

Terms and Conditions

About Credit Financial Invest for Financial Brokerage

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Whereas the first party is registered and approved from Companies Control Department and Jordan Securities Commission to practice brokerage and trading for their clients in Foreign markets.

Whereas the second party wants to trade in foreign markets (each and every financial market besides the local market of Hashmite Kingdom of Jordan whether regulated or not to trade in securities, currencies, precious metals, commodities or any other financial instruments) upon this both sides agreed on:

Article (1): The first party obliged to create a referral number to the second party by introducing him/her into our systems and instructions, considering this account number in all trades in foreign markets by the company into his/her favor.

Article (2): The first party obliged to execute buying and selling orders base on authorized orders from the second party considering “Instructions of Regulating the Dealing of Financial Services Companies at Foreign Stock Exchanges in 2017” , also the first obliged to keep these authorized orders and notifying the second party of the executed orders on the same day according agreement.

Article (3): As agreed on between both parties The Company is entitled, in its sole discretion and without any liability to reject/ modify executed instructions and/ or client’s orders or any of it, if the company considers these types of instructions, orders or any part of it may constitute a legal or behavioral violation, threatens the company’s interests or any responsibilities, obligations or losses.

Article (4): The First Party is committed to separating its funds and transactions in foreign stock exchanges from the funds of its customers and their transactions which are its deposit on separate account.

Article (5): The Second party shall change the password at the first entry into the Trading Account. The Second party shall be fully responsible for protecting the User Code, Password and any other information provided by the First Party and not giving it to any party including the Company's employees. The second Party is committed to maintaining the identification code for telephone service and password. The Second Party shall release the First Party from any liability or damage that may be caused by its failure to comply with this, or as a result of misuse of the service. In the event of loss / theft of the user code and / or password, the customer shall notify the first party in writing and immediately to stop the service, In order to re-use the second party, the service must submit a new password request according to the status of the case, and is obliged to pay the value of the service allowance according to the list of fees approved at the time.

Article (6): The second Party fully understands that the user code and password identify the client. Therefore, any operations executed using the user code and password are issued by the second party and any person who uses them is the second party. The second party is responsible for all the operations performed using the means of identification its own.

Article (7): It is agreed between the two parties that the instructions and orders of the client will be carried out in foreign markets through the first party and in his name and for the benefit of the second party through the external financial intermediaries dealt with by the first party and the trading is reflected in trading account of second party.

Article (8): It is agreed between the two parties that the first party has the right to make a voice recording of all calls from the second party and / or issued by the first party, and the first party has the right to submit such recordings as legal evidence, also any employee of the company by contact And / or receiving calls from the second party is a sufficient testimony which includes orders and the second party drops the right to claim And / or objecting to it for any reason. The Second party also accepts any evidence submitted by the First team of orders issued by the Second party, which the Company retains, whether electronically in the trading program or through signed forms or orders sent by fax, the second party accepts the first party to record, retain and use them as evidence.

Article (9): The first party is committed to send a detailed statement of account to the second party showing the balance of dealing in foreign stock exchanges and the details of their transactions, with a copy of the documents related to his account upon request.

Article (10): The Second party acknowledges, with its knowledge and approval, that it may result in losses exceeding the value of its investments even with Stop Loss orders due to rapid market fluctuations and foreign market controls. The Company is entitled to claim the second party for any amounts that it incurs and is obliged to pay.

Article (11): The Second party acknowledges that it is aware of the instructions to regulate the services of financial services companies in securities on foreign stock exchanges issued based on the provisions of Article (5) of the Regulation of Foreign Exchange Regulation No. (1) of 2017 and approved by the Board of Commissioners Resolution (2017/386) Date (2017/10/19).

Article (12): The second party acknowledges that it is aware of the serious risks related to dealing in foreign stock exchanges and that it is not entitled to claim any losses or damages, including compensation for any alternative opportunity. These risks include, but are not limited to:

A- Different prices during the introduction of sale and purchase orders

The first party does not control the prices of demand and supply and the difference between the prices of demand and supply SPREAD to deal with securities of different types, foreign currencies, precious metals, any other goods or financial instruments, and take into account the differences between the time between screens and Other screens offer of prices and real prices on which the orders are executed based on them and does not result in the first party any obligations or compensation in the event of a rise in the price margin SPREAD or the difference in price which the second party are trading in for the price displayed on the trading platform.

B- Speed of connection

The first party does not have control over the speed of communication with the external broker to execute or pass the orders of sale and purchase, there may be delays during that may lead to the failure to execute the order directly and therefore the difference in the price required for the price implemented, so the first party is not responsible for it, and The second party is responsible for the interruption or delay of communication in the Internet service by him. As for the electronic message or text messages, there may be a delay in informing the second party about the transactions that were made for him.

C- Connection failed or interrupted

The first party may face the problem of communication failure or interruption with the external mediator that leads to delay in entering the orders of the second party or not enter it .

D- Political situation

Are those risks that customers can face when political relations between investors and states investing in non-citizen institutions are strained, potentially freezing or even confiscating them. One of the political risks that may arise from changes in treaties or agreements between countries adversely affects private investment or business.

E- Uncontrolled Risks

Events may prevent us from buying or selling or even covering any of the centers or even preventing us from.

F- Commodities, precious metals, indices and any other commodities are all considered to be (CFDs) traded on unregulated markets and by leverage. Consequently, these contracts are inherently very risky, it may result in significant losses to the investor or Making profits, because the small differences in prices inversely lead to large losses. It should be noted that these markets

are very volatile and unpredictable and that no investor should invest any money he is not willing to lose completely.

Article (13): The second party is committed to provide sufficient cash to trade on foreign exchanges for his/her account in addition to commissions and allowances agreed upon prior to any transaction in his/her account.

Article (14): The Second Party admits and agrees that he/she has read, understood and agreed on all trading details, including the instruments to be traded, the size of the contracts from each instrument, the trading system and all the details related thereto, the trading fees including the interest. Etc. For further clarification the second party should ask for advice from more than one trading liaison officer. Please check the available Demo account and self-education by any other means, including asking for information from any parties Other than the first team before trading. The second party after signing this contract completely disclaims the responsibility of the first team for any lack of knowledge or any misinformation of any details of the trading details.

Article (15): The second party acknowledges his awareness of Hedge Transactions and it may close within a month if it is not closed. The second party acknowledges that there is no delivery of the goods and / or currencies and / or metals or any other contracts.

Article (16): The Second Party acknowledges its knowledge and approval in the event of the expiration of the futures contracts that the first team has the right to close the positions according to the market price. There is no obligation of the second team not to close the open positions on time and that the first team will not reopen the positions on the new contracts. The first party will close these positions on his convenient time whereas the second team is not entitled to object to the closing time or price.

Article (17): The Second Party acknowledges its knowledge and approval of the possibility of sudden expansion of spreads, cancellation of pending orders, modification of Margin, adjustment of Leverage, modification of Stop Out or suspension of trading for any currency or commodity without prior notice from the First Party or foreign brokers by its decisions. The second party is responsible for what may result from closing the open positions and / or inability to trade and / or exposure to large losses and / or otherwise, He is not entitled to claim any compensation as a result.

Article (18): Compliance with laws and regulations

- The Second Group shall abide by the provisions of the Foreign Exchange Law and the regulations, instructions and decisions issued by Jordan Securities Commission and the markets to trade in.
- The Second Party shall bear full legal liability for all violations committed by it, whether in trading operations or in violation of any provision of the Agreement.

Article (19): The Second Party acknowledges the validity of its personal data and takes full responsibility in the event of any change and undertakes to report the amendments.

Article (20): Transactions carried out on the account and sent to the second party shall be deemed valid unless the customer objects to them in writing immediately after being informed of the transactions that were carried out on his account according to the mechanism agreed upon.

Article (21): All buy and sell Orders received from the Second Party (verbal, written, telephone or trading) are irrevocable, terminable or modifiable orders, as well as any allegation that these orders are not valid in terms of the price requested and the size of the transaction And its kind.

Article (22): The second party will not object for exchanging information with various regulators in compliance with AML / CFT laws and the FATCA and any other similar law that may be required by the regulators of the field of work of the first party or to be implemented in the future.

Article (23): The two parties are entitled without being required to state the reasons for termination of this contract before its expiry by written notice from the Second Party or by notice from the First Party to terminate the transaction.

Article (24): The Second Party acknowledges with his/her own knowledge consent, that the First party has the absolute right without prior notice and without a specified period to amend the Agreement, the general terms and conditions for any reason, any modification it deems appropriate within the laws and any instructions issued by any official side regarding foreign markets. A notice from the First party to the Second party notifying him/her with these adjustments.

Article (25): The second team acknowledges and undertakes not to misuse the account, the electronic trading system or the offer submitted by the first team.

Article (26): The second team is obliged to follow up its own account and margin required to the capital Margin Level and the status of the financial account. The first party does not take any responsibility or obligation to address the second team and inform the financial position of the account, and the responsibility lies with the second party to fund the account through bank accounts To protect the account if necessary.

Article (27): The first party has the right to contact the second party to pay margin obligations required from Margin Call on a daily or weekly basis or as it deems appropriate or as required by the foreign broker. The company is entitled to close some or all of the positions of the second party, to reduce the margin of financing to the required amount of capital. In this respect, the failure of the second party to maintain sufficient liquidity in its account gives the first party the right to close some or all of the open positions as the first party deems appropriate and at the time it sees. The second party is not entitled to object or claim any losses, or compensation for any alternative opportunities.

Article (28): The Second Party acknowledges that the First Party does not bear any losses and does not participate in any loss or damage whatsoever and for any reason other than errors caused by the First Party during the execution of orders or withdrawals or deposits. Other consequences may result from these errors.

Article (29): The Second Party acknowledges that any news, information, reports, advice, analysis or otherwise received by the Customer through the First party, whether through any of its employees or otherwise, to predict the direction of the markets represents only opinions. At any of these opinions or information to make his decision and that he must obtain advice and information from parties other than the first party and through his personal research as well as the end, the first team to make his decision to trade himself and take the responsibility of his decision in full regardless of any impact and leave the second team Responsibility of the first team Full for any losses that may arise as a result of any follow any news or information, reports, tips or analysis or other client receives through the first team, either through all of its staff or otherwise to predict the direction of markets.

Article (30):

A- Letters of correspondence shall be addressed to the addresses mentioned in this Agreement. Each party shall notify the other party in writing if the address is changed. Otherwise, this party shall be responsible for any communication at its previous address.

B- The two parties agree to exchange and receive all documents, correspondence and information electronically or as agreed and shall be binding on them.

Article (31): If at any time it becomes apparent that one or more of the provisions of this Agreement is in violation of a legal provision, the invalidity of this clause does not invalidate the rest of the terms of the agreement.

Article (32): The duration of this Agreement shall be automatically renewed.

Article (33): Any conflict in this Agreement with the provisions of the Foreign Exchange Law and the regulations, instructions and decisions issued pursuant to this Agreement shall not apply to it and the Agreement shall remain in effect.

Article (34): In the event of any conflict or dispute between the First and Second Parties regarding any matter relating to this Agreement and the services provided thereunder, the parties agree that the Court of First Instance (the Palace of Justice) shall be the competent court to consider and adjudicate that dispute.

Article (35): The second party acknowledges and agrees that if there is an agency to be dealt with on behalf of the principal, the first party must be informed immediately after the agency is suspended or canceled or the client dies. In the event of any transaction in the account, the second party or heirs shall bear full legal responsibility before the official authorities As a result of the illegal use of the Agency.

Article (36): The two parties agreed to adopt a type account.....to deal with foreign exchanges.

Article (37): As the agreement consists of several pages, the signing by the parties on the last page is a signature on all pages and the second party is not entitled to appeal not to sign any page

of its pages and acknowledges that he had read all the annexes attached to the Convention and mentioned in the last item.

Article (38): The Second Party acknowledges that it has read the agreement and the annexes below and that he has understood all of it clearly and has agreed to the full contents of it and complies with its obligations and is committed to reading all amendments that are published on the company's website or sent to him by e-mail.

Article (39): This Agreement shall consist of an Introduction and thirty-nine items including this item in addition to:

- Mandatory guidance.
- Types of accounts available and conditions and the amount of commissions for each account.
- Additional explanations and general conditions for trading in international financial markets.
- Explanations of risks and warnings.