JBC | CLIENT AGREEMENT

This Client Agreement (the "**Agreement**") is entered into between FGFC Markets Global Ltd operating the Jim Ben & Conners brand and website www.jbandconners.com (the "**Company**", "**JBC**", "**we**" or "**us**"), a company incorporated in Mauritius with registration number 229760 GBC, registered office at Premier Business Centre, 10th Floor, Sterling Tower,14 Poudriere Street, Port Louis, Mauritius, authorised and regulated by the Financial Services Commission of Mauritius under licence category and number GB25205302 and the person identified in the Client Application ("**Client**" or "**you**"). JBC is a trading name, not a separate contracting entity.

1. Agreement, interpretation and scope

1.1. This Agreement governs the opening and operation of your trading account, transactions in financial instruments offered on the JBC Platform, funding, withdrawals and related services. It takes effect upon acceptance by the Company, including acceptance by electronic means.

1.2. The **Client Agreement, Risk Disclosure, Trading Conditions, Complaints Handling Policy, Privacy Policy** and any expressly accepted **Trading Benefits Terms** form part of this Agreement and the contractual documentation. If inconsistent, this Agreement prevails unless mandatory law requires otherwise; instrument-specific published terms prevail for contract specifications.

1.3. "**Account**" means the online trading account provided by the Company to the Client; "**Platform**" means JBC trading software and interfaces; "**Business Day**" means any day excluding weekends and applicable public holidays; "**Margin**" means the funds required in an Account to open and maintain positions as determined in the contract specification; "**Available Funds**" means cleared, verified funds available for withdrawal after obligations and margin; "**CFD**" means a cash-settled contract for differences; "**Abusive Trading**" means any and/or all of the following actions such as, but not limited to, placing "buy stop" or "sell stop" orders prior to the release of financial data, arbitrage, scalping, hedging, manipulations (including but not limited to price manipulation, time manipulation, insider dealing, market abuse), lag trading, pip hunting, usage of server latency, hunting of trading benefits, a combination of faster/slower feeds, abuse of the cancelation of trades feature available on the Platform, abuse of a Corporate Event or use (without the prior and written consent of the Company) of any software, which applies artificial intelligence analysis to the Company's systems and/or Platform(s) and/or Trading Account.

1.4. The Company may provide only instruments and services permitted by its authorisation and made available to the Client. The Client has no right to require the Company to offer any particular market, instrument, order type or leverage.

1.5. English is the controlling and prevailing language of the Agreement and communications. Any translation is unofficial and provided for convenience purposes only.

2. Services, execution and dealing relationship

2.1. Unless expressly agreed in writing, the services are the investment services provided to the Client by the Company including CFDs and such other transactions as JBC may from time to time make available through the Platform. General market information, educational materials, price commentary and platform notifications are not personalised investment, legal or tax advice. The Client makes each investment decision and operates the Account independently.

2.2. Trading in CFDs or other derivatives does not confer ownership, voting rights or delivery of the underlying asset. Positions are closed or settled in accordance with the relevant instrument specifications.

2.3. The Company transmits the Client's Orders or arranges for their execution with the third-party Liquidity Provider. Where the Company acts as the the counterparty, its interests may differ from those of the Client; execution arrangements and conflicts must be disclosed in the relevant policies.

2.4. Prices displayed by the Platform may be derived from liquidity providers, market data and internal pricing methodologies. Bid/ask spreads, execution prices and available liquidity may change rapidly. A displayed quote is not necessarily a binding offer until an order is accepted and executed.

2.5. The Company may accept, reject, partially execute, requote or cancel an instruction where permitted by the execution policy, including for unavailable liquidity, market closure, insufficient margin, erroneous pricing, regulatory restrictions, technical malfunction or suspected Abusive Trading.

Initials: _____

2.6. Market, stop, limit and contingent orders are subject to the Platform functionality and published specifications. Stop-loss and take-profit orders do not guarantee execution at the requested level; gaps, slippage and fast markets can lead to different execution prices.

2.7. The Client must verify order details before submission, monitor open positions and review confirmations. Where an instruction is unclear or inconsistent, the Company may request clarification or decline to act. Telephone or other off-platform instructions may be accepted only through approved authenticated channels.

2.8. Trading hours, holidays, market suspensions, contract size, minimum volume, maximum exposure, leverage, spreads and financing rates are as displayed in the Trading Conditions or Platform. The Company may alter them prospectively for market, risk or regulatory reasons and will give notice where reasonably practicable.

3. Eligibility, verification and account security

3.1. The Client represents that they have legal capacity, are not prohibited from using the services in their location, act for their own account unless otherwise approved, and have supplied accurate and complete application, beneficial-ownership and source-of-funds information.

3.2. The Company may assess the Client's knowledge, experience and appropriateness for complex products, decline an application, restrict instruments, request additional documents or refuse a transaction where required by law or its documented risk controls.

3.3. The Client shall promptly update identification, address, tax residency, payment information and beneficial-ownership details. The Company may suspend trading or withdrawals while identity, sanctions, anti-money-laundering, fraud and payment-source checks remain outstanding.

3.4. The Client shall provide all identification, verification and other documents or information requested by the Company for Know Your Customer (KYC), Anti-Money Laundering (AML) and regulatory compliance purposes within a reasonable timeframe specified by the Company, taking into account the nature and complexity of the request. The Company reserves the right to delay or refuse account activation, restrict trading or withdrawals, or suspend the trading Account until the required documentation has been received and satisfactorily verified, in accordance with applicable laws and regulations.

3.5. Account access credentials are personal. The Client shall not share passwords or allow unauthorised trading, and shall promptly notify the Company of suspected compromise.

3.6. The Company may use secure authentication, verification calls and enhanced due diligence. It may decline instructions from persons not authorised on the Account and may require supporting authority for corporate representatives or permitted agents.

4. Funding, client money and payment controls

4.1. Deposits must originate from a permitted payment source in the Client's name unless the Company has expressly approved another arrangement consistent with applicable law. The Company may reject, return or investigate third-party deposits, mismatched payer details and payments lacking adequate source-of-funds evidence.

4.2. Funds are credited after actual cleared receipt, net of any disclosed processing or currency-conversion charges. A deposit confirmation from a payment provider does not by itself establish receipt by the Company.

4.3. The Company shall receive, hold and administer funds deposited by the Client in accordance with its applicable regulatory obligations, internal procedures and the terms of this Agreement.

4.4. The Company may correct an erroneous trading benefit, credit, reverse a chargeback, debit amounts genuinely owed under the Agreement, or withhold disputed funds to the extent permitted by law and reasonably necessary to investigate. The Client remains responsible for losses and charges arising from unauthorised payment reversals attributable to the Client.

4.5. No interest is payable on a positive cash balance.

5. Withdrawals and settlement

5.1. The Client may request withdrawal of Available Funds at any time through the designated secure process and from the Account. A request must identify the Client and destination account and may be subject to identity, source-of-funds, anti-fraud, sanctions and payment-method verification.

Initials: _____

5.2. Withdrawals are subject to sufficient cleared and unencumbered equity, deduction of applicable fees and liabilities, and the treatment of open positions and margin described in the Trading Conditions. Funds committed as Margin or otherwise needed to support open obligations are not withdrawable.

5.3. You may withdraw all or part of the available funds in your trading Account, provided that a withdrawal request has been submitted through the trading Platform and the requested amount is not being used as Margin or otherwise required to maintain open positions. Withdrawals shall generally be processed through the same payment method used to fund your trading Account. The Company reserves the right to delay or refuse a withdrawal request where you have not provided the documentation or information required for KYC/AML verification or compliance with applicable laws and regulations.

5.4. As an anti-fraud and AML control, withdrawals will ordinarily be returned to the original funding source up to the amount deposited, where technically and legally possible. Any excess balance or exception may be paid to another verified account in the Client's name, subject to applicable requirements.

5.5. The Company will process an approved withdrawal request within five (5) Business Days after all applicable verification, funding, position and payment conditions have been satisfied. This is the Company's processing period, not a guarantee of arrival in the receiving bank or wallet.

5.6. The Company may delay or refuse a request for a withdrawal to the extent reasonably necessary because of missing information, suspected fraud or abuse, chargeback risk, unresolved ownership, a lawful freeze, sanctions, regulatory obligations or a bona fide dispute affecting the requested amount. Where lawful, the Company will explain the reason and steps needed to proceed.

5.7. Bank, intermediary, payment provider and currency-conversion fees may apply as disclosed. The Company is not responsible for third-party transfer times outside its control, but will take reasonable steps to trace a transfer it has initiated. Incorrect beneficiary details supplied by the Client may cause delay, rejection or additional cost.

5.8. The Client acknowledges that withdrawals of amounts below USD 100 (one hundred United States dollars), or the equivalent in another currency, may be subject to limitations that prevent the Company from processing such requests.

5.9. A withdrawal may result in proportional reduction or removal of conditional trading benefit under separately accepted Trading Benefits Terms. A trading benefit is not the same as deposited client funds and may not be withdrawable.

6. Margin, leverage, rollover and market events

6.1. Leveraged transactions expose the Client to amplified gains and losses. The Client must maintain the required initial and maintenance Margin and is responsible for monitoring equity and exposure.

6.2. The Platform may close positions without prior notice when applicable thresholds are reached, including during gaps or periods of exceptional volatility.

6.3. The Company may reduce leverage, raise margin, restrict new positions or require additional collateral when market conditions, instrument volatility, concentration or regulatory limits justify doing so. Where feasible, it will give advance notice; urgent protective changes may take immediate effect.

6.4. Open positions carried beyond the relevant daily cut-off may incur or receive overnight financing, swap or rollover adjustments as stated in the current instrument specifications.

6.5. Corporate actions, dividends, stock splits, mergers, delistings, index changes, expiries and market disruptions may result in cash adjustments, order cancellation, position conversion or closure on an economically reasonable basis under the Trading Conditions.

7. Prohibited practices and platform integrity

7.1. The Client shall not use the services for fraud, money laundering, sanctions evasion, insider dealing, market manipulation, abusive order entry, unauthorised access, interference with pricing or infrastructure, or circumvention of restrictions imposed on the Account.

7.2. Unless expressly authorised in writing under a specific account programme, prohibited strategies include scalping or ultra-short-duration strategies designed to exploit the Platform, latency arbitrage, stale or off-market quotes, feed discrepancies, lag trading, pip hunting, exploitation of software or pricing errors,

Initials: _____

unauthorised automated trading, coordinated hedging or offsetting trades between linked accounts, and abuse of bonuses or trading benefits.

7.3. For this purpose, connected accounts may include accounts controlled, funded or directed by the same person or coordinated group, based on reasonable evidence such as beneficial ownership, trading patterns, payment records, device or network information.

7.4. The Client must not reverse-engineer the Platform, scrape protected market data contrary to licence terms, overload systems, inject malicious code, exploit bugs or use credentials or APIs outside the permissions granted by the Company.

8. Investigation, trade cancellation and confiscation of abusive gains

8.1. Where a documented investigation gives the Company reasonable grounds to conclude that transactions breached the terms of this Agreement or exploited an identifiable pricing, execution, promotional or technical defect, the Company may, to the extent permitted by law and the applicable Trading Conditions: (a) reject or cancel affected orders; (b) void or reverse affected trades; (c) correct affected prices or account entries; (d) remove or confiscate profits directly attributable to the prohibited transactions and unauthorised activity or Abusive Trading; (e) cancel improperly obtained trading credit, bonuses or benefits; and (f) recover demonstrable losses or costs caused by the breach.

8.2. The Company may temporarily restrict trading, suspend affected withdrawals or segregate the disputed amount while an investigation or a dispute is ongoing. Any hold shall be proportionate to the reasonably identified exposure and shall not be used as an indefinite or blanket forfeiture of unrelated funds.

8.3. For confiscation or reversal, the Company should identify the relevant trades or benefits, the rule breached, the basis of the adjustment and the calculation. It may rely on trade logs, timestamps, liquidity-provider records, market data and communications, subject to applicable privacy and recordkeeping rules.

8.4. Unless disclosure would be unlawful or compromise a live fraud or AML investigation, the Company will notify the Client of the outcome and provide a route to challenge the decision through the Complaints Procedure. The Company may correct its determination if new evidence warrants it.

8.5. If a material pricing or execution error occurs without client wrongdoing, the Company may correct the error on a fair and consistent basis under its execution policy, taking account of the circumstances and any non-excludable client protections.

9. Fees, promotions, records and communications

9.1. Applicable spreads, commissions, financing, conversion charges, transfer charges and other fees will be published in the Trading Conditions. Fees are payable when incurred; the Company will debit them from available Account funds.

9.2. Where no trading activity has occurred in the Client's Account for the period specified in the Trading Conditions published on the Company's Website, the Company reserves the right, at its discretion, to apply a credit-out rule and remove any trading credit or benefit allocated to the Client’s Account. The applicable conditions and inactivity periods governing the removal of trading benefits shall be specified in the Trading Conditions available on the Company's Website.

9.3. In case of absence of any trading activity within three (3) months, the Company reserves the right to apply an administrative fee, assuming that your Account has the available funds so as to maintain the Account. The fee shall be announced in the Trading Conditions, available on the Company’s Website at all times. If your Account is funded by a lesser amount than the one announced in the Trading Conditions, the Company reserves the right to charge a lower amount to cover administrative expenses and close down the Account in such case of inactivity.

9.4. Any bonus, trading benefit, rebate, trading credit or promotion is governed by separate Trading Benefits Terms accepted before participation. The Company may withdraw, limit or restrict a benefit where its conditions are not met.

9.5. The Platform and Account statements provide transaction records, confirmations and balances. The Client should notify the Company promptly of a suspected discrepancy.

Initials: _____

9.6. The Company may record communications and retain trading, identity and payment records for periods required by applicable law. Personal data is processed under the Privacy Policy and applicable data-protection rules.

9.7. Notices may be delivered by email, secure Account message or other agreed durable channel. Material contractual changes affecting client rights shall be communicated with reasonable advance notice unless urgent legal, regulatory or risk reasons require earlier implementation.

10. Suspension, default and termination

10.1. The Client may request Account closure after settling liabilities and closing positions. Either party may terminate the relationship at any time and without cause on 7 days prior written notice, subject to applicable law and completion of outstanding obligations.

10.2. Events of default include material breach, fraudulent or misleading information, non-payment, insolvency, unlawful activity, failure to satisfy mandatory verification, abusive trading or conduct that materially threatens the Platform or other clients.

10.3. On a default or urgent risk event, the Company may reasonably restrict access, decline new orders, require position reduction, close open positions, suspend affected payments, terminate the Account with immediate effect or exercise the specific remedies as per the terms of this Agreement.

10.4. At termination, the Company will calculate net Account entitlements after properly due charges, settled transactions, lawful holds and justified adjustments, and will arrange payment of the remaining withdrawable balance to a verified payment destination.

10.5. It is noted that the Client shall need to proceed with the closing of any open trades prior to the termination date. In such an event that the Client fails and/or omits to do so until the termination date in question, the Company will proceed with the closing of any open positions and the closure of the Account.

10.6. The Company reserves the right to withhold Client's funds, if necessary, to close any further positions which already have been opened and/or pay any pending obligations of the Client under the Agreement.

10.7. Termination does not affect accrued rights, valid obligations, records, complaints, confidentiality, lawful set-off or the ability to investigate transactions executed before closure.

11. Liability, indemnity and force majeure

11.1. The Company will provide services with reasonable skill, care and diligence as required by applicable law.

11.2. Under no circumstances will the Company be liable for any indirect, special or consequential damages, loss of profits (direct or indirect) arising from breach of contract, negligence, equitable duty (including for the avoidance of doubt in relation to any trade(s) voided by the Company) or other liability resulting from the use of the Services or the Platform even if we had been advised of or known (or should have known) of the possibility of such damages or loss. The Client is liable for losses directly resulting from the Client's material breach, fraud or unlawful instructions, and shall indemnify the Company against substantiated third-party claims and reasonable costs to the extent legally recoverable.

11.3. The Company excludes all representations and warranties as to the satisfactory quality and/or fitness for its intended purpose and/or accuracy and completeness of the Services.

11.4. The Company will not be liable to you for any loss that you may incur as a result of misuse of your password and it accepts no liability resulting from its unauthorised use, whether fraudulent or otherwise.

11.5. Force majeure may include exchange closures, infrastructure outages, cyber incidents, war, natural disasters, governmental restrictions and material disruption to market data or payment networks beyond reasonable control. The Company may take proportionate protective measures and will resume normal services as soon as reasonably practicable.

11.6. Where equipment, communications or Platform access fails, an instruction is effective only when received and accepted by the Company. The Company will use reasonable efforts to maintain business continuity, while the Client remains responsible for monitoring exposure through available channels.

Initials: _____

12. Complaints, governing law and general terms

12.1. Complaints may be submitted to compliance@jbandconners.com in accordance with the Complaints Handling Policy. The Company will investigate and respond in accordance with applicable regulatory requirements and provide information on any available external escalation mechanism.

12.2. This Agreement is intended to be governed by the laws of Mauritius, subject to mandatory rights and protections applicable to the Client.

12.3. The Company may engage approved service providers, liquidity providers, custodians and payment processors, but such arrangements do not relieve it of responsibilities that cannot be delegated under applicable law. The Client may not transfer the Agreement without prior written consent.

12.4. If a provision is invalid or unenforceable, the remainder remains effective to the extent possible. No failure to enforce a right constitutes a waiver. Amendments must be made and notified in accordance with clause 9.7 and applicable law.

12.5. This Agreement and incorporated policies constitute the parties' agreement regarding the services, without excluding statements or rights that cannot lawfully be excluded.

13. Risk disclosure and client acknowledgement

13.1. You hereby declare, confirm and acknowledge that:

13.1.1. you have carefully read, fully understood and accept this Agreement and the information and policies available on the Company's Website and trading Platform; you are at least eighteen (18) years of age and legally capable of entering into this Agreement; you undertake to promptly notify the Company in writing of any changes to your personal or account information; act on your own behalf and not as a representative or trustee of any third party; you are solely responsible for the operation of your trading Account and any applicable tax obligations; and acknowledge the risks associated with online trading, voluntarily accepting such risks and choosing to use the Company's Services.

13.1.2. CFDs and leveraged instruments are complex and high risk; Losses can arise quickly and may include the entire amount invested; Leverage magnifies market movements; volatile or illiquid markets can produce substantial slippage and gaps.

13.1.3. Stop-loss orders may not limit losses to the intended amount. Pricing, trading availability and settlement can be affected by market closure, exceptional volatility, liquidity-provider failure, platform outage, corporate action and currency conversion.

13.1.4. have received access to the Agreement, Risk Disclosure, Trading Conditions, relevant policies and applicable Trading Benefits Terms, and have had an opportunity to review them before signing.

CLIENT FULL NAME: _____

CLIENT SIGNATURE: _____ DATE: _____

Initials: _____

Jim Ben & Conners

BENEFICIAL OWNERSHIP DECLARATION

I declare that the funds and Account are beneficially owned by:

☐ Me alone. ☐ The person(s) or entity identified below, whose details I am authorised to disclose.

Beneficial owner name / entity: _____

Date of birth or registration: _____ Nationality / country: _____

Address: _____

Nature of ownership or control: _____

I undertake to notify the Company promptly of any material change in beneficial ownership or control.

Client signature: _____ Date: _____

Initials: _____

JBC | RISK DISCLOSURE STATEMENT

This Risk Disclosure Statement is issued by **FGFC Markets Global Ltd** (the "**Company**"), operating under the **JBC** trading brand. It highlights the principal risks associated with trading Contracts for Difference ("CFDs") and other leveraged financial instruments through the Company's trading Platform. It does not describe every possible risk and should be read together with the Client Agreement.

Trading in CFDs is highly speculative and involves a substantial risk of loss. Such trading is appropriate only for Clients who understand the financial, legal and other risks involved, possess sufficient knowledge of the relevant financial instruments and underlying markets, and can afford to lose their entire trading capital without affecting their financial circumstances or essential obligations. CFDs are derivative instruments whose value is linked to movements in underlying assets or markets, including currencies, shares, indices, commodities and other instruments offered by the Company. The Client does not generally acquire ownership of the underlying asset. Historical performance, market analysis and previous trading results do not guarantee future returns. The Company does not provide personalised investment advice or recommendations unless expressly agreed and permitted under its applicable authorisation. The Client is responsible for assessing whether CFD trading is suitable for their financial position, experience and investment objectives. Clients who do not fully understand the associated risks should obtain independent professional advice before trading.

Leverage and Margin Risk: Trading on Margin enables the Client to enter into positions exceeding the funds deposited, increasing the potential for both profits and losses. Adverse market movements may rapidly reduce the Client's equity and result in the closure of open positions. The Company may require additional Margin or close positions where applicable Margin requirements are not maintained, including without prior notice where permitted under the Client Trading Agreement.

Market and Execution Risk: Financial markets may experience sudden price movements, volatility, gaps and reduced liquidity. Orders, including stop-loss and stop-limit orders, may not be executed at the requested price or may not be executed at all. During exceptional market conditions, the Client may be unable to open, modify or close positions at the desired time or price.

Losses and Negative Balances: CFD trading may result in the loss of all funds allocated to the Trading Account. Where Negative Balance Protection is applicable, it shall operate in accordance with the Client Agreement and the Company's Trading Conditions.

Costs and Charges: Spreads, commissions, overnight financing charges, currency conversion costs and other applicable fees may reduce trading profits or increase losses. The Client should review the relevant Trading Conditions and charges before entering into any transaction.

Technology and Operational Risk: Trading through electronic systems involves risks arising from internet interruptions, technical failures, platform delays, inaccurate data, cybersecurity incidents and communication disruptions. Such events may prevent the timely submission, execution, modification or closure of orders.

The Client acknowledges that CFD trading may lead to significant losses within a short period and that no profit or investment return is guaranteed. By opening a trading Account or placing a transaction, the Client confirms that they understand the nature of the products and the risks involved, have considered their financial circumstances and voluntarily accept the risks associated with trading.

Client Acknowledgement

I confirm that I have read and understood this Risk Disclosure Statement and acknowledge the risks associated with trading CFDs and other leveraged financial instruments.

Client full name: _____

Signature: _____ Date: _____

Initials: _____