

# License Agreement

## for the End Users of licensor's products

### – REFLECTO

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#### 1. Execution and Termination. Copyright.

- 1.1. The license agreement for the end users of REFLECTO (hereinafter the "License Agreement") is the agreement entered into between you and TECHBRIDGE INC., registration number: 137948, registration address: Suite #101, Blake Building, Corner Eyre Street & Hutson Street, Belize City, Belize (hereinafter the "licensor") with respect to licensor's software product(s) specified below which may include any associated software components, information media, printed materials, and online and electronic documentation.
- 1.2. By installing and using the products of licensor, you unconditionally accept the terms and conditions of this License Agreement and acknowledge the legal force of this License Agreement. This License Agreement reflects the totality of arrangements concerning the software program between you and licensor and supersedes all of the previous offers, representations or arrangements between the parties.
- 1.3. The products of licensor are protected by copyright laws and international copyright treaties, as well as other intellectual property laws and agreements. The products of licensor are provided by license.
- 1.4. The licensor shall be entitled to terminate this License Agreement in case you fail to comply with the terms, conditions, and provisions of this License Agreement. In such case, you shall be bound to destroy all copies of licensor's products which are in your possession.
- 1.5. The licensor affords you the right to install and use backup copies of its products on your computer or any other network device where installed is a licensed copy of one of the operating systems for which licensor's products were developed.
- 1.6. Any rights which are not expressly granted by this Agreement shall be reserved by licensor. This License Agreement does not accord you the right to use such content.
- 1.7. All copyrights to licensor's products and all copies thereof shall be owned by licensor. All of the titles and intellectual property rights to the content the access to which is obtained as a result of using licensor's products shall be owned by the owners of the relevant content and may be protected by the existing laws and agreements for copyrights and other intellectual property rights.

#### Please pay your attention!

Before you continue to install the software program, take your time to review the terms, conditions, and provisions of this License Agreement.

#### Attention!

If you disagree with the terms and conditions of this License Agreement and existing risks, don't install and use the products of licensor – a trading position copying service REFLECTO.

### 2. Rights and Limitations.

- 2.1. You have no right to delete or modify the copyright notifications on all copies of licensor's products.
- 2.2. You may not transfer any registered copies of licensor's products to third parties. Any evaluation versions downloaded from licensor's websites may be distributed free of charge.
- 2.3. You may not carry out reverse engineering, decompiling or disassembly of licensor's software programs.
- 2.4. You have no right to give licensor's products on lease or leasing or for temporal use to anyone.
- 2.5. The licensor may only provide you support services for the Software of licensor's platforms. Any supplementary software codes furnished to you within the support services shall be deemed part of licensor and shall be regulated by the terms, conditions, and provisions of this License Agreement.
- 2.6. You must comply with all of the current laws regarding the use of licensor's products.
- 2.7. The licensor shall be entitled to anonymously gather data on the Software operation from its platforms, at its own discretion, without the prior authorization of the user. Such data will be used solely for improving licensor's platforms. The licensor expressly disclaims guarantees for all of the platforms without exclusions.
- 2.8. The licensor shall not be liable for any damage (including, but not limited to, profit lost, business interruption or information loss) caused by use or impossibility of use of the Software by the Authorized Users even if licensor was notified of likelihood of such damage.
- 2.9. The licensor in no event shall be liable for data loss or indirect, specific, consequential, secondary (including profit lost) or any other damage arising out of the contract as a result of a breach of law or otherwise.
- 2.10. The licensor shall not be responsible and liable for the contents of licensor's products or any portion thereof, including, but not limited to, errors or omissions therein, slander, violation of publicity, privacy or trademark rights, business interruption, traumas, declassification of personal data, infringement of non-property copyrights or disclosure of confidential information.
- 2.11. The licensor expressly disclaims any warranties for its products. The products of licensor are supplied in "as is" condition, without warranty of any kind, either expressed or implied, including, but not limited to, warranties of merchantability, non-infringement upon the rights of third parties or fitness for a particular purpose.
- 2.12. The licensor does not warrant and assume responsibility for accuracy or completeness of information, text, graphics, references or any other items contained in the Software.
- 2.13. The licensor does not give any warranties with regard to damage that may be caused as a result of transfer of a computer virus, worm, time bomb, logic bomb or any other similar computer program.

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- 2.14. The licensor further expressly disclaims any warranties and representations addressed to the Authorized Users or third parties.
- 2.15. You agree to wholly indemnify and hold licensor harmless against and from any losses, costs, and expenses which it may incur as a result of such errors or omissions made by you, your trading manager or another person performing trading transactions on your instructions.

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### 3. Use of Licensor's Products REFLECTO

- 3.1 This License Agreement is not deemed alternative of the conditions of your broker's work because they may reflect the state regulation requirements of their jurisdiction and your mutual relationships. By accepting this License Agreement, you acknowledge that you have reviewed and agree with your broker's conditions.
- 3.2. The licensor is only a technology supplier, it does not hold funds and does not provide financial services of any kind. The financial services are provided by your broker while licensor only makes such cooperation possible with the help of our Software. The licensor is not responsible for using the trading position copying service "REFLECTO".
- 3.3. The REFLECTO shows the price of participation in the chosen strategy, but it does not include your broker's fees and REFLECTO does not show your broker's fees or spread; it is you who shall be responsible for understanding that you may incur such expenses. For a more detailed information, we recommend you to contact your broker.
- 3.4. You shall be responsible for choosing the strategy proceeding from the facts you know on the basis of which you will be able to make a decision. After you have chosen any strategy, you will be able to accurately reproduce what the strategy provider will do subject to your risk management settings, with the exception of extreme circumstances, such as the following:
- 3.4.1. The amount of the transaction you are trying to reproduce is below the minimum limit established by your broker's settings.
- 3.4.2. Your broker does not offer the conventional designation used by your strategy provider.
- 3.4.3. There are insufficient funds on your account for reflecting the transaction.
- 3.4.4. You have reached the stop-out level with your broker, i.e. your positions close down automatically.
- 3.5. Good strategy results in the past do not guarantee its good results in the future, as well profits made in the past are not a guarantee of the same profits in the future. The recommended risk management settings in service REFLECTO are not the guarantee of protection; they present your balance, your strategy provider's balance, and a proportional share of risk in the use of other strategies; they do not present leverage you have to check up yourself.

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- 3.6. The expenses for pursuing any strategy do not reflect the chances of success, this is only the estimated value specified by the strategy provider.
- 3.7. The strategy providers undergo no checks.
- 3.8. Should the signal provider terminate its strategy, all of the open positions you copied from the same will be closed. Where you unsubscribe to the strategy, all of the open positions you copied within this strategy will be closed.
- 3.9. The licensor will retain 30% of the fee received by all the signal providers, however if the signal providers provide their strategy free of charge, then licensor will retain nothing. The strategy providers may themselves fix exact price for their subscribers. The licensor and the strategy provider's broker do not influence this amount in any way.

#### 4. Risk Provisions

- 4.1. The licensor is not liable for the competencies or actions of traders. By subscribing to a trader, you are responsible for all risks assessments on any executed trades.
- 4.2. The traders presented on the trade copying service REFLECTO are not employees of licensor and act on their own behalf. You must responsibly choose the trader whose trades they plan to copy and make an informed choice when selecting the strategy. The licensor is not liable for any losses incurred or profits made on trades as a result of the use of this service.
- 4.3. You assume responsibility for any malfunctions of the software you use, disruptions in the functioning of your technical equipment, as well as the quality of your telecommunication services.
- 4.4. Trading on financial markets provides a lot of potential opportunities to make a profit. Investors who are willing to take potential risks can make a fairly high profit from their trades. You shouldn't invest funds whose loss can adversely affect the financial well-being of you.
- 4.5. If you don't have sufficient expertise in financial markets, we recommend that you consult with experts in this field or acquire specialized knowledge in professional educational institutions.

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