

RANVOL LTD.

Client Agreement

Terms and Conditions governing the provision of online FX and CFD brokerage services

Version 1.0 · Effective from 30 September 2026

Ranvol Ltd. · International Business Company · Registration No. 2026-00670 · Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia · www.ranvol.com

RISK WARNING. Trading foreign exchange and contracts for difference on margin carries a high level of risk and may not be suitable for all investors. Leverage magnifies both gains and losses. You may lose all of the funds you deposit. You should not trade with money you cannot afford to lose. Before trading, read the Risk Disclosure Statement, which forms part of this Agreement, and ensure you fully understand the risks. Ranvol Ltd. is not licensed by any financial services regulator and does not participate in any investor compensation scheme.

Summary of key terms

This summary is provided for convenience only. The full Agreement below prevails.

Term	Summary
Who you are dealing with	Ranvol Ltd., an International Business Company incorporated in Saint Lucia. We are not licensed or supervised by a financial services regulator.
What we do	We provide an online platform for trading FX and CFDs on the Instruments listed in the Trading Conditions on our website.
How trades are executed	We are the counterparty (principal) to every trade you place. We quote our own prices. We may, at our discretion, hedge your trades with a liquidity provider. We act as a market maker and do not execute your orders on an exchange.
Leverage and margin	Leverage up to the levels shown in the Trading Conditions on our website. Margin call and automatic close-out (stop-out) at the Margin Levels stated in the Trading Conditions. We may change leverage with notice, and without notice ahead of high-impact events.
Costs	Spread on every trade; overnight financing (swaps); network fees on cryptocurrency withdrawals; and any other charges published in the Trading Conditions.
Deposits and withdrawals	Only from and to accounts or wallets in your own name. Withdrawals are returned to the source of deposit. No third-party payments.
Your money	Client funds are held separately from our operating funds. There is no investor compensation scheme. In the event of our insolvency you may not recover your funds.
Who cannot trade with us	Persons under 18; US citizens and residents; persons originating from, resident in or operating within Iran, North Korea, Myanmar or the Russian Federation (subject to a limited exception); sanctioned persons.
Governing law	Laws of Saint Lucia. Disputes are subject to the exclusive jurisdiction of the courts of Saint Lucia.
Complaints	legal@ranvol.com. We acknowledge within 5 business days and respond within 30 days.

1. Introduction

- 1.1 This Client Agreement (the "Agreement") is entered into between Ranvol Ltd. ("we", "us", "our", the "Company") and the person who completes the account application on our website or trading platform and whose application we accept ("you", "your", the "Client").
- 1.2 This Agreement, together with the Risk Disclosure Statement, the Order Execution Policy, the Privacy Policy, the Anti-Money Laundering Policy, the KYC Policy, the Complaints Procedure, the Trading Conditions published on our website and any bonus or promotion terms you accept (together, the "Contractual Documents"), governs every trading account you hold with us and every transaction you enter into. In case of conflict, this Agreement prevails over the other Contractual Documents, except that specific Trading Conditions for a particular instrument or account type prevail over general terms.

- 1.3 By ticking the acceptance box during registration, by funding an account, or by placing any order, you confirm that you have read, understood and agree to be bound by the Contractual Documents.
- 1.4 This Agreement is provided in English. Translations may be made available for convenience; the English version prevails.

2. Definitions

Account — a trading account opened in your name on the Trading Platform.

Balance — the sum of deposits, less withdrawals, plus or minus realised profit or loss and charges, excluding unrealised profit or loss on Open Positions.

Business Day — a day other than Saturday, Sunday or a public holiday in Saint Lucia.

CFD — a contract for difference: a contract to exchange the difference between the opening and closing price of an Underlying Instrument, without delivery of the Underlying Instrument.

Equity — Balance plus or minus unrealised profit or loss on Open Positions.

Free Margin — Equity less Margin used.

Instrument — any FX pair or CFD we make available for trading, as listed in the Trading Conditions.

Margin — the amount of Equity required to open and maintain an Open Position, calculated as set out in the Trading Conditions.

Margin Level — Equity divided by Margin, expressed as a percentage.

Open Position — a transaction that has been opened and not yet closed.

Order — any instruction given through the Trading Platform to open, close, modify or cancel a transaction.

Spread — the difference between our bid and ask price for an Instrument.

Swap — the overnight financing charge or credit applied to Open Positions held past the daily rollover time.

Trading Conditions — the specifications for each Instrument and account type published on our website, including leverage, margin requirements, spreads, commissions, swaps, trading hours, minimum and maximum trade sizes and other parameters, as amended from time to time.

Trading Platform — the online trading system, web and mobile applications, and any related software through which we provide our services, licensed to us by a third-party technology provider.

Underlying Instrument — the currency, metal, index, commodity, cryptocurrency, share or other asset whose price a CFD references.

3. The Company and its status

- 3.1 The Company is an International Business Company incorporated in Saint Lucia under the International Business Companies Act, Cap. 12.14, with registration number 2026-00670. Its registered office is at Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia. The registered office is maintained for statutory purposes and is not a place of business open to clients.
- 3.2 The Company is not licensed, authorised or supervised by the Financial Services Regulatory Authority of Saint Lucia or by any other financial services regulator. The Company's activities are not subject to prudential supervision, conduct-of-business rules or client-money rules of the kind that apply to licensed investment firms. No investor compensation scheme, deposit guarantee scheme or ombudsman applies to your relationship with the Company.
- 3.3 The Trading Platform is licensed to the Company by Match-Trade Technologies LLC. The Company is solely responsible to you for the services provided under this Agreement; the technology provider is not a party to this Agreement and has no obligation to you.

4. Eligibility and client representations

- 4.1 You may open an Account only if you: (a) are at least 18 years old and have full legal capacity; (b) are opening the Account in your own name and for your own account, not as agent, trustee or nominee for any other person; (c) are not a citizen or resident of the United States of America; (d) are not a person originating from, resident in, domiciled in, incorporated in or operating within Iran, the Democratic People's Republic of Korea, Myanmar or the Russian Federation, or any territory subject to comprehensive international sanctions, save as permitted under clause 4.3; (e) are not a person designated on any sanctions list maintained by the United Nations, the United States, the European Union or the United Kingdom, nor owned or controlled by such a person; and (f) are not prohibited by the laws of your country of residence or citizenship from entering into this Agreement or trading the Instruments.
- 4.2 You represent and warrant, on the date of this Agreement and on every date on which you place an Order, that: (a) all information you have provided to us is true, complete and current, and you will notify us of any change within 5 Business Days; (b) the funds you deposit are legitimately yours, are not the proceeds of crime, and are not subject to any claim by a third party; (c) you have read and understood the Risk Disclosure Statement and are able to bear the loss of all funds deposited; (d) you are acting for your own account and not on behalf of any undisclosed person; (e) you will not use the services for any unlawful purpose; and (f) if you are a legal person, you are duly incorporated, the person accepting this Agreement is authorised to do so, and you have disclosed every beneficial owner.
- 4.3 A citizen of Iran, Myanmar or the Russian Federation who is not otherwise resident in, domiciled in or operating within a prohibited jurisdiction may be accepted where the Company is satisfied, on documentary evidence, that the person has been permanently resident in a third country for a continuous period of not less than two years immediately preceding onboarding. Acceptance is at the Company's sole discretion and subject to enhanced due diligence. This exception does not apply to citizens of the Democratic People's Republic of Korea or to US persons.

- 4.4 We may refuse to open an Account, or may close an Account, at any time and without giving reasons, where we are not satisfied that the requirements of this clause are met.

5. Account opening and verification

- 5.1 To open an Account you must complete the online application and provide the identification, address and other documents and information we request in accordance with our KYC Policy and Anti-Money Laundering Policy. We may verify your information through third-party verification providers and databases and you consent to such verification.
- 5.2 Your Account is opened when we notify you that it has been approved. You may not deposit funds or trade on a live Account until verification is complete. We may, at any time during our relationship, request further documents or information, including evidence of the source of your funds and wealth, and we may restrict your Account until they are provided.
- 5.3 You may hold more than one Account only with our consent. You may not open an Account in another person's name or permit another person to operate your Account.
- 5.4 You are responsible for keeping your login credentials confidential. All Orders placed using your credentials are deemed to have been placed by you. You must notify us immediately at support@ranvol.com if you know or suspect that your credentials have been compromised. We are not liable for any loss arising from unauthorised use of your credentials before we receive such notice and have had a reasonable opportunity to act on it.

6. Our services and our role

- 6.1 We provide you with access to the Trading Platform and enter into FX and CFD transactions with you as principal. We do not provide investment, legal or tax advice, portfolio management or any service that involves us managing your assets or making trading decisions on your behalf.
- 6.2 **We are the counterparty to every transaction you enter into.** We act as a market maker. When you buy, we sell to you; when you sell, we buy from you. We quote our own bid and ask prices, which are derived from prices received from our liquidity providers and market data sources and include our Spread. Your transactions are not executed on any exchange, and you do not acquire any right to or interest in the Underlying Instrument.
- 6.3 **Conflict of interest.** Because we are your counterparty, your profit on a transaction is, unless we have hedged that transaction, our loss, and vice versa. We manage this conflict through the policies described in our Order Execution Policy, through risk limits, and by hedging a portion of client transactions with third-party liquidity providers at our sole discretion. We are under no obligation to hedge any transaction and we do not disclose whether or not a particular transaction has been hedged.
- 6.4 All transactions are settled in cash by reference to the difference between opening and closing prices. No physical delivery of any Underlying Instrument takes place.
- 6.5 Any market commentary, analysis, signals, educational material, artificial-intelligence-generated insights (including content provided by third parties such as BridgeWise and

content provided through any Company application such as a trading journal or analytics tool), charts, news or other information made available on the Trading Platform or our websites is provided for information only, does not constitute investment advice or a recommendation, does not take account of your circumstances, and may be inaccurate or incomplete. You make every trading decision independently and at your own risk. We are not liable for any loss arising from reliance on such material.

- 6.6 We may provide copy-trading, PAMM or similar features. Their use is subject to separate terms which you must accept before use.

7. Orders and execution

- 7.1 You place Orders electronically through the Trading Platform. We may, at our discretion, accept Orders by other means in exceptional circumstances. An Order is executed when we confirm execution on the Trading Platform. Confirmation on the Trading Platform is conclusive evidence of the transaction absent manifest error.
- 7.2 We execute Orders in accordance with our Order Execution Policy, which forms part of this Agreement. Market Orders are executed at the first available price, which may differ from the price displayed when the Order was placed (slippage). Pending Orders (limit, stop, stop-loss, take-profit) are executed at the first available price at or after the trigger price is reached, which in fast or gapping markets may be materially worse than the trigger price. Stop-loss Orders do not guarantee a maximum loss.
- 7.3 We may refuse, reject or delay any Order, or close any Open Position, without prior notice, where: (a) you have insufficient Free Margin; (b) the Order exceeds the size or exposure limits in the Trading Conditions; (c) we reasonably believe the Order results from Abusive Trading (clause 12); (d) the Instrument is not tradable, trading is suspended or halted, or there is no available liquidity; (e) we are required to do so by law, a court or a service provider; (f) a Force Majeure Event exists; or (g) the Order is placed on the basis of a price that is manifestly erroneous.
- 7.4 Trading hours, rollover times, expiry dates of futures-based CFDs and other Instrument parameters are set out in the Trading Conditions. Orders placed outside trading hours are queued for execution at the market open at the then-prevailing price.
- 7.5 We may set and change, without notice where reasonably necessary, minimum and maximum trade sizes, maximum numbers of Open Positions or pending Orders, and maximum exposure per Instrument or per Account.
- 7.6 **Manifest errors and price errors.** Our prices may occasionally be erroneous because of technical failure, feed error, illiquidity, or extraordinary market conditions. Where a transaction is opened or closed at a price that we reasonably determine to be manifestly erroneous or not reflective of the prevailing market, we may, in our sole discretion and without prior notice: (a) amend the price of the transaction to the price that was, in our reasonable opinion, the fair market price at the time; (b) cancel the transaction and reverse its effect on your Account, including any profit derived from it; or (c) cancel any subsequent transaction that could not have been entered into but for the erroneous transaction. We will act reasonably and in good faith, and will notify you of any such action. Where our liquidity

provider amends or cancels a hedging transaction on grounds of manifest error, we may pass the corresponding adjustment on to you.

- 7.7 Positions in CFDs on Underlying Instruments subject to corporate actions (dividends, splits, rights issues, mergers, delistings) will be adjusted to reflect the economic effect of the corporate action. Dividend adjustments are credited to long positions and debited from short positions net of any applicable withholding. We may close positions in an Underlying Instrument that is delisted or becomes untradable.

8. Margin, leverage and close-out

- 8.1 You must maintain sufficient Equity to meet the Margin requirements for all Open Positions at all times. Margin requirements and available leverage are set out in the Trading Conditions and may differ by Instrument, account type, position size and client category. Leverage is a facility we grant at our discretion, not an entitlement.
- 8.2 A margin call is displayed on the Trading Platform when your Margin Level falls to or below the margin-call level stated in the Trading Conditions. When your Margin Level falls to or below the stop-out level stated in the Trading Conditions, the Trading Platform will automatically close your Open Positions, starting with the position showing the largest loss, until the Margin Level is restored above the stop-out level or no positions remain. Close-out is performed at the first available market price and may result in losses exceeding those anticipated.
- 8.3 We are not obliged to notify you of a margin call by any means other than the Trading Platform. It is your responsibility to monitor your Account. Failure of a margin call notification to reach you does not affect our right to close positions.
- 8.4 We may increase Margin requirements or reduce leverage for any Instrument, account or client at any time: (a) with at least 10 Business Days' notice in the ordinary course; or (b) without notice where we reasonably consider it necessary because of market volatility, illiquidity, scheduled or unscheduled economic or political events, weekends and holidays, the size of your positions, or changes imposed by our liquidity providers. Increased Margin requirements apply to Open Positions as well as new positions.
- 8.5 **Negative balance.** You are responsible for any negative Balance on your Account, which is a debt due to us and payable on demand. The Company may, at its sole discretion and as a courtesy, reset a negative Balance to zero where the negative Balance arose from ordinary market movement. This is not a contractual right. No reset will be made where the negative Balance arose from Abusive Trading, from coordinated trading across accounts, from trading around scheduled news events in a manner designed to exploit gaps, or from any breach of this Agreement, and in such cases the full negative Balance remains payable.

9. Costs, charges and swaps

- 9.1 Our Spread is included in the prices we quote and is the principal cost of trading. Where a commission applies to an account type or Instrument, it is stated in the Trading Conditions and is charged on opening and closing a position.

- 9.2 Open Positions held past the daily rollover time stated in the Trading Conditions are subject to a Swap, which may be a charge or a credit and reflects the interest-rate differential of the Underlying Instrument plus our financing mark-up. Swaps are applied for three days on the rollover of the day stated in the Trading Conditions to account for the weekend. Swap rates are published in the Trading Conditions and are updated at least weekly; we may change them without notice where the underlying rates change.
- 9.3 Network (blockchain) fees on cryptocurrency withdrawals are borne by you and are deducted from the amount withdrawn. Fees charged by your bank or payment provider are your responsibility.
- 9.4 We may change the Spread, commissions, Swaps and other charges with at least 10 Business Days' notice published on our website or sent to your registered email, except that Spreads and Swaps may vary without notice according to market conditions within the ranges stated in the Trading Conditions.
- 9.5 You are responsible for all taxes arising from your trading. We do not provide tax advice and do not withhold tax unless required by law.
- 9.6 Where you were introduced to us by an introducing broker, affiliate or other intermediary, we may pay that intermediary remuneration based on your trading volume, spreads or deposits. Such remuneration is paid by us out of our revenues and does not increase the charges you pay, save where expressly stated in the Trading Conditions for the relevant account type. Details are available on request.

10. Deposits, withdrawals and client funds

- 10.1 You may fund your Account only by the payment methods made available on the Trading Platform, and only from a bank account, card or cryptocurrency wallet held in your own name or otherwise evidenced to our satisfaction as owned and controlled by you. We do not accept cash or third-party payments. Any deposit that we determine to have originated from a third party will be returned to its source, less any costs, and will not be credited to your Account.
- 10.2 Deposits are credited to your Account after we have received cleared funds and completed any screening we consider necessary. Cryptocurrency deposits are credited after the number of network confirmations stated on the Trading Platform. We are not responsible for delays caused by banks, payment providers or blockchain networks.
- 10.3 **Withdrawals.** You may withdraw Free Margin at any time by submitting a withdrawal request through the Trading Platform. We aim to process withdrawal requests within 3 Business Days of receipt, subject to completion of any verification we require. Withdrawals are made to the same account, card or wallet from which the corresponding deposit was made, in the same currency or asset, up to the amount deposited from that source; amounts in excess of deposits may be paid to any account or wallet verified as belonging to you. We may require additional identification before processing any withdrawal.
- 10.4 We may refuse, delay or reverse a withdrawal where: (a) you have Open Positions and the withdrawal would reduce your Margin Level below the margin-call level; (b) we require further verification or source-of-funds information; (c) we reasonably suspect fraud, Abusive Trading, money laundering or a breach of this Agreement; (d) a bonus or

promotion condition has not been met; (e) we are required to do so by law, a court or a service provider; or (f) the destination account or wallet does not belong to you.

- 10.5 **Client funds.** Funds you deposit are held in bank accounts, payment accounts or cryptocurrency wallets designated for client funds and kept separate from the Company's operating funds. The Company is not a bank or a custodian. Client funds are not held on trust, are not covered by any deposit guarantee or investor compensation scheme, and, in the event of the Company's insolvency, may not be recoverable in full or at all. Funds held with third-party banks, payment providers and liquidity providers are subject to the risk of the insolvency of those third parties. No interest is paid on client funds.
- 10.6 Your Account is denominated in the currency stated at account opening. Deposits and withdrawals in other currencies or assets are converted at our prevailing conversion rate, which includes a mark-up.
- 10.7 Where we credit your Account in error, you must notify us and we may reverse the credit and any transactions entered into using it.

11. Bonuses and promotions

- 11.1 We may from time to time offer bonuses, credits or promotions subject to specific terms. Bonus funds are not withdrawable unless and until the conditions of the offer are met. We may cancel a bonus and any profit derived from it where the offer terms are breached or where we reasonably believe the bonus has been obtained or used abusively. Bonus terms prevail over this clause.

12. Prohibited and abusive trading

- 12.1 "Abusive Trading" means any trading practice that exploits or is intended to exploit errors, latency, delays or defects in the Trading Platform, our price feed or our systems, or that otherwise seeks to obtain an advantage not available in the ordinary course of trading, including: (a) latency or price-feed arbitrage; (b) trading on off-market or erroneous prices; (c) coordinated or offsetting trading across multiple accounts, whether held by you or by persons acting in concert with you, including to exploit a bonus, negative-balance reset or swap-free arrangement; (d) use of automated systems, expert advisors or artificial-intelligence tools designed to exploit platform defects or that place Orders at a rate that degrades the Trading Platform; (e) trading through a proxy, VPN or other means to disguise your location or identity; (f) any conduct that would constitute market abuse, manipulation or fraud under the laws of a regulated market.
- 12.2 Ordinary short-term trading, scalping and news trading are not in themselves Abusive Trading.
- 12.3 Where we reasonably determine that Abusive Trading has occurred, we may, without prior notice: cancel or amend the affected transactions and reverse any resulting profit; close Open Positions; withhold or reverse any bonus; restrict or close your Account; retain funds pending investigation; and recover from your Account any loss we have suffered, including loss on hedging transactions. Our determination shall be final absent manifest error.

13. Trading Platform, technology and communications

- 13.1 We grant you a personal, non-exclusive, non-transferable, revocable licence to use the Trading Platform solely for trading under this Agreement. You may not copy, modify, reverse-engineer, distribute or permit unauthorised access to the Trading Platform. Intellectual property in the Trading Platform and its content remains with us or our licensors.
- 13.2 You are responsible for your own hardware, software, internet connection and security measures. We may suspend access to the Trading Platform for maintenance, upgrades or security reasons, with notice where practicable. The Trading Platform may be unavailable, slow or contain errors from time to time; we do not warrant uninterrupted or error-free operation.
- 13.3 We may communicate with you by email to your registered address, by notice on the Trading Platform or our website, or by telephone or messaging service to your registered number. Notices are deemed received: by email, one hour after sending; by platform or website posting, when posted; by telephone, when the call is made. You must keep your contact details current.
- 13.4 We record and retain all electronic communications and telephone conversations with you, and all Order and transaction data, and may use them as evidence in any dispute. You consent to such recording.
- 13.5 Market data displayed on the Trading Platform, including charts provided by third parties such as TradingView, is provided for information only and may be delayed or inaccurate. Our tradable prices are those quoted in the order window at the moment of execution.

14. Liability and indemnity

- 14.1 Nothing in this Agreement excludes or limits liability for fraud, or any liability that cannot be excluded or limited by applicable law.
- 14.2 Subject to clause 14.1, we are not liable to you for: (a) any loss of profit, loss of opportunity, indirect, consequential or special loss, however arising; (b) any loss arising from your trading decisions, or from reliance on any information, analysis, signal or tool provided by us or by third parties; (c) any loss arising from interruption, delay, failure or error of the Trading Platform, our systems, our providers' systems, the internet or any communications network, except where caused by our fraud or wilful default; (d) any loss arising from the acts, omissions or insolvency of any bank, payment provider, liquidity provider, technology provider or other third party; (e) any loss arising from unauthorised use of your credentials before notice under clause 5.4; (f) any loss arising from a Force Majeure Event; (g) any loss arising from the exercise of our rights under this Agreement, including closing positions, refusing Orders, amending or cancelling transactions on grounds of manifest error, or changing Margin requirements.
- 14.3 Subject to clause 14.1, our aggregate liability to you arising out of or in connection with this Agreement in any period of twelve months, whether in contract, tort or otherwise, shall not exceed the total Spreads, commissions and Swaps paid by you to us in that period, or **USD 10,000**, whichever is lower.

- 14.4 You shall indemnify us and our directors, officers, employees and agents against all losses, liabilities, costs and expenses (including legal fees) arising from your breach of this Agreement, your misrepresentation, your unlawful use of the services, any claim by a third party relating to your Account, and any tax, penalty or fine imposed on us as a result of your acts or omissions.

15. Force majeure

- 15.1 A "Force Majeure Event" means any event beyond our reasonable control, including: act of God, war, terrorism, civil unrest, epidemic, government action, sanctions; suspension or closure of any market, exchange or liquidity source; extraordinary market movement, illiquidity or price gaps; failure of any communications, computer or payment system, blockchain network or utility; and the failure or insolvency of any bank, liquidity provider, technology provider or payment provider.
- 15.2 During a Force Majeure Event we may, without notice: suspend or modify any term of this Agreement; suspend trading in any Instrument; change Margin requirements, Spreads and trading hours; close Open Positions at the prices we reasonably consider appropriate; and take any other action we reasonably consider necessary. We are not liable for any loss arising from a Force Majeure Event or from action taken under this clause.

16. Term, suspension and termination

- 16.1 This Agreement takes effect when we approve your Account and continues until terminated.
- 16.2 You may terminate this Agreement at any time by closing all Open Positions, withdrawing your Balance and giving us written notice. We may terminate this Agreement on 10 Business Days' written notice for any reason.
- 16.3 We may suspend your Account or terminate this Agreement immediately, without notice, where: (a) you breach this Agreement or any representation is untrue; (b) we reasonably suspect Abusive Trading, fraud, money laundering, sanctions breach or other unlawful conduct; (c) you become insolvent or bankrupt, or die or become incapacitated; (d) you fail to provide information or documents we have requested; (e) we are required to do so by law, a court, a regulator or a service provider; (f) our arrangements with a technology, liquidity or payment provider terminate and we are unable to continue the service; or (g) you have acted in a way that, in our reasonable opinion, is abusive towards our staff or harmful to our reputation.
- 16.4 On termination: (a) we may close all Open Positions at the prevailing market price; (b) all amounts you owe us become immediately due; (c) we will, after deducting amounts due to us and subject to clause 10.4 and to any legal or regulatory restriction, return your remaining Balance to the source of your deposits; (d) clauses which by their nature survive termination, including clauses 12, 14, 17 and 20, continue in force.
- 16.5 Where we suspend an Account pending investigation, we may retain your funds for the period reasonably necessary to complete the investigation and, where required by law, to obtain the consent of the relevant authority before releasing them.

17. Confidentiality and data protection

- 17.1 We collect and process your personal data in accordance with our Privacy Policy. By entering into this Agreement you acknowledge that we may share your data with our technology, verification, payment and liquidity providers, with introducing brokers who introduced you, and with regulators, law enforcement and courts where required by law.
- 17.2 We treat information about you as confidential and do not disclose it except as set out in the Privacy Policy, as required by law, or with your consent.

18. Complaints

- 18.1 If you are dissatisfied with any aspect of our service you may submit a complaint to legal@ranvol.com in accordance with our Complaints Procedure. We will acknowledge your complaint within 5 Business Days and provide a final response within 30 calendar days. If we cannot respond within 30 days we will inform you of the reasons and the expected timing.
- 18.2 Because we are not supervised by a financial services regulator, no financial ombudsman or dispute-resolution scheme is available to you. Any dispute not resolved through our Complaints Procedure is subject to clause 20.

19. Amendments and assignment

- 19.1 We may amend this Agreement and the other Contractual Documents at any time by publishing the amended version on our website and notifying you by email or on the Trading Platform. Amendments take effect 10 Business Days after notice, except that amendments required by law, by a regulator, by a service provider, or to address a risk to the Company or its clients take effect immediately. Your continued use of the services after the effective date constitutes acceptance. If you do not accept an amendment, you may terminate this Agreement under clause 16.2 before it takes effect.
- 19.2 You may not assign or transfer any right or obligation under this Agreement. We may assign or transfer this Agreement, and your Account, to any affiliate or successor on 10 Business Days' notice.

20. Governing law and jurisdiction

- 20.1 This Agreement and any dispute or claim arising out of or in connection with it, its subject matter or formation (including non-contractual disputes or claims) is governed by the laws of Saint Lucia.
- 20.2 The courts of Saint Lucia have exclusive jurisdiction to settle any such dispute or claim, and you irrevocably submit to that jurisdiction. Nothing in this clause prevents us from bringing proceedings against you in any jurisdiction in which you are resident or hold assets.
- 20.3 You acknowledge that the services are provided from Saint Lucia, that you access them at your own initiative, and that you are responsible for compliance with the laws of your own jurisdiction.

21. General

- 21.1 This Agreement and the other Contractual Documents constitute the entire agreement between you and us and supersede all prior communications. You acknowledge that you have not relied on any representation not set out in the Contractual Documents.
- 21.2 If any provision is held invalid or unenforceable, the remaining provisions continue in force and the invalid provision is replaced by a valid provision that most closely reflects its intent.
- 21.3 No failure or delay by us in exercising any right is a waiver of that right. Our rights are cumulative and in addition to any rights under applicable law.
- 21.4 Nothing in this Agreement creates a partnership, joint venture, agency or fiduciary relationship between you and us.
- 21.5 Our records of Orders, transactions, prices, communications and Account activity are conclusive evidence of their contents absent manifest error.

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