Trader's entitlement may not be individually identifiable on the relevant Counterparty or Liquidity Provider's register, and in the event that a counterparty or Liquidity Provider defaults, or runs into financial difficulties for reasons unrelated to Today Markets, the Trader may share proportionately in that shortfall.
- c.) The Trader agrees that the Company may cease to treat as Trader Money any balance held by the Company on the Trader's behalf where the Company has determined that there has been no movement on the balance for a period of six years and the Company is unable to trace the Trader after taking reasonable steps to contact it.

12. TRADING RECOMMENDATIONS. (a) Trader acknowledges that (i) any market recommendations and information communicated to Trader by Today Markets or by any person within the company, does not constitute an offer to sell or the solicitation of an offer to buy any OTC contract, (ii) such recommendation and information, although based upon information obtained from sources believed by Today Markets to be reliable, may be based solely on a broker's opinion and that such information may be incomplete and may be unverified, and (iii) Today Markets makes no representation, warranty or guarantee as to, and shall not be responsible for, the accuracy or completeness of any information or trading recommendation furnished to Trader. Trader acknowledges that Today Markets and/or its officers, directors, affiliates, associates, stockholders or representatives may have a position in or may intend to buy or sell currencies, which are the subject of market

recommendations furnished to Trader, and that the market position of Today Markets or any such officer, director, affiliate, associate, stockholder or representative may not be consistent with the recommendations furnished to Trader by Today Markets. Trader acknowledges that Today Markets makes no representations concerning the tax implications or treatment of contracts; and, (b) Trader further acknowledges that should Trader grant trading authority or control over Trader's account to a third party ("Trading Agent"), whether on a discretionary or non-discretionary basis, Today Markets shall in no way be responsible for reviewing Trader's choice of such Trading Agent nor making any recommendations with respect thereto. Trader understands that Today Markets makes no warranties nor representations concerning the Trading Agent, that Today Markets shall not be responsible for any loss to Trader occasioned by the actions of the Trading Agent and that Today Markets does not, by implication or otherwise, endorse or approve of the operating methods of the Trading Agent. If Trader gives Trading Agent authority to exercise any of its rights over Trader's account(s), Trader understands that Trader does so at Trader's own risk.

13. **TRADER REPRESENTATIONS AND WARRANTIES.** Trader represents and warrants that: (a) Trader is of sound mind, legal age and legal competence; and, (b) No person other than Trader has or will have an interest in Trader's account(s); and, (c) Trader hereby warrants that regardless of any subsequent determination to the contrary, Trader is suitable to trade OTC and is a sophisticated institution and/or institutional participant; and, (d) Trader is not now an employee of any exchange, any corporation in which any exchange owns a majority of the capital stock, any member of any exchange and/or firm registered on any exchange, or any bank, trust, or insurance company, and in the event that Trader becomes so employed, Trader will promptly notify Today Markets at its home office in writing of such employment; and, (e) All the information provided in the information portion of this booklet is true, correct and complete as of the date hereof and Trader will notify Today Markets promptly of any changes in such information.

14. **DISCLOSURE OF FINANCIAL INFORMATION.** The Trader represents and warrants that the financial information disclosed to Today Markets in this document is an accurate representation of the Trader's current financial condition. The Trader represents and warrants that the Trader has very carefully considered the portion of the Trader's assets which the Trader considers to be Risk Capital. The Trader recognizes that Risk Capital is the amount of money the Trader is willing to put at risk and if lost would not, in any way, change the Trader's lifestyle. The Trader agrees to immediately inform Today Markets if the

Trader's financial condition changes in such a way to reduce the Trader's Net Worth, Liquid Assets and/or Risk Capital.

15. NO GUARANTEES. Trader acknowledges that Trader has no separate agreement with Trader's broker or any Today Markets employee or agent regarding the trading in Trader's Today Markets account, including any agreement to guarantee profits or limit losses in Trader's account. Trader understands that Trader must authorize every transaction prior to its execution unless Trader has delegated discretion to another party by signing Today Markets limited trading authorization, and any disputed transactions must be brought to the attention of Today Markets Compliance Officer pursuant to the notice requirements of this Trader Agreement. Trader agrees to indemnify and hold Today Markets harmless from all damages or liability resulting from Trader's failure to immediately notify Today Markets Compliance Officer of any of the occurrences referred to herein. All notices required under this section shall be sent to Today Markets at its home office.

16. JOINT ACCOUNTS. All transactions correspond to the "Trader Account Letter" and "Trader Agreement". Each tenant has authority: a) To trade for the account with restraint to the agreements of the account, b) To receive all correspondence and documents in respect to the account, c) To receive or withdraw money from the account, d) To execute agreements relating to the account, and e) To deal with Today Markets fully. Today Markets has the authority to require joint action by the parties of the account in matters of the account. Today Markets has possession over the security of the account individually or jointly. If a death occurs to one or more of the tenants, Today Markets shall be notified in writing and shown proof of a death certificate. All expenses due at the date of notification shall be charged to the account. Unless Joint Account Allocation Addendum is completed, then each tenant is presumed to have equal share.

17. NO WAIVER OR AMENDMENT. No provision of this Agreement may be waived or amended unless the waiver or amendment is in writing and signed by both Trader and an authorized officer of Today Markets. No waiver or amendment of this Agreement may be implied from any course of dealing between the parties or from any failure by Today Markets 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. 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.

18. GOVERNING LAW AND JURISDICTION. This Agreement, the rights and obligations of the parties hereto, and any judicial or administrative action or proceeding arising directly

or indirectly hereunder or in connection with the transactions contemplated hereby, whether brought by Trader or Today Markets, shall be governed by, construed and enforced in all respects by the laws of Ireland.

19. **BINDING EFFECT.** This Agreement shall be continuous and shall cover, individually and collectively, all accounts of Trader at any time opened or reopened with Today Markets irrespective of any change or changes at any time in the personnel of Today Markets or its successors, assigns, or affiliates. This Agreement including all authorizations, shall inure to the benefit of Today Markets and its successors and assigns, whether by merger, consolidation or otherwise, and shall be binding upon Trader and/or the estate, executor, trustees, administrators, legal representatives, successors and assigns of Trader. Trader hereby ratifies all transactions with Today Markets effected prior to the date of this Agreement, and agrees that the rights and obligations of Trader in respect thereto shall be governed by the terms of this Agreement.

20. **TERMINATION.** This Agreement shall continue in effect until termination, and may be terminated by Trader at any time when Trader has no open Currency position(s) and no liabilities held by or owed to Today Markets upon the actual receipt by Today Markets at its home office of written notice of termination, or at any time whatsoever by Today Markets upon the transmittal of written notice of termination to Trader; provided, that such termination shall not affect any transactions previously entered into and shall not relieve either party of any obligations set out in this agreement nor shall it relieve Trader of any obligations arising out of any deficit balance.

21. **INDEMNIFICATION.** Trader agrees to indemnify and hold Today Markets, its affiliates, employees, agents, successors and assigns harmless from and against any and all liabilities, losses, damages, costs and expenses, including attorney's fees, incurred by Today Markets arising out of Trader's failure to fully and timely perform Trader's agreements herein or should any of the representations and warranties fail to be true and correct. Trader also agrees to pay promptly to Today Markets all damages, costs and expenses, including attorney's fees, incurred by Today Markets in the enforcement of any of the provisions of this Agreement and any other agreements between Today Markets and Trader.

22. **TERMS AND HEADINGS.** The term " Today Markets " shall be deemed to include Octalas Group Ltd, its divisions, its successors and assigns; the term "Trader" shall mean the party (or parties) executing the Agreement; and the term "Agreement" shall include all other agreements and authorizations executed by Trader in connection with the maintenance of Trader's account with Today Markets regardless of when executed. The

paragraph headings in this Agreement are inserted for convenience of reference only and are not deemed to limit the applicability or affect the meaning of any of its provisions.

23. **RECORDINGS.** Trader agrees and acknowledges that all conversations regarding Trader's account(s) between Trader and Today Markets personnel may be electronically recorded with or without the use of an automatic tone warning device. Trader 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 Trader or Today Markets. Trader understands that Today Markets destroys such recordings at regular intervals in accordance with Today Markets established business procedures and Trader hereby consents to such destruction.

24. **ROLLOVER/PREMIUM.** Rollover on open positions held past 5PM EST may be paid or received on a daily basis, depending on account structure, instrument type, and position direction. Rollover on the live account is not necessarily identical to Rollover on the demo account.

25. **BONUS TRADING MARGIN.** Any amounts credited to Trader's account described as "Bonus Margin", "Bonus Trading Margin" or "Credit" are non-withdrawable and are intended to increase the amount of funds Trader has available as usable or free margin. Today Markets shall remove any or all amounts of Bonus Margin which may remain after real funds/equity has been depleted. Bonus Margin does not protect clients' own equity from receiving a Margin Call(s). Margin Call(s) may get triggered as soon as Bonus Margin starts to get depleted. Also note that the MetaTrader, cTrader terminal does not distinguish between your funds and the bonus; therefore, please be aware that a margin call alert may not happen to warn you of an impending stop out.

26. **INTEREST EARNED ON DEPOSITS.** Trader shall receive interest on Trader's account balance at a rate of 4% per annum paid on a monthly basis. Trader shall trade a minimum of sixty (60) mini round turn lots annually to qualify for a withdrawal of the said accrued interest, either in part or in whole. If Trader does not meet the minimum stipulated trading threshold of sixty (60) mini round turn lots annually, Trader shall not be allowed to withdraw any interest accrued on Trader's account balance, at which time any or all interest earned on deposit can and shall be deducted from Trader's account prior to a withdrawal submission. Today Markets reserves the right to determine the amount of accrued interest for which Trader is eligible.

27. **Islamic Accounts.** In the event that Customer, due to its observance of Islamic religious beliefs cannot receive or pay interest, Customer may elect to designate its

trading account to be an Islamic Account, which is not charged with, or entitled to, overnight interest and/or rollovers. If Customer designates its account as an Islamic account, Customer may not keep transactions in such account open for more than 15 calendar days and may not otherwise abuse such benefit. Octalas reserves the right to cancel the aforesaid benefit at any time and take any action necessary in Octalas Group Limited's absolute discretion due to abuse of this benefit. Such actions may include, without limitation, the designation of the Islamic Account as a regular account and retroactively effecting required adjustments (e.g., setting off amounts from the account equal to amounts paid by Octalas Group Ltd as interest), cancellation of transactions, and adjustment of account balances.

Off Exchange Transaction Disclosure

The acceptance of this Agreement gives acknowledgment that Trader has read, understands, and gives authorization to the following disclosure to trade currencies through the OTC foreign exchange market ("OTCFX"):

Today Markets may from time to time execute transactions as Trader's agent on OTCFX market to trade currencies, pursuant to an agreement between the interbank agent and Today Markets, and that a trade executed between one bank executes a trade onset by another banking agent.

Trader understands that Trader may be giving up the right to have arbitration through the above paragraph on foreign exchanges.

- All customer accounts will have their margin requirements established by the dealing desk at Today Markets.
- Today Markets establishes all rules and provisions for customer accounts, including but not limited to minimum account size, investment time period, commissions and incentive fees, or any other financial arrangements.
- It is the customer's responsibility to find out all necessary information about Today Markets and make sure that all arrangements are discussed and clearly understood prior to any trading activity.
- All customers should be aware that guaranteeing any return is illegal. In addition, Today Markets is not responsible for any claims or assurances made by Today Markets, its employees and/or associates.

TRADER ACCOUNT LETTER AND TRADER AGREEMENT.

Trader acknowledges having received, read and understood the foregoing Trader Account Letter and Trader Agreement. The undersigned agrees to be bound by all of the terms and conditions hereof.