

BUSINESS TERMS**Content****July 1, 2012 Apply the Business Terms**

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1、 RISK WARNING

- (a) Forex and CFDs provided by EMR FX are all margin trading products. Therefore, compared to other investment methods, the product is highly risky and may cause your losses to exceed your initial investment amount. All legal references are implemented in accordance with the 2000 financial services and market regulations regulations.
- (b) Margin transactions are traded through fluctuations in the price of a commodity and are settled using the difference between the opening price and the closing price of the transaction. They may be settled in other currencies than your account base currency. Therefore, your profit or loss may be affected by fluctuations in foreign exchange.
- (c) Unless you fully understand all potential risks and have sufficient resources, you should not engage in any margin trading. Because the market may not change as you think, if you move in the opposite direction, you will have to pay for the related margin deposits and transactions.
- (d) Margin trading is a leveraged transaction. It means that only a small amount of money can be used as a margin to make a larger amount of transactions. If the price moves in a favorable direction, you will increase your profit. However, even a minor reverse price movement may cause great losses to you, and you may need to immediately replenish funds to maintain your position. If you want to close out, you need to be responsible for any losses that occur during this process. The potential profit or loss of margin trading may be significant, so you need to think carefully when making trading decisions.
- (e) Not all commodities can be traded for 24 hours. Many commodities have strict opening and closing times. Many transactions also have strict opening and closing times and may change.
- (f) You are trading at the price we provide, not at the exchange. The price we provide is based on the quoted price of the exchange, but it depends on the market and may vary due to a variety of factors and the fluctuation of the base price. All transactions can only be closed and liquidated with us.
- (g) EMR FX provides retail customers with a separate fund account. When the client uses the funds as a position to open, EMR FX reserves the right to use part or all of the funds. In any case, even an independent fund account cannot provide absolute protection. All client funds are regulated by the Vanuatu Client Funding Rules. Unless otherwise stated, client funds are guaranteed by a maximum of \$50,000 financial compensation plan.
- (h) If you have any questions about all aspects related to foreign exchange and CFDs, we recommend that you seek independent professional help or advice before trading.
- (i) If you plan to trade your company's stock, consult the legal officer before the transaction to ensure that you have not violated any regulatory regulations.
- (j) Margin trading is not intended to replace current or traditional investment methods, so it may not be suitable for every investor.
- (k) You need to control the risk of your own account. Under certain special circumstances, the clearing bank may adjust the margin amount on your own. The resulting losses will be borne by you.

2、 INTRODUCTION

- (a) EMR FX ("We") is the name of EMR TECHNOLOGY PTY LIMITED, our registered address is: Law Partners House, Kunul (formerly Lini) Highway, Port Vila, Vanuatu
- (b) This commercial terms include foreign exchange (FX) and CFDs. You agree that the content of this agreement is applicable to the types of accounts and transactions that you and we hold.
- (c) The following customer terms will serve as an agreement between us and customers or consumers who have settled in Asia or represented by Asia (hereinafter referred to as "your" or "your"). Please read carefully together with the amendments and attachments. .
- (d) These Terms of Business do not affect your statutory rights in any way or limit our liability under the supervision of the FSP to you as set out in the Financial Services and Markets Act 2000.
- (e) If any part of this agreement is deemed invalid or unenforceable, the remaining terms of the agreement may still be implemented.
- (f) When we open an account or multiple accounts for you, the Terms of Business will be effective immediately and be regarded as the latest and most applicable version, or we will notify you of the latest commercial terms that are in effect based on the previous version.
- (g) They will apply to all new and existing transactions. We may notify you within 10 working days of any effective modification. This may be through written, email, website notice or any other EMR FX deemed appropriate.
- (h) According to market development, this may not include rapidly changing margin requirements or spreads. Certain markets may suspend trading. In some markets we may stop trading. We will not be and are not obligated to be responsible for this.
- (i) The terms "transaction" and "transaction" used in this commercial terms may all be exchanged.
- (j) In accordance with the Terms of Business, before you accept this commercial terms and we accept you as a customer, you warrant that each transaction between you and EMR FX is directly conducted by you.
- (k) As a customer of EMR FX, you need to ensure:
- (1) At the time, you did not violate any laws of the country.
 - (2) Age is 18 years or older.
 - (3) You are not insolvent or enter bankruptcy proceedings or affected by any law that may hinder your dealings.
 - (4) Guarantee to provide us with your latest personal contact information.
 - (5) If you are employed by a regulatory agency, you need to comply with the regulations of the regulatory agency personnel and need to authorize us to provide records of your personal account transactions to the relevant judicial

authorities. If you conduct a transaction that violates the relevant laws and regulations, you are still liable for all transactions and related earnings or losses and perform obligations.

3、 SUMMARY

(a) Forex is a global transaction, and CFDs are not global. In the actual holding of accounts and related application tax laws, certain countries do not allow such transactions. Individuals must ensure that they comply with any applicable local laws, including the actual holding of accounts and the applicable tax laws. In particular, we do not allow residents of the United States or the United States to open or hold our accounts.

(b) Any price and quotation we display on advertisements, events, television or our website are for indicative purposes only. Only the price offered as a transaction in our online trading platform is subject to the terms of this document.

(c) You accept electronic means that we may contact you. This means, for example, email. In addition, if you need to accept any matter that has a legal effect, it is generally necessary to sign it. This can be done electronically, by clicking on the relevant button on our website or following other screen instructions.

(d) At any time you must take reasonable measures to ensure that you do not have computer viruses or similar software delivered to our system network. We have the right to specify responsibilities and obligations in this agreement. At our absolute discretion, we will notify you in advance within 10 working days through a third party.

(e) The EMR FX and EMR FX trading markets are considered as the same legal entity in this commercial terms.

4、 DEFINITION

EMR FX: EMR TECHNOLOGY PTY LIMITED

SL: Stop Loss

Price: The selling price, the price you can sell

Ask price: the purchase price, the price you can buy

TP: Profit

Limit orders: Buy an order that is lower than the current price or sells higher than the current price

FX: Forex

ITP: Online Trading Platform

ECN: A trading model, no trader operation, data from the major banks offer, good liquidity, large trading volume, is the real foreign exchange market

NTR: Nominal Trading Requirements

P+L: Profit and/or Loss

Tic/Pip/Point: Point, the minimum price fluctuation of your trading commodity

Spread: difference between the purchase price and the selling price

Slippage: The difference between order level and execution level

Vapping: Gaps in Market Price Bounce

Margin call: When your account has low funds and is required to require more funds to avoid a position being forced to close (when your cash balance does not meet the margin requirements resulting from your nominal trading requirements and your position's profit or loss)

Grey market: a market that we can still trade, although the basic or actual market is closed

Business day: not weekends and some public holidays

Bulls: Trading from gains in rising markets, also known as "buying" or "buy"

Short: Trading out of profit from falling market, also known as "selling" or "sold"

5、 LEGAL AND JUDICIAL POWER

(a) This commercial terms apply to all types of transactions, orders we implement and are governed by New Zealand law.

(b) If you default, regardless of where you live, EMR FX (EMR TECHNOLOGY PTY LIMITED) and all of its affiliates will remain in any area that we consider appropriate when the account is opened or when the transaction has been executed. In court, the right to sue against you in any other jurisdiction that is permitted by law.

(c) However, you may apply at any time, or we may, at our discretion, require you to reclassify as a professional customer or a qualified counterparty. This must be agreed in writing by both parties, unless you have agreed otherwise in writing with EMR FX. Notice that you will lose the rights you can afford. To become a professional customer, you must ensure:

· You have a \$500,000 deposit

· In the past four quarters, you have at least 10 transactions per quarter

· You must have your own or have recently been trained to gain market expertise.

(d) If you die, and before receiving the certificate, we will close all your positions as soon as possible or as soon as possible. Your heirs will assume your account funds including losses and arrears.

(e) You must perform the obligation and fully compensate all EMR FX fees, losses and other statutory expenses that may be caused by your breach of commercial terms or any other regulations that are ignored by you.

(f) The maximum amount of compensation that EMR FX is liable to you under the relevant laws will not exceed your first margin requirement.

(g) If this Terms of Business is translated into any other language and based on the original English text of this clause, it shall be deemed to have the same legal effect.

6、 THE SIMULATION ACCOUNT

The demo account only has a valid period of 30 days.

You may not trade with real funds for EMR FX demo or virtual accounts. Any profit or loss you generate is virtual and will not be transferred to a live account or be withdrawn or deposited in cash. The demo account is only used for practice and

presentation. You can use the demo account to understand the minimum number of transactions we can provide.

The profit or loss caused by the simulated account transaction does not reflect the profit and loss you have experienced in the real account transaction. Foreign exchange and CFDs are all products that fluctuate greatly. It is very likely to cause greater profit or loss than your first deposit.

7、ACCOUNT

(a) EMR FX may refuse your application for opening an account for any reason and is not obligated to provide reasons for the refusal.

(b) When you apply for an account, EMR FX holds the discretion to use a credit investigation company to verify the authenticity of your data.

(c) The agreement between you and EMR FX covers all accounts you open with us, even if they are categorized by different assets (for example, foreign exchange, CFDs). It is valid for all transactions, opened or closed positions, orders and other transactions.

(d) If we perform a right in this agreement to close all or part of your positions, cancel any pending orders, and/or close your account, we still have the absolute right to merge yours with EMR FX, or any Any account and cash balance held by the affiliate. We may also balance the balance of your negative balance with your positive balance at the discretion of you, offsetting the loss caused by one of your accounts against the position, to offset the profits you have earned in another account. We may offset any profitable funds from any debt owed by you, including but not limited to statutory fees and interest. If payments settled in different currencies occur, we will convert them into a common currency at the current market exchange rate to arrive at a specific amount that we will pay to you or be paid to us by you.

(e) Accepting this commercial terms, amendments or additional documents means that it is valid for all accounts opened with us or related companies, regardless of whether they are primary or sub-accounts, regardless of the scope of the business.

8、ACCOUNT SIZE

(a) We reserve the right to stipulate that customers who cooperate with us have the maximum amount of account holding. This may be the same or different for each account type (Forex, CFD). You may be able to invest more than your account limit, but you will not be allowed to use this portion of the funds that exceed the account limit for trading purposes.

(b) When accepting your account application, you will be notified of the size of your account. And at any time we have the right to modify this amount without prior notice.

(c) The size of the account restrictions does not affect your enjoyment of the statutory protection rights of the above financial services compensation plan.

(d) We will set these limits in US dollars, US dollars or US dollars. This may be different from the base currency in your account.

(e) If it is because of an error or other situation that caused your position to exceed the size of your allowed account, we reserve the right not to fulfill our obligation to close some or all of your positions to return your account size to the limit.

(f) Regardless of the maximum account size your account holds, you may incur greater profits or losses than this amount.

9、PASSWORD

(a) It is very important to keep your password safe and confidential, and you must not disclose it to anyone. Similarly, no one at EMR FX will ask for your password.

(b) If you have chosen your password, you are responsible for ensuring that it is unique, safe and not easily guessed by anyone.

(c) If you think that your password has been stolen, you must notify us immediately. EMR FX is not obligated to accept any unauthorized use of the account.

(d) It is very important to keep your user name/account number safe, as it is also part of our confirmation of your identity.

10、COMMUNICATION AND CONTACT INFORMATION

(a) When you open an account, you need to promise to provide us with your current contact information. If there is any change, please notify us in time. This includes being able to contact your telephone number and your current address throughout the day.

(b) If you wish to make any temporary changes to this information, please notify us in a timely manner. For example, if you are going on vacation, we must contact you once you need to make additional deposits.

(c) If for any reason you are unable to be contacted, then it is your responsibility to confirm that your account is sufficiently funded and to keep your account in good condition by the correct procedure. If you cannot do this, you must close all open positions or orders.

(d) Any transaction in your account must be done by yourself, not any third party. Unless you authorize someone to authorize a person to trade for your account through a power of attorney or transaction authorization. If you authorize another person to trade for your account and do not enter into an agreement with us in advance, you will still be responsible for all transactions in this account.

(e) Any type of transaction and order must be made through ITP, and in extreme cases it may be opened by telephone. In no case will transactions or orders be accepted via email, fax or SMS SMS unless you have previously received EMR FX's permission.

(f) When you conduct a transaction or order via ITP or telephone, we will use your name, account number and password to confirm your identity. If you suspect that your account security is compromised, please notify us immediately.

(g) If we agree to accept a transaction or order in an extreme situation other than the above, we will not be liable for any resulting loss, delay or negligence.

(h) You should agree that we will record all telephone transactions and will only remain as EMR FX assets and as evidence of any dispute.

(i) We will send e-mails to you by email at regular intervals. If you find that your account is in error, you must notify us immediately or notify us within 3 working days after the situation occurs. This includes incorrect or missing transactions.

(j) We have the right to contact you at any time by telephone, mail or in writing, discuss with you or communicate your account, and business that you may not be paying close attention to

11. COMMISSION / FEE/ TAX

(a) EMR FX does not charge commissions for any transactions, but rather profits from spreads, which is the difference between the purchase price and the offer price.

(b) After you implement any transaction, it is your responsibility to recognize and pay this related tax. If you have any questions, please consult relevant individuals for independent tax advice (including accountants, tax office, or other relevant professionals).

(c) We reserve the right to transfer any fees or charges that may arise in the future (eg, changes in regulatory regulations or laws that result in changes in stamp duty payments).

(d) We may transfer any additional costs associated with stock shorts (eg, open short trades) if our brokers increase charges (eg, margin or financing).

(e) In any case, we are under no obligation to show any profit, interest, or other type of remuneration arising from any of our transactions.

(f) If you are introduced to EMR FX through a third party, the spreads you see may be increased. The increased portion compared to the spread provided by EMR FX is the fee charged by the introducer and not charged by EMR FX. of.

12. DEPOSIT / WITHDRAWAL / BALANCE

(a) You may remit funds to your EMR FX account through our website at any time. We provide a variety of remittance methods, and are still increasing, you can find the latest relevant information on the website. In addition, you can also transfer your bank account directly to our bank, and relevant information can be found on our website. Unless EMR FX agrees, remittances must only be made by the customer's own personal bank account.

(b) You may apply for withdrawals from your account at any time. This application will be processed daily by our finance department. All payments will be returned to the issue location of the remittance. If we fail to deal with it in time due to a violation of the application limit stipulated by the financial institution, we will direct the payment to your bank account. It goes hand in hand with our strict anti-money laundering procedures and requires you to provide proof of identity and proof of your bank account.

(c) We will pay interest on unspent funds in your account. Calculated daily, paid monthly. We will apply it to the minimum unutilized account balance (but this is not the case, as we have not received interest on customer deposits held in a separate account).

(d) When funds have been deposited into your account, you can use it to trade. If you want to do more transactions but the margin is insufficient, you must first deposit more funds into your account.

(e) We will transfer any fees charged by your deposit. This may be a percentage commission charged by a debit/credit card company.

(f) When applying for a withdrawal, we will transfer any debit/credit card fees charged to your bank from your account.

(g) The Client may withdraw all funds available in your account at any time. If during the processing of your withdrawal request, your open positions have caused your account to have insufficient funds, we will not process your funds. Withdrawal application. When we think that you need to pay the balance in the short term, we also reserve the right to suspend payment.

(h) Your account may not be subject to a negative balance. If this happens, this may be caused by a gap. You need to settle immediately. This must be resolved with a debit/credit card or any other equivalent instant payment method.

(i) If the negative balance is not paid after 7 days, we will reserve the right to take related actions to fill the debt and receive interest.

(j) When you open a transaction in your account, you will use part or all of your deposit as a first deposit. During trading hours, this security deposit will expire and be paid to EMR FX. So EMR FX will get all ownership. In accordance with the customer's asset information, including current and future obligations, funds will not be classified as customer's payments for holding positions and at this time, this amount will be used, and you have no right or patent to claim them. EMR FX will issue and deposit funds in separate accounts to maintain your open positions. Although not necessarily happening, once the company is in bankruptcy, you will not be able to obtain this part of the funds through the claim. You will not have the right or claim for this money.

(k) When the payment becomes "loss" to us due to losses caused by the closing of the transaction, the amount of money held by us will no longer be treated as a payment from the customer.

(l) EMR FX has the right to use customer separation accounts or full funds if these funds are used to open positions. At this time, from a statutory standpoint, the funds will no longer be regarded as customer funds and will not be separated and may be used by us to handle our own business.

(m) EMR FX will not accept or pay third parties under any circumstances unless strictly complying with the anti-money laundering rules at the same time as absolutely required.

(n) If the customer's account is not used within 5 years, EMR FX will try to contact its registered holder. If the customer

dies, EMR FX liquidates the asset and contacts the heir. Where possible, EMR FX will take all reasonable steps to find the legitimate heir to the account. However, if no relevant person is found after 12 months, EMR FX may close the account.

13. MINIMUM/MAXIMUM

Every market we quote, whether it is forex or CFD, has the lowest number of trades and the highest number of trades.

14. MARGIN

(a) When any trade is opened, the initial margin requirement must be met. The minimum position must pay the deposit. This is called a nominal transaction requirement (NTR) and needs to be in the form of insurance so as not to start losing money.

(b) The funds must be transparent funds paid to us through debit/credit cards or through Chaps or SWIFT. We do not accept cheques except in extreme circumstances and have prior consent from EMR FX.

(c) The requirements for nominal transactions between commodities and commodities are not the same.

(d) For example, foreign exchange, it may be as low as 1% of the value of the transaction of the entity. And CFDs, such as trading stocks, may be as high as 50%.

(e) With time, market fluctuations, nominal trading requirements will also change. If we modify the NTR and your position is opened by the time, we will endeavor to inform you one week before the amendment. However, in extreme cases, we have the right to implement the changes immediately, that is to say, this requires you to immediately increase the margin or exceed your account size. If this happens, we will do our best to deal with any possible problems.

(f) Although the margin requirements of our system are automated, you are still responsible for knowing your position and monitoring your account status at any time and depositing more funds into your account if necessary. It is your responsibility to bear any loss or other loss caused by failing to close out your position.

(g) When your net worth, that is, cash assets plus the current open profit and loss, is less than 100% of the total margin requirement for all open positions, the MT4 platform will close the position for your open positions, MT4 The platform will enforce the liquidation of your account.

(h) If your funds are less than zero, you will need to make a margin call, that is, your profit and loss from the balance is less than zero. You are responsible for checking the status of your account in a timely manner and using stop loss to help control this level (see stop loss section).

(i) Depending on the size of your position, we may notify you of the additional margin and require you to deposit the liquidated funds immediately. We will not be responsible for having or not margining. It is your responsibility to keep your account fully funded at all times.

(j) We have the legal right to apply for this fund at any time to fill the margin call, and you are obligated to pay the funds immediately to fill it. We may use discretion to partially or completely close your position.

(k) The margin call can be made by phone, message, email, fax or any other method deemed appropriate by EMR FX. It is your responsibility to ensure that we have your contact information and to inform us of the update. If we fail to contact you but leave a message informing you of the margin call, or fail to contact you, we have no liability for fault and you will be deemed to have been notified.

(l) Any additional margin over \$10,000 or an equivalent must be paid before 4:00 pm New Zealand time on that day or until 4 pm on the second day. A margin call has been issued and you have prepared a payment. However, if the position is further reversed, we may still close all or part of the position. After clearing, the funds must be validly deposited in our account.

(m) EMR FX will not be liable for any loss caused by the closing of your position as a result of your failure to make additional margin payments within the time specified.

(n) Deposit payment can be made with a debit or credit card. If the amount exceeds \$10,000 or equal, payment can be made via bank wire or Chaps.

15. TRANSACTION

(a) For all transactions or orders that you have with us, EMR FX will in principle treat them as contractors.

(b) All spot or renewal foreign exchange transactions will be "renewed" daily to the next business day in the FX/CFD account. If you hold a position at 5pm New Zealand time, you need to renew it. Because public holidays or other things can modify the transaction, we will work hard to inform you on the website of what changes are being made. Foreign exchange futures trading does not have to be renewed.

(c) Unless an agreement is reached in advance and with written consent, all transactions or orders made by us will be based solely on execution.

(d) For all transactions initiated by you, the order will provide you with a quote for our transaction, but we can accept or reject it with discretion. The quote we show is not the same as the price we provide to you.

(e) We are not obligated to suggest that you reduce any method you may have that leads to risk.

(f) We should not be empowered to provide you with any specific investment advice or recommendations. If such advice or recommendations have already been given to you, whether intentional or unintentional, if you accept and execute the transaction in accordance with this investment proposal, then this is your own judgment and we will not be responsible in any way. If you are a third party to provide advice to you, then you also have your own judgment, EMR FX does not assume any responsibility for this.

(g) Any information we give to you is sincere and will not affect you. We will not be liable for any loss or profit resulting from this.

(h) Regardless of whether or not you rely on any market information provided by us, regardless of its price or location, all transactions performed by you are solely yours. In this case, any transaction made by you will be legally binding and

deemed effective.

- (i) Before opening a transaction, you must fully understand and pay attention to all changes in funds that need to be considered. This includes the results of nominal trading requirements (NTR) and trading trends that reverse you.
- (j) You are responsible for confirming that you have fully understood the legal and regulatory rules that are obeyed by any of your exchanges. Before you implement the transaction, if you have any questions about this transaction, you must consult with us.
- (k) If we believe that a transaction is illegal, we are not obliged to accept any of your transactions, whether open or closed. If the transaction is opened, we reserve the right to invalidate the original transaction.
- (l) We reserve the right to delete or revise the list of errors caused by "obvious mistakes", price delays or force majeure (please see the next section).
- (m) We are implementing basic transactions through the Internet, so you need to accept the risk of disconnection when your network connects to our website and our online trading platform (ITP). In this case, you are liable for any transaction losses that may result from this result. You must immediately attempt to contact EMR FX for assistance. It is very important to contact customer service personnel if you have any problems.
- (n) When you open a trade, you are using our selling price and our asking price to buy. All orders are processed in the same way and will be executed with our selling price and asking price.
- (o) You can hold hedging positions with EMR FX. This means that you can hold long and short positions in the same product. When you want to close a position, you must be aware that you are closing a particular position, not the opposite position. This will reduce your risk and allow you to hold more positions.
- (p) If you wish, you can close some positions and enter fewer transactions than you have already opened.
- (q) If your transaction is not automatically renewed because it has expired, it will automatically close your position in your account with the current interest rate for the futures market. In extreme cases, EMR FX has the right to add a closing spread at this price in order to fairly face unhedged positions. This usually happens when the market is extremely volatile or not moving.
- (r) In rare cases, if market liquidity does not allow us to close our hedging in the market, EMR FX has the right to extend the expiration date of the product. This may be because the market was "shut down," or the market may have been closed at that time.
- (s) Whatever the reason, if EMR FX refuses to trade, it is your responsibility to ensure that your position or position is not met. If necessary, you can try again to get the results you expect.
- (t) When trading foreign currency or CFDs, the nominal trading volume is usually displayed as "hands".

16. RENEWAL TRANSACTION

- a) There is no theoretical maturity date for renewal transactions. They are automatically renewed by us on each business day, and we may charge a financing fee (or credit), depending on the market. If your account is underfunded during the renewal transaction, EMR FX has the right not to renew the position and will leave the market price expire.
- (b) All renewal transactions, whether foreign exchange or CFDs, will be financed. They are calculated in different ways. For foreign currency, use "Market Rate" or "Tom Next" to calculate.
- (c) The interest accrued on all other renewal transactions is based on financing and is charged at a standard rate of 2% above the current interest rate of the corresponding commodity. If you hold a long (buying) position in the market, you will pay interest on the overnight financing rate plus 2%, or if you hold a short position in the market, you will write down the overnight financing rate minus 2% of interest. According to the interest rate at that time, no matter if you hold a long or short position, you may need to pay for it. (For example: When the interest rate is 1%, you hold $1\% - 2\% = -1\%$ when you have a short position, so you still need to pay 1% of the financing cost). We have the right to amend our calculated financing.
- (d) In addition to foreign exchange, our renewal transactions are often based on the underlying market. However, sometimes the price can be significantly different because our price is adjusted to a "fair price" based on the futures price of the partial market. This is a normal trading pattern that allows us to quote some market prices when the market is closed, and in the main news After the occurrence, the price of the general basic market may stagnate or expand. This is calculated from the futures price and the deduction of the expected dividends or index points and the inclusion of interest-based holding expenses. In certain circumstances, we may quote "custom" or "unique" market quotations when there is no basic market. In this case, EMR FX will price this grey market as fair and transparent as possible.
- (e) If the position has been opened for more than three months, EMR FX may use the discretion to calculate the profit or loss specifically for any customer's renewal transaction. This specific operation, known as "bed and breakfast," will be settled at the current median price, and will not result in any penalty charges or receivable spreads. Clients can apply for "bed and breakfast" at any time, realizing the renewal of positions to specify settlement profits or losses. There will be a nominal fee for this service.

17. FUTURE TRADING

All non-renewal transactions will be treated as "futures." Means that unless it is "renewal futures", it will expire on a specific day and time.

18. MARKET

- (a) EMR FX offers a broad market that is expanding.
- (b) EMR FX does not physically settle the market for clearing prices. All markets are liquidated in cash and we pay you or yours to pay us.
- (c) If you open a transaction in the form of a CFD contract, you do not have the legal right to enjoy any company's

dividend rights, voting rights, and ownership.

(d) We are committed to ensuring that the prices reported by ITP EMR FX are correct, but sometimes the prices we quote may not be correct. In this case, EMR FX will not be liable for any loss caused by the incorrect price of the transaction.

(e) In the event of a severe market disruption, EMR FX may use its absolute discretion to close the market, cancel orders or fill orders at a location deemed good and appropriate. This may add a margin to you, meaning that you are close to a mandatory liquidation because your funds are insufficient.

19、SPREAD

(a) At the time when the market opened and we quoted a rest price, we are committed to keeping the spread as low as possible.

(b) EMR FX has the right to modify spreads for any reason at any time in any market. This may be due, for example, to lack of liquidity, high volatility or market closure.

(c) At this time, we may also modify our maximum transaction size.

(d) EMR FX may provide it to you at any time or move you from a fixed spread account to a floating spread account.

20、ORDERS

(a) When the order you submit to us reaches a certain price, it will be executed. This may result in the opening of a new position or the current position being closed.

(b) There are three main scopes of orders, which are price limit, limit loss and stop loss.

(c) A limit order is an order that sells at a higher level than the current price or buys a lower level than the current price. If the limit order has been executed, it may be open a new position or be closed.

(d) A loss-tolerant order is an order to buy at a higher level than the current price or to sell a lower level than the current price. If the loss-tolerant order has been executed, it may be opened a new position or closed. The general limit loss is used to open a new position, and stop loss is used to close a position.

(e) A stop loss is an order related to an existing transaction. It is an order to buy at a higher level than the current price or to sell a lower level than the current level. If a stop loss is executed, its position will be closed.

(f) In particular, if you open a limit order instead of a stop loss order, your open position will be closed. If a certain price level has been reached, this order will still be valid, and you will immediately close the transaction manually or close it. So you need to manually cancel the limit loss.

(g) When the limit or stop loss can be left as GTC or GT (effective till), it means that you can choose when to expire. The loss-tolerant order is GTC (effective before cancellation).

(h) When the EMR FX price reaches or crosses this level, all orders will be executed. A "buy" order is when we "pay" to that level. The "sell" order is when our "sale price" reaches that level.

(i) If your account is executed at the exact time and there is not enough money to satisfy the NTR (nominal transaction requirement), we have the right not to execute the order.

(j) All orders are traded on a "non-guaranteed" basis. The implication is that EMR FX does not guarantee that any order type is traded at the exact price applied. If we can, or at a better level, we are often committed to trading orders at the applied prices. However, if possible, although not common, when the market price gaps, we will use the next most suitable price to deal.

(k) All orders, regardless of their type, can only be traded during the opening hours of the individual markets of EMR FX.

(l) The distance of all orders from the market price must be outside the minimum range specified by EMR FX. This minimum range can be viewed on the order window of the trading platform or consult our trader.

(m) On the MT4 platform, you can set a Trailing Stop, which will automatically move up or down, depending on your position and if you want to make a profit. This will work when you lock into the platform.

(n) We have the right to refuse any modification of any existing orders.

21、SKIP

No market can be exempt from gapping. When the new news is released, the market is vulnerable to gaps. In the case of stocks, this situation is more often caused by announcements of earnings or profit warnings. Other markets are mostly at the time of the introduction of major economic news. We will try our best to let your Excellency trade the first price after the gap occurs. You should be aware that when you are trading important data, the price you want to trade will be very different from the actual transaction price due to the market gap. In nature, the market can have a rising gap or a falling gap. If you have a market to buy or sell orders, you should pay attention to the gap. E.g:

(a) If your stock is long and has a stop loss in the system, sell your position. After the market price falls, you do not want to lose more money. If there is a market gap, your price level may have to be vacant to a lower price, which is the price you may trade. You will lose more than you expect. This exception may result in a negative balance in your account, and you are legally responsible for this.

(b) You can also get discounts in the sky. For example, in the system, using a limit order to open a short position in the market, profit in the decline and buy it again. If the market gaps at your level, the result will be buying at a better price than your intention.

22、OVERNIGHT INTEREST

EMR FX will calculate overnight interest on client's overnight positions on a daily basis, unless they are futures contracts.

(a) For foreign exchange, this means that your position will be renewed forward to the next business day. The Forex Rules are two business days in advance and we use your "Market Rate" to renew your position at your best price. Normally any position is at 5pm New Zealand time and we use "Tom Next" to renew to the next business day. Depending on your position and the currency pair held by your position, overnight interest can cause you to pay or receive interest. Buying a

high interest rate currency will charge you more interest than selling your high interest rate currency. Overnight interest is calculated based on the value of your actual transaction.

(b) For stocks, indices and commodities, overnight interest is calculated based on the actual value of the corresponding transaction. If you hold a long position, you are effectively using funds to hold positions, so you need to pay the borrowed funds for the current interest rate plus interest; if you have a short position, you are valid for depositing a fund holding position, therefore, you will receive interest deducted from the current interest rate. The current interest rate is calculated based on the daily price of the daily commodity. When the interest rate is too low, short positions are also required to pay interest.

(c) For Muslim clients, EMR FX offers a Muslim trading account. Spreads on such accounts will increase but no interest will be charged. In order to avoid the proliferation of Muslim accounts, we will pay close attention to these accounts. Muslim accounts are charged commissions when needed.

23、DIVIDENDS

For stock or index trading, when the dividend expires, we will credit or borrow the relative amount to your account if you hold a position on the ex-dividend date.

(a) If you hold a long stock or index, we will record the amount to you.

(b) If you hold a short stock or index, we will borrow money from you.

EMR FX may withhold or modify dividends at its absolute discretion.

24、CLOSED

EMR FX may in its absolute discretion report a "gray market" in any selected market. It will use the complex algorithm based on the price of this market relative to other markets. When EMR FX quotes this market, all orders will be monitored.

25、RESOLUTIONS OF SHAREHOLDERS OR SUPERVISORY COMMITTEES

All transactions in the stock and index markets will be resolved by shareholders or supervisory committees.

(a) EMR FX will adjust the resolutions of shareholders or supervisory committees that may affect all transactions.

(b) This may be because EMR FX deemed suitable stock dilution, consolidation, reclassification, issue of bonus shares, or any other event in its absolute discretion.

(c) This adjustment may in some cases result in the cancellation of the first transaction and the reopening of a new transaction at the new price.

(d) If the company is completely acquired and you make a transaction, we will close the position at the final agreed sales price.

(e) You do not have the right to vote of any related company under any circumstances.

26、ORDERS EXECUTION POLICY

summary

(a) EMR FX is regulated by Vanuatu and must therefore implement the policy. This policy applies to all transactions and orders opened with EMR FX.

(b) The policies implemented by EMR FX form part of our business terms. Therefore agreeing to this commercial terms means that you agree to our order execution policy. This policy applies equally to the orders and transactions of retail customers and professional customers.

(c) EMR FX provides margin trading services in the foreign exchange market and the CFD market. EMR FX can decide which market to provide to its customers, but the agents can not, in principle, both exist as both parties to the contract. Therefore, every market quotation that you come into contact with by EMR FX is a derivative of the underlying market, and we will only play an executive role.

(d) Depending on the market you wish to trade, EMR FX will assist you in completing transactions through multiple online trading terminal systems. In the event of a technical accident, EMR FX can accept telephone transactions in unexpected situations.

(e) EMR FX provides perfect service 5x24 hours per week. Please note that the market will not be open or traded during this time.

(f) EMR FX may exercise absolute discretion to hedge some or all of its customers' underlying market positions. At any time, EMR FX does not assume responsibility for the client as an agent or broker client because it is a formal institution regulated by government financial regulations.

(g) EMR FX is committed to providing customers with the best price, but does not guarantee that you may obtain better prices from other dealers. Factors that EMR FX is implementing are affected by these factors, among which we believe that the most important are:

(a) Price: EMR FX quotes derivatives at underlying market prices and applies the algorithm to this price to get its own market price. EMR FX's basic quotes are quoted from one or more exchange's forex quotes. When multiple quotes are used, we will provide the best buying and selling price at any time to maintain a low spread.

(c) Liquidity: EMR FX's quotations are different from those of the underlying market, and generally are higher prices up to a certain size. In order to maintain the additional liquidity in the market, EMR FX may apply different spreads in the existing market price.

(d) Speed of execution: In order to increase execution speed, EMR FX has established the highest trading lot size for each market. But the quota is often controllable, and accounts for a number of factors, including liquidity and volatility to determine the size of the account. We are confident that we accept unspecified amounts to speed up the implementation.

(a) Order: Your order will be traded at our price. This means that when our "call" reaches that level, the "buy" order will

be executed; when our "sale price" reaches that level, the "sell" order will be executed.

(b) This is best when all orders can be filled at the customer's requested price. However, under certain circumstances, this situation is unlikely to happen. If the market has gapped at the order-required price level, EMR FX will close your order at the next available price or better (see the gapping part).

(c) If an order (or several similar orders) is executed at a larger quantity than our normal maximum deal size, this may be due to the liquidity problem causing orders to trade at a poorer level.

(d) No order will be executed outside normal market trading hours.

(e) If we quote a "gray market" in a market, if our price reaches that level but the underlying market is closed, an order will appear.

(f) Orders may be retained as GTCs (effective until,, cancelled by the customer) or GTs (effective until,, the customer sets the time). The other four factors above are considered most important by EMR FX in our best execution policy and may also result in price changes under the following other circumstances.

(a) Some of the markets quoted by EMR FX are in the non-general market period, which is called the "gray market." Under this circumstance, we will strive to maintain consistency in prices and spreads, but this may not be possible to maintain when the volatility is particularly intense or relative to market liquidity is low.

(b) EMR FX's financing charges are fair, competitive and transparent. In the non-foreign exchange market, if a financing charge (credit) is completed in 2%, this means that the customer will be charged an additional 2% or less than the relative interest rate. In foreign exchange, the current market interest rate will be used without additional spreads or charges.

(c) When EMR FX does not collect commissions for any foreign exchange, CFD customers, this may be in the environment, through third-party referrals or in cooperation with affiliates, commissions or other income generated in your trading/stakes will be Third-party sharing. In this case, this will be indicated in large quantities by the client concerned and this information may be required to be provided.

(d) Customers trade with EMR FX and finance their positions. EMR FX may share this percentage of financing with customers introduced by third parties from time to time. If a third party receives a spread or financing percentage, our customers pay the same amount and any third party will benefit from our income. The result is that the customer is not in any way harmed by any third-party payment. In your account, this sharing arrangement can be provided on request.

(e) We will deal with your orders in the "basic market" at our discretion, if possible we cannot complete your order under normal business conditions. In this case, if we agree, EMR FX fills your order in the market at the relative price of our market.

(f) We may merge your order with other customers. If we do this, we will work hard to ensure that you do not lose money in any way.

(g) We are monitoring our order execution policy to ensure that we provide you with the best possible service and make any changes that we believe need to be provided for this service.

27、OBVIOUSLY WRONG

(a) After the transaction is processed at a wrong price, obvious errors may follow. It may be caused by human errors such as incorrect quotes, computer malfunctions, or delays caused by slow network quotes.

(b) EMR FX will exercise absolute discretion to cancel or modify a trade, or even modify it, as long as we believe that there has been an apparent or sensible error.

(c) If EMR FX modifies the price of a certain transaction, it will be dealt with at parity to indicate that this is the price that must have occurred at the time.

28、FORECE MAJEURE

(a) The scope of force majeure includes numerous unexpected events such as divine power, earthquakes and floods, absenteeism, technical or connection failures, or a market completely lacking liquidity, such as a stock that cannot be sold.

(b) If this happens, EMR FX will consider to be responsible for the event that constitutes force majeure and is no longer bound by this agreement, or for any resulting event.

(c) When force majeure takes effect, EMR FX will promise to provide the best service and price to the customer at any time.

29、AUTHORIZED PERSON

(a) As the account holder, you are the only one who has the right to trade your account.

(b) If you want a third party to conduct transactions in your account, you must submit an application for "authorized trader" and then sign and return it to us. This allows other people to trade in your account without the need for a comprehensive "authorization."

(c) Third parties will not be able to make third-party payments.

(d) You are still responsible for all outstanding payments for each transaction.

30、WEBSITE

(a) You may be exposed to computer viruses or other malicious software when you visit our company website or online trading platform. EMR FX will not assume any responsibility for this.

(b) EMR FX is able to exercise absolute discretion to close trading platforms and websites without any prior notice. EMR FX will not be liable for any loss that this situation may cause.

(c) The real-time prices published by our ITP are personal to you and must not be disclosed through any other use or reason.

31、THIRD-PARTY SUPPLIERS

(a) You may be exposed to computer viruses or other malicious software when you visit our company website or online

trading platform. EMR FX will not assume any responsibility for this.

(b) EMR FX is able to exercise absolute discretion to close trading platforms and websites without any prior notice. EMR FX will not be liable for any loss that this situation may cause.

(c) The real-time prices published by our ITP are personal to you and must not be disclosed through any other use or reason.

32、 INTELLECTURA PROPERTY

(a) All related websites and affiliates using their own names and trade names, whose intellectual property rights are owned by EMR TECHNOLOGY PTY LIMITED.

(b) The above scope includes trademarks, charts, databases, advertisements, prices, market information, product information, website design, logos, and all other website content. No one has the right to copy, reprint or transmit without the prior consent of EMR FX.

(c) Third-party suppliers or software manufacturers displayed or linked on our website, hold the intellectual property rights of their products. EMR FX will not be responsible for any loss or error caused by using or trusting this third-party product.

33、 NEGATIVE BALANCE

EMR FX will absorb and cancel any negative cash balances that may arise from foreign exchange transactions and market movements. We will strictly limit this discount to apply only to the normal conditions of the foreign exchange market, excluding news events, terrorist activities, central bank statements, and divine power. This offer is subject to change without notice and is provided as a marketing activity only. A negative balance may or may not happen. If this happens, if you have a negative balance, you must pay immediately to EMR FX via a credit/debit card or bank transfer. If you fail to pay, you will have legal consequences and you will have to pay more than 4% of the current interest rate.

34、 ABUSE OF THE MARKET

(a) If you violate the abuse of market rules, you will not be able to trade with EMR FX.

(b) If you participate in any company activity that may affect the price, you will not be able to trade the stock. For example, you are associated with a company merger or acquisition.

(c) You cannot buy or increase positions in the company. If you do so, according to the current law, this does not belong to the legitimate income of your company.

(d) You should understand that EMR FX may hedge some or all of your trading. Normally your trading will have a significant impact on prices in the current market.

(e) You should understand that any transaction you conduct will be subject to judicial supervision. Especially those stock transactions that are subject to criminal justice regulations.

35、 ANTI-MONEY LAUNDERING

We fully support Vanuatu, the police and all international governments and agencies against money laundering, as well as procedurally fighting all aspects of this activity. We cannot tolerate any attempt to launder money or possible money laundering. We have the right to reject or reject any payment or payment request. Only we hold any doubt about the legality of the transaction, even if it is legal.

36、 CONFLICT OF INTEREST

(a) As required by law, EMR FX can take all steps to reasonably determine any conflicts of interest that may occur between itself, employees, customers and related third parties and affiliates.

(b) If EMR FX identifies a conflict of interest, it will be managed to prevent it from recurring.

(c) In the above situation, the interests of customers are the most important. We will work hard to ensure that all customers and their transactions are treated fairly and professionally.

(d) If there is a potential conflict between more than one customer order in the same market, we will give it on a first-come, first-served basis.

(e) The employees of EMR FX or any related third parties must not allow direct benefit from any conflict of interest other than normal business.

(f) When a conflict of interest occurs, you should commit to ensuring that it does not happen again.

(g) Our Compliance Department will evaluate our procedures to prevent frequent conflicts of interest.

(h) EMR FX employees may sometimes receive small gifts or entertainment from relevant third parties on working days. This will not affect or weaken our ability to provide our customers with the highest quality service at any time.

37、 TCF (Fair to Clients)

We are committed to providing our customers with the best service possible. In the process, we constantly monitor our procedures and methods in the transaction process in order to achieve the highest standards we expect under Vanuatu's "fair customer approach."

(a) We ensure that staff are proficient in trading and product knowledge at all times.

(b) We ensure that our customers know that their trading activities are at risk.

(c) We provide products that are clearly defined, easy to understand and trade.

(d) We provide products that are clearly defined, easily understood and traded.

(e) We provide tutorials and materials to help customers promote and train.

(f) We ensure that all offers are clear and correct.

(g) We have clear and simple procedures to help customers apply for complaints.

(h) We actively encourage feedback to ensure that our customers fully understand all aspects of our services.

38、 PRIVACY AND DATA PROTECTION

(a) EMR FX complies with the 1998 Data Protection Act at all times.

(b) By accepting these commercial terms, you should understand that your personal information will be provided to us and

EMR TECHNOLOGY PTY LIMITED, Tel: +678 8739768 Website: www.emrfx.com Email: service@emrfx.com

Registration number: EMR TECHNOLOGY PTY LIMITED 40272

Law Partners House, Kunul (formerly Lini) Highway, Port Vila, Vanuatu

we will open, manage and maintain the account with you.

(c) We promise not to sell or pass on your personal information to any third party except those who have a normal business relationship with us. This includes credit card acceptance and review centers, law enforcement agencies, any financial and other regulatory agencies, our auditors, and your investigator (yourself, or your company, regulated by Vanuatu), and brokers who have relationships with us. Business.

(d) However, we may pass on your information to other affiliates within the Group that can serve you.

(e) We may provide your information to margin trading companies for reference, but this does not include details of any open positions.

(f) We obtain the vast majority of information directly from our customers, but we also have the right to obtain information from other sources, such as credit information service agencies, voter registers, or fraud prevention agencies.

(g) We may use this information when we must provide better services or new products to you or other customers.

(h) All EMR FX staff are fully trained to ensure the confidentiality of customer's personal information.

(i) All personal information we hold will be stored on computer facilities as safely as possible. Otherwise, we will hold a secure paper file. No unauthorized person can access these storage facilities.

(j) Our website may install an information logger on your computer to better serve you through historical records and accelerated navigation that you have already viewed. If you want to turn off this feature, you can set it up on your computer, although this may affect your normal function of browsing other parts of the site.

(k) We do our best to keep all your information correct and up-to-date, so you are obligated to provide up-to-date changes to your personal information.

(l) You have the right to obtain a copy of the personal information of the customer we hold in accordance with the requirements of the 1998 Data Protection Law. This also reminds us that we will not make mistakes. This requires that you respond to this request and provide authentication. Before sending a copy of your information, we will inform you that there may be a small fee to cover the cost. According to data protection law, the entire process may take up to 40 days.

39、CLOSE ACCOUNT

EMR FX may exercise its absolute discretion to close the account at any time for any reason. It usually occurs as a specific reason for our fair treatment of our clients' interests. Of course, it is not limited to this, but we are not obliged to give a reason. Examples of situations that may occur are:

(a) You are rude in dealing with or insulting our staff.

(b) You provided false personal information.

(c) EMR FX has good reason to believe that you are involved in some form of market abuse.

(d) The money you owe us.

(e) Trading activities in your account are not suitable for EMR FX.

(f) If EMR FX finds out that your account's trading activity violates any rules and regulations in New Zealand or overseas.

If we decide to close your account, even if you have an open position, you do not have the right to create any positions, but you can close any positions in the normal way.

40、COMPLAINT PROCEDURES

(a) EMR Engineering PTY Limited is authorised and regulated by Vanuatu and establishes complaint procedures to resolve customer dissatisfaction.

(b) EMR FX provides customers with the highest standard of service in all aspects of the business, although this may disappoint you. The ombudsman (or independent director) will record any complaints and dissatisfactions of the customer in the company complaints register.

(c) You should make an inquiry as soon as possible within 3 days before the incident. However, even if these inquiries attract our attention, we have the right not to accept any inquiry.

(d) In the first case, you should attempt normal contact with EMR FX or use email help@emrfx.com to try to resolve your grievances and grudges.

(e) If the staff cannot resolve the dispute and satisfy you, you can contact the EMR FX Ombudsman directly to file a complaint or appeal either verbally or in writing.

Service@emrfx.com Ombudsman

Law Partners House, Kunul (formerly Lini) Highway, Port Vila, Vanuatu

(f) EMR FX will send you a written confirmation of the complaint and can be received within five working days. This letter contains the name and position of the person in charge, as well as EMR FX's own internal complaint handling procedures.

(g) Within 4 weeks of receiving the complaint, EMR FX will send you a final response letter or written response explaining why it is a current unresolved complaint and prompting you that the company will have further services (this will resolve within 8 weeks of your complaint.)

(h) If your complaint remains unresolved for more than 8 weeks, EMR FX will respond to your final response letter or written response explaining why the company could not give you a final response and why it has not been resolved and will provide a final response. time.

(i) For CFDs complaints, if you are not satisfied with the final response of EMR FX (or EMR FX failed to resolve your complaint within 8 weeks), you have the right to request the Financial Complaint Service Bureau to resolve it, but it must be done within the month. Unless you have received a flyer from the Financial Ombudsman Service, it will be sent to you at the same time as EMR FX's final response.

41、RESPONSIBLE TRANSACTIONS

At EMR FX, we hope that you can trade successfully, but we also realize that this will not always happen, so we encourage responsible trading. In these circumstances, it is important to be accountable to yourself to ensure that you do not lose more than you can afford. You should only invest funds that you can afford, and it is very important to read about our Risk Warning Statement. We do not recommend borrowing, overspending, or using funds for other purposes than trading.

42、 APPENDIX

Forex trading example:

Take the example of a currency pair trading EUR/USD at 1.3550/1.3552.

For foreign exchange trading, you need to provide the base currency value you want to trade, expressed by hand. For example, you want to buy 0.2 euros/dollar at 1.3552. This means that you need to buy 2 lots, each worth 100,000 base currency. For foreign exchange margin trading, you only need to invest a minimum of 1% of the Euro 0.2, which is 2,000 euros to complete the transaction.

Examples of index trading:

Take the USD100 index trading at the 4450/4452 price as an example. As a CFD, you need to provide the quantity you want to trade (just like stocks).

For example, if you want to buy 5 USD100 CFDs at the 4452 level, you will get an index position worth \$22,600 (5 x 4452). Since CFDs are traded on margin, you only need to invest a minimum 5% of \$22,600, which is \$1,130 to complete the transaction.

Example of foreign exchange overnight interest:

If you hold a 200,000 (2 lots) USD/USD position, interest will be generated.

Assume that the transaction price of the market every other day is -0.05/-0.02, and then you will receive 0.02 net inflows per day for the value you hold. So in this example, you will receive \$0.40 in income each day ($\$200,000 \times 0.000002$). A superficial rule of thumb is that if you hold a high interest rate currency for a long period of time rather than short term, you will receive interest, and the amount depends on the difference between the interest rates. If your position is the opposite, you will have to pay interest.

Example of index overnight interest:

If you hold 5 USD100 CFD contracts for a long time, you need to pay interest, just like stocks.

Assuming New Zealand's overnight interest rate is 0.55% and the index price is 4452, you will be required to pay 2.55%/365 daily interest for long-term holding. So in this example, you will have to pay $(5 \times 4452) \times (2.55\% / 365) = \$ 1.56$ in interest each day. Example of margin ratio:

Forex

If you want to sell 2 lots of USD/JPY (\$200,000, USD/JPY) assuming a margin of 1%, your account will only need to invest \$2,000 ($\$200,000 \times 1\%$).

CFD

If you want to buy 5000 shares of CFDs worth \$5 each. Assuming the margin is 5%, your account will only need to invest \$1,250 ($5000 \times 5 \times 5\%$) to strip the scalp. Definition: Scalping is applicable to any financial market that quotes online. Traditionally, it mainly refers to the foreign exchange market because of the size of the foreign exchange market, liquidity, and low spreads.

This is a trader who often uses high leverage, trying to take advantage of market price differences or anomalies in a very short time, usually within a few seconds.

policy

Where possible, EMR FX provides fixed spreads and traffic to customers. This is to help them obtain more stable prices in the turbulent global financial market transactions. If you don't do this, customers will abuse it to avoid him. Therefore, when customers have potential price abuse and scalp behavior, we will invoke error handling rules that may result in partial or complete modification and cancellation of the results of these transactions. In order to protect against abuse of price, EMR FX reserves the right to change the customer's basic traffic provider category at any time.

Intelligent trading systems and disclaimers.

End users (EMR FX customers) should understand that they should take full responsibility for third-party applications installed indirectly on or directly on the MT4 platform and any software instructions provided when downloading the MT4 platform. This may include automated trading tools that are set to automatically trade accounts, or provide clear, profitable trading hours, known as smart trading systems. It is the customer's own responsibility to do due diligence on the respective software. If you are willing to bear the risk of installing and using the Expert Advisor in your EMR FX account, your customers can decide to do so. EMR FX is not responsible for any loss or profit caused by any customer using EA or indicators. Some EAs may lead to a large number of transactions that will pose the greatest risk to their available funds. It is the customer's own responsibility to monitor the profit and loss of the account generated by the transaction order. EMR FX reserves the right to not use EA for all client accounts at any time.

Money Manager Disclaimer

The user (ie the customer of EMR FX) has sole responsibility for the actions of others on their behalf, either directly or indirectly. If you establish a business relationship with a third-party fund manager and authorize EMR FX to pay them internal payments and commissions, the consequences of which are your sole responsibility, and EMR FX will not be liable for the accuracy of payments to third parties. Any responsibility or obligation. The customer needs to accept that EMR FX will not bear any responsibility for the consequences and performance of the authorization or request for the trader.

EMR TECHNOLOGY PTY LIMITED BUSINESS TERMS