

Trendo
Client Terms and Conditions

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Governed by: Trendo Compliance Team

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About us (Trendo)

These Terms of Service (including any schedules/appendices, policies, risk disclosures, and notices referenced in them, together the "Agreement") form a legally binding agreement between you (the "Client") and Trendo (the "Company").

"Trendo" is the trade name of Trending Markets (International) Ltd (Registration No. 227756), which is authorized and regulated by the Financial Services Commission of Mauritius (License No. GB25205094) and has its registered address at 4th Floor, The Docks 4, Caudan, Port Louis, Mauritius.

Regulation and Licensing: Trendo operates under international financial supervision. Trending Markets (International) Ltd is regulated by the FSC of Mauritius (Financial Services Commission). This license reflects Trendo's commitment to adhere to applicable laws, regulations, and oversight requirements in the jurisdictions where it operates. We maintain strict compliance with regulatory standards, including capital adequacy, risk management, KYC, anti-money laundering, CFT, and client fund safety protocols. All client trading with Trendo is subject to this regulatory framework and to the Mauritius FSC guidelines where applicable.

Trendo provides a digital trading platform and related services that may be accessed through Trendo's websites and client portals, mobile applications, desktop applications, and other digital channels operated under the Trendo brand.

Acceptance of Terms: This Agreement becomes effective between Trendo and the Client as soon as you accept the terms electronically or by commencing the use of our services. By accepting, you confirm that you are legally capable of entering into a binding agreement and that no laws or regulations applicable to you prohibit you from using Trendo's services. If you do not agree with any part of these terms, you must not use the platform. Trendo reserves the right to update this Agreement if terms are amended (see Amendments below), in which case, we will inform our clients.

Trendo operates on an execution-only basis and does not provide investment advice or discretionary portfolio management unless explicitly stated for a specific feature. You remain solely responsible for your trading decisions and risk management.

Language and Communication: This Agreement is provided in English. In case of any translation, the English version shall prevail for legal certainty. All communications from Trendo to you will be in English or another language as offered and agreed. You agree that Trendo may contact you via email, in platform notifications, online chat, or any other contact details you provide, regarding matters related to your account, including service announcements, account information, legal updates, or marketing materials (unless you opt out of receiving marketing communications). Communications sent by Trendo to your registered email, via the secure client portal, or through online chat shall be deemed delivered and received by you. You are

responsible for keeping your contact information, including email address, phone number, and mailing address, up to date in our records.

How to contact us. You can contact Trendo through the support channels made available on the platform/website. For privacy-specific requests, you may contact our privacy contact point at support@trendo.com.

You are responsible for checking the latest version of these Terms periodically. Continued use of Trendo's services after updates take effect will constitute acceptance of the revised Agreement.

Services Provided

Trading Services: Trendo provides an online trading platform for leveraged margin trading through Contracts for Difference (CFDs) on financial instruments including foreign exchange (Forex), energies, metals, indices, cryptocurrencies, stocks, and other CFD based assets.

Trading on the Trendo platform is conducted on a margin basis using leverage. Under this structure, you are required to deposit a portion of the total trade value as margin, allowing you to enter positions larger than your actual account balance according to the applicable leverage level.

All trades available through Trendo are executed as CFD transactions and do not result in ownership or physical delivery of the underlying asset.

Leverage levels, margin requirements, liquidation rules, and risk management parameters are determined in accordance with Trendo's internal policies and are made available to users prior to trading.

Trendo acts solely as an execution only broker, providing the technical infrastructure for placing and executing buy or sell orders. Trendo does not provide investment advice, portfolio management, or discretionary trading services on your behalf. Any market analysis, news, educational materials, or tutorials provided are for informational purposes only and do not constitute personalized investment advice or recommendations to trade.

You are solely responsible for your trading decisions, risk management, and use of leverage. You should carefully assess your financial situation, risk management strategies, and objectives before engaging in trading. Trendo does not guarantee any profit or trading performance.

Digital Platforms and Channels: This Agreement covers your use of all Trendo digital assets and channels, including but not limited to: the Trendo trading mobile applications (iOS, Android, and others), desktop (Windows or Mac), the web-based trading terminal and client portal, our official website (trendo.com), the Trendo client portal, and any Trendo APIs or software provided for trading. It also extends to your interactions with Trendo's official

social media accounts and community channels. While we may share announcements, market updates, and support information via social media (Facebook, Instagram, Telegram, WhatsApp, YouTube, LinkedIn, etc.), note that such content is for convenience and information – the primary authoritative communications will be via direct channels (platform notifications, email, official website posts). Any content posted on Trendo's social media pages is public; you should avoid sharing sensitive personal information in those channels. Use of our platform or website is granted as a limited, revocable license for the sole purpose of accessing our services in accordance with this Agreement. All software, interface design, logos, and content provided by Trendo remain our intellectual property. You agree not to copy, reproduce, reverse-engineer, or misuse any aspect of our platforms. We may update the trading platform software periodically; it is your responsibility to use the latest version and maintain compatible devices and internet access.

No Guarantee of Performance: Trading in leveraged financial instruments involves high risk. Past performance of any instrument, trading strategy, and Copy Trading or PAMM manager we provide do not guarantee future results. Trendo's services include features like Copy Trading and PAMM accounts (explained later in this Agreement) that allow you to follow or copy the trading strategies of other users. While these features aim to provide convenience and potential opportunities, Trendo does not guarantee that using them will result in profit or avoid losses. You remain responsible for setting your own risk parameters and for understanding the risks of any strategy you follow. Trade at your own risk and consider seeking independent financial advice if needed. We strongly encourage you to familiarize yourself with our [Risk Disclosure](#) (available on our website) and use risk-management tools (such as stop-loss orders) when trading. By using our services, you confirm that you understand the nature of leveraged trading and its associated risks, and acknowledge that you may lose part or all of your capital.

Availability of Services: Trendo will strive to provide you with continuous access to our trading services, but we do not warrant that the platform will always be available uninterrupted or error-free. Technical issues (e.g. scheduled maintenance, power failures, communication line or internet issues, software bugs, or cybersecurity incidents) or Force Majeure events (defined later in this Agreement) may occasionally impede platform access or execution. We will take reasonable measures to restore service as quickly as possible in such cases, but you acknowledge that temporary downtime or latency may occur. Trendo shall not be liable for any inconvenience or losses incurred due to service unavailability or delays arising from circumstances beyond our reasonable control. You are advised to have contingency plans (such as alternative means to contact our support, if provided, or the ability to manage your positions by other means such as Trendo's Telegram bot in emergency situations) for managing your trades in the unlikely event of severe system disruptions.

Client Eligibility and Account Opening

Legal Age and Capacity: Our services are available only to individuals who are at least 18 years old (or the age of legal majority in your jurisdiction) and who have full legal capacity to enter into contracts. By opening an account, you represent and warrant that you meet these criteria. Trendo does not knowingly accept individuals under the legal age of majority as clients. If we determine that a minor has registered, we will close the account and may inform relevant authorities if required. We also reserve the right to request proof of age at any stage to verify that our age requirements are met.

Jurisdictional Restrictions: Trendo's services may not be available in certain countries or regions where it would be contrary to local laws or regulations for us to offer our trading platform. This includes (but is not limited to) jurisdictions where offering CFD or forex trading requires a local license that Trendo does not hold at the moment, or countries embargoed by international sanctions. By agreeing to these terms, you confirm that you are not a resident of a restricted jurisdiction and that you will not attempt to use Trendo's services while residing in a country where such use would violate local or international laws. It is also your responsibility to ensure that you comply with any legal restrictions in your own country regarding online trading. Trendo may, at its discretion, refuse applicants or discontinue services to any Client if it becomes aware of a legal prohibition or high risk associated with providing services in that Client's jurisdiction. We may require proof of residency or other documents to determine jurisdictional eligibility.

Account Registration and KYC Verification: To open a trading account, you must complete our registration process and provide accurate personal information including your full legal name, date of birth, contact information, tax ID, and any other details requested. You agree to promptly provide all documents and information required as part of our Know-Your-Customer (KYC), anti-money laundering (AML), and Counter-Terrorist Financing (CFT) compliance procedures, both at onboarding and at any subsequent time. This typically includes valid government issued photo identification (e.g. passport or national ID) and your residential address information. If required, you may be asked to provide proof of address and, in certain cases, proof of your source of funds or wealth. Trendo will inform you of the exact documents needed. Until your identity is verified to our compliance team's satisfaction, certain account features (such as deposit, withdrawals, or full trading privileges) may be restricted.

The exact KYC procedure depends on the following factors:

- Type of transaction, e.g., use of a demo account, deposits, or withdrawals
- Total deposit amount
- Client location
- Identification provided
- Sanctions lists
- Abnormal behaviors detected by our AML and fraud-monitoring systems or team
- etc.

Generally, deposits require your account to be verified first. If you do not complete verification within a reasonable time or if your provided information is false, incomplete, or appears fraudulent, or flagged as high-risk by our system or the compliance team, Trendo reserves the right to suspend or terminate your account. Submission of false documents is strictly prohibited and will result in account closure and possible legal action. We may also decline your account application at our discretion if you fail security or compliance checks.

Personal Account Use and Security

You are permitted to open only one verified user account, solely for yourself and in your own name. The account must not be used by or on behalf of any third party. You agree that you will be the sole beneficial owner of the user account and will not transfer or assign access to any other person. However, you may create and maintain multiple trading accounts under your single verified user account. (In exceptional cases such as a formally authorized money manager or trading power of attorney, you must obtain Trendo's prior written approval and complete required documentation for third-party authorization.) In the absence of such approval, we will treat all account activity as your own. You are responsible for maintaining the confidentiality and security of your login credentials (username, password, and any two-factor authentication devices or codes). Any trade orders or instructions received through your logged-in credentials will be deemed to have been authorized by you, the account owner, and you will be bound by those transactions. If you suspect that your account credentials have been lost, stolen, or compromised, you must notify Trendo immediately. We strongly recommend enabling available security features such as two-factor authentication (for example, email confirmation codes for withdrawals or biometric login on mobile devices) to enhance account security. Trendo logs all login attempts and account actions with timestamps and IP addresses for security monitoring. We may alert you of suspicious login attempts or unusual account activity; however, it is also your responsibility to use secure networks and devices, and to regularly update passwords to protect against unauthorized access.

Client Representations and Warranties: By entering this Agreement and each time you use our services, you represent and warrant that:

- **Accuracy of Information:** All information you have provided to Trendo during account opening and thereafter is true, accurate, and complete. You will promptly inform us of any material changes to your personal or financial information (such as contact details, tax residency, name change, etc.).
- **Legal Compliance:** You are not engaged in any money laundering or terrorist financing and the funds you will use in your Trendo account are from legitimate sources. You are not on any official sanctions or watch list, and you are not using our services for any unlawful purpose (such as fraud, or financing prohibited activities).
- **Risk Awareness:** You have read the [Risk Disclosure](#) provided by Trendo and understand the high-risk nature of margin trading. You have the knowledge and experience to understand the

risks involved in CFD and forex trading, or else you have sought independent advice. You understand that you may lose more than your initial deposit on a single trade. However, under Trendo's Negative Balance Protection policy (see Trading Conditions section), you will not incur a debt beyond your account balance, except in cases where abuse of the negative balance protection policy or a breach of the platform's terms is identified. You agree not to hold Trendo responsible for trading losses; and you enter trades voluntarily.

- No Advice or Fiduciary Duty: You understand that Trendo does not provide investment advice or recommendations. Any decision to buy or sell is made by you or your appointed agent (e.g. if you use Copy Trading). You will not interpret any information or educational content from Trendo as personalized advice.

- Personal Use: You are trading on your own behalf and not as an agent or nominee for an undisclosed person or entity. You will not allow others to trade on your account, except as permitted through our Copy Trading, PAMM features, or Trendo's approved Power of Attorney procedures. You remain fully responsible for any access granted to third parties and for maintaining the security, confidentiality, and control of your account credentials.

- Tax Obligations: You are responsible for managing your own tax affairs and complying with any tax obligations arising from your trading. Trendo is not providing tax advice. However, if required by law to report your trading activity or withhold taxes (for example, under CRS/FATCA reporting or local tax laws), you agree to provide necessary information (such as tax identification numbers) and consent to Trendo fulfilling such obligations.

- Usage of Platform: You will use Trendo's platforms and services in good faith, and not engage in abusive trading practices or conduct intended to manipulate or disrupt our systems. This includes refraining from: exploiting possible software bugs or latency loopholes, entering contradictory orders to abuse system errors, engaging in latency arbitrage or quote stuffing, or any activity that Trendo deems as improper use of the trading platform. You also agree not to upload or transmit any malware or harmful code through our systems.

- Relationship: You acknowledge that no joint venture, partnership, or employment relationship exists between you and Trendo as a result of this Agreement. You are a client receiving services, not an associate of the Company. You do not have authority to make representations or commitments on behalf of Trendo.

If at any time any of the above representations becomes untrue, or we suspect a breach of these warranties, Trendo reserves the right to take appropriate action (including freezing your account, cancelling trades, and/or terminating this Agreement) as detailed in the Default and Termination section. You agree to indemnify and hold Trendo harmless from any losses arising out of or related to any breach of the above representations on your part. Trendo also reserves the right, where necessary, to pursue the matter through competent legal authorities.

Deposits, Withdrawals, and Funds

Base Currency and Wallets: Trendo allows you to hold trading accounts in various base currencies (e.g. USD, EUR, GBP or others as offered) for your convenience. Upon registration, you may have a main Wallet account in addition to actual trading accounts. The Wallet is used for managing deposits, withdrawals, and internal transfers (including receiving referral/IB rewards, see Referral Program section). Each trading account or wallet will have a designated base currency. Currency conversions (if you deposit or withdraw in a different currency) will be done at prevailing rates and may incur exchange fees which are borne by you. Trendo is not responsible for any exchange rate fluctuations during conversion.

Minimum Deposit and Withdrawal: The minimum transaction amount for both deposits and withdrawals is \$10 (ten USD) or equivalent in your account's base currency. Trendo may set different minimums for different funding methods or for different account types, but \$10 is the general global minimum unless otherwise specified. There is no maximum limit on deposits, but large deposits may require additional verification for compliance. Withdrawal amounts may be limited by your available account balance and any applicable transfer limits of the payment processor or banking system.

Deposit Methods: We offer multiple payment gateways for depositing funds, including but not limited to: bank wire transfers, credit/debit cards, e-wallets, cryptocurrency transfers, and local payment solutions (where available). The specific methods available to you depend on your country and will be shown in your Trendo client portal upon completed KYC. Deposits can be made 24/7 on all days, including weekends and holidays (though processing times vary by method). Some deposit methods (such as certain bank or card deposits) may only be available to fully KYC-verified accounts, as part of our fraud prevention and AML policy. For deposits below total sum of 1000 USD, we may allow deposits with lighter verifications, but you will not be able to withdraw those funds or any profits from them until full KYC is completed. You must follow the instructions for each deposit method carefully, especially when depositing crypto, ensure you send to the correct wallet address and network as provided via reliable sources. Trendo is not responsible for funds lost due to incorrect deposit details provided by the Client, such as sending coins to the wrong address or using an unsupported blockchain. Always double-check addresses and details, as cryptocurrency transactions are irreversible. Furthermore, crypto deposits are subject to Know-Your-Transactions (KYT) active AML and CFT monitoring to ensure our compliance with the set rules and regulations. We inform you if any breaches of these Terms are identified and will suggest steps to resolve the issue.

Trendo does not charge any fees for deposits, we credit your account with the amount we receive. However, you are liable for any fees charged by the payment providers or banks. For example, bank wires may have sender/receiver bank fees, exchange fees, and crypto deposits will require you to pay blockchain network transaction fees (miner fees) when sending; those

costs are borne by you. We often cover or waive fees on common methods to ensure you receive the full deposit, but this is subject to change and availability. Check our Deposit/Withdrawal page or Help Center for the latest information about each methods' unique fees and processing time.

Withdrawal Policy and Methods: To withdraw funds, you must submit a withdrawal request through the Trendo platform, either via the app or the web personal cabinet. Withdrawals will only be processed to accounts, payment methods, or wallets approved in accordance with Trendo's internal policies. Third party payments through bank accounts or personal payment methods are strictly prohibited. This means you can only withdraw to your own bank account, card, e-wallet, or crypto wallet; you cannot request payouts to someone else's account, nor can we transfer money to a different client's account on your behalf. Trendo also enforces a "return to source" rule in line with AML guidelines: you should withdraw via the same method you deposited whenever possible. For example, if you deposited \$500 by bank transfer and \$200 by card, your total withdrawals should generally go back proportionally to those methods (in this example, roughly 71% of withdrawals to the bank and 29% to the card). If for any reason a particular deposit method is no longer available for withdrawal (e.g. a card issuer does not support refunds, or a crypto network is down), Trendo may require that you withdraw to an alternative method in proportion to your original deposits and at our discretion, possibly after additional security checks by our finance team. These measures are in place to prevent money laundering and fraud by ensuring funds return to their origin.

Withdrawal Processing Times: We aim to review and process withdrawal requests as quickly as possible. The withdrawal's minimum processing time for an approved withdrawal can range from instantly (e.g. many crypto withdrawals are automated and instant after approval), up to several hours on business days based on selected method and location. However, certain methods or larger withdrawals may take longer, bank wires might take 1-10 business days to reach your account after we process, and card refunds can also take several business days due to banking system times. We publish typical processing times for each method on our withdrawal information page within the platform, website, and Knowledge Base. If there is any delay beyond the normal timeframe, you can contact our support for an update. Note that withdrawal requests are handled during business hours of our finance department; requests outside of those hours will be queued for the next processing cycle. We do not guarantee same-day processing in all cases – processing might be delayed if we need to perform additional verification or if there is high volume.

Withdrawal Conditions: You may request a withdrawal at any time provided you have sufficient Available Balance (free from margin commitments) in your account. If you have open positions, be aware that withdrawing funds will reduce your equity and free margin, which may put your account at risk of a margin call or stop-out. Trendo, in the interest of client fund protection and platform integrity, imposes certain limits on withdrawals when you have open trades:

specifically, if you have positions open, you may be restricted from withdrawing more than 30% of your remaining balance. In practice, this means at least 70% of your account balance must remain if you have ongoing trades, to ensure margin coverage. This rule is designed to prevent scenarios where a client withdraws most funds and then cannot maintain the margin on open positions, which could cause a rapid stop-out or even a negative balance. This measure is in place to protect both the client and the firm from undue risk. If you wish to withdraw more than 30% of your funds, you should close your open positions (or enough of them to free sufficient margin) before making the withdrawal request. Example: If your account equity is \$1,000 with some trades open, you would be allowed to withdraw up to about \$300 while leaving trades open. If you wanted to withdraw \$500, you would need to close positions such that either your balance becomes higher (profits realized) or you have no positions (so the 30% rule no longer applies). Always monitor your margin level when withdrawing with open trades; if your withdrawal causes your margin level to drop near or below 100%, we may reject or reduce the withdrawal request to prevent immediate margin call. On weekends or official market holidays, withdrawals are only possible if you have no open positions in instruments that are closed for trading. If you have open positions on instruments affected by a market closure, withdrawals will not be permitted until the market reopens and the status of such positions is determined.

Trendo reserves the right to request additional information or documentation before processing a withdrawal. This could include proof of the source of funds, proof of bank account ownership, liveness test or selfies for identity confirmation, utility bills, or any document needed to satisfy AML and KYC requirements. If we have reason to suspect the withdrawal request may be connected to fraudulent activity or violates any terms, processing will be put on hold pending investigation.

Payment Account Ownership: All funding (deposits or withdrawals) must be done through accounts/payment instruments registered in your own name. We do not accept third-party or anonymous payments. For example, you should not deposit using someone else's credit card or e-wallet, and you cannot withdraw to a bank account that belongs to a different person. Joint account situations (e.g. a bank account shared with a spouse) may be considered on a case-by-case basis, but generally, the name on the receiving account must match the name on your Trendo account. If we discover a deposit from a third party, we reserve the right to freeze the funds and return them to the source (minus any fees) until satisfactory explanations are provided. Similarly, we will not execute withdrawal to a third party's account; any such request will be canceled.

Internal Transfers Between Accounts: Trendo allows you to perform internal fund transfers between your own accounts within our platform for convenience (for example, moving funds from your Wallet account to a specific trading account, or between two trading accounts in different base currencies). Internal transfers can only occur between accounts under your single client profile. Thus, you cannot transfer funds to other clients. The minimum amount for an internal transfer is also \$10 or equivalent. If the two accounts involved have different base

currencies, the system will automatically convert the amount at Trendo's exchange rate at the time of transfer.

Important notes on internal transfers:

- **Eligible Accounts:** You can transfer between your Real (live) trading accounts and/or your main Wallet account. Transfers from special accounts like PAMM accounts or Bonus credit accounts are not allowed. Also, funds credited as a bonus or promotional credit cannot be transferred out of the account they were credited in (bonuses are non-transferable; see Bonus section below).
- **Open Positions Limitation:** If the source account has open positions, internal transfers out of that account are subject to the same 30% limit as withdrawals. That is, you can only transfer up to 30% of the free balance out of an account that currently has trades open, like the withdrawal rule, to ensure adequate margin remains. If markets are closed (weekends or holidays) and you have open positions, certain transfers may be restricted or delayed until markets reopen. In addition, the transfer feature may only be used up to two times per day.
- **Procedure:** To initiate a transfer, you will select the source account and destination account in the platform and enter the amount. The transfer is processed instantly by the system – the amount is deducted from the source and credited to the target account immediately upon confirmation (subject to any checks). You will get a "Transfer successful" confirmation in the app once done.
- **AML and Monitoring:** Even though internal transfers do not leave Trendo's system, they are still subject to our AML monitoring. All internal transfers are logged and reviewed for consistency with your deposit/withdrawal patterns. The same AML rules apply as for external withdrawals – for example, you cannot use internal transfer to circumvent the rule that funds must ultimately be withdrawn to the original funding source. Our compliance team may request additional documentation or clarification if they see unusual internal transfer activity.
- **Fees and Charges on Transfers:** Trendo does not charge any internal transfer fees, and as mentioned earlier, we do not impose broker fees on deposits or withdrawals either. However, be aware of potential third-party charges: for deposits/withdrawals via bank or card, your bank might charge transaction fees or currency conversion fees if your account is in a different currency; for crypto, network fees apply on deposits (payable by sender) and withdrawals (deducted from the withdrawn amount). We strive to be transparent about any such fees in our portal. If Trendo ever introduces any internal fees (for example, an inactivity fee or maintenance fee), such fees will be clearly communicated in advance and detailed in this Agreement or Fee Schedule. Currently, there are no inactivity fees for Trendo accounts (accounts may be closed after prolonged inactivity, but we do not deduct fees for inactivity).

Promotions and Bonuses: From time to time, Trendo may offer promotional bonuses or credits (such as deposit bonuses, welcome bonus like the \$100 Welcome Bonus, cashback rewards,

etc.). If you receive a cryptocurrency deposit bonus, for example, Trendo currently offers a 10% bonus on deposits made via crypto. Those bonus funds are treated as non-withdrawable credit in your account. The bonus has no expiration or cap unless specified. You can use the bonus as trading margin and any profits earned can be withdrawn, but the bonus principal itself cannot be withdrawn. If you make a withdrawal from an account that has a bonus, the bonus will be reduced in proportion to the withdrawn amount relative to your balance. For example, if you have \$1,000 balance including a \$100 bonus, and you withdraw \$500 (which is 50% of your balance), then 50% of the bonus (\$50) would be deducted from your account, leaving you with \$450 balance and \$50 bonus remaining. Bonuses are not transferable between accounts. If you internally transfer the principal funds from an account with a bonus to another account, the bonus will not move with it and will effectively be lost on the original account. Each bonus promotion will have specific terms and conditions (e.g. required trading volume to qualify for converting bonus to withdrawable credit, maximum leverage while bonus is active, etc.) which you must agree to separately when accepting the bonus. Any abuse of bonus programs, such as opening multiple accounts to claim multiple bonuses, or opposite trading between accounts to artificially generate volume, is a serious violation of this Agreement. Trendo reserves the right to cancel any bonus and reverse related trading profits if we determine that a client engaged in abuse or did not act in good faith to meet the bonus terms. We will notify you if any such cancellation occurs and provide reasoning. All decisions regarding bonus abuse are made at Trendo's sole discretion and are final. Trendo reserves the right to amend, restrict, or discontinue any bonus rules, conditions, or structures at any time.

Anti-Money Laundering and Fraud Prevention: Trendo takes compliance with AML laws very seriously. We monitor and review all financial transactions on our platform for any signs of suspicious or illegal activity. If any deposit or withdrawal appears to be high-risk or part of prohibited activity, we may freeze, block or delay it and request additional information. This includes unusual patterns like deposits followed by immediate withdrawal without trading, using multiple accounts or payment methods in an inconsistent manner, registrations from embargoed geolocations or lists, etc. If we detect abuse of our financial facilities or any attempt at illegal financial activity, Trendo reserves the right to act without prior notice. Such action may include: rejecting or reversing transactions, freezing account balances, reporting to relevant authorities, and terminating your account or profile. By entering this Agreement, you consent to our transaction monitoring and understand we may be required to share information about you with financial regulators or enforcement agencies in case of suspicious activities are detected. You also agree to provide any documents we reasonably request to aid in these compliance checks. Financial policy abuse, such as chargeback fraud (disputing legitimate card transactions), using Trendo accounts as banking tools (e.g. making large deposits and withdrawals with no trading for interest-free fund transfer), or circumventing the source/beneficiary rules, will not be tolerated. We reserve the right to close accounts engaged in such behavior and the user will have no right to object to our compliance-based decisions. For fairness, we will typically investigate and communicate with you first, but in severe cases we may act unilaterally to protect our platform and comply with regulatory requirements.

Withdrawal Approvals and Cancellations: When you submit a withdrawal, it will show a status such as “Pending” or “In Process”. You may have the option to cancel your withdrawal request only if it is still in the “Pending” stage (awaiting processing). Once our team has begun processing (status changes to “In Process”), or after it has been executed (“Processed/Completed”), you can no longer cancel it. If you need to cancel a pending withdrawal, for example if you decide to keep the funds for trading, you may do so while the request is still in “Pending” status through your client dashboard and by sending a message to online chat support. *Note:* Cryptocurrency withdrawal requests cannot be cancelled by the user once submitted, as all withdrawals are processed automatically. If you urgently need to cancel a crypto withdrawal, you must contact support immediately, but we cannot guarantee interception once it’s initiated on the blockchain. Make sure you intend to withdraw before confirming a crypto payout. Trendo reserves the right to cancel a withdrawal (with notification to you) if we suspect it breaches any terms or if there are unforeseen technical issues. In such cases, the funds would be returned to your trading account.

Client Fund Segregation: In accordance with regulations, Trendo keeps client funds segregated from the Company’s own funds. Your deposited funds are maintained in separate bank accounts or wallet accounts designated for client funds, and not used for Trendo’s operational expenses. This segregation is intended to protect client assets in the unlikely event of Trendo’s insolvency or financial distress. Segregated funds would be safeguarded for return to clients, subject to applicable laws. Trendo only deposits client funds in reputable financial institutions and may utilize separate accounts for different payment methods or regions as needed. However, you acknowledge that funds you send to us will typically be received into omnibus client accounts, meaning your money could be co-mingled with other clients’ funds in the same account (while still segregated from Trendo’s own funds). We maintain detailed records to ensure each client’s portion of the pooled account is accurately tracked. You further acknowledge that for crypto-denominated balances, Trendo may hold these in secure digital wallets (including cold storage or self-custodian solutions) with high security; the concept of segregation slightly differs for digital assets, but we manage those holdings with equal care and separation from any Company-owned crypto assets.

Trendo does not pay interest on client account balances (and you should not deposit money with Trendo primarily to earn interest, since none will be paid). You also agree that Trendo may, where lawful and permitted, hold client money in a jurisdiction outside of the Company’s incorporation if needed (for example, using a global payment provider’s client trust account).

Referral Program and Wallet Withdrawals: If you participate in Trendo’s Referral and IB Programs, where you earn commissions from trading activity of clients you referred, those earnings are credited to your separate Wallet account (distinct from your trading accounts). Referral rewards are usually added daily to your Wallet within the Trendo platform. Withdrawal of referral earnings is allowed only after we verify the referred clients’ trading activities for legitimacy and compliance with the program rules. Trendo reserves the right to delay or deny

referral payouts if referred accounts are found violating any terms (such as churning trades for commission, self-referral, etc.). The minimum withdrawal or internal transfer from the Wallet is \$10, same as other accounts. Non-IB users (normal referrals levels 1-4) may be restricted to withdraw their wallet earnings through certain local methods (e.g. a local currency gateway), whereas qualified IB partners can use any available withdrawal method for their wallet funds. The referral Wallet funds can also be internally transferred into a trading account if you prefer to use those earnings for trading. All the usual withdrawal rules (KYC, same-name, etc.) apply to referral withdrawals as well. See the Referral Program section later in this Agreement for more details.

In summary, Trendo's deposit and withdrawal policies are designed to be transparent and secure, balancing convenience for you with strong safeguards against fraud and misuse. We strive to process your transactions swiftly and keep your funds safe. By adhering to these rules and cooperating with any verification steps, you help ensure a smooth and safe funding experience for yourself and all clients.

Trading Conditions and Order Execution Policy

Account Types and Key Trading Parameters: All trading accounts at Trendo operate on an ECN model with market execution, offering tight floating spreads and deep liquidity. The standard account parameters are as follows (as of the date of this Agreement, subject to change with notice):

- Leverage: Up to 1:2000 on standard Real accounts, selectable by the client. (PAMM and Copy Trading accounts have a maximum leverage of 1:500.)
- Spread: Variable (floating) spreads starting from 0.0 pips on major instruments under normal market conditions. Spreads may widen during volatile market conditions, illiquid periods, or economic news releases.
- Commissions: \$3 per standard lot per side, meaning \$6 round turn per standard lot. The commission is charged when opening a position and again when closing it. The commission structure is currently uniform across all instruments and account types on Trendo. Trendo's commission rates are transparently published across our digital assets.
- Swap (Overnight Interest): Applicable swap charges or credits are applied to positions held past market close (typically 5 pm New York time) on each trading day. Swaps are based on interbank rates of the underlying currencies plus/minus our markup and are tripled on Wednesdays (for Forex) to account for weekend rollover. Up-to-date swap rates for each symbol are available on the platform. Islamic (swap-free) accounts are available for clients who require them for religious reasons or by personal preference. Swap-free accounts do not incur overnight interest on Forex pairs and gold instruments. However, if positions are held for an extended period, Trendo reserves the right to apply an alternative fee (administration fee) to cover costs, particularly where abuse of the swap-free facility for carry trading is identified. Please refer to the "Swap-Free Accounts" clause below.

- **Minimum Trade Size:** The current minimum trade size for all instruments is 0.01 lot (micro lot).
- **Maximum Trade Size:** 50 lots per trade on major FX pairs. Total open volume per symbol may also be limited. We also have a maximum limit of 200 open positions per client across all accounts (including pending orders). These limits are in place to mitigate risk. If you need higher limits, you may request via support and we will evaluate case-by-case.
- **Margin Call Level:** 100% Margin Level. This means that when your Equity equals 100% of your Used Margin, or in other words when your free margin reaches zero, you enter a margin call state. In this situation, you will not be able to open new positions, and you are advised to add funds or close some positions to increase your equity or free margin. The system may send an alert when the margin call level is reached, but monitoring your margin remains your responsibility.
- **Stop-Out Level:** When the losses on your account reach 70% of your balance, meaning the remaining account equity falls to approximately 30% of the balance, the system will automatically begin closing positions to control risk. Positions will be closed sequentially, starting from the largest losing position, to help prevent the account from going into a negative balance. Stop-out serves as a risk protection mechanism. However, during periods of extreme market volatility, execution may not occur exactly at the specified level, in which case the Negative Balance Protection policy will apply. Clients are strongly advised to maintain a sufficient safety buffer to avoid activation of the stop-out process.

These trading conditions (and any subsequent changes) are also detailed on our [“Trading Rules, Fees, and Costs”](#) documentation available on our website. Trendo aims at transparency in trading conditions and strives to provide a stable trading environment designed for client success.

Leverage and Margin Requirements: Leverage amplifies your trading capacity by allowing you to control a larger position with a smaller amount of margin. While we offer high leverage up to 1:2000, you have the ability (and responsibility) to choose an appropriate leverage level for your account based on your risk appetite and strategy. You can adjust your account leverage at any time through the Trendo dashboard or app (subject to our maximum limits). Increasing leverage decreases the margin required per trade, but increases risk; conversely, using lower leverage (or none) will require more margin but limit your risk exposure per trade.

Some specifics:

- For Real accounts, you may select leverage anywhere from 1:25 up to 1:2000 when opening the account or thereafter (availability varies based on geo locations). However, if your account balance is below \$50 (or equivalent), the maximum leverage is capped at 1:500 as a risk control (higher leverage on very small balances can lead to extremely rapid losses).

- PAMM and Copy Trading accounts are restricted to maximum 1:500 leverage. This is to safeguard investors. Managed accounts carry additional risk since traders manage not only their own funds but investors' funds, so a conservative leverage cap is imposed.
- We enforce automatic temporary leverage reductions during certain high-risk periods. Specifically, before major economic news releases, leverage on affected symbols will be reduced starting 60 minutes prior, with a further reduction closer to the release. For example, from 60 minutes to 30 minutes before a significant news (marked "High" on our economic calendar), leverage might be cut down to 1:500 on relevant instruments; from 30 minutes before until 3 minutes after the news, leverage might be further reduced to 1:200. Around market close and opening times, similarly, we reduce leverage platform-wide: starting 30 minutes before the Friday market closure and until about 12 minutes after markets reopen (Sunday/Monday), leverage is set to a maximum of 1:200 for all instruments. This also applies to holiday closures and weekend gaps. These measures are to protect our users from extreme volatility or gaps, which can be exacerbated by high leverage. The lowered leverage means higher margin requirement during those windows, thus our clients are advised to plan their trading accordingly. Our system will automatically implement these changes; you will be able to see the temporary margin increase in your account if you have open trades during those times.
- Note: These reductions apply mainly to hedged positions or large exposures. If your positions are only slightly hedged (less than 25% volume hedged), the additional margin requirement during reduced leverage periods may not apply fully. Essentially, if you have a nearly fully hedged position, we require sufficient free margin to allow you to close either side because the leverage is temporarily lower. If you are lightly hedged or unhedged, you should still be aware that new positions will use the lower leverage until normal conditions resume.
- Trendo reserves the right to adjust your leverage settings at its discretion, even outside these standard scenarios, if deemed necessary to protect the client or the company. For instance, if there is unusual market volatility, or if a specific regulatory change mandates a leverage cap, we may reduce the maximum leverage on some or all of your positions. We would attempt to notify you in advance (e.g., via email or platform message) if such an extraordinary leverage change is needed. Additionally, if your account equity grows substantially, we might apply a tiered leverage policy (higher volumes or equity may get progressively lower leverage) – if so, this will be communicated in our trading conditions or directly to affected clients. You are free to reduce your leverage at any time by contacting support or using the account settings, but increasing it is subject to our allowed maximum and risk review.
- Margin Calculation: Margin requirements depend on the instrument and leverage. For Forex, margin = (Trade Size / Leverage). For CFDs on stocks or indices, we might have fixed margin requirements (for example, 5% margin = 20:1 leverage equivalent) regardless of account leverage settings. It is your duty to ensure you have sufficient free margin *before* entering any new trade, otherwise the order may be rejected or your account could immediately enter margin call if forced through.

Negative Balance Protection (NBP): Trendo provides all retail clients with Negative Balance Protection (NBP), which means you cannot lose more money than you have deposited in your account. If for some reason your account balance goes negative (below \$0) due to rapid market movement or gaps (for example, during a sudden market crash where even stop-out at 70% wasn't fast enough), Trendo will automatically reset your account balance to zero. You will not be liable to pay us the negative amount, Trendo absorbs that loss. The negative balance is typically corrected by our system's "Reset Wallet" feature as soon as you log out and log back in to your account, or within a short period automatically. You do not normally need to request a reset. The NBP is implemented as part of our policy to protect clients. However, NBP is meant as a safety net for extraordinary events, not a regular risk management tool. Misuse of negative balance protection is prohibited. If we detect that you intentionally exploited NBP (for instance, by purposely trying to create a negative balance through risky strategies, or coordinating with others to game the system), Trendo reserves the right to disable Negative Balance Protection (NBP) on your account in cases of abuse, breach of applicable terms, or abnormal conditions, and to hold you responsible for any resulting negative balance. In such circumstances, Trendo may also restrict or close your account. Additionally, if you make a deposit after your balance went negative but before it resets (which is rare timing), the system might apply your deposit toward the negative balance. If any confusion arises, contact us and we will ensure your balance is set to zero as promised.

Order Types and Execution: Trendo supports the main order types on its platforms, including Market Orders, pending orders such as Buy Stop, Sell Stop, Buy Limit, and Sell Limit, as well as Stop Loss and Take Profit instructions attached to trades.

When you place a Market Order (buy or sell at market price), your order is executed at the best available price from our liquidity providers. As Trendo uses market execution, requotes do not occur. If the market price changes, the order will be filled at the next available price, which may result in slippage.

Limit Orders are used to enter or exit at a specified price or better. While they are generally executed at the requested price or a better price, execution at a different price may occur under certain market conditions. Stop Orders, including Buy Stop and Sell Stop, are triggered once the specified price level is reached and are then executed as market orders at the first available price. Stop Loss and Take Profit orders are also executed at the first available price once triggered, which may differ from the requested level during price gaps or fast market movements.

Slippage is a normal aspect of trading, particularly in fast or illiquid markets. By using our services, you acknowledge that slippage may occur and is beyond Trendo's control. Trendo does not guarantee execution at the exact specified price, especially for stop orders during volatile conditions. Orders are executed on a best effort basis according to available market liquidity and depth. All order types may be subject to slippage.

Trade Execution Policy: Our execution policy is designed to provide fast and transparent order fills. Under typical market conditions, client orders are executed within milliseconds. We utilize multiple liquidity sources to aggregate quotes, aiming for tight spreads and minimal latency. All orders are subject to available liquidity – in extremely thin markets, large orders might be filled in partial lots at different prices (you would see multiple fills). Trendo's platform will display the current available bid/ask prices and you can trade from those; note that the displayed price is indicative until your order is executed, especially for market orders which might fill at a slightly different level if the price shifts by the time it reaches our servers.

No Dealing Desk Intervention: Trendo operates an automated execution model; we do not manually interfere with individual trades. However, in certain cases of technical error (e.g., a wrong price feed, off-market quotes, or software glitch leading to erroneous price spikes), Trendo reserves the right to correct or cancel affected trades (this is sometimes called a "manifest error" clause). Such errors are rare and we would typically issue a statement if a price feed issue occurred. We will act fairly and in good faith when deciding to adjust trades for manifest errors.

Stop Level and Order Distance: Some instruments may have a minimum allowable gap from the current market price for placing Stop Loss, Take Profit, and pending orders, commonly referred to as the "Stop Level." This restriction also applies when setting conditional trades. For example, if EUR/USD has a stop level of 2 pips, you cannot place a stop-loss closer than 2 pips to the current price. These levels are generally small (often 0 for major FX pairs, meaning you can place at any price). Our platform will reject order entries that violate the minimum gap. These rules are in place due to the way our liquidity is aggregated and to avoid excessive server load from orders too close to market price. You should familiarize yourself with any stop level requirements for the instruments you trade (they can be found in the instrument specifications in the platform).

Hedging Capability: Trendo allows hedging, meaning you may hold simultaneous Buy and Sell positions on the same instrument within the same account. Under Trendo's margin policy, margin is required for both sides of a hedged position, and margin is not offset or neutralized when positions are hedged.

Each hedged position requires normal margin as applicable to the trade, and clients must ensure sufficient margin is available before opening hedged positions. Caution is required when closing hedged trades. If the losing side is closed first and the loss exceeds your available equity, your account may become negative and may trigger stop out on the remaining position, even if the overall hedged result is positive. You are responsible for ensuring sufficient account balance or equity before closing any hedge leg to prevent the account from entering a negative state. During times of reduced leverage (news/market close), hedged positions behave differently: if a large portion of a position is hedged ($\geq 25\%$ hedged volume), to close any part of the hedge you may need free margin as if opening a new trade. This is a complicated scenario, but essentially if leverage is temporarily lowered, even closing a trade might require margin if it will unbalance an existing hedge. If you attempt to close an order during such times and get an

“insufficient margin” error, it means you need to wait until leverage reverts or add funds. Example: You have 1 lot buy and 1 lot sell on an FX pair (fully hedged). Normally, you could close either side anytime. But 5 minutes before a major news, leverage goes to 1:200; that 1 lot position now requires more margin. Since you’re hedged, it’s fine while both open, but if you try to close one, the other immediately becomes an open unhedged position that might need more margin than you have at that moment, hence the system may block closing until free margin is adequate. To avoid this, manage your hedge unwinds outside of those restricted periods if possible. Trendo will not force-close hedged positions unless your account equity is in deficit or a stop-out would occur anyway. Hedging is a useful tool but should be used with full understanding of such nuances.

Prohibited Trading Techniques: While we allow a wide range of trading strategies (scalping, hedging, using Expert Advisors (EAs), etc.), certain practices are explicitly prohibited because they exploit technicalities or are deemed illegal/fraudulent.

These practices include:

- Latency Arbitrage: taking advantage of brief price disparities between our platform and other price sources. Using an EA or manual method purely to catch mispricing or slow feed updates is not allowed. We reserve the right to revoke trades that rely on exploiting our stream delays or off-market quotes.
- Artificial Price Manipulation: Any attempt to manipulate our quotes or execution by collusion with other traders, spoofing orders (placing and canceling large orders to influence price), or using any tools to flood the system with excessive requests.
- Simultaneous Opposite Positions for Bonus Abuse: For example, using two accounts (whether both yours or in collusion with another client) to take opposite large positions on a highly leveraged basis, intending that one will win big and perhaps using bonuses or NBP on the losing account to default. This is fraudulent and will lead to account termination.
- Insider Trading or Market Abuse: If you are found to be trading based on non-public, price-sensitive information (insider trading), or engaging in practices like pump-and-dump schemes on any instrument, that is illegal and banned. While Trendo mainly offers CFDs on widely traded instruments, we cooperate with regulators in monitoring such activities.
- Any form of illegal activity using the platform (e.g. using the trading account to launder money through rapid in/out or “playing the payment processors” without real trading intent).
- Exploitation of technical errors or platform bugs: Any trading activity intended to benefit from technical errors, system malfunctions, pricing errors, delays, or platform bugs is prohibited. Trendo reserves the right to cancel trades or take corrective action in such cases.
- Abuse of trading conditions: Any trading conducted with the intention of exploiting trading conditions, including misuse of Negative Balance Protection, excessive use of high leverage during extreme volatility, price gaps, or news events, where deemed abusive by Trendo, is prohibited and may result in account restrictions, trade adjustments, or other corrective measures.

Trendo's compliance and risk department will review suspected accounts. If we determine that you have engaged in any prohibited trading or otherwise violated the fair usage of our services, we may take corrective action. This could include: adjusting or reversing profits, closing open positions, confiscating any illicit gains, applying penalties or fees, and terminating the account. In cases of serious breach (especially those with fraudulent intent), we reserve the right to report the matter to relevant authorities and pursue legal action.

Client Wallet and Balance Management: Your funds in your trading account fluctuate with each profit or loss. Profits from your trading are added to your balance (realized P/L) and losses are deducted. If you have multiple accounts, transferring money between them doesn't affect overall equity but moves balances around (see Internal Transfers above). If any disputes arise concerning account balances or equity, our internal records (including trade logs, server logs) will be the prevailing evidence. We encourage clients to maintain their own transaction records and statements (all of which can be generated in the platform) and to review their account statements regularly. Any suspected discrepancy in balance or equity should be reported immediately.

Inactivity and account closure: If your account shows no trading activity for an extended period (we define inactivity as no trades for 90 days or more), Trendo may label the account "Inactive". We do not charge an inactivity fee currently, but we reserve the right to introduce a reasonable monthly dormant account fee in the future to cover maintenance. The affected accounts will be notified via verified email address. Whether fee or not, if your account remains inactive for 12 months, we may close the account. Any remaining funds would be returned to you via your last known payment method or held for you to claim. We will attempt to contact you via email before closing an account for inactivity. If your contact info is outdated and we cannot reach you, funds will be handled per regulatory guidance.

Platform Use and Safety: You must use the trading platform per its intended design. Do not leave unattended automated orders unless you understand the risks. Ensure you log out after finishing trading, especially on shared or public computers. We have implemented 24/7 monitoring and logging of account activities to safeguard users' accounts. If we detect possibly compromised accounts, we may temporarily suspend access and reach out to you for verification via official channels. You must not misuse the platform by deliberately overloading it (e.g., sending an excessive number of trade requests or API calls in a short time). We may set reasonable limits on order frequency to protect system stability. The trading platform, as with any online system, can face technical issues – if you are ever unable to access the platform to manage your positions, promptly contact our support team via phone or live chat for assistance.

Margin Call Management: It is your responsibility to monitor your margin level and take action (deposit more funds or close positions) before reaching the Stop-Out level. Trendo may, but is not obliged to, contact you when your account is on Margin Call (100% margin level). As a courtesy, we often send automated emails or notifications at certain margin levels (like 100% or 80%). The lack of a notification, however, does not invalidate the margin call or stop-out. Thus, you should not rely solely on notifications. The trading platform displays real-time margin level.

If you have multiple accounts, margin is not shared, each account is managed separately, and we do not auto-move funds between accounts to save a position. You have to do that via internal transfer if needed (and if possible given the rules above).

Closing of Open Positions: You can close open positions at any time during trading hours for that instrument. If a market closes (e.g. stock market closing overnight or weekend), you cannot close related CFDs until it reopens; plan for gap risk. Trendo reserves the right to close open positions without your consent only in certain situations: (1) if your margin level triggers stop-out (automatic system closure), (2) if a particular instrument is being discontinued or becomes untradable (we'd close at fair market value or last price), or (3) during a force majeure or event of default (see later sections) where we deem it necessary to close positions to prevent further risk. Additionally, if we find a user in material breach of terms (like using the account for fraud), we may close positions as part of account termination. Otherwise, control of closing trades lies with our user, the account owner.

Pricing and Requotes: Under normal market conditions and with market execution, you will not receive requotes, and your order will be executed at the first available market price. However, if there is a sudden price movement during execution, slippage may occur, either positive or negative. Slippage means the order is executed at a different price than expected and is not considered a requote. Trendo does not reject orders solely due to slippage, except in rare situations where liquidity disappears entirely and execution is not possible.

Slippage may occur on any order type and may be either favorable or unfavorable to the client, depending on market conditions and available liquidity. Stop orders become market orders once triggered and therefore may be subject to slippage. During major news releases or highly volatile market conditions, slippage may be significant, and risk management remains the responsibility of the client.

Corporate Action Adjustments Example: If a stock CFD undergoes a corporate action, such as a stock split or reverse split, your positions will be adjusted to maintain the same overall market exposure. For example, if you hold 100 CFDs and a 1:5 reverse split occurs, your position may be adjusted to 20 CFDs with the price adjusted accordingly. Pending orders may also be modified where applicable to reflect the new terms.

Trendo aims to process such adjustments as seamlessly as possible. However, in cases of unusual corporate events or where position sizing or pricing cannot be applied clearly, certain trades may be closed during the adjustment process. Clients are responsible for monitoring corporate events affecting instruments they trade. By engaging in trading on Trendo's platform, you confirm that you understand the above trading conditions and agree to abide by the platform rules. You also acknowledge that trading is a self-directed activity, and you will use the tools and information provided by Trendo at your own discretion. If you ever require clarification on trading conditions, fees, or execution, please consult our Knowledge Base or contact our support before continuing to trade.

PAMM and Copy Trading Accounts

Trendo offers two types of managed account services that enable one user (Manager) to trade on behalf of others (Investors) in a transparent way: PAMM Accounts and Copy Trading Accounts. Participation in these programs (whether as a Manager or an Investor) is entirely optional and subject to additional terms and conditions due to the unique nature of these accounts. By creating or investing in a PAMM or Copy Trading account, you agree to this section of the Agreement as well as any specific program terms published on our digital assets.

How the Copy Trading System Works: In a Copy Trading setup, a skilled trader opens a Copy Trading Account as a Manager. Investors can then connect to that account as followers. All trades opened or closed by the Manager are simultaneously copied into the Investors' accounts in real-time and in proportion to each Investor's balance. For example, if a Manager trades 1 lot of EUR/USD and you have 10% of the Manager's equity, your account would automatically trade 0.1 lot (10% of 1 lot). When the Manager closes the trade, your trade closes too. In PAMM accounts, trading is also conducted through a copy trading mechanism, where trading decisions made by the Manager are reflected in investor accounts. The main difference between PAMM and standard copy trading lies in the fee structure and allocation model. In PAMM, investor funds are managed within a unified managed account structure, and profits, losses, and fees are allocated according to the defined methodology, whereas in standard copy trading, trades are replicated directly in each investor's individual account. In both models, the Manager, also referred to as a Strategy Provider or Signal Provider, makes the trading decisions, and investor accounts reflect those decisions. Trendo's role is to provide the technical infrastructure for trade replication, performance tracking, fee calculation, and risk management for such accounts.

Becoming a Manager (PAMM/Copy Account Provider): To create a PAMM or Copy Trading account to attract investors, you must have a Trendo profile with a verified identity (full KYC). You will need to deposit a certain initial capital of at least \$500 into your PAMM/Copy account to activate it as a Manager's account. This serves as the Manager's "skin in the game." This initial deposit is non-withdrawable while the account has active investors – it's part of the PAMM's equity and ensures the Manager has a stake in the performance. If the Manager's balance falls below \$500 (e.g. due to trading losses), the account will be disabled for new trading until more funds are added to bring it above the minimum. As a Manager, you can set certain terms for your service:

- **Performance Fee (for PAMM):** You specify a percentage of profits as a performance fee that you will earn from your investors' profits. This fee is typically collected on a high-water-mark basis at the end of a period (monthly by default). For example, if you set 20% performance fee and an investor's share of profit for the month is \$100, then \$20 will be taken from that investor's account and paid to your Manager's fee wallet. If there is no profit or a loss in a period, no performance fee is charged for that period. The profit calculation may continue across periods until a new high profit is achieved (thus following a high watermark principle).

- **Subscription Fee (for Copy Trading):** Instead of a performance fee, Copy Trading accounts allow Managers to charge a fixed monthly subscription fee. For instance, you might charge \$30 per month flat for anyone to copy your trades. This subscription fee is deposited to your Copy Trading fee wallet at the end of each month from each investor that was subscribed during that month. If an investor unsubscribes before the month ends, the fee might be pro-rated (depending on how our system handles mid-period subscription cancellations; typically, we might still charge a full month or a minimum). The platform transparently shows what the subscription fee is before an investor connects.
- **Maximum Leverage:** All PAMM and Copy accounts are limited to 1:500 leverage regardless of what the Manager might prefer. This non-negotiable risk management feature is added to reduce risk for our users.
- **Other Manager Conditions:** Managers cannot convert a PAMM/Copy account to an Islamic account (swap-free), even if their personal account is Islamic – this is to ensure transparency in costs and avoid any complexity with swap handling for multiple investors. Managers must abide by all standard trading rules. Note: If a Manager violates trading terms or shows misconduct (e.g. using an exploit, or behaving unethically toward investors by misrepresenting strategy), Trendo can intervene, up to terminating the managed account.

Managers have a “Signal” page in our system where their performance statistics are published (e.g. ROI, drawdown, risk score, number of investors, trading history). By becoming a Manager, you agree that your trading performance will be visible to others. Trendo provides over 50 different performance metrics and charts to ensure investors can make informed decisions. We emphasize transparency; however, we do not guarantee that past performance will continue, and we do not certify or audit the Manager’s track record beyond the data on our platform.

Being an Investor (Copy Trading or PAMM Follower): As an Investor in PAMM or Copy Trading, no separate investor account is required. You may connect your own real trading account to a selected strategy, and provided that sufficient balance and margin are available, trades will be copied automatically to your account. In the PAMM model, investor participation is applied according to the defined allocation mechanism. Key points for Investors:

- **Access and Control:** You retain full visibility into all trades executed by the Manager. In Copy Trading, copied trades appear directly in your own real trading account. The investor may manually modify or close copied trades and may also place independent trades within the same account. In the PAMM model, trades are managed collectively, and the investor participates through an equity share in the managed account. You can however set a personal risk multiplier in Copy Trading: for example, you might choose to copy at 50% scale or 200% scale of the Manager’s trades, if you want less or more risk. This multiplier will proportionally adjust the volume copied for you (subject to available margin).
- **Free Margin Requirement:** To successfully copy the Manager’s trades, you must have sufficient free margin in your account. If a new trade signal comes but you don’t have the required margin (perhaps because you have other open positions or have withdrawn too

much), then that particular trade will not be copied into your account. It is the investor's responsibility to keep enough balance to follow the strategy. If you consistently run out of margin, you will see tracking divergence.

- **Joining/Leaving a Strategy:** You can connect to (invest in) or disconnect from (withdraw from) a PAMM or Copy strategy at any time you choose. If you decide to stop, in Copy Trading this means you unsubscribe and all open copied trades in your account at that moment can either be closed (depending on system design, we encourage you to close them) or you take over managing them manually. In PAMM accounts, when an investor exits, settlement is performed based on the investor's equity share in the PAMM account. The final balance is calculated according to the applicable profit and loss allocation mechanism. The settlement process may involve closing or adjusting the relevant share of open positions in order to determine the investor's final balance. When an Investor exits a PAMM, the Manager's performance fee (if the account was profitable) is calculated up to that exit date and deducted from the investor's balance to pay the Manager. Only after that fee deduction will the remaining balance be available for withdrawal to the investor. Trendo's system handles this automatically. Essentially, you can leave a PAMM any time, but you settle any owed fees on your way out. In Copy Trading, if you unsubscribe mid-month, you will likely still owe the full subscription fee for that period unless otherwise stated.
- **Timing and Partial Fills:** Note that if you join a strategy, you will only copy new trades from that point forward. You do not retroactively get the existing open trades (that could be unfair if they are already in profit or loss). Trendo does not automatically copy existing or open positions when you subscribe to a signal; you start fresh. When you leave, any open trades still running under your account are your responsibility – but typically we encourage that leaving a PAMM = withdrawing all funds (the PAMM will handle closing your share), leaving Copy = you manually decide to keep or close the copied trades.
- **Fees and Payouts in Managed Accounts:** Trendo acts as the intermediary to calculate and transfer the fees from Investors to Managers as per the agreed terms:
 - **PAMM Performance Fees:** Calculated usually monthly. PAMM performance fees are applied as follows: if the account performance for an investor is positive over a one month period or during the investor's participation, a predefined percentage of the realized profit will be deducted as a fee and paid to the Manager. Performance fees are charged only on realized profits, and no fee is applied where no profit is generated. At the beginning of each month (or period), if profitable, the fee is deducted from the Investor and automatically moved to the Manager's PAMM Wallet. If no profit or a loss, no fee that period. If an investor leaves mid-period, we calculate up to that date.
 - **Copy Subscription Fees:** This fee structure is simpler. At the end of the subscription period, based on the subscription start date or the defined billing cycle, a fixed fee is deducted from the Investor's account and transferred to the Manager's Copy Trading subscription wallet. If the investor doesn't have enough

balance to pay it, it may go negative (we'll then treat that as any negative, which we would cover but the investor wouldn't be able to withdraw until they settle it).

- o **Manager's Wallets:** Managers have two special wallets: a PAMM fee wallet and a Copy subscription wallet (if they engage in both programs). These collect fees as described. The Manager can withdraw from these wallets just like any other account, subject to the normal withdrawal rules. Internal transfers from these wallets to trading accounts are allowed as well, except they can't transfer into another PAMM or bonus account (just like main wallet rules).

Investors' Rights and Warnings: As an Investor, you should perform due diligence before choosing a Manager. Use the Signal section stats (we provide dozens of metrics like maximum drawdown, profit factor, trade frequency, etc.). Do not judge solely by high return, consider risk level and consistency. We strongly recommend diversifying and not putting all your capital in one strategy. You are fully responsible for choosing to invest and you acknowledge the risks: the Manager could incur losses, and you could lose some or all your invested funds. Past statistics are not guaranteed to repeat. Trendo does not compensate investors for trading losses arising from the Manager's decisions. Those are market risks you accepted. We also do not guarantee that the Manager will continue trading or won't decide to stop. Sometimes Managers might close their strategy or even violate terms causing us to shut their account down, in which case your funds would be returned but any losses won't be recoverable. There is also always the risk of technical glitches, while rare, if copying fails (network disconnect etc.), we have mechanisms to resync but theoretically a missed trade or duplicate trade could occur. We will do our best to correct any technical issues, but slight differences in performance can happen between the Manager and Investor due to glitches and rarely in execution differences (especially if investor joined after a trade was opened, etc.). By participating, you accept these minor discrepancies as part of how copying works.

Managers' Code of Conduct: If you are a Manager, you must treat your investors fairly and responsibly. You should not engage in reckless trading just because it's not all your money. Remember, your own capital is in the account as well. You must not make fraudulent claims about your strategy's expected performance. All marketing to attract investors should be honest and not misleading. You cannot promise investors side arrangements outside the platform. All fees you earn must go through the official system. You can't ask an investor to pay you separately, that would be grounds for termination of your manager status. If a dispute arises with an investor, try to resolve amicably. Trendo reserves the right to step in and mediate disputes or investigate if misuse is reported. For example, if an investor accuses you of something that violates these terms, we will review. We can issue warnings or even remove a Manager from the program if we find wrongdoing (like intentionally triggering fees without trading, etc.).

Trendo's Role and Disclaimers: Trendo facilitates the PAMM and Copy service but does not actively advise or control the Managers. We do not guarantee any minimum performance by any

Manager, nor the safety of funds beyond providing the technical platform and framework. Our responsibility includes accurate tracking of performance, fair execution of copied trades, and correct calculation/distribution of fees. We will also enforce rules (like the leverage cap, minimum capital, etc.) to maintain a fair environment. We are not responsible for trading losses incurred in PAMM/Copy accounts. Those are direct results of market movements and the Manager's strategy. Managers are not Trendo employees; they are independent traders using Trendo platform. There is no joint venture between Trendo and Managers in terms of profit-sharing (except we might take a small platform fee from the performance fee, which is built-in and does not reduce investor profit beyond what's disclosed; any such share is between Trendo and the Manager out of the fee). Investors should understand that investing in a Manager's strategy carries risk and there is no guarantee of profit. A high return strategy may have high risk. Trendo reserves the right to amend the rules governing PAMM and Copy Trading accounts or to suspend or discontinue such services at any time.

Exiting the Programs: If you as a Manager want to close your PAMM/Copy account, you should first ensure all investor funds are withdrawn/disconnected. You can then close trades and withdraw your capital. If a Manager abandons an account (stops trading without notice for a long time), Trendo may set the account status to "inactive" or inform investors. Investors can always choose a different manager or withdraw. If a Manager's account equity falls to zero due to losses, effectively the account is busted, and Investors would have no funds left either. That account would then be archived.

Dispute Resolution for Managed Accounts: In the event of any complaint from an Investor regarding a Manager's activity or vice versa, Trendo will review the trading logs and terms. For example, if an investor claims that a manager has acted outside the applicable terms, Trendo may review the matter and, where appropriate, provide mediation. However, Managers are permitted to change their fees at any time, and such changes may be applied without prior notice. We have the right to make final determinations in disputes and to enforce any remedial action (like refunding wrongly charged fees, removing a manager, etc.). However, note that disputes related to performance (e.g. "Manager lost my money but I think they traded poorly") are not something we can adjudicate. Trading is risky, not every strategy will succeed, and that in itself is no grounds for a formal complaint unless negligence or rule-breaking is involved. Direct communication between the Manager and the Investor is not currently available. In the event of any dispute or issue, the matter will be reviewed and handled through Trendo, which maintains the necessary oversight.

Important Risk Warning: *Past performance is not indicative of future results.* Neither Trendo nor Managers can assure you of profits. Financial markets carry significant risks; by participating in PAMM or Copy trading, you acknowledge these risks. Trendo specifically warns that you should only invest funds you can afford to lose in such programs, and you should carefully review each Manager's track record and strategy description. Diversify and use risk control tools (like the mentioned risk multiplier or setting a personal stop loss on the entire investment account if the platform allows it). Trendo is not liable for losses you incur as an investor because those losses result from market movements and the strategy's performance, not from any action of Trendo.

We simply provide the mechanism. We also strongly advise managers and investors alike to read any educational resources we provide on managed account investing, to better understand how these programs work.

By registering as either a Manager or Investor, you signify acceptance of all the above conditions and any program-specific terms in our Knowledge Base (e.g., the “Terms and Conditions for PAMM and Copy Trading Accounts on Trendo” article). If you have questions, contact support before proceeding. We want both Managers and Investors to have a positive and transparent experience in these programs.

Referral and Partnership Programs

Trendo offers a Referral Program (Affiliate/IB program) where clients can refer new traders to our platform and earn commissions or rewards, as well as a specialized Introducing Broker (IB) partnership for professional affiliates. The following terms apply to anyone participating in these programs:

Referral Program Structure: Every client is given a unique Referral Code and link they can share. When new users sign up with your code, they become your referrals. The exact commission structure is detailed in our [Referral Program](#) and [Introducing Broker \(IB\) Partnership](#) terms on the website as well as the Trendo’s official [knowledge base](#). Typically, you earn a portion of the trading commission that Trendo charges, as a reward for bringing the new clients. These commissions are credited to your Wallet account daily, and you can monitor them in the “Referral/IB” section of your client area.

Referral Earnings Withdrawal: As noted in the Deposits/Withdrawals section, referral earnings go into a Wallet. You can withdraw from the Wallet after our system verifies the referred clients’ activity is bona fide. This means we check that the referred clients are actively trading and not, for instance, engaging in fraudulent behavior or oppositional trading just to generate commission. Trendo reserves the right to withhold or adjust referral payouts if it discovers that referrals are not genuine traders (e.g., if someone referred themselves via dummy accounts, or two referred clients trade only between themselves to generate volume). Referral withdrawals are solely open to the referrer’s preferences, even allowed daily with a minimum earnings threshold of \$10 to withdraw. Referrers are only permitted to withdraw via the bank gateway. IB partners, however, may use any available withdrawal methods. Internal transfers of referral earnings to your own trading account are also permitted (you might choose to use your commissions to trade yourself). All general withdrawal rules (KYC, same-name, etc.) apply to referral withdrawals.

Introducing Broker (IB): If you become an official Introducing Broker with Trendo, you might receive higher commission rates or different compensations, to be discussed individually, for each referred client who funds account and becomes active trader. IBs often have broader marketing rights and responsibilities. An IB is expected to actively promote Trendo in a professional and ethical manner. The IB commission structure might differ from the standard

multi-level referral program. Typically, IBs get a direct rebate per lot traded by clients they personally introduced. IB commissions are also credited to the IB's Wallet or a designated IB wallet and can be withdrawn subject to similar conditions.

Marketing and Representation: Whether you are a casual referrer or an IB, you must uphold Trendo's reputation in how you present our services. You may not make false claims about Trendo (e.g., "guaranteed profits" or misrepresenting our regulatory status). You cannot use misleading or aggressive sales tactics, especially in jurisdictions where solicitation is regulated. If you create any marketing materials (websites, ads, social media content) that use Trendo's name or logo, you must ensure they are accurate, based on the Brandbook and guidelines of Trendo, and not infringing on intellectual property rights beyond what is permitted. Usually, IBs get some approved marketing materials from Trendo. Spamming is strictly forbidden, do not send unsolicited mass emails or messages advertising Trendo without proper compliance with anti-spam laws. If we receive complaints about a referrer/IB spamming or providing misinformation, we may terminate your referral account and forfeit any commissions.

Referral Conduct and Fraud: Self referral, including creating multiple accounts through your own referral link, whether under your own name or under the names of other individuals including relatives or non relatives, is strictly prohibited. Collusion (two or more referred clients trading against each other with the sole purpose of generating rebate without real market risk – e.g., one always buys, one always sells the same trade) is considered IB fraud. Should Trendo detect such patterns, we will void the commissions and possibly the trades. In serious cases, we may retroactively cancel referral payments and take disciplinary action including account closure. Note that if accounts are clearly run in tandem purely for referral benefits, that's considered an abuse. Additionally, referral commissions are intended to reward introduction of *genuine, unaffiliated* new clients. If you are managing multiple profiles (or immediate family in a manner circumventing margins), that's not genuine introduction.

Relationship Disclosure: Referrers and IBs are not employees or agents of Trendo. You are an independent third party. You do not have authority to bind Trendo or offer any guarantees on our behalf. When you refer someone, you should disclose that you may receive a commission from their trading. Transparency fosters trust; in some jurisdictions it may be a legal requirement to disclose the IB relationship to the client. Trendo reserves the right to contact referred clients and inform them of the referral arrangement if needed.

Referral Payments and Adjustments: Commission calculations are typically automated. However, if a trading order is later deemed invalid or canceled (e.g., due to a trade error or violation), the associated referral commission may be clawed back. If a referred client issues a chargeback or withdrawal of deposited funds early, any commissions arising from that volume might be revoked. Essentially, commissions are paid on valid, consummated trades. We also might impose a hold period (say, 1 day or until trade settlement) before releasing commissions, to ensure the trade wasn't reversed. All referral commissions are paid in the Wallet's base currency (for example, if your wallet is USD, we convert earned commission to USD at prevailing rates). Trendo may choose to adjust the referral program terms (like commission percentages

or levels) with notice to participants via in-app messages, emails or announcements. Continued participation after such changes constitutes acceptance.

Termination of Referral/IB Status: If you wish to stop being a referrer/IB, you can simply stop promoting and let your account remain (you'd still possibly receive commissions if existing referrals keep trading). If you want to formally terminate, send us a notice. Trendo can terminate your participation in the program for cause (e.g., breach of terms, harm to company reputation, regulatory reasons) or even without cause by providing notice (though without cause termination is rare; typically only if we discontinue the program or have compliance reasons). Upon termination, you would cease to earn new commissions (except perhaps any already accrued but not yet paid, which we'd usually pay out unless termination was for serious cause like fraud). You must remove any promotional materials and cease holding yourself as associated with Trendo. Clients you referred will remain Trendo clients (we won't shut their accounts because you left), and we will continue serving them normally.

Local Regulations and Responsibility: As a referrer or IB, you must comply with any local regulations concerning introducing brokers, solicitation, or marketing of financial services in your region. For example, if you are in a country that requires you to be licensed to promote trading, it's your duty to have such license. Trendo's provision of an IB arrangement does not authorize you to act in ways not permitted by law. You should not provide investment advice to your referred clients unless you are properly licensed to do so. The IB agreement typically covers that the IB will comply with laws and indemnify Trendo if the IB's actions cause legal issues.

Revenue Sharing and Changes: If Trendo ever modifies the multi-level structure or IB payout rates (e.g., due to changed market conditions or costs), we will update the Program Terms. All such details are communicated in the program materials and via direct channels between you and the Trendo.

Conflicts of Interest: Trendo will track your referrals, but we do not disclose the personal details or trading data of your referred clients to you, beyond what's needed for commission calculation. You might see their trading volumes or an ID but not their private data, in line with privacy laws. Likewise, we typically won't involve you in those clients' account matters beyond the referral. If a referred client complains about you or vice versa, we handle accordingly but maintain professional boundaries.

By participating in the Referral or IB program, you agree to comply with all above conditions and any supplementary IB Agreement you sign. You also acknowledge that Trendo may suspend or withhold commissions if a violation is suspected, pending investigation. Trendo reserves the right to modify, restrict, or discontinue the Referral or IB programs, including their terms or benefits, at any time without prior notice to the user.

Privacy and Data Protection

Trendo is committed to protecting your personal information and complying with applicable data protection laws (including the EU General Data Protection Regulation (GDPR) where relevant). By opening an account and using our services, you acknowledge that you have read Trendo's Privacy Policy and understand how we collect, use, store, process, and share your personal data. Our [Privacy Policy](#) is incorporated by reference into these Terms, meaning it forms part of our Agreement with you.

Personal Data Collected: During your relationship with Trendo, we will collect various types of personal data. This includes information you provide in the registration and verification process (such as name, contact details, geo-location, date of birth, ID documents, Tax ID, proof of address, financial information, etc.), data about your account transactions and trading history (deposits, withdrawals, trades, balances), and technical information like IP addresses and device IDs when you use our platforms. We may also collect information from third-party verification services or databases to comply with AML/KYC obligations (for example, sanction list checks, credit checks, or identity verification services). Trendo does not collect sensitive categories of data not relevant to trading (such as your religious beliefs, health, etc.) except if required for compliance and allowed by law (e.g., biometric data if we ever implement face ID verification, but that would be handled with strict care and consent).

Use of Data: We use your personal data for the purpose of providing our services to you and complying with the law. This includes:

- Account Setup and Administration: using your details to set up your account, enable trading, provide customer support, and communicate with you about your account.
- Verification and Security: confirming your identity, preventing fraud, performing AML checks (identity documents, screening against watchlists), and ensuring the security of your account such as activity monitoring, sending login alerts, and two-factor authentication.
- Transaction Processing: handling your deposits and withdrawals, keeping transactional records, and providing statements.
- Trading Services: executing your trades and logging your trading history; this data is needed to fulfill our contract with you (the trades you place). Also, calculating referral rebates, performance for PAMM/Copy Trades, etc., which requires tracking trading data.
- Compliance: reporting to regulators, maintaining records per financial regulations, carrying out risk management, responding to lawful requests from law enforcement or regulators. For example, under regulatory rules, we are required to retain KYC and transactional data for at least 7 years after you close the account.

- Communication: sending service updates (like changes to terms or privacy policy, security alerts, maintenance downtime notices). These are not marketing but operational communication. We may also send you newsletters, market updates, or promotional offers. You may opt out of marketing communications at any time by using the unsubscribe link or by contacting us. However, operational and service related communications cannot be opted out of, as they are necessary for maintaining the service. A significant portion of communications may be delivered through in platform notifications or in-app chat, and platform based notifications take priority. Users are therefore required to regularly check the platform and review its notifications.

- Improvement of Services: using data analytics to improve our platform's functionality and user experience (for example, analyzing usage patterns to decide on new features or content). This is usually done on an aggregated basis not focusing on individuals.

- Cookies and Tracking: We use cookies on our website and platform to remember preferences and track usage (Please also review our Privacy Policy and Cookie Policy, each as updated from time to time. The Privacy Policy explains our general personal data practices, and the Cookie Policy explains our use of cookies and similar technologies). Some cookies are necessary (for login sessions, etc.), others are for analytics or marketing. You can usually control cookies via browser settings, but essential and transactional ones might be needed for the site to work.

- Third-Party Sharing: We do not sell your personal data to third parties. Personal data may be shared only to the extent necessary for providing services, under strict contractual arrangements and in accordance with confidentiality and data security obligations, with certain service providers such as our contractual business development partners, payment processors, identity verification providers, or regulatory authorities. If you register through an Introducing Broker (IB), limited information such as your Trendo account number, name and surname, or performance data required for commission calculation may be shared with the IB. However, sensitive personal information, including identity documents, national identification numbers, or other confidential records, will not be shared with IBs or other third parties. We may also disclose data where required by law, by regulatory authorities, or under legal obligations such as tax reporting requirements including CRS or FATCA.

- International Transfers: Trendo operates internationally, and your data may be processed in any of the locations our servers are. We ensure that any cross-border data transfer is done securely and in compliance with law. For example, if you are an EU resident, we'd ensure an adequate level of protection via standard contract clauses or processing under GDPR representation (we have a GDPR representative, see below).

- Data Security: We use robust security measures to protect personal data – encryption, firewalls, access controls. All data exchanges with our site are encrypted with SSL. We store personal data on secure servers, including protected infrastructure at our API servers, with restricted access to authorized personnel only. We also monitor for unauthorized access. However, you also have a role in security to keep your login credentials confidential and use 2FA.

Retention of Data: We retain personal data as long as required for our business relationship, compliance to regulators, and as required by law. Financial regulations (The Companies Act 2001 and the Financial Services Act 2007) require that the Company keep KYC and transaction records for at least seven years after an account is closed. We may keep data longer if necessary for legal claims or ongoing investigations. When data is no longer needed, we will dispose of it securely.

Your Data Protection Rights: Depending on your jurisdiction, you have certain rights regarding your personal data. For example, under GDPR (if applicable), you have the right to access the personal data we hold about you; the right to rectification (correct any inaccurate data); the right to erasure ("right to be forgotten", in certain circumstances, like if the data is no longer necessary and no legal obligation to keep it); the right to restrict processing; the right to data portability (to receive your data in a structured format); and the right to object to certain processing (like direct marketing). You also have the right not to be subject to a decision based solely on automated processing if it significantly affects you, without human review. Trendo generally does not do fully automated decision-making that legally affects you, aside from automated risk scoring which is reviewed by compliance officers. To exercise any rights, you can contact us via our official channels and we will respond within the timeframe required by law (usually one month for GDPR rights). Note that these rights are not absolute, e.g., we cannot delete data we are legally required to keep, and we might refuse a request if it adversely affects others' rights or our legal obligations. But we will explain any refusal. If you ever have a privacy-related concern or complaint, we encourage you to contact us directly so we can address it. If you are in the EU or UK, you also have the right to lodge a complaint with a Data Protection Authority in your country.

GDPR Representative and Contact: For GDPR purposes, we have appointed a representative (as detailed in our Privacy Policy). Specifically, you can contact:

- Mohsen Koolaji – Chief Marketing Officer (CMO) & Director of Trendo

Whom acts as our privacy contact point. The dedicated contact email for privacy inquiries is support@trendo.com. Privacy-related emails sent to this address go to our privacy team for investigation. Please include your name and account ID (if you have one) and your request details when reaching out. We may need to verify your identity for security when fulfilling sensitive requests (so we might ask you to email from your registered address or provide ID again for confirmation in case of deletion requests, etc.). We commit to responding swiftly, at least within statutory deadlines. If your request is urgent (like it involves data security), you can indicate that and also attempt to contact via our support channels for faster attention. For general support or other queries, please use the standard support email or in-app live chat; the privacy contact is specifically for data protection issues.

Confidentiality: All our staff and any third-party contractors who handle personal data are subject to confidentiality obligations. We will not divulge your personal information to unauthorized parties. However, remember that any public forums (like social media comments)

are not protected – don't share sensitive info there. Trendo is not responsible for information you voluntarily post in public channels.

Updates to Privacy Policy: We may update our Privacy Policy from time to time. The updated version will be published on our website, and major changes may be notified to you by email or platform notice at Trendo's discretion. It is your responsibility to review and stay informed of the latest version. By continuing to use our services after an update, you acknowledge the revised policy. If any change would require fresh consent (like using data for a new purpose that originally wasn't covered), we will seek that consent explicitly.

In summary, we handle your data with the same care as we handle your funds. Protecting your privacy is paramount. We use high standards of cybersecurity and limit data access strictly. We collect only what we need for legitimate purposes and aim to be transparent about our data practices. If you have any questions or concerns about privacy, do not hesitate to contact us. By agreeing to this Client Agreement, you also consent to Trendo's data processing as described here and in the Privacy Policy. If any provision in this section conflicts with the Privacy Policy, the Privacy Policy will prevail.

Intellectual Property and Website Use

Platform and Content Ownership: All content and materials on Trendo's websites (trendo.com, help.trendo.com, and any subdomains) and trading platforms (including the mobile, desktop, and web apps) are intellectual property owned by Trendo or its licensors. This includes the software, source code, design layout, look and feel, trademarks, logos, graphics, educational articles, blogs, newsletters, videos, and any other distinctive brand features. Trendo and associated logos are trademarks of our company. You are not granted any ownership of these intellectual properties by using our services. You are granted a limited, revocable, non-transferable license to use Trendo's platforms and materials for the sole purpose of accessing our trading services for your personal use, as per this Agreement. You may download or print content from our site for personal use (for example, printing a PDF statement, or saving an educational article for reference), but you must not remove any copyright, trademark, or proprietary notices. Any unauthorized use of our content (such as reproduction for commercial purposes, modification, public display, distribution) without our prior written consent is a breach of Copyright Laws and also this Agreement.

Restrictions: You agree not to, and not to permit any third party to, do any of the following:

- Copy, modify, create derivative works of, or attempt to discover the source code of our trading platform software. This means no reverse engineering, decompiling, or disassembling any part of our software or website. If the law in your area grants you rights to reverse engineer for interoperability, you'll first request the needed info from us and only proceed if we fail to provide it.
- Use any automated means (like bots, scrapers, spiders) to access or query our website or services in a manner that sends more requests or messages to our servers than a human could

reasonably produce in the same time. If we provide an official API and you're authorized to use it, that's permissible according to API terms. But scraping the interface without permission is not allowed.

- Use our site or platform in any manner that could damage, disable, or impair our services or interfere with any other party's use (like through denial-of-service attacks, transmitting viruses or malicious code, or placing undue load on infrastructure).
- Remove or obscure any copyright, trademark, or other proprietary notices on the website or platform. For example, don't cover up our logo if you take screenshots for legitimate use, and certainly do not replace it with another logo to misrepresent the platform.
- Frame or mirror any part of the website on any other site without our prior consent. You also must not claim our website as your own or link to it in a deceptive way.
- Use Trendo's name or marks in a way that implies endorsement or partnership without authorization. If you are an IB, you get limited rights to use our name in marketing per IB guidelines, but you cannot register domains or social media accounts containing our brand name or any confusingly similar name.
- Upload or transmit any content through our chat or support systems that is illegal, infringing, defamatory, or otherwise harmful (for example, don't send us pirated documents or harassing messages). We have the right to monitor communications on our systems and remove anything we deem violates law or these terms.

Third-Party Websites and Content: Our platform or website may contain links to third-party websites or resources (for instance, a link to a news article, or our social media pages). These links are provided for convenience or information. Trendo does not control, endorse, or assume responsibility for third-party content. If you click a third-party link, you do so at your own risk. Be aware that external sites have their own terms and privacy policies. We are not liable for any loss or damage that may arise from your use of third-party sites or resources. However, if a link on our site is obviously broken or pointing to malicious content, we appreciate feedback so we can remove it. When following our official social media accounts, keep in mind any information there is general market commentary or updates, not specific advice or necessarily vetted for accuracy in real-time (though we strive for accuracy).

User-Generated Content: If there are any areas where users can post content on our platforms (for example, a community forum, testimonials, or comments on knowledge base articles), you agree only to post content that is true (if stating facts), not confidential, not infringing on anyone's rights, and not harmful or offensive. By posting content on our platforms, you grant Trendo a worldwide, royalty-free license to use, reproduce, publish, and distribute that content as needed in connection with running any forum or marketing (for example, using a positive testimonial in our marketing). We are not the publisher of user posts (meaning the views of users are their own), but we reserve the right to moderate, edit, or remove user content at our discretion. We also may remove posts if required by law or if they contain any prohibited

element (hate speech, harassment, spam, promotion of competitors, etc.). If you misuse a channel, we might revoke your posting privileges.

Software Updates: You acknowledge that the Trendo platform (especially our downloadable mobile or desktop apps) may update automatically or require timely updates for proper functionality. We strongly advise installing updates promptly to ensure security and stability. If you use an outdated version, we are not responsible for issues that arise (like inability to trade or data mismatches). We might end support for older software versions after a reasonable time.

Intellectual Property Infringement: We respect intellectual property rights and expect clients to do the same. If we find that you are using our platform to infringe IP rights (e.g., selling counterfeit goods via some information gleaned, or you yourself copy our educational content and publish it as yours), we reserve the right to terminate offending uses and cooperate with rights-holders and authorities if needed. Likewise, if you believe our platform or materials infringe on your intellectual property rights, you should notify us in writing with details, and we will investigate and respond as required by applicable law (such as DMCA procedures, if relevant).

Trendo's Remedies: If we suspect that you have violated any portion of this Intellectual Property and Website Use clause, we may without prior notice: suspend or terminate your access to the platform, delete any infringing or problematic content, seek injunctions or legal remedies to prevent further violations, and/or pursue compensation for any damages incurred by us as a result.



Limitation of Liability

General Limitation: To the maximum extent permitted by law, Trendo (including its group companies, directors, officers, employees, and agents) will not be liable for any indirect, incidental, special, consequential or punitive losses or damages that you may incur in connection with the use of our services. This includes, but is not limited to: loss of profits or revenue, loss of anticipated savings, loss of business or opportunity, loss of goodwill or reputation, or loss of data. Trading is inherently risky and while we provide the tools, the decisions and outcomes (profit or loss) are primarily under your control and subject to market forces beyond anyone's control.

Direct Damages Cap: Our liability to you for any and all claims, whether in contract, tort (including negligence), breach of statutory duty or otherwise, shall not exceed the amount of trading commissions you have paid to us in the three (3) months immediately preceding the event giving rise to the claim, or USD \$10,000 (ten thousand US dollars), whichever is lower. This means if something went wrong on our side that costs you money and we're held responsible, the maximum we'd compensate is up to that cap. (Note: this cap does not limit any withdrawal of your own funds – it's about damages/compensation. Your account balance and funds remain yours; this cap is about additional liability claims.)

No Liability for Market Losses: You fully acknowledge that any trading losses or missed opportunities, including situations where you were unable to enter a trade due to platform issues or where a trade resulted in loss, are generally not recoverable from Trendo, as trading outcomes are speculative and cannot be guaranteed. Trendo does not compensate for losses arising from market movements, since it is not a counterparty to your trades and only provides execution services.

Compensation or trade adjustment may only be considered where a clear platform error directly causes incorrect execution of a trade, such as an execution at a significantly incorrect price due to a technical malfunction on Trendo's side. Even in such cases, Trendo's primary approach is to correct the trade or adjust the execution price to the proper market level rather than provide monetary compensation. Where Stop Loss or Take Profit levels are executed in accordance with market conditions, such execution shall be considered valid.

Any determination regarding compensation or non compensation shall be made solely at Trendo's discretion based on available data, trading records, and internal review, and the user shall have no right to object to or challenge Trendo's final decision on such matters.

Service Interruptions: While we aim for high availability, Trendo is not liable for any loss resulting from system failures, delays, interruptions, or transmission errors of our trading platform, except to the extent that such failure was directly caused by our gross negligence or willful misconduct. This means if your connection drops or our server goes down and you couldn't manage your trades, we sympathize but typically we are not liable for resulting losses. We strongly advise backup measures (like the ability to reach out our support desk if offered, or having stop loss orders set, etc.) to mitigate such scenarios. If a technical outage occurs on Trendo's side and affects systems on a widespread basis, Trendo may, but is not obligated to, take reasonable corrective actions, such as cancelling trades clearly affected by a technical malfunction or adjusting prices where an incorrect quote was applied. Any remedial action shall be taken solely at Trendo's discretion, on a case by case basis, and without admission of liability. Users shall have no right to object to or claim compensation arising from such actions. In addition, if a user engages in false statements, harmful publicity, or actions damaging to Trendo's reputation in relation to such incidents, Trendo reserves the right to pursue legal remedies. While technical disruptions may occur in internet based environments, Trendo is committed to applying engineered solutions aimed at reducing such occurrences to the lowest possible level.

Force Majeure: Trendo is not liable for any failure or delay in performing its obligations (including allowing you to trade or withdrawing money) if such failure/delay is due to circumstances beyond our reasonable control (a "Force Majeure Event"). Force Majeure Events include, but are not limited to: natural disasters, acts of God, war, terrorism, pandemics, labor strikes, utility failures, severe communication or power outages, hacking or cyber-attacks, unprecedented market events (like suspension of a currency or instrument), liquidity provider failure or insolvency, and governmental or regulatory actions (e.g., an emergency law that

affects our operations). If such an event occurs, we will take reasonable steps to inform you and to minimize impact, but there could be times where we have to suspend all or part of our services until the event is resolved. For example, if all our liquidity providers stop providing quotes due to a sudden market crisis, we may halt trading on affected instruments until pricing resumes. During a force majeure, we may also take actions like closing out open positions as is reasonable, or adjusting leverage, etc., without prior notice if needed. You agree that we won't be responsible for losses arising from such actions if they are made in good faith due to force majeure needs.

Exclusions: Nothing in this Agreement shall exclude or limit Trendo's liability for: (a) fraud or fraudulent misrepresentation; (b) gross negligence or willful misconduct; or (c) any liability which cannot be excluded or limited under applicable law. These limitations do not affect any statutory rights that by law cannot be waived. Although our platform is used for trading and generally regarded as investment rather than consumer use — meaning some consumer-specific protections may not apply in the same way as for purchases of goods — we do not limit liability where the law forbids such limitation.

Indemnification: You agree to indemnify and hold harmless Trendo and its affiliates, employees, directors, owners, and agents from any and all claims, losses, liabilities, costs, and expenses (including reasonable attorneys' fees) arising out of or related to: (1) your breach of this Agreement or any other agreement with Trendo, (2) your violation of any law or regulation or rights of any third party in connection with your use of our services, or (3) any third-party claim resulting from your wrongful acts or omissions (for instance, if you as an IB made false promises to someone and we get sued because of it, you'd indemnify us). This indemnity survives termination of the Agreement. It essentially means if your use of our service causes us damage or gets us sued by someone else, you will cover those costs.

No Warranties: Trendo provides its services on an "as is" and "as available" basis, without warranties of any kind to the fullest extent permitted by law. We do not warrant that the platform will meet all of your requirements, or that it will be uninterrupted, timely, secure, or error-free. While we do our best in providing accurate market data and analytics, we do not guarantee the accuracy, completeness, or reliability of information (like quotes, charts, news, signals) available through our platform. Use of any information obtained through our service is at your own risk. Trendo disclaims any warranties for merchantability or fitness for a particular purpose regarding the services. For example, we do not warrant that using our Copy Trading feature will result in profitable trades for you. Trendo simply provides a mechanism, the success depends on the strategy. If you rely on a trading signal or an analysis article on our site, you do so knowing it could be wrong or the market could change.

Risk Acknowledgment: You acknowledge that there are risks inherent in online trading, including but not limited to: technical failures, connectivity issues, execution problems, and the volatility of markets. Trendo is not liable for damages resulting from these inherent risks. We have given robust risk warnings in this Agreement and on our website (e.g., the prominent risk disclosure about CFDs losing money for a high percentage of retail accounts). You confirm that you have

read these warnings and are willing to accept such risks. If you ever find the risk unacceptable, you should stop trading and close your account.

Third-Party Negligence: We are not responsible for the actions or inactions of third parties that might affect our service. For instance, if a bank holding segregated funds fails, or an internet outage from your ISP stops you from trading, or a payment processor double-charges you in error. We will of course assist in trying to fix such issues, but these things aren't within our direct control, and thus we can't be held liable for them. Similarly, if a liquidity provider submits an incorrect price or experiences a price disruption and we unknowingly pass it through, resulting in an abnormal trade outcome, Trendo will make reasonable efforts to review and correct the matter with the liquidity provider. However, depending on the circumstances and nature of the event, any direct losses may not necessarily be borne by Trendo.

In essence, Trendo's liability to you is strictly limited. We operate honestly, with good faith, and with best efforts, but we are not a guarantor of profits, nor an insurer against all trading losses or technical mishaps. By using our services, you agree that you understand and accept the limits of liability and the allocation of risk described in this section. You also agree that these limitations are reasonable given the nature of our services and the fact that fees are kept low because we cannot assume unlimited liabilities.

Dispute Resolution and Complaints

Internal Complaints Procedure: If you have a complaint about Trendo's services, including trade execution, a financial transaction, staff conduct, or a policy, submit it in writing to support@trendo.com. Include your full name, account number, a clear description of the issue, relevant dates and times, supporting evidence such as screenshots or trade IDs, and the resolution you seek. Our support team will usually acknowledge receipt within 1–2 business days and will investigate the matter. We aim to provide a substantive response within 14 days. If the matter is complex, we will notify you that additional time is required, which may be up to eight weeks, and will issue a written final response.

External Complaints to the FSC Mauritius: If you are dissatisfied with Trendo's final response or the handling of your complaint, you may submit a complaint to the Financial Services Commission, Mauritius. Effective 16 March 2026, the FSC accepts complaints only through its official Online Complaints Portal:

<https://complaints.fscmauritius.org/>

The portal covers complaints concerning entities that hold a Global Business licence, including TRENDING MARKETS (INTERNATIONAL) LTD. The Ombudsperson route identified by the portal applies to complaints concerning domestic FSC-regulated licensees and is not the route for complaints concerning this Global Business licensee.

Other Legal Avenues: A regulatory complaint does not prevent either party from pursuing any court remedy available under applicable law. The parties may also agree to binding arbitration. Unless required by law, Trendo will not require arbitration without mutual agreement.

Court Jurisdiction: This Agreement is governed by the laws of Mauritius, without regard to conflict of law principles (except if you fall under a different Trendo entity if any). If any dispute arises that cannot be resolved amicably or via ADR, you and Trendo agree that it shall be brought before the competent courts of Mauritius. You agree to the jurisdiction of Mauritius courts for settling any disputes. However, Trendo reserves the right, if it chooses, to pursue recovery actions in any jurisdiction necessary (for example, if you owe us money or have assets in another country, we might pursue local legal proceedings there). But for most client-initiated claims, Mauritius courts will be the venue.

Class Action Waiver: You and Trendo agree that any proceedings to resolve or litigate any dispute will be conducted solely on an individual basis, and not in a class or representative action. This means you cannot join together with other clients in a single lawsuit against us, nor bring a claim as a class representative or class member. This is to ensure disputes are dealt with on their individual merits.

Time Limits: You should bring any claim as soon as reasonably possible. Some issues (like trade disputes) can become harder to investigate the more time passes. We may reject a complaint about a trade execution if it's filed 3 days after the fact with no compelling reason for the delay. Similarly, any legal claim you have against us must be initiated within one week from the event (or from when you became aware of the facts giving rise to the claim), unless a longer period is mandatorily prescribed by law. After that, claims could be time-barred.

Continued Performance: During a dispute, both you and we should continue to fulfill our outstanding obligations under this Agreement that are not directly affected by the dispute. For example, if you dispute a particular fee, you should still meet margin calls, and we'll still allow you to withdraw non-disputed funds, etc., while the fee issue is being resolved.

Enforcement of Judgments: If a court or arbitrator issues a decision or award in one party's favor, the other party agrees to comply with it. If enforcement action is needed, the breaching party will be liable for any costs of enforcement to the extent allowed by law.

Severability of Terms: Should any provision of this Agreement (including parts of the dispute resolution section) be found unenforceable or invalid by a court, the remaining provisions will still remain in effect. For example, if a court says the class action waiver is not enforceable, that doesn't invalidate the entire Agreement.

Amendment and Termination

Amendments to this Agreement: Trendo may revise or update the terms of this Client Agreement from time to time. The updated version of the Agreement will be published on Trendo's website with a new effective date. Notification of changes may be provided by email or secure platform message at Trendo's discretion; however, it is your responsibility to review and remain informed of the latest version of the Agreement. We will give at least 14 days' notice for significant changes, when possible, so you have time to review them. However, changes that are favorable to you or required by law or relate to new features or security might be effective

immediately. It is your responsibility to regularly check for updates to the terms on our website. Continued use of our services after the effective date of any changes will constitute your acceptance of the revised Agreement. If you do not agree to the changes, you must notify us and stop using our services before the changes take effect; you may close your account at any time if you wish to reject the amendments.

Regulatory Changes: Sometimes, changes are driven by new laws or regulatory guidance. For example, if a regulator imposes leverage limits or banning bonuses, we might have to update terms with short notice and apply them rapidly. In such cases, we may not be able to provide a long notice period, but we will still inform you as early as possible. Any regulator-mandated change (like product intervention measures) will be binding on you once effective, regardless of formal notice, because those are for investor protection or compliance reasons.

Minor Changes: We reserve the right to make non-material edits (corrections, clarifications, reorganization of text) without prior notice, but these will not affect the substantive rights and obligations. They are just to improve readability or correct errors.

Assignment: Trendo may, upon notice to you, assign or transfer this Agreement (in whole or part) to another affiliate or as part of a business reorganization, merger, or acquisition, provided that the assignee agrees to honor the terms of this Agreement. For example, if our business structure changes and another entity will service your account, we can transfer our rights and obligations under this Agreement to that entity. We will ensure that such assignment does not reduce your protections. You may not assign your rights or obligations under this Agreement to any third party (your account is personal to you) without our prior written consent. Any attempted assignment by you without our consent is void.

Suspension of Services: We may suspend your account or access to certain services under the following circumstances: (a) if we suspect that your account security has been compromised or you are involved in fraudulent or unauthorized activity; (b) if you breach this Agreement or we have credible evidence of misconduct; (c) if directed by a regulatory authority or law enforcement; or (d) during maintenance or system outages (though that's not targeted at you, it's a general suspension). We will, where practical, inform you of a suspension and the reasons for it (unless legally restricted from doing so). Suspension might mean you cannot open new trades, though you may be allowed to close existing ones. We will not generally suspend withdrawal of your funds unless the reason is compliance-related (like AML investigation requiring a temporary hold).

Termination by Trendo: Trendo reserves the right to terminate this Agreement and close your account at any time by giving you at least 7 days' notice via email, except that we may terminate immediately (or on short notice) if you are in serious breach of this Agreement, if continued service to you would contravene law, or if you have become insolvent or bankrupt. Upon termination, you must cease using our platforms and we will close any open positions if any (closing them as per market conditions at that time, or transferring you the positions if arranged with another firm). We will return any remaining funds in your account to you (net of any charges

or debts owed) using your default withdrawal method. If we terminate due to misconduct or fraud on your part, we may first resolve any pending issues (e.g., cancel fraudulent trades, calculate damages) and you agree that we can deduct amounts owed to us (including any expenses or losses directly resulting from your breach) from your account before sending remaining balance.

Termination by Client: You may terminate this Agreement at any time by giving written notice to Trendo (for example, via email to support saying you wish to close your account). Ideally, close any open positions and withdraw your funds before doing so. Once we receive your termination notice, we will consider it a request to close account. We will then: (a) close any of your open trades at prevailing prices (if you haven't already), note you are responsible for any resulting profit or loss on those closures; (b) initiate a withdrawal of any net balance to your linked payment account; and (c) terminate your access to the trading platform. Termination by you does not affect any rights or obligations accrued prior (for instance, if you had a negative balance due to some reason not covered by NBP, you'd still owe that even if you terminate; or if we needed to send you tax forms, we'd still do that).

Surviving Terms: Even after termination of the Agreement, certain provisions will continue to apply. These include, but are not limited to: Limitation of Liability, Indemnification, Dispute Resolution, and any clauses necessary for interpretation or enforcement of rights that arose while the Agreement was in effect (e.g., payment obligations, trade settlement, etc.). Also, the grant of license to use the platform ends at termination, but our rights to any fees earned, and to enforce breaches, survive.

Account Dormancy: If your account has no activity for over one year and is funded, we may classify it as dormant and eventually terminate it with notice. We will attempt to contact you to return funds. If we cannot reach you and time passes as per unclaimed property laws, we might have to hand funds to a government unclaimed asset department as required by law. It's best to keep your contact details updated or formally close the account if you plan not to use it.

Consequences of Termination: Once terminated, you will no longer have access to the trading platform or any client areas. Ensure you have downloaded any account statements or trading history you need before terminating, as those might not be available afterwards (though you can request from support if needed). Termination does not automatically delete your personal data immediately. We will retain it as described in Privacy section for the required retention period then securely destroy it. During retention, your data is archived and protected.

Default Events: events that could cause us to terminate or take protective action (close positions, etc.) even without your request: If you become insolvent or file for bankruptcy (or similar proceedings), if you die or become incapacitated (we may work with your estate or power of attorney in such cases), if we suspect you materially misrepresented information to us at signup, or if any Event of Default occurs as defined by our policy. Event of Default could include: not meeting a margin call, failing to make a payment due (like negative balance outside NBP coverage), any breach of this Agreement, or we are instructed to by law.

Force Closure: In connection with termination, we have the right to close out all or part of any open positions at current market rates, cancel pending orders, reject new orders, and combine or consolidate accounts if needed (for instance, if you have multiple accounts, we might merge balances and then pay out one sum). We can also set-off any of your liabilities to us against any of your funds in our possession (meaning we net out obligations – you owe us or vice versa – and settle the difference).

By accepting this Client Agreement, you confirm that you have read it in its entirety (including all referenced documents like the Privacy Policy and specific program terms), and that you understand and agree to be bound by all the terms and conditions herein. This Agreement, together with any supplemental terms (such as your account application, platform terms, or specific promotion terms), constitutes the entire agreement between you and Trendo concerning the provision of our services to you.

If you have any questions about these Terms and Conditions or any aspect of our services, please contact us at support@trendo.com. We are here to help and ensure that your experience with Trendo is fair, transparent, secure, and aligned with your needs.

Thank you for choosing Trendo as your trading partner, and we look forward to a successful relationship.

