

## **Agreement of Acceptance to Terms and Conditions and Risk Disclosure Statement.**

This Agreement is entered into by and between MoneyWave ("Company") and the undersigned individual or entity ("Client"). The Company and Client are collectively referred to herein as the "Parties," and individually as a "Party."

### **RECITALS**

WHEREAS, MoneyWave is a company that provides online financial services related to trading, investments, or any other related activities ("Services");  
WHEREAS, the Client desires to engage with MoneyWave for the use of its Services, subject to the terms and conditions set forth in this Agreement.

NOW, THEREFORE, in consideration of the mutual promises contained herein, the Parties hereby agree as follows:

### **1. Exclusive Service Provision**

#### **1.1 Direct Engagement with MoneyWave**

MoneyWave hereby expressly states that it **does not** offer any of its Services through any third-party individuals, agents, affiliates, or intermediaries. The Company only provides its Services **directly** through its official website, which is [www.MoneyWave.com](http://www.MoneyWave.com)

#### **1.2 No Delegation of Authority**

MoneyWave has not authorized, and shall not authorize, any third party, person, or entity to provide, advertise, or represent any of the Company's Services on its behalf. Any such claims or representations by third parties shall be considered fraudulent, unauthorized, and void.

### **2. No Guaranteed or Lucrative Returns**

#### **2.1 Disclaimer of Warranties**

MoneyWave does not, under any circumstances, guarantee profits, returns, or any specific outcomes as a result of using its Services. All investments, trading activities, or financial products offered by MoneyWave are subject to risks, including but not limited to the potential loss of capital. Any claims of guaranteed or lucrative returns by third parties or otherwise are fraudulent and are not endorsed by MoneyWave.

#### **2.2 Client Acknowledgement**

By engaging with MoneyWave and utilizing its Services, the Client acknowledges and accepts the inherent risks involved in trading, investing, or any other financial transactions. The Client further agrees that the Company is not responsible for any losses or shortfalls that may arise from the use of its Services.

### **3. Service Provision Through Official Website Only**

#### **3.1 Exclusive Use of MoneyWave Website**

The Client agrees and acknowledges that all Services provided by MoneyWave are made

exclusively available through the Company's official website, [www.MoneyWave.com]. The Company does not operate, advertise, or promote its Services through any other online platform, mobile application, social media page, or other digital or physical means.

### **3.2 Third-Party Websites and Platforms**

Any website, platform, or communication channel other than the official MoneyWave website claiming to offer the Company's Services is not authorized, recognized, or supported by the Company. The Client is advised to be vigilant and refrain from engaging with any such third-party platforms purporting to offer MoneyWave's Services.

## **4. Fraudulent Claims and Misinformation**

### **4.1 Fraudulent Activities**

MoneyWave shall not be held liable for any losses, damages, or consequences resulting from the Client's interactions with unauthorized third-party individuals, entities, or platforms that falsely claim to represent MoneyWave. The Client assumes full responsibility for verifying the authenticity of any communications or representations made by third parties.

### **4.2 Reporting Fraudulent Activities**

Should the Client encounter any individuals or entities claiming to offer MoneyWave Services outside the official website, the Client agrees to report such fraudulent activities to the Company immediately via [[support@MoneyWave.com](mailto:support@MoneyWave.com)].

## **5. Indemnity**

### **5.1 Client Indemnity**

The Client agrees to indemnify, defend, and hold harmless MoneyWave and its officers, directors, employees, agents, and affiliates from and against any claims, losses, damages, liabilities, or expenses (including reasonable attorneys' fees) arising out of the Client's reliance on third-party representations or misuse of MoneyWave's Services through unauthorized channels.

## **6. Governing Law and Jurisdiction**

### **6.1 Applicable Law**

This Agreement and all claims or disputes arising out of or relating to this Agreement shall be governed by the laws of Saint Lucia.

### **6.2 Dispute Resolution**

The Parties agree that any legal action or proceeding arising out of or relating to this Agreement shall be brought exclusively in the courts located in Saint Lucia, and both Parties consent to the jurisdiction of such courts.

## **7. Miscellaneous Provisions**

### **7.1 Entire Agreement**

This Agreement constitutes the entire understanding and agreement between the Parties

regarding the subject matter hereof and supersedes all prior agreements, understandings, or representations.

### **7.2 Amendments**

This Agreement may only be modified or amended in writing, signed by both Parties.

### **7.3 Severability**

If any provision of this Agreement is found to be invalid or unenforceable, the remainder of this Agreement shall remain in full force and effect.

## **8. Signature and Acceptance**

By signing / agreeing to this Agreement, the Client acknowledges that they have read, understood, and agree to abide by the terms and conditions set forth herein.

This contract confirms that all interactions, services, and agreements with MoneyWave are conducted solely through its official website. Any claims, offers, or guarantees made by third parties or external sources are to be regarded as false and not associated with the Company.

### **MoneyWave Risk Warning and**

**Warning:** Please note that forex trading and trading in other leveraged products involves a significant level of risk and is not suitable for all investors. Trading in financial instruments may result in losses as well as profits and your losses can be greater than your initial invested capital. Before undertaking any such transactions, you should ensure that you fully understand the risks involved and seek independent advice if necessary. Read our full risk disclosure.

**Jurisdictions and Restrictions:** MoneyWave LTD does not offer its services to the residents of certain jurisdictions such as Afghanistan, Cote d'Ivoire, Cuba, Iran, Libya, Myanmar, North Korea, Sudan, Puerto Rico, USA, Syria, and Yemen. Please check Restricted Countries.

## **RECITALS**

WHEREAS, the Broker is a duly licensed Forex broker providing trading services; and WHEREAS, the Investor desires to engage the Broker for trading in foreign exchange markets;

NOW, THEREFORE, in consideration of the mutual covenants and agreements herein contained, the parties hereto agree as follows:

### **1. Scope of Services**

The Broker agrees to provide the Investor with access to a trading platform for executing trades in foreign exchange and related products.

## 2. Investment Risk Disclosure

The Investor acknowledges and agrees that:

- **High Risk:** Forex trading involves a high level of risk and may not be suitable for all investors. The potential for loss is substantial, and investors should only trade with money they can afford to lose.
- **No Guaranteed Returns:** The Investor understands that there are no guaranteed returns on any investments made through the Broker. Past performance is not indicative of future results.
- **Sole Responsibility:** The Investor acknowledges that they are solely responsible for their trading decisions, including but not limited to the timing, amount, and selection of trades. The Broker does not provide financial advice, and any decision made by the Investor is their own.

## 3. Indemnification

The Investor agrees to indemnify and hold harmless the Broker against any claims, losses, damages, or liabilities arising out of the Investor's trading activities or decisions.

## 4. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of Saint Lucia. Any disputes arising under this Agreement shall be subject to the exclusive jurisdiction of the courts in Saint Lucia.

## 5. Client Obligations

The Investor agrees to:

- Provide accurate and complete information for account opening and trading.
- Maintain sufficient funds in their account to cover margin requirements.
- Monitor their trading account and manage risks accordingly.

## 6. Termination

Either party may terminate this Agreement upon 7 days written notice to the other party. Upon termination, the Investor shall settle all outstanding obligations with the Broker.

## 7. Amendments

This Agreement may only be amended in writing signed by both parties.

## 8. Entire Agreement

This Agreement constitutes the entire agreement between the parties regarding its subject matter and supersedes all prior agreements and understandings, whether written or oral.

## 9. Risk Acknowledgment

The Investor acknowledges that they have read and understood the risk disclosure statement and are aware of the risks associated with Forex trading.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date of the registration on MoneyWave website.

### Acknowledgement

#### Technical Risk

The Client shall be responsible for the risks of financial losses caused by the failure of information, communication, electronic and other systems. The result of any system failure may be that his order is either not executed according to his instructions or it is not executed at all. The Company does not accept any liability in the case of such a failure.

While trading through the Client Terminal the Client shall be responsible for the risks of financial losses caused by:

- Client's or Company's hardware or software failure, malfunction or misuse
- Poor Internet connection either on the side of the Client or the Company or both, or interruptions or transmission blackouts or public electricity network failures or hacker attacks, overload of connection
- The wrong settings in the Client Terminal
- Delayed Client Terminal updates
- The Client disregarding the applicable rules described in the Client Terminal user guide and in the Company's Website

#### Abnormal Market Conditions

The Client acknowledges that under Abnormal Market Conditions the period during which the Instructions and Requests are executed may be extended.

#### Trading Platform

The Client understands that only one Request or Instruction can be queued at a time. Subsequent Requests or Instructions sent by the Client after the initial one are disregarded, and the 'Order is locked' message will persist until the first Request or Instruction is executed. The Client recognizes that the real/live Server's Quotes Base is the sole reliable source of Quotes Flow information. The Quotes Base in the Client Terminal is not dependable as the connection between the Client Terminal and the Server may be disrupted, leading to some Quotes not reaching the Client Terminal.

Acknowledging that closing the order placing/modifying/deleting window or the position opening/closing window does not cancel the Instruction or Request already sent to the Server.

If the Client has not received the result of a previously sent Instruction but chooses to repeat the Instruction, the Client assumes the risk of initiating two Transactions instead of one. However, the client may encounter an 'Order is locked' message as described earlier.

The Client acknowledges that if a Pending Order has already been executed and the Client sends an Instruction to modify its level along with the levels of If-Done Orders simultaneously, only the Instruction to modify Stop Loss and/or Take Profit levels on the position opened when the Pending Order triggered will be executed.

#### Communication

The Client assumes the risk of financial losses resulting from delayed or non-receipt of any notices from the Company.

The Client acknowledges that unencrypted information transmitted via email is vulnerable to unauthorized access.

The Client bears full responsibility for the risks associated with undelivered trading platform internal mail messages sent by the Company, as they are automatically deleted within 3 (three) calendar days.

The Client holds sole responsibility for the privacy of information received from the Company and accepts the risk of financial losses arising from the unauthorized access of a third party to the Client's Trading Account.

The Company disclaims responsibility if authorized/unauthorized third parties gain access to information, including electronic addresses, electronic communication, and personal data, during transmission between the Company or any other party through the internet or other network communication facilities, telephone, or any other electronic means.

#### Force Majeure Event

In case of a Force Majeure Event the Client shall accept the risk of financial losses.

#### Risk Warning Notice for Foreign Exchange and Derivative Products

This notification does not encompass all the risks and critical aspects associated with foreign exchange and derivative products, including futures, options, and Contracts for Differences. Engaging in these products should only be done with a thorough understanding of their inherent nature and the potential risk exposure involved. It is crucial to assess whether the product is suitable for you based on your individual circumstances and financial position. Certain strategies, such as a 'spread' position or a 'straddle,' may carry risks comparable to a straightforward Long or Short position. While forex and derivative instruments can be utilized for investment risk management, some products may not be suitable for all investors. Direct or indirect involvement in derivative products is advised against unless you possess a comprehensive understanding of the associated risks, acknowledging the potential complete loss of invested funds. Different instruments present varying levels of risk exposure, and before deciding to trade in such instruments, consideration should be given to the following points

#### Effect of Leverage

Under Margin Trading conditions even small market movements may have great impact on the Client's Trading Account. It is important to note that all accounts trade under the effect of Leverage. The Client must consider that if the market moves against the Client, the Client may sustain a total loss greater than the funds deposited. The Client is responsible for all the risks, financial resources the Client uses and for the chosen trading strategy.

It is highly recommended that the Client maintains a Margin Level (percentage Equity to Necessary Margin ratio which is calculated as  $\text{Equity} / \text{Necessary Margin} * 100\%$ ) of not lower than 1,000%. It is also recommended to place Stop Loss to limit potential losses, and Take

Profit to collect profits, when it is not possible for the Client to manage the Client's Open Positions.

The Client shall be responsible for all financial losses caused by the opening of the position using temporary excess Free Margin on the Trading Account gained as a result of a profitable position (cancelled by the Company afterwards) opened at an Error Quote (Spike) or at a Quote received as a result of a Manifest Error.

#### High Volatile Instruments

Some instruments exhibit wide intraday ranges with volatile price movements, necessitating careful consideration by the Client due to the inherent high risk of both losses and profits. Derivative financial instruments derive their prices from the underlying assets they reference, such as currencies, stocks, metals, indices, etc. The related markets can be exceptionally volatile, with prices fluctuating rapidly and over extensive ranges, often influenced by unforeseeable events or changing conditions beyond the control of the Client or the Company. In certain market conditions, executing a Client's order at a declared price may be impossible, leading to potential losses. Factors influencing prices include changing supply and demand dynamics, governmental policies, agricultural and commercial programs, national and international political and economic events, and prevailing psychological characteristics of the relevant market. Consequently, a Stop Loss order cannot guarantee a loss limit.

The Client acknowledges and accepts that, notwithstanding any information provided by the Company, the value of instruments may fluctuate both downwards and upwards, with the possibility of the investment becoming worthless. This is attributed to the margining system applied to such trades, involving a relatively modest deposit or margin in relation to the overall contract value. As a result, a minor movement in the underlying market can disproportionately impact the Client's trade. While a favorable market movement can lead to a significant profit, a similarly small adverse movement can swiftly result in the loss of the entire deposit and expose the Client to additional substantial losses.

#### Liquidity

Some of the underlying assets may not become immediately liquid as a result of reduced demand for the underlying asset and the Client may not be able to obtain the information on the value of these or the extent of the associated risks.

#### Futures

Engaging in futures transactions entails the commitment to either deliver or accept delivery of the underlying asset of the contract at a future date, or in some instances, settling the position with cash. This involvement carries a substantial level of risk. The significant gearing or leverage accessible in futures trading implies that a modest deposit or down payment can result in considerable losses as well as gains. This dynamic also means that a relatively minor market movement can lead to a proportionately more significant fluctuation in the value of your investment, presenting both opportunities and risks. Futures transactions come with a contingent liability, and it is essential to understand the implications, particularly concerning margining requirements outlined below.

#### Options

There are many different types of options with different characteristics subject to the following conditions.

## Buying Options

Buying options involves less risk than selling options because, if the price of the underlying asset moves against you, you can simply allow the option to lapse. The maximum loss is limited to the premium, plus any commission or other transaction charges. However, if you buy a call option on a futures contract and you later exercise the option, you will acquire the future. This will expose you to the risks described under futures' and contingent liability investment transactions.

## Writing Options

If you write an option, the risk involved is considerably greater than buying options. You may be liable for margin to maintain your position and a loss may be sustained well in excess of the premium received. By writing an option, you accept a legal obligation to purchase or sell the underlying asset if the option is exercised against you, however far the market price has moved away from the exercise price. If you already own the underlying asset which you have contracted to sell (when the options will be known as covered call options) the risk is reduced. If you do not own the underlying asset (uncovered call options) the risk can be unlimited. Only experienced persons should contemplate writing uncovered options, and then only after securing full details of the applicable conditions and potential risk exposure.

## Contracts for Differences

The Company offers non-deliverable spot transactions in the form of Contracts for Differences (CFDs), providing an opportunity to profit from fluctuations in currency rates, commodities, stock market indices, or share prices (referred to as the underlying instrument). If the movement of the underlying instrument favors the Client, a substantial profit can be realized. However, a similarly minor adverse market movement can not only swiftly lead to the loss of the Client's entire deposit but also any additional commissions and incurred expenses. Therefore, the Client should only engage in CFDs if they are prepared to bear the risks of potentially losing their entire invested amount, along with additional commissions and expenses.

Investing in a Contract for Differences involves risks comparable to those of futures or options, as detailed above. Transactions in Contracts for Differences may also entail a contingent liability, and it is crucial to understand the implications outlined below.

## Equities

Equities represent a share of a company's capital, and the extent of the Client's ownership depends on the number of shares they own relative to the total shares issued. Shares are traded on stock exchanges, and their values can fluctuate, potentially resulting in a loss. Shares in smaller companies carry an additional risk, with notable differences between buying and selling prices.

Immediate sale of shares may yield much less than the purchase price. Shares in companies from emerging markets may be less liquid and subject to less stringent regulations. All offered Equities are listed on exchanges, and their prices are not set by the Company. The Company executes Client instructions to buy or sell instruments according to its obligation for best execution, in line with the order execution policy and applicable Client Agreement.

If warranted by the order execution policy, the Company may place Client instructions outside of an exchange. The Company arranges for the custody of Client instruments, purchased or



transferred, under the name of the nominee company or MoneyWave, for the Client's benefit. Since investments are held in the name of a nominee company, the Client may not have voting rights.

All financial investments entail risk, and the value may rise or fall, potentially resulting in a return less than the initial investment. Past performance does not guarantee future results. Risks vary based on the instruments the Client instructs the Company to trade. Physical shares on regulated markets are not considered high-risk financial products.

The Company operates on an execution-only basis, not providing investment advice on Equities. While the Company may offer factual information, research recommendations, transaction procedures, and insights into potential risks and risk mitigation, the decision to use the products or services lies with the Client.

Collateral risks (professional/elective professionals only)

Off-exchange Transactions in Derivatives

CFDs, forex and precious metals are off-exchange transactions. While some off-exchange markets are highly liquid, transactions in off-exchange or non-transferable derivatives may involve greater risk than investing in on-exchange derivatives because there is no exchange market on which to close out an Open Position. It may be impossible to liquidate an existing position, to assess the value of the position arising from an off-exchange transaction or to assess the exposure to risk. Bid prices and Ask prices need not be quoted, and, even where they are, they will be established by dealers in these instruments and consequently it may be difficult to establish what is a fair price.

In regards to transactions in CFDs, forex and precious metals with the Company, the Company is using a trading platform for transactions in CFDs which does not fall into the definition of a recognized exchange as this is not a Multilateral Trading Facility and so do not have the same protection.

Foreign Markets

Foreign markets involve various risks. On request, the Company must provide an explanation of the relevant risks and protections (if any) which will operate in any foreign markets, including the extent to which it will accept liability for any default of a foreign firm through whom it deals. The potential for profit or loss from transactions on foreign markets or in foreign denominated contracts will be affected by fluctuations in foreign exchange rates.

Contingent Liability Investment Transactions

Contingent liability investment transactions, which are margined, require you to make a series of payments against the purchase price, instead of paying the whole purchase price immediately. The Margin requirement will depend on the underlying asset of the instrument. Margin requirements can be fixed or calculated from current price of the underlying instrument, it can be found on the website of the Company.

If you trade in futures, Contracts for Differences or sell options, you may sustain a total loss of the funds you have deposited to open and maintain a position. If the market moves against you, you may be called upon to pay substantial additional funds at short notice to maintain the position. If you fail to do so within the time required, your position may be liquidated at a loss and you will be responsible for the resulting deficit. It is noted that the Company will not have a duty to notify the Client for any Margin Call to sustain a loss-making position.

Even if a transaction is not margined, it may still carry an obligation to make further payments in certain circumstances over and above any amount paid when you entered the contract.

Contingent liability investment transactions which are not traded on or under the rules of a recognized or designated investment exchange may expose you to substantially greater risks.

#### Collateral

If you deposit collateral as security with the Company, the way in which it will be treated will vary according to the type of transaction and where it is traded. There could be significant differences in the treatment of your collateral depending on whether you are trading on a recognized or designated investment exchange, with the rules of that exchange (and the associated clearing house) applying or trading off-exchange. Deposited collateral may lose its identity as your property once dealings on your behalf are undertaken. Even if your dealings should ultimately prove profitable, you may not get back the same assets which you deposited and may have to accept payment in cash. You should ascertain from your firm how your collateral will be dealt with.

#### Commissions and Taxes

Before you begin to trade, you should make yourself aware of all table-accordion commissions and other charges for which you will be liable. If any charges are not expressed in monetary terms (but, for example, as a percentage of contract value), you should ensure that you understand the true monetary value of the charges.

There is a risk that the Client's trades in any Financial Instruments including derivative instruments may be or become subject to tax and/or any other duty for example because of changes in legislation or his personal circumstances. The Company does not warrant that no tax and/or any other stamp duty will be payable. The Client is responsible for any taxes and/or any other duty which may accrue in respect of his trades.

The Clients are responsible for managing their tax and legal affairs including making any regulatory filings and payments and complying with applicable laws and regulations. The Company does not provide any regulatory, tax or legal advice. If the Clients are in any doubt as to the tax treatment or liabilities of investment products available through the Company, they should seek independent advice.

#### Suspensions of Trading

Under certain trading conditions it may be difficult or impossible to liquidate a position. This may occur, for example, at times of rapid price movement if the price rises or falls in one trading session to such an extent that under the rules of the relevant exchange trading is suspended or restricted. Placing a Stop Loss will not necessarily limit your losses to the intended amounts, because market conditions may make it impossible to execute such an Order at the stipulated price. In addition, under certain market conditions the execution of a Stop Loss Order may be worse than its stipulated price and the realized losses can be larger than expected.

#### Clearing House Protections

On many exchanges, the performance of a transaction by your firm (or third party with whom it is dealing on your behalf) is guaranteed by the exchange or clearing house. However, this guarantee is unlikely in most circumstances to cover you, the Client, and may not protect you if your firm or another party defaults on its obligations to you. On request, the Company must explain any protection provided to you under the clearing guarantee applicable to any on-exchange derivatives in which you are dealing. There is no clearing house for traditional options, nor normally for off-exchange instruments which are not traded under the rules of a recognized or designated investment exchange.

### Insolvency

The Company's insolvency or default, may lead to positions being liquidated or closed out without your consent. In certain circumstances, you may not get back the actual assets which you lodged as collateral and you may have to accept any available payments in cash or by any other method deemed to be appropriate.

Segregated Funds will be subject to the protections conferred by Applicable Regulations.

Non-segregated Funds will not be subject to the protections conferred by Applicable Regulations. Non-segregated Funds will not be segregated from the Company's money and will be used in the course of the Company's business, and in the event of the Company's insolvency you will rank as a general creditor.

When Clients enter into the Collateral Agreement with the Company, it is agreed to take security over the assets in the Share Account in place of cash for payment of margin on their linked CFD Account. The value of shares and CFDs will rise and fall. If the collateral value of the assets in Clients Share Account, together with any cash on Client's linked CFD Account, falls below the amount required to maintain the open positions, Client may be closed out of the CFD positions on that linked account, and the Company will have the right to sell the assets in the Client's Share Account in order to pay for any resulting deficit.

As the value of the assets in the Clients Share Account fluctuates the value of the collateral that the Client can utilize as margin will also fluctuate. The Client will need to monitor his/her Share Account and the linked CFD Account to ensure that the collateral value and any cash he/she has deposited on his/her linked CFD Account is sufficient to fund his/her open positions on that account.

The Client will only be able to use his/her collateral services to cover margin requirements on open positions on his/her linked CFD Account and he/she will need to cover any running losses using the available cash in his/her linked CFD Account.

### Third Party Risk

This notification is provided in compliance with applicable legislation.

- The Company may transfer funds received from the Client to a third party (e.g., a bank, a market, intermediate broker, OTC counterparty, or clearinghouse) for holding or control to facilitate a Transaction with that party or to fulfill the Client's obligation to provide collateral (e.g., initial margin requirement) for a Transaction. The Company bears no responsibility for the acts or omissions of any third party to whom Client funds are transferred.
- Funds transferred to a third party may be held in an omnibus account, making it challenging to distinguish between the Client's funds and those of the third party. In the event of the third party's insolvency or similar proceedings, the Company may only have an unsecured claim on behalf of the Client, exposing the Client to the risk that funds received from the third party may be insufficient to cover the Client's claims. The Company disclaims any liability or responsibility for resulting losses.
- The Company may deposit Client funds with a depository that may have a security interest, lien, or right of set-off related to those funds.

- A bank or broker through which the Company conducts transactions may have interests conflicting with the Client's interests

# **Anti-Money Laundering (AML) Policy for Money Wave**

## **1. Introduction**

### **1.1 Purpose**

The Anti-Money Laundering (AML) Policy at Money Wave is designed to establish robust procedures and controls that prevent the misuse of our robot trading services for illicit activities such as money laundering and terrorist financing. By implementing this policy, we aim to protect our business integrity, uphold regulatory compliance, and foster a secure trading environment for our customers. Our commitment to combating financial crime is integral to our operational philosophy, ensuring that all stakeholders can engage in transactions with confidence.

### **1.2 Scope**

This AML policy applies to all employees, representatives, and affiliates of Money Wave, encompassing every facet of our operations globally. From customer onboarding and transaction monitoring to reporting suspicious activities, this policy is comprehensive in nature and is intended to ensure that our AML efforts are integrated into the fabric of our business. Every individual associated with Money Wave is responsible for adhering to these policies, which are vital for safeguarding our organization from being exploited for unlawful purposes.

## **2. Regulatory Framework**

### **2.1 Legal Obligations**

Money Wave is fully committed to complying with all relevant Anti-Money Laundering laws and regulations, including those set forth by the Financial Action Task Force (FATF) and applicable local legislation. This commitment not only helps us maintain our legal standing but also reinforces our reputation as a trustworthy entity in the financial services sector. By adhering to these regulations, we aim to create a transparent and accountable business environment that deters money laundering and other financial crimes.

### **2.2 Definitions**

In the context of this policy, money laundering refers to the process of concealing the origins of illegally obtained money, making it appear legitimate. Terrorist financing involves the provision of financial support to individuals or groups engaged in terrorist activities. Both practices pose significant risks to the financial system and the integrity of our services.

Therefore, it is crucial that all employees and stakeholders understand these definitions and the importance of vigilance in identifying and preventing such activities.

### **3. Customer Due Diligence (CDD)**

#### **3.1 Customer Identification**

At Money Wave, we implement a rigorous Customer Identification Program (CIP) as part of our Customer Due Diligence (CDD) process. Before any customer can engage in trading activities, they must provide essential information, including their full name, date of birth, residential address, and a government-issued identification document such as a passport or driver's license. This process is essential for verifying the identity of our customers and establishing a reliable record that can help prevent the exploitation of our services for illegal activities.

#### **3.2 Risk Assessment**

To effectively manage potential risks associated with money laundering, Money Wave employs a comprehensive risk assessment framework. Customers will be evaluated based on various factors, including their country of origin, the nature of their business activities, and their transaction patterns. This assessment allows us to categorize customers according to their risk levels and tailor our due diligence measures accordingly, ensuring that higher-risk customers receive additional scrutiny and monitoring.

#### **3.3 Enhanced Due Diligence (EDD)**

For customers identified as high-risk, Money Wave will implement Enhanced Due Diligence (EDD) measures. These may include obtaining additional identification documentation, conducting thorough background checks, and maintaining ongoing monitoring of their transaction activity. This proactive approach is critical for identifying and mitigating potential risks associated with high-risk individuals or entities, thereby reinforcing our commitment to compliance and safeguarding our operations against financial crime.

### **4. Transaction Monitoring**

#### **4.1 Monitoring Procedures**

Money Wave employs advanced automated systems for transaction monitoring to identify suspicious activities effectively. These systems are designed to analyze transaction patterns and detect anomalies that may indicate money laundering or other illicit activities. Key indicators include unusually large transactions, frequent deposits and withdrawals without clear business justification, and transactions involving high-risk jurisdictions. By maintaining a vigilant approach to monitoring, we aim to quickly identify and address potential threats to our business.

#### **4.2 Reporting Suspicious Activities**

In the event that suspicious activity is detected, it is imperative that such incidents are reported immediately to our designated Compliance Officer. The report will include detailed information regarding the customer involved, the nature of the suspicious activity, and

relevant dates and amounts. Prompt reporting is crucial for allowing us to take appropriate action and potentially notify regulatory authorities as required. Our commitment to transparency and accountability is reflected in our proactive stance on reporting and investigating suspicious activities.

## **5. Record Keeping**

### **5.1 Documentation Requirements**

Money Wave is committed to maintaining comprehensive records as part of our AML compliance efforts. This includes documentation related to customer identification, transaction histories, and all reports of suspicious activities. By keeping detailed and accurate records, we not only comply with regulatory requirements but also ensure that we have the necessary information to investigate and address any potential issues that may arise in the future.

### **5.2 Retention Period**

All records will be retained for a minimum of five years from the date of the transaction or the completion of customer due diligence. This retention period is critical for ensuring that we have access to historical data for audits, investigations, and compliance reviews. By maintaining a thorough and accessible record-keeping system, Money Wave demonstrates its commitment to transparency and regulatory compliance.

## **6. Training and Awareness**

### **6.1 Employee Training**

To ensure that all employees are equipped to recognize and respond to potential money laundering activities, Money Wave conducts regular AML training sessions. This training covers essential topics, including an overview of AML laws and regulations, the identification of suspicious activities, and the proper procedures for reporting such activities. By fostering a culture of compliance and awareness, we empower our employees to play an active role in safeguarding our organization.

### **6.2 Training Frequency**

AML training will be conducted annually and updated as necessary to reflect any changes in regulations or company policies. Additionally, employees will receive refresher training whenever there are significant developments in the regulatory landscape. By prioritizing ongoing education, Money Wave ensures that all staff members remain informed and vigilant in their responsibilities regarding AML compliance.

## **7. Compliance Officer**

### **7.1 Designation**

Money Wave will designate a Compliance Officer responsible for overseeing the implementation and effectiveness of our AML program. This individual will serve as the

primary point of contact for all AML-related inquiries and will play a key role in ensuring that the company remains compliant with all relevant laws and regulations.

## **7.2 Responsibilities**

The Compliance Officer's responsibilities will include staying informed about current AML regulations, conducting regular audits of the AML program, and reporting suspicious activities to the appropriate regulatory authorities. By maintaining a dedicated focus on compliance, the Compliance Officer ensures that Money Wave is well-equipped to mitigate risks associated with money laundering and other financial crimes.

## **8. Policy Review and Updates**

### **8.1 Regular Reviews**

Money Wave is committed to the ongoing effectiveness of its AML policy. As such, this policy will undergo regular reviews at least once a year to ensure that it remains relevant and compliant with evolving legal standards and best practices. By engaging in continuous improvement, we aim to enhance our AML efforts and adapt to any changes in the regulatory environment.

### **8.2 Amendments**

Any amendments to this policy will be communicated promptly to all employees and stakeholders, ensuring that everyone is aware of their responsibilities and the most current procedures. By keeping our staff informed, we reinforce a culture of compliance and vigilance throughout the organization.

## **9. Consequences of Non-Compliance**

### **9.1 Disciplinary Action**

Money Wave takes violations of this AML policy seriously. Any employee or representative found to be in breach of these guidelines may face disciplinary action, which could range from formal warnings to termination of employment or partnership. This strict stance underscores our commitment to maintaining a culture of compliance and accountability within the organization.

### **9.2 Legal Action**

In addition to internal disciplinary measures, Money Wave reserves the right to pursue legal action against individuals or entities that violate this AML policy. This may include reporting violations to law enforcement or regulatory authorities as appropriate. By taking a firm stance against non-compliance, we aim to protect our business and uphold our reputation in the financial services industry.

## **10. Conclusion**

At Money Wave, we are dedicated to maintaining the highest standards of integrity and compliance in all our operations. Our Anti-Money Laundering policy is a critical component of our commitment to safeguarding our business from illicit activities and ensuring a secure

trading environment for all our users. By adhering to this policy, we aim to foster trust among our customers and stakeholders, promoting a culture of transparency and accountability throughout our organization.

# Privacy Policy for Money Wave

## 1. Introduction

### 1.1 Purpose

At Money Wave, we prioritize the privacy and security of your personal information. This Privacy Policy serves as a comprehensive guide to understanding how we collect, use, disclose, and protect your information when you interact with our robot trading services. We are committed to transparency and wish to ensure that you are fully informed about your rights regarding your personal data. By using our services, you agree to the collection and use of your information in accordance with this policy, reflecting our dedication to maintaining your trust and confidence.

### 1.2 Scope

This policy applies to all users of Money Wave's services, including our website, mobile applications, and any related platforms. It governs the collection and use of personal information provided by our customers, affiliates, and any third parties that may interact with our services. Our policy is designed to meet applicable data protection laws and regulations, reflecting our commitment to ethical data management and a high standard of privacy practices.

## 2. Information We Collect

### 2.1 Personal Information

To effectively provide our services, Money Wave collects personal information that you provide directly to us during the registration process and through your ongoing interactions with our platform. This information may include your full name, contact information (such as email address and phone number), date of birth, and government-issued identification (like a passport or driver's license). Additionally, we may collect financial information necessary for processing transactions, including bank account details and payment information. This information is critical for verifying your identity and ensuring the security of your transactions, as well as for compliance with legal and regulatory obligations.

### 2.2 Non-Personal Information



In addition to the personal information you provide, Money Wave automatically collects non-personal information when you use our services. This data may include your browser type and version, IP address, device type, operating system, and pages visited on our website. We gather this information to enhance user experience, analyze usage patterns, and improve our services. By understanding how users interact with our platform, we can identify areas for enhancement and ensure that our services are user-friendly and efficient.

### **2.3 Cookies and Tracking Technologies**

To optimize your experience on our platform, Money Wave employs cookies and similar tracking technologies. Cookies are small text files stored on your device that help us recognize you and understand your preferences. They enable us to provide a more personalized experience by remembering your settings and preferences for future visits. You can manage your cookie preferences through your browser settings, but please note that disabling cookies may affect the functionality of our services and limit your ability to take full advantage of our offerings.

## **3. How We Use Your Information**

### **3.1 Service Delivery**

Your personal information is essential for the effective delivery and management of our robot trading services. We use your information to process transactions, verify your identity, and communicate important account-related information. This may include notifications about account activities, updates on your trading status, and any changes to our services. By using your information in this way, we aim to provide you with a seamless and secure experience, ensuring that you receive timely and relevant information regarding your account.

### **3.2 Personalization**

At Money Wave, we strive to create a tailored experience for each user. Your information enables us to personalize our services, which includes customizing content and advertisements to match your interests. For example, we may analyze your trading behavior and preferences to offer tailored recommendations that enhance your trading experience. This personalized approach not only improves user satisfaction but also helps you make informed decisions based on insights that align with your trading goals.

### **3.3 Legal Compliance**

Money Wave is dedicated to complying with all applicable laws and regulations, including those related to anti-money laundering (AML) and know your customer (KYC) requirements. We may use your information to fulfill our legal obligations, prevent fraud, and protect the integrity of our services. This includes verifying your identity and monitoring transactions for suspicious activities. By ensuring compliance with legal standards, we enhance the security of our platform and contribute to the overall stability of the financial system.

## **4. Information Sharing and Disclosure**

#### **4.1 Third-Party Service Providers**

To provide our services efficiently, Money Wave may share your information with trusted third-party service providers who assist us in various operational functions. These may include payment processors, IT service providers, and customer support services. We only share the necessary information required for these providers to perform their functions, and we ensure that they are bound by confidentiality agreements that prohibit the use of your information for any purposes outside of their services. By working with reputable partners, we maintain a high standard of service delivery while protecting your data.

#### **4.2 Legal Obligations**

In certain circumstances, Money Wave may be required to disclose your information to comply with legal obligations or respond to valid requests from public authorities. This includes sharing information to comply with court orders, subpoenas, or other legal processes. We strive to minimize the amount of information disclosed in such cases and will only provide the necessary information as required by law. Our commitment to transparency extends to keeping you informed whenever feasible regarding any such disclosures.

#### **4.3 Business Transfers**

In the event of a merger, acquisition, or sale of all or a portion of our assets, your personal information may be transferred as part of that transaction. In such cases, we will notify you via email and/or a prominent notice on our website of any change in ownership or use of your personal information, along with any choices you may have regarding your data. We will take appropriate measures to ensure that your information remains protected and is handled in accordance with this Privacy Policy.

### **5. Data Security**

#### **5.1 Security Measures**

At Money Wave, the security of your personal information is of utmost importance. We implement a range of security measures, including encryption, firewalls, and secure server technology, to protect your information from unauthorized access, disclosure, alteration, or destruction. Our security protocols are regularly updated to address new threats and vulnerabilities, ensuring that your data remains safe. Additionally, we conduct regular audits and assessments of our security practices to identify and mitigate any potential risks.

#### **5.2 Data Retention**

Money Wave retains your personal information only for as long as necessary to fulfill the purposes for which it was collected or as required by law. When your information is no longer needed, we will securely delete or anonymize it in accordance with our data retention policies. This approach not only helps us comply with legal requirements but also ensures that we minimize the risks associated with retaining unnecessary data.

### **6. Your Rights and Choices**

## **6.1 Access and Correction**

As a user of Money Wave, you have the right to access and correct your personal information held by us. If you believe that any information we hold about you is incorrect or incomplete, please contact us immediately. We will take appropriate action to rectify any inaccuracies in a timely manner. This right empowers you to maintain control over your personal information and ensures that our records remain accurate and up-to-date.

## **6.2 Opt-Out Options**

You may opt-out of receiving promotional communications from Money Wave by following the unsubscribe instructions included in those communications. However, please note that even if you opt-out, we may still send you transactional or account-related messages that are necessary for the ongoing operation of your account. Your preferences regarding communications are important to us, and we strive to respect your choices in all interactions.

## **6.3 Cookie Preferences**

Users have the ability to manage their cookie preferences through their browser settings. While you can choose to disable cookies, please be aware that doing so may limit your experience and functionality on our website. Some features may not work as intended without cookies, which could affect your ability to utilize certain aspects of our services fully.

## **7. Children's Privacy**

Money Wave is committed to protecting the privacy of children. We do not knowingly collect personal information from individuals under the age of 18. If we become aware that we have collected personal information from a child without verification of parental consent, we will take steps to delete such information promptly. We encourage parents and guardians to monitor their children's online activities and to help us ensure that children do not provide personal information without their parents' consent.

## **8. Changes to This Privacy Policy**

### **8.1 Policy Updates**

Money Wave may update this Privacy Policy periodically to reflect changes in our practices or for other operational, legal, or regulatory reasons. We encourage you to review this Privacy Policy regularly to stay informed about how we are protecting your information. Significant changes to this policy will be communicated through our website or via email, ensuring that you remain aware of any alterations that may affect your rights.

### **8.2 Notification of Changes**

When changes are made to this Privacy Policy, we will notify you by revising the "Last Updated" date at the top of this document. Your continued use of our services following any changes to this policy will constitute your acceptance of those changes. It is your

responsibility to review the policy periodically to remain informed about how we handle your personal information.

## **9. Contact Us**

If you have any questions or concerns regarding this Privacy Policy or our privacy practices, please do not hesitate to reach out to us. Your inquiries and feedback are important to us, and we are committed to addressing any concerns you may have in a timely and effective manner.

## **Money Wave**