

Client agreement

1. Introduction

This Client Agreement governs all brokerage accounts you open with Capital Markets Elite Group Ltd, all transactions in your Account, the use of Capital Markets Elite Group's websites, Brokerage Services, Content, and Third-Party Content. This Client Agreement is binding on your heirs, executors, administrators, successors, and assigns; and will inure to the benefit of Capital Markets Elite Group's successors. By opening an Account with Capital Markets Elite Group Ltd, you acknowledge that you have received, read, and understand this Agreement and agree to be bound by its terms.

This Client Agreement, is between Capital Markets Elite Group Ltd, hereinafter referred to as the "Firm" and you, hereinafter referred to as the "you" or the "Client" and the "Account Owner".

i. Definitions

"Account" means each brokerage account with Capital Markets Elite Group Ltd that you open or that you have an interest in.

"Agreement" means these terms and conditions as well as any supplemental agreements and disclosures that apply to your Account, as amended from time to time.

"Applicable Rules" means all applicable laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse.

"Services" means, collectively, the websites, the Brokerage Services, the Capital Markets Elite Group Content, and the Third-Party Content. This Agreement applies to the Services provided by the Firm regardless of how you access them (for example, in person, phone, Internet, or by mobile device).

"Capital Markets Elite Group Content" means all information, tools, and services available on the Firm's website, other than Brokerage Services provided by the Firm and not by a third party.

"Third-Party Content" means all information, tools, and services available on the Firm's website that are provided by a third party ("Third-Party Provider"), including financial and investment tools, market data, reports, alerts, calculators, access to online conferences, telecasts, bulletin boards, tax preparation, or account management tools.

2. The Account

i. Self-Directed Account

You understand that Accounts opened with the Firm are self-directed. You are responsible for all purchase and sell orders, decisions to continue with an investment strategy or to hold an investment, and instructions placed in your Account. Unless the Firm provides advice to you that is clearly identified by the Firm as an individualized recommendation for you, any investment decision that you make or investment strategy that you utilize, including the decision to hold any and all of the securities or derivatives or other positions or margin in the Account, is based solely on your own investment decisions and is at your own risk. All investments involve risk, and you are responsible for determining the suitability of any trade, investment, investment strategy, and risk associated with your investments. The Firm is not responsible for making a suitability determination with respect to any trade, investment or investment strategy except to the extent that Firm has given you a specific recommendation. Capital Markets Elite Group Content or Third-Party Content accessed by the Client through the Firm does not constitute a recommendation to invest in or hold or sell any security or derivative, or to utilize any investment strategy.

ii. Fees and Commissions

You agree to pay commissions, charges, taxes, and other fees applicable to your Account. Current commission pricing and other fees charged by the Firm are on the website. The Firm may change its fees and commissions at any time by posting changes on the websites or by other means. The Firm reserves the right to vary commissions among clients in connection with special offers or combinations of services or in other circumstances. The Firm or its Clearing Firms may pay a portion of the revenues or fees derived from servicing your Account to third parties that provide services to the Firm or Clearing Firms.

iii. Statements and Confirmations

It is the Client's obligation to review trade details and Account reports promptly. These documents will be considered binding on the Client unless you notify the Firm of any objections within five Business Days of receipt.

3. Instructions

i. General

The Firm may accept and act on instructions from you, or any person authorized on your Account. The Firm reserves the right to

refuse any order, or delay placing any order, if the Firm determines that an order requires clarification from the Client. You will not hold the Firm responsible for any losses caused by the rejection or delay. The Firm will not be deemed to have received any order or instruction transmitted by the Client until the Firm has actual knowledge of the order or instruction. The Firm is not responsible for determining the validity of any authorized person on your account, their capacity, the appropriateness of, or the authority or actions by such person. You authorize the Firm to act on any order or instruction that on its face appears to be from a person authorized to act with respect to the Account.

ii. Wire Transfers

By initiating a wire transfer from your Account with or without a letter of instruction, you agree that the Firm may use security procedures for accepting and acting upon wire transfer instructions. You agree that such security procedures may include one, some, or all of the following, depending on the type, amount, and frequency of the wire transfer request: requestor and/or account owner identification and verification; requestor and/or account owner signature comparison or verification; identity verification by Account security information; by confirmation of receiving bank and/or account designation; notice provided via email, message centre, or phone to account owner and/or authorized agent; account surveillance and/or trending analysis. In some circumstances, the Firm may place limits on the portability of funds and additional documentation may be required. You agree that the above security procedures are reasonable under the circumstances. You agree to be bound by instructions to initiate a wire transfer, with or without a letter of instruction, whether in fact authorized or unauthorized, which the Firm implements in compliance with these procedures, unless you have given prior notice of possible unauthorized activity in the Account and the Firm has had a reasonable opportunity to act on such notice.

4. No Endorsement of Day Trading Strategy

The Firm does not recommend, endorse, or promote a “day trading” strategy, which may involve significant financial risk to the Client. You acknowledge the Firm’s Day Trading Disclosure Statement as part of this Agreement.

5. Clearing Agreement

The Firm and its Clearing Firms have entered into a clearing agreement in which these Clearing Firms are clearing agents for securities transactions for the Firm’s clients. The Firm transmits client instructions to the Clearing Firms which are then responsible for causing such instructions to be executed. All securities, dividends, and proceeds will be held at the Clearing Firms by means of record entries unless you instruct the Firm otherwise in writing and the instruction can be reasonably accommodated.

6. Compliance with Laws

You agree to comply with all laws, rules, and regulations applicable to your Account.

7. The Account Owner

You hereby make the following representations and warranties to the Firm, understanding that the Firm will rely on them:

i. Legal Capacity

You are of legal age in the jurisdiction in which you reside and have the capacity and authority to enter into this Agreement.

ii. Accuracy of Information

All the information you provide to the Firm is true and correct. You will promptly notify the Firm in writing within 10 Business Days after any change in such information. The Firm may rely upon all information you provide.

iii. Interest in Account

You represent that, except as you expressly state to the Firm in writing upon opening of the Account, no one except you has an interest in the Account.

iv. Multiple owners

If there is more than one Account owner, then the provisions of the Agreement apply to each owner. Joint Accounts will be held jointly with rights of survivorship unless the client notifies the Firm of a different form of ownership and provides such documentation as the Firm requires. The Firm will have no liability for any loss that may arise due to taking instructions from one owner or requiring instructions from all owners.

v. Responsibilities

You acknowledge that it is your responsibility to review and monitor your Account through the Firm’s Account Management Portal. The Firm is not responsible for any issues that arise as a result of your failure to meet this responsibility. You acknowledge the Firm’s Disclaimer on Trader Responsibilities available on the website as part of this Agreement.

vi. Rights, Terms, and Obligations of Securities in Account

Except as required by Applicable Rules, the Firm is not obligated to notify the Account Owner of any events involving securities positions, nor does the Firm have the responsibility to take any actions on your behalf with respect to such events without specific instructions from you. The Account Owner is responsible for knowing the rights, terms, and obligations of securities in the Account and for monitoring the occurrence of any events involving Account Owner’s securities positions or securities for which you intend to place an order.

8. Privacy and Confidentiality

i. Privacy

The Firm will take reasonable measures to protect the privacy and confidentiality of information in its possession about the Account and the Account Owner. The Firm’s Privacy Policy explains how your information is collected and protected. That policy is incorporated into this Agreement by reference and it is available on the Firm’s website.

ii. Account Number, User ID, Password

You will receive a password and/or access number or other means of identifying yourself (“Personal Client Identifiers”) that provides electronic access to your Account. Account numbers, and Personal Client Identifiers are confidential, and the Account Owner is responsible for the confidentiality, protection, and use of them. You agree to be responsible for all activities in your Account that are initiated using the Account Owner’s Personal Client Identifiers. The Firm may act on any orders or instructions that are received under your Account number and Personal Client Identifiers or by initiating

an electronic transfer of funds, with or without a letter of instruction. You agree that unauthorized activity does not include any actions or transactions undertaken by or at the request of the Account Owner, your investment advisors or family members, or anyone else whom you have allowed access to your Account or to your Personal Client Identifiers for any purpose, such as trading securities, writing checks, or making withdrawals or transfers.

iii. Phone Conversations and Electronic Communications

The Firm may record and monitor any telephone, video, or electronic communications with you.

iv. Disclosure of Account Information to Third Parties

You acknowledge and agree that the Firm may disclose your name and other personal and financial information about you, and any relevant details or any authorized user, to its employees, representatives, officers, agents introducing brokers and affiliates, as well as to a governmental entity or self-regulatory authority, an internet service provider or any other Third-Party agent or service provider for any purpose related to offering, providing, administering or maintaining the Firm services, or comply with Applicable Rules.

9. Client Communications

i. Addresses

The Firm may send communications to the mailing address, email, telephone number, or facsimile number that you provide. Communications sent shall be deemed delivered to you whether or not you actually receive them.

ii. Electronic Signatures

The use of electronic signatures to sign the Firm's documents legally binds you in the same manner as your manual signature. The use of an electronic version of these documents fully satisfies any requirement that they be provided to you in writing. If you sign electronically, you represent that you have the ability to access and retain a record of the documents. You are responsible for understanding these documents and agree to conduct business with the Firm by electronic means. You are obliged to review periodically the websites for changes or modifications and you are deemed to have knowledge of all information in Capital Markets Elite Group Content.

iii. Consent

By consenting to the electronic delivery of all information relating to your Account, you authorize the Firm to deliver all communications to you by the following means: (1) by email at the email address specified by you; (2) by posting the communication on the Firm's websites or other sites on the Internet where the communication can be read and printed; (3) by sending you an email that includes a hyperlink to the Firm's websites or an address on the Internet where the information is posted, and can be read and printed; and (4) by sending you a notice that directs you to an address on the Internet or a place within the Firm's websites where the communication is posted and from which it can be read and printed. Such delivery will be an effective delivery to you for the purpose of any Applicable Rules whether or not you access or review the communication. You will notify the Firm in writing of any change in your physical address and electronic address.

iv. Equipment

If you agree to electronic delivery, you must have a computer with Internet access, an email address, and the ability to download

and save or print communications to retain for your records. You are responsible for obtaining and maintaining all equipment and services required for online access of your Account.

10. Electronic Services

i. Availability

The Firm does not guarantee that any media will be available to you at a particular time. Access to the Firm's websites may be limited or unavailable during periods of peak demand, market volatility, system upgrades, or other reasons. The Firm reserves the right to suspend and deny access to its Services, without prior notice or for any reason. You recognize that Account activity may be conducted through several different media; and if a certain medium is not available, you will use another medium to conduct Account activity. The Firm will not be liable for the unavailability, delay, or failure of any of the media at any particular time or for the accessibility of, transmission quality, outages to, or malfunction of any telephone circuits, computer system, or software.

ii. Use of Services

You will use the Services for lawful purposes, for your personal and non-commercial use, and as permitted by this Agreement. You will not transmit through the Firm's websites any material that violates or infringes in any way upon the rights of others or would encourage conduct that may give rise to civil or criminal liability. You will not modify, copy, publish, transmit, license, participate in the transfer or sale of, reproduce, create derivative works from, distribute, redistribute, display, or in any way exploit the Services of Capital Markets Elite Group. You will not upload, post, decompile, reverse engineer, disassemble, modify, copy, distribute, transmit, reproduce, republish, license, display, sell or transfer, or create derivative products from the Firm or any of its affiliates. You may download software on a single computer for personal, non-commercial use, provided you keep intact all copyright and other proprietary notices. The Firm and Third-Party Providers reserve the right to revise, modify, change, upgrade, suspend, impose limitations or restrictions on, deny access to, remove, or discontinue the Services at any time without prior notice. Third-Party Providers may enforce this Agreement against you and take action against you for any breach of this Agreement.

iii. Limitation of Liability

The Services are provided "as is" and "as available." The Firm, its affiliates, the Third-Party Providers and their respective licensors, employees, distributors, or agents make no representations with respect to the system and expressly disclaim all warranties. Subject to Applicable Rules, in no event will the Firm, its affiliates, the Third-Party Providers or their respective licensors, employees, distributors, or agents be liable to you or any third party for any direct, indirect, incidental, special, punitive, or consequential losses or damages of any kind with respect to the Services. You are solely responsible for your investment research. Neither the Firm nor any Third-Party Provider makes any representations, warranties, or other guarantees as to the accuracy or timeliness of any market data; nor does the Firm or any Third-Party Provider make any representations, warranties, or other guarantees as to the present or future value or suitability of any sale, trade, or other transaction involving any particular security or any other investment.

iv. Cookies

The Firm uses cookies on websites and your browser will need to accept all cookies for it to perform fully. Certain features of the websites may also require the acceptance of cookies.

v. Hyperlinks

The websites may include hyperlinks to websites, owned or operated by affiliated or unaffiliated third parties. Neither the Firm nor Third-Party Providers are responsible for the content or availability of such other websites and shall not be responsible or liable for any loss in connection with reliance on such sites.

11. Brokerage Services

i. Electronic Trading

The Firm utilizes electronic trading systems, some provided by Third Party Providers. These electronic systems are subject to unavailability. The Account Owner acknowledges that the Firm has broker assisted trading arrangements available for the placement of client orders and you agree that you shall use such arrangements in the event that the Firm's electronic trading systems become unavailable. Although the electronic trading system is designed to perform certain automated functions, the Firm does not warrant that the electronic trading systems will perform as it is designed to and the Firm will not have any liability to the Account Owner for losses or damages which result from such failures of performance or unavailability. The Third Party Providers make no warranties, the Disclaimer of Warranty posted at our website is hereby incorporated by reference and made a part of this Agreement.

ii. Order Routing and Executions

Unless you specify the market for execution, the Firm decides where to route orders for execution. The Firm considers a wide variety of factors in determining where to direct orders, such as execution price, opportunities for price improvement, market depth, order size and trading characteristics of the security, efficient and reliable order handling systems and market centre service levels, speed, efficiency, accuracy of executions, and the cost of executing orders at a market. If you instruct the Firm to route your order to a particular market for execution ("Direct Routing"), and it is accepted, the Firm is not required to make a best execution determination beyond executing the order promptly and in accordance with the terms of the order. Instructions to direct orders to certain market centres could incur additional fees.

iii. Account Restrictions, Deposit and Order Refusal

The Firm reserves the right not to accept the deposit of funds or particular securities into your Account and may refuse any of your orders. The Firm also reserves the right to place trading, disbursement, and other restrictions on your Account. The Firm may restrict your Account from withdrawals or trading if there is a reasonable suspicion of fraud, diminished capacity or inappropriate activity, or if the Firm receives reasonable notice that the ownership of some or all of the assets in your Account is in dispute. You will not hold the Firm liable for any loss that may be incurred due to the Firm's refusal to permit any deposit, withdrawal, or transaction.

iv. Trade Execution and Price

The Firm routes orders to markets for prompt execution in view of prevailing market conditions, but there can be delays in the processing of orders. As a client, you understand and agree with the following: The quoted price may not reflect the trading activity from all markets. High volumes of trading at the market open or intraday may cause delays in executions and result in prices significantly different from the price quoted at the time the order was entered. Markets may handle orders manually and may reduce size

guarantees during periods of volatility, resulting in possible delays in order execution, and losses. The execution price you receive may be impacted by numerous factors beyond the Firm's control and responsibility, including the type of security, liquidity, and the size of the order. For example, large or "block" orders or orders involving illiquid securities may take additional time to execute and may execute at prices significantly different from the quoted price. The execution of market and stop-market orders may be at a price significantly different from the quoted price of that security. Limit orders will be executed only at a specified price or better, but there is the possibility that the order will not be executed.

Securities traded in over-the-counter bulletin board and pink sheet securities and other thinly traded securities present particular trading risks in that they are often more volatile and generally less liquid than securities traded on exchanges. The Firm reserves the right to place restrictions on the trading of such securities without prior notice. You may suffer market losses during periods of volatility in the price and volume of a particular stock when systems issues result in an inability to place buy or sell orders.

v. Order Flow

The Firm may receive remuneration from markets for directing orders to them. Markets may act as principals to buy, sell or hold securities for their own accounts, and they may make money when executing trades.

vi. Payment for Transactions

All orders that you authorize will be processed with the understanding that you will pay for any purchase and deliver certificates to cover all sales on or before the settlement date. All sell orders that you place will be for securities that you own ("long") and in deliverable form at the time you place the order, unless you inform the Firm otherwise before or at the time you place the order. The Firm reserves the right to require full payment, or an acceptable equity deposit, prior to the acceptance of any order. You agree to have the required cash, available funds, or equity in your Account prior to the execution and/or settlement of a purchase or short sale transaction, and the required securities in your Account prior to the execution and/or settlement of a long sale. If you do not have sufficient funds or securities in your Account, the Firm has the right to liquidate or buy in securities at your expense, and you will be responsible for any cost or loss.

vii. Payment of Indebtedness Upon Demand

You will be liable for the payment to the Firm, upon demand of any obligations owing in your Account, including the reasonable costs incurred in collecting such amounts, including attorney's fees incurred and payable or paid by the Firm shall be payable to the Firm by you. You shall be liable to the Firm for any deficiency remaining in your Account in the event of the liquidation thereof in whole or part, by the Firm or by you, and you shall make payment of such obligations and indebtedness upon demand.

viii. Security for Indebtedness

You hereby grant the Firm a continuing security interest in, right of set-off to and general lien on all securities, cash, investment property, and other property in your Account ("Collateral"). Subject to Applicable Rules, and without prior notice to you, the Firm may sell or transfer the Collateral to satisfy the discharge of your indebtedness and other obligations. The Firm also has the discretion to determine which securities and other properties are to be sold and which contracts are to be closed.

ix. Short Sales

You will designate any sell order as a “short” sale if at the time you place the order you do not own the security you intend to sell or are unable to deliver the security before settlement. All short sales will be executed in a Margin Account.

When you request a stock locate, the cost of said locate will allow the shorting of a stock based on current stock inventory with our locate vendors during the hours of 9:30AM to 4PM. If you are unable to short a stock based on a locate request, you should contact the Firm’s Trade Desk to confirm if said stock can be requested from our locate vendors. The Firm cannot guarantee the availability of any stock within the inventory of the locate vendors.

12. Margin Trading

i. Margin Account

You accept that your Account is a Margin Account. When you purchase securities on margin, you are borrowing money from the Firm and pledging all securities and other property in your Account as collateral for these loans. The Margin Agreement that is posted at the Firm’s website is hereby incorporated by reference and is made part of the Agreement. In consideration of the acceptance of your account under this Client Agreement, you agree to the terms and provisions as well as those of the Margin Agreement.

You agree to evaluate your own financial situation, resources, investment objectives, and other relevant circumstances to determine whether margin transactions are appropriate for you. The Firm will not be responsible for making this determination. Even if you determine that margin is appropriate for the Account, the Firm determines whether to make such loans to you. You also understand that trading securities on margin involves a variety of risks related in the Firm’s Risk Disclosure including to the following:

You can lose more funds than you deposit in your Account.

A decline in the value of securities that you purchase on margin may require you to provide additional funds to the Firm to avoid the forced sale of those securities or other securities or assets in your Account. You could lose more than the amount you deposit in my Account.

Capital Markets Elite Group can force the sale of securities or other assets in your Account. If the equity in your Account falls below the maintenance margin requirement, or any higher “house” requirements, the Firm can sell the securities or other assets in your Account to cover the margin deficiency. You will also be responsible for any shortfall in the Account after such a sale.

Capital Markets Elite Group can sell your securities or other assets without contacting you. Some investors mistakenly believe that a firm must contact them for a margin call to be valid, and that the firm cannot liquidate securities or other assets in their accounts to meet the call unless the firm has contacted them first. This is not the case. Although the Firm may attempt to notify you of margin calls, the Firm is not required to do so, and even if the Firm has contacted you and provided a specific date by which you can meet a margin call, the Firm can still take necessary steps to protect its financial interests, including immediately selling securities without notice to you.

You are not entitled to choose which securities or other assets in your Account are liquidated or sold to meet a margin call.

Because all the assets in the account are collateral for your margin loan, the Firm has the right to decide which securities to sell in order to protect its interests.

Capital Markets Elite Group can increase “house” maintenance margin requirements at any time and is not required to provide you advance written notice of the change. These changes to the Firm’s Margin Policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause the Firm to liquidate or sell securities in your Account.

You are not entitled to an extension of time on a margin call. While an extension of time to meet margin requirements may be available to clients under certain conditions, you do not have a right to any extension. The Firm will determine whether to provide an extension.

ii. Initial Margin and Margin Maintenance Requirements

There are rules and regulations covering margin loans, including the initial and margin maintenance requirements for margin Accounts. The Firm may impose more stringent margin requirements, which may change without notice to you.

To trade on margin, Your Account must maintain minimum equity as per the Margin Policy available on the Firm’s website. You will meet the margin requirement in your margin Account before entering any order and will satisfy any additional requirements the Firm may require. The Firm may apply all premiums received from options writing against your margin requirements. You agree that you are responsible for monitoring the balances in your margin Account to ensure that you maintain sufficient amounts to meet margin requirements at all times. You agree to read carefully the Margin Agreement before purchasing securities on margin.

The Firm may decline to extend credit to you for any reason, subject to Applicable Rules. There may be times when the Firm has extended credit on certain securities, but due to market or other conditions, additional cash or securities may be required.

iii. Margin Interest

You will pay interest on any credit provided to you for the purpose of purchasing, carrying, or trading in any security.

iv. Short Sales

Sales designated as “short” are done on margin and are subject to different margin maintenance requirements than securities purchased on margin. Short sales are subject to certain regulatory rules and cannot be executed under certain market conditions. The Firm may not always have the securities available to facilitate your short sale. The Firm may, without notice, “buy-in” securities to cover any short security position in your Account. You agree to reimburse the Firm for any losses that it may incur. The Firm may require you to deposit Collateral if the Collateral in your Account becomes insufficient. Short sale proceeds are part of the Collateral that secures the Firm’s loan to you. You are also liable for all dividends paid, and all other distributions of cash or property, on securities that you have sold short.

v. Pledge of Securities

The Firm may pledge, repledge, hypothecate, or re-hypothecate, without notice to you, all securities and other property that is held, carried, or maintained or for your margin Account. The Firm may do so without retaining in its possession or under its control for delivery the same amount of similar securities or other property. The value of the securities and other property that the Firm may pledge, repledge, hypothecate, or re-hypothecate may be greater than the amount you owe, and any losses, gains, or compensation that result from these activities will not accrue to your Account.

vi. Loan of Securities

The Firm is authorized to lend to itself or others any securities held in your Account and to carry all securities lent as general loans. In connection with such loans, the Firm may receive compensation and retain certain benefits that you will not be entitled to, such as interest on Collateral posted for such loans. In certain circumstances, such loans may limit your ability to exercise voting rights with respect to the securities lent. You understand that in certain situations in which the Firm has borrowed your securities, you may receive a "payment in lieu" of the dividend issued.

13. Options Trading

If you elect to engage in options transactions, you will be bound by the following additional terms:

i. Suitability

Options are not suitable for all investors. Options trading has inherent risks and you represent that you are prepared financially to undertake such risks and to withstand the losses that may be incurred. You acknowledge you have received or have been given access to the "Characteristics and Risks of Standardized Options" by the Options Clearing Corporation (OCC).

ii. General Terms

- You are responsible for knowing the rights and terms of all options in your Account. You agree to be bound by the FINRA, OCC, and exchange rules applicable to the trading of options contracts.
- If your options trading occurs in a margin Account, it is subject to the terms and conditions applicable to margin trading.
- Settlement on options cleared through the OCC is the Business Day after the trade date. You shall not exceed the position and exercise limits imposed by the rules of the OCC.
- You are responsible for instructing the Firm as to your intention to exercise options contracts before the expiration date and by the Firm's stipulated date.
- The Firm collects information only to establish option trading permission and not for the purpose of monitoring Account holdings or option positions.
- The Firm and Clearing Firm are authorized to take steps to protect their position and any obligation they have assumed at your request without notifying you.
- If you write (short) a call options contract that requires the delivery of securities to be sold, you may be required to keep the securities in your Account until the expiration of the options period and may not be allowed to sell or withdraw the securities.
- If you write (short) a put options contract that requires payment for securities to be purchased, you may be required to keep sufficient funds in your Account to make the payment until the expiration of the options period, and may not be allowed to withdraw the funds or use them for any other purpose. If you are assigned on the options, the relevant Clearing Firm may use the funds for the purchase of the securities without prior notice to you.
- All short equity and some index options positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

14. Arbitration

This Agreement contains a dispute arbitration clause. By signing an arbitration clause, the parties agree as follows:

- All parties to this Agreement are giving up their right to sue each other in court, including the right to jury trial, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrator(s) do not have to explain the reason(s) for their award unless, in an eligible case and consistent with the applicable law, a joint request for an explained decision has been submitted by all parties to the arbitrator(s) at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.
- No person will bring a putative or certified class action to arbitration; all disputes must be arbitrated and resolved on an individual basis.

You agree that any controversy between you and your affiliates, any of their respective officers, directors, employees, agents, heirs, legal representatives, successors or assigns on the one hand, and the Firm (including any of its affiliates or any of their respective officers, directors, employees, or agents) arising out of or relating to this Agreement, our relationship, any Services provided by the Firm or the use of its services, and whether arising before or after the date of this Agreement, such arbitration will be conducted by and in accordance with the securities arbitration rules and regulations then in effect of Trinidad and Tobago Securities and Exchange Commission or any national securities exchange that provides a forum for the arbitration of disputes, provided the Firm is a member of such national securities exchange at the time the arbitration is initiated. If any party unsuccessfully resists confirmation or enforcement of an arbitration award rendered under this Agreement, then that party shall pay all costs, attorneys' fees, and expenses incurred by the other party or parties in confirming or enforcing the award.

Arbitration must be initiated by service upon the other party of a written demand for arbitration or notice of intention to arbitrate. The giving of notice in any manner permitted by this Agreement shall constitute valid service of that notice unless that manner is expressly prohibited by the applicable rules. Judgment, upon any award rendered by the arbitrator, may be entered in any court having jurisdiction.

15. Forex Trading

As a new or existing Client of Capital Markets Elite Group Ltd, if you elect to engage in forex transactions, you will be bound by the following additional terms:

- The Client hereby acknowledges and agrees that we will enter into transactions in accordance with Client's oral, written or electronic instructions at our sole discretion and will act as agent or counterparty with respect to all transactions.
- We may at our sole discretion cover any transaction, in whole or in part, in any manner we consider appropriate, whether by way of set-off with a Transaction with or for another of our Clients or otherwise.
- Except to the extent required under any Applicable Rules to us or the Account, nothing in this Agreement, the preceding client agreement or in the relationship between us and the Client shall be deemed to create any agency or fiduciary relationship between us and the Client.

16. Advice

Unless otherwise noted by the Firm in writing, The Firm will act only as broker-dealer and not as an investment advisor. When the Firm acts as broker-dealer it does not owe a fiduciary duty to you.

When you act as a self-directed investor, you are responsible for determining the suitability of any particular investment strategy, transaction, or security. The Firm has no responsibility for any such determination unless the Firm otherwise agrees in writing, or the Firm or a representative of the Firm gives advice directly to you that is identified clearly as a recommendation by the Firm to enter into a particular transaction or buy, hold, or sell a particular security or securities.

From time to time, in connection with your Account, the Firm may provide investment-related guidance and recommendations to you. You agree that when the Firm makes a recommendation to you, the Firm determines its suitability for you at the time of the recommendation. If the recommended transaction is not effected contemporaneously with the Firm's recommendation, You agree that the Firm will have no liability if you choose to effect such transaction in the future. Furthermore, when the Firm is acting as broker-dealer for your Account, you agree that the Firm has no ongoing duty to ensure a recommendation continues to be suitable for you. Rather, you have an affirmative duty to monitor profits and losses in your Account, along with your investment goals and risk tolerance and to modify your trading decisions accordingly.

Unless otherwise agreed to in writing, The Firm does not have discretionary authority over your Account or an obligation to review or make recommendations for the investment of securities or cash in your Account.

Any research, analysis, news, or other information made available by the Firm does not constitute an individualized recommendation by the Firm to buy or sell a particular security.

Capital Markets Elite Group does not provide legal, tax, or estate planning advice.

17. Miscellaneous

i. Severability

If any provision of this Agreement is held to be illegal, invalid, or unenforceable under present or future laws, such provisions shall be fully severable. In such event: (1) this Agreement shall be construed and enforced as if such illegal, invalid, or unenforceable provision has never comprised a part of this Agreement or was modified to be legal, valid, and enforceable; and (2) the remaining provisions of this Agreement shall remain in full force and effect and shall not be affected by the illegal, invalid, or unenforceable provisions or by its severance from this Agreement, to the extent permitted by Applicable Rules.

ii. Entirety of Agreement

This Agreement, any attachments hereto, the addenda and other agreements referred to in this Agreement and the terms and conditions contained in the Account statements and confirmations contain the entire agreement between you and the Firm; and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the Firm and you, provided, however, any and all other agreements if any, between the Account Owner and the Firm and its affiliates, not inconsistent with this Agreement will remain in full force and effect, and if there are any conflicts between this Agreement and any attachments or other agreements, this Agreement shall prevail.

iii. Assignment and Escheatment

You may not assign this Agreement or any rights or obligations under this Agreement without first obtaining the Firm's prior written consent. The Firm may assign, sell, or transfer your Account and this Agreement, or any portion thereof, at any time, without your prior consent.

iv. Amendment

The Firm reserves the right to amend this Agreement without prior notice to you or as required by Applicable Rules. The current version of the Agreement will be posted on the websites and your continued Account activity after such amendment constitutes your agreement to be bound by all amendments to the Agreement, regardless of whether you have actually reviewed them. The Firm is not bound by any oral statements that seek to amend the Agreement.

v. Termination

The Firm may terminate this Agreement, or close, deactivate, or block access to your Account. If the Firm decides to close your Account and you fail to transfer it to another broker, the Firm may liquidate your Account and send you the proceeds. You will remain responsible for the payment of all obligations incurred in your Account or otherwise. You may terminate this Agreement upon written notice after paying any obligations owed upon written notice. The Agreement survives termination of the Account.

vi. Force Majeure

Capital Markets Elite Group Ltd will not be liable for loss caused directly or indirectly by conditions beyond the Firm's reasonable control, including but not limited to Force Majeure events. "Force Majeure" means events that are beyond the reasonable control of a party, including but not limited to the following: disasters, extraordinary weather conditions, earthquakes or other acts of God, war, insurrection, riot, labour strikes, terrorist acts, widespread diseases or pandemics, government restrictions, exchange or market rulings, suspension of trading, computer or communication line failure, or failure of market centres or transmission facilities.

vii. Indemnification

You agree to indemnify and hold harmless the Firm, its affiliates, and Third-Party Providers and their respective officers, directors, employees, agents, and representatives from any and all liabilities, losses, costs, judgments, penalties, claims, actions, damages, expenses, or attorney's fees (collectively "Losses") resulting or arising directly or indirectly from your use of the Services.

viii. Waiver

The Firm's failure to insist on compliance with this Agreement will not constitute a waiver of any of its rights.

ix. Admissibility of Documents in Proceedings

All documents in any format are considered to be true, complete, valid, authentic, and enforceable records of the applicable document, admissible in judicial or administrative proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You will not contest the admissibility or enforceability of the Firm's copy of the documents in any proceeding arising out of this Agreement.

x. Governing law, Jurisdiction, and Venue

This Agreement will be governed by, and construed and enforced in accordance with, the laws of the Republic of Trinidad and Tobago

(regardless of the choice of law rules thereof). You hereby consent to the jurisdiction of and venue within the Republic of Trinidad and Tobago for all disputes arising out of or relating to this Agreement.

xi. Worthless Securities

The Firm may remove a worthless security from your account including, and without limitation to, the following circumstance: the primary custodian, the Depository Trust Company, has deemed the security eligible for removal and the Firm has reviewed and determined, to the best of its ability, that the security has no market value. You agree to waive any claim to any future distribution from the security and agree to indemnify and hold the Firm harmless from any claims, liability, or damages resulting from the removal of such security. If you provide the Firm with evidence of the value of the security from an independent third party within 60 days of receiving your account statement noting the removal, the Firm will review and, if able to, reinstate your position.

xii. US Persons

If you are a "U.S. Person" as defined at our website, you represent that you have truthfully and accurately completed and signed a "Certification as to U.S. Person Status" as posted at our website, and that certification is hereby incorporated by reference and made a part of this Agreement.