

GENERAL

Financial Trade Club wants to be an alternative player to the traditional economic model by offering a financial support solution in virtuous mode and unique in the market and based on collaborative principles

Transparency, ethics, deontology, respect and ... usability are de rigueur.

At Financial Trade Club, we have created a simple way to earn commissions for assisting us to sharing our investment support club.

The first step in becoming a successful GAIM (Global Affiliate Independent Members is to select the one of our two licenses FTC.

The advantage of FTC is that it is possible to have access to our free license, however you will not have the opportunity to be remunerated without switching to a paid license.

Developing your financial wellness with FTC

Thanks to Financial trade club, follow the wise advice, educational as well as the positions on the markets, qualified experts, thanks to a very flexible structure, will help you to develop your capital. Each of our members is therefore assured:

- A training service and financial educational advice free
- Followed by our community of the best traders to copy
- A system of flexible-attractive remuneration

FTC GLOBAL AFFILIATE INDEPENDENT MEMBERS COMMISSIONS

Commissions can be earned as soon as one of our paid licenses is activated in the system called FTC License. Please note the advancement options below. Each member subscribing to one of the two paid licenses receives a remunerated commission our licenses. When a club member registers 16 people, he receives one point. These commissions are paid monthly through a distribution system to the member's bank account.

BUILDING COMMISSIONS AND GIFT

Each member is independent and creates their own development network, thanks to a points system.

for example:

You register with the affiliation people who pays their licenses every month, you earn a remuneration according to your license FTC every month, or 1 points, the following month with your 16 registered members and 3 more people you still have, 1 points, then the next month you have 32 affiliates or two points you earn depending on your implication.

Our compensation system is unlimited. You earn money as soon as you have an active licence.

From 5X4 points you are eligible for various gifts.

INDEPENDENT INVESTISSEMENT SUPPORT CLUB ("GAIM AGREEMENT")

The Independent Investment Support Club ("GAIM") Agreement, the Global Affiliate Independant Members and the General Terms and Conditions (forming inseparable part of one document and entire agreement between the Company and its GAIMs) explains and governs the relationship between each GAIM.

Each GAIM is required to read, understand, and comply with all terms and conditions of the Agreement. The Agreement shall constitute the entire understanding of the parties. All parts of this Agreement shall apply to the Registered GAIM. By submitting the GAIM Application/Agreement you hereby agree to all of the terms and conditions herein and by reference all legal terms and conditions.

The Agreement is subject to revision by the Company from time to time at its sole discretion. The Agreement governs all aspects of the relationships between the Company and its GAIMs and is available on the FTC website.

These Terms and Conditions and all other operating rules, policies including, without limitation, the Referral Agreement, Privacy Policy and procedures that may be published from time to time on this Site by FTC (collectively, the "Agreement") represent the whole agreement and understanding between FTC and the individual or entity who subscribes to our service ("Subscriber" or "you").

PLEASE READ THIS AGREEMENT CAREFULLY. By submitting your application and by your use of the Service, you agree to comply with all of the terms and conditions set out in this Agreement. FTC may terminate your account at any time, with or without notice, for conduct that is in breach of this Agreement, for conduct that FTC believes is harmful to its business, or for conduct where the use of the Service is harmful to any other party.

FTC may, in its sole discretion, change or modify this Agreement at any time, with or without notice. Such changes or modifications shall be made effective for all Subscribers upon posting of the modified Agreement to this website. You are responsible to read this document from time to time to ensure that your use of the Service remains in compliance with this Agreement.

BECOMING AN GAIM

To become a GAIM, a new applicant is required to read and agree to the terms of the Agreement and relevant General Terms and Conditions of the Company. The application should be accurately completed in its entirety and the applicant(s), including all partners, shareholders and equity owners, must agree to the relevant General Terms and Conditions of the Company and the present GAIM Agreement personally. Electronically submitted applications are considered as a received document. The Company reserves the right to reject any application at its sole discretion.

FTC offers Subscribers services and products related to trading area as described to this website

Services are provided on the basis of facility and availability. FTC reserves the right to modify, change, or discontinue any aspect of the Services at any time.

FTC runs some seasonal promotions related to its products, from time to time. Each promotion is subject to its unique terms and conditions that you ought to read carefully each time before you subscribe.

Services and products offered by FTC are provided by experienced professionals.

PLEASE NOTE: applications will not be accepted from any country whose applications would violate any of the applicable and relevant national, international or EU treaty, directive and/or regulations that may comply.

GAIMs may only market FTC system and services or recruit new GAIMs in those countries officially authorized by the Company.

Upon notification of acceptance by the Company, the new GAIM will be entered into the Company database. If there are any errors on an application, GAIMs should verify with the Company Support Department as soon as the error is discovered (within 24 hours) to avoid delays in any rights under the GAIM Agreement.

By submitting the FTC Application and supporting documents the GAIM also agrees to the registration in the. Stripe is a payment solution for accessing and transferring funds electronically. The personal information provided by the GAIM will be used only to operate and administer the GAIM's account. The GAIM may choose to close his/her bank account at any time by contacting Company's Customer Support.

Eligibility requirements to become an GAIM are as follows:

Legal age. Any individual who is of legal age (18 years) and residing in a country where the Company is doing business is eligible to become an GAIM.

Change of your enrolling in our independent investment support club. GAIMs wishing to change their registering can do so only by resigning and then waiting one (1) year before reregistering with a different GAIM.

Independent Contractors. GAIMs are independent contractors. They are not franchisees, joint ventures, partners, employees or agents of the Company, and are prohibited from stating or implying whether orally or in writing, otherwise. GAIMs have no authority to bind the Company to any obligation. The Company is not responsible for payment or co-payment of any employee benefits.

GAIMs are responsible for liability, health, disability, workmen's compensation and other insurance and for any other registration required by the laws of the country of residence of the GAIM. GAIMs set their own hours and determine how to conduct their FTC business and are responsible for their own management decisions subject to the GAIM Agreement. The reference to "position" is as it applies to GAIMs participation in the Global Compensation Plan and adherence to the GAIM Agreement.

CHANGES IN GAIM STATUS

Death. Upon the death of an GAIM, the rights and responsibilities of the GAIM are passed on to the rightful heir(s) as determined by a court of competent jurisdiction. The heir(s) must also confirm in writing within 6 months of the previous GAIM's death that he or she shall be bound by the terms and conditions of the GAIM Agreement.

Divorce. Upon divorce, The Company must be notified as to which former spouse will assume ownership of the GAIM position as determined by a court of competent jurisdiction. A change in the ownership of the GAIM position will not take place until the Company receives a copy of the divorce documentation. Should the party who does not assume ownership of the GAIM position desire to remain an GAIM; he/she may do so by submitting a new GAIM Application at the time the divorce documentation is submitted to the Company. He/she shall then be entered as a new GAIM in accordance with the enrolment policy of the Company. **Marriage.** If two existing GAIMs marry, they may maintain their separate GAIM positions.

Dissolution of Corporate or Partnership GAIM position. Upon the dissolution of a corporation or termination of a partnership, which owns the GAIM position, the ownership of the GAIM position will be transferred pursuant to the GAIM Agreement among the shareholders or partners or upon order of a court of competent jurisdiction upon written notification to the Company. If one or more of the partners or shareholders in an GAIM position terminates his/her on-going relationship with the Company by leaving the partnership or disposing of his/her share of equity holdings, such parties, including the departing party, shall continue to be bound by the terms of the GAIM Agreement. If a dispute arises over the disposition of the partnership interest, or assets, or share holdings or corporate assets, or the income from the GAIM position, the Company may suspend the GAIM position and hold all commissions until the dispute over the disposition is resolved by agreement between the parties or by an order from a court of competent jurisdiction.

Sale of an GAIM position or any rights, direct or indirect, relating to an GAIM position may not be transferred by the GAIM without prior written approval from the Company, in its sole and absolute discretion. No sale will be approved unless it includes a covenant by the seller not to solicit his/her prior Group of GAIMs for at least six months after the effective date of the sale.

An GAIM position or any right thereto which is under suspension, on probation, or subject to any disciplinary action or any investigation by or on behalf of the Company, may not be sold or otherwise transferred while such condition continues.

The Purchase and Sale Agreement must include a provision in which the parties agree upon the ownership of the inventory of the GAIM position upon the sale. The Company shall not grant a refund on inventory from a person who sold his/her interest in an GAIM position

The seller may not reapply or purchase another GAIM position for a period of twelve months, either as an individual, partnership or corporation or other legal entity.

The purchaser of an GAIM position shall be responsible for all acts or omissions of the seller in contravention of the GAIM Agreement for a period of six months after the date of Company's approval of the sale or transfer. For purposes of this provision, the seller will be required to continue to comply with all post-termination obligations of the GAIM Agreement.

Mergers; Addition of Co-GAIMs, Partners, Shareholders and/or Owners. Mergers will be permitted only between enroller and its one and last level. The Company reserves the right in its sole and absolute discretion to approve or disapprove any proposed merger or admission of Co-GAIMs, partners, shareholders or other owners. The admission of a Co-GAIM, partner, shareholder or other owner must create a bona fide business relationship and must not involve the addition of inactive persons or of entities or other persons or entities which "pass through" income to others.

Withdrawal or Removal of Co-GAIMs, Partners and/or Owners. If a Co-GAIM, Partner or Owner is removed or withdrawn from the GAIM position, the remaining GAIM position shall be responsible for all acts or omissions in contravention of the GAIM Agreement, of those who have left the GAIM position, for a period of six months after the date of the departure of the Co-GAIM, Partner, or Owner for purposes of this provision, the seller will be required to continue to comply with all terms post-termination obligations of the GAIM Agreement.

Co-Ownership over GAIM positions – in case of co-ownership over certain position the COMPANY will reflect this in its files. All relations between co-owners, including future activity of the GAIMs – co-owners are exclusive responsibility of the GAIMs. The Company is not responsible and cannot be held liable for any unsettled legal and financial relations and/or obligations between the co-owners.

Name Change. An GAIM may change the operating name of the GAIM position by forwarding written notification to the Company. The Company reserves the right to request the Articles of Incorporation of a corporation or Partnership Agreement of a partnership, or any amendments pertaining thereto, as well as any other relevant documents or corporate or partnership documentation relating to ownership or control.

Changing the registering/enrolling GAIM. Except as set forth in Section 2D, changing your enrolling GAIM is not allowed. The GAIM commission opportunity is a business built upon sales of adherence club and upon the creation of relationships. Once a new GAIM is referred or enrolled, the Company will protect this relationship to the fullest extent possible.

Suspension of Commission Payments. If there is any question over the disposition of the GAIM position or the income from the GAIM position (whether by reason, the Company may suspend the GAIM and hold all commissions and bonuses until the dispute over the disposition is resolved by agreement between the parties or by an order from a court of competent jurisdiction.

TAXES AND GOVERNMENTAL REPORTS

Taxes. All GAIMs are personally responsible for all taxes due on any earnings from the Company or from selling FTC products. The Company will provide a record of any and all moneys paid by the Company to each GAIM and will issue and file such reports to governmental agencies or others as may be required by law. GAIMs will not be treated as an employee of the Company for any income tax purposes. To safeguard that no tax evasion can occur, the GAIM must give the Company personal identification information in their country of residence to which the Company can make payments through a designated payment facilitator of any amount due by the Company to the GAIM.

GAIM TRAINING LICENSE REFERRER POLICY

Every new members has a Referring GAIM. Each new prospect has the right to choose who he/she buys his/her Training and Rewards adhesion. An GAIM shall not unduly influence or in any way entice prospects with representations as to possible income or business development, or payment of any compensation by an GAIM or the Company.

Dispute. The Company recognizes the Referring GAIM as the GAIM shown on the first entered original GAIM Application completed, dated, and electronically entered into Company's database. .

Training. GAIMs who enroll other GAIMs must thereafter use their best efforts to provide an on-going basis, bona fide supervision and training of these GAIMs. This should include ongoing contact, communication, encouragement and support of his/her organization.

PLACEMENT POLICY

THE ORDER/PLACEMENT IN WHICH YOU RECORD THE GAIM's YOU SELL/ENROLL IS FINAL. IT WILL NOT BE CHANGED.

GLOBAL COMPENSATION PLAN AND TERMS

The GAIM acknowledges and agrees that the Company reserves the unequivocal right to change or modify the Company's General Terms and Conditions, the present GAIM Agreement and Global Compensation Plan. The Company will notify the GAIM about any changes to the Compensation Plan within a reasonable time.

LIMITED RETURN POLICY

GAIMs are not required to purchase. The GAIM may return purchased FTC products or services in the following circumstances (excluding personalized or customized items):

The licenses may only be refunded to the GAIM in case he/she have not logged in for the period of 14 (fourteen) days, starting from the date of submission of the application. No refunds will be made after the GAIM has logged into his account. By logging into an GAIM account the Company considers that the GAIM is accepting the Company's conditions and no refunds shall be made.

The Company will process the return promptly upon verifying that the GAIM is eligible for a refund. In most cases, the GAIM should expect to receive the refund within 30 working days of receipt of the products by the Company. The GAIM hereby confirms that he understands that the Company return policy will NOT cover situations where the GAIM has already received commission payouts, or other benefits, as a result of using the FTC's products and/or services.

CANCELLATIONS

All refund requests must be made within 14 days of enrollment/purchase in accordance with the above stated conditions. The return request will deactivate the initial order instructions and it will delete the GAIM's unique identification (user name) for the Training and Rewards. This cancellation policy is designed to protect the training and education material because it is proprietary intellectual

property. The GAIM's activation and position in the compensation system will be cancelled. Any commissions paid to returnee will be deducted from the refund amount.

Submit cancellations at support department and please provide GAIM's username, payment proof and date of purchase.

LIMITED LICENSE

The Company has certain trademarks, service marks, trade names, slogans, symbols, and color schemes that are proprietary. Except for marketing materials, sample products, and advertising provided or sold to the GAIMs by the Company, the GAIM shall not use or display such trademarks, service marks, trade names, slogans, symbols, and color schemes without Company's prior written permission. GAIM acknowledges that any right to use Company's trademarks and copyrighted materials is non-exclusive, and the Company has the right and sole discretion to grant others the right to use such trademarks and materials. GAIM expressly recognizes that any and all good will affiliated with the trademarks and copyrighted materials (including goodwill arising from GAIMs use) inures directly and exclusively to the benefit of the Company and is the property of the Company, and that, on expiration or termination of this GAIM Agreement, no monetary amount shall be attributable to any goodwill affiliated with GAIMs use of the trademarks or copyrighted materials.

ADVERTISING

Trademarks/Service Marks. GAIMs shall not advertise FTC product or business opportunity in any way other than by use of authorized advertising or promotional materials made available to the GAIM by the Company.

GAIMs are prohibited from using Company's trademarks, service marks, trade names, slogans, symbols, and color schemes in advertising in a manner that would suggest or imply that they are employed by or are agents of the Company. All advertisements must provide the name of an GAIM only. GAIMs shall not make any representations as to potential income to be received by a prospective GAIM. The investment fund can go up to more than 20% per year and much more depending on the results.

No Reproduction. All FTC materials, whether printed, on film or produced by audio or video recording are copyrighted and may not be reproduced in whole or in part by GAIMs or any other person unless authorized in writing by the Company.

No Distribution. GAIMs may not produce, use or distribute any information relative to the contents, characteristics, or properties of FTC products which has not been provided directly by the Company. This includes but is not limited to print, audio or online media.

Deceptive Materials. GAIMs may not produce, sell or distribute literature, films, audio recordings or video recordings which are deceptively similar in nature to those produced, published, and provided by the Company for its GAIMs. An GAIM may not purchase, sell, or distribute non-FTC materials that imply or suggest that said materials originate from the Company.

Approved Vendors. Any and all support materials, e.g. promotional and premium items are to be sold and/or distributed only by the Company or Company's approved vendors.

Telephone Use. GAIMs may not answer the telephone and/or use any telephonic message device in a way that would represent or imply that they are employed by or are agents of the COMPANY.

Listing of Name. GAIMs may be listed in telephone directories white or yellow pages as follows:

"Smith, Jane and John, Global Affiliate Independent Marketing Associate Address and/or Telephone Number"

Numbers. An GAIM may list any contact number under the name of his/her GAIM position , as an GAIM, and must not represent that he/she is employed by, or is an agent of the Company.

Further Restrictions. The Company prohibits the use of its trademarks, service marks, trade names, slogans or symbols or any of its product trade names or any copyrighted materials through telephonic devices, including computer networks, facsimile machines or other automatic calling devices for the purpose of soliciting potential GAIMs or potential members.

Media Opportunities. Media opportunities are not individual sales opportunities. All media opportunities must be referred to Company's relevant department. GAIMs must not have any contact with the media unless prior written authorization from the Company is received.

Donations. GAIMs are permitted to make personal donations to an organization provided they do not represent the donation as being from the Company.

Media Coverage. Donations may not be made for the purpose of soliciting media coverage. If the media solicits coverage of an event, Company's relevant department must be notified immediately to review the media opportunity.

Business Cards. An GAIM may order business cards in compliance with the requirements of the General Terms and Conditions and the relevant copyright legislation. Use of the Company's/FTC trademarks is permitted only after explicit written consent has been granted from the Company. Any non authorized use of the Company's trademarks presents a violation of the General Terms and Conditions and relevant sanctions will be imposed. If an GAIMs relationship with the FTC is terminated, he/she must immediately cease using and destroy all business cards utilizing Company's trademarks, trade names, services marks, logos or color schemes.

Repackaging. GAIM may not re-label, repackage, or modify FTC LICENSES or virtual training materials in any way.

No Endorsements. No endorsements by a Company officer or administrator or third parties may be asserted, except as expressly communicated in Company's literature and communications. GAIMs may not represent or imply, directly or indirectly, that the FTC system, programs, products or services have been approved or endorsed by any governmental agency.

Internet Policy. GAIMs may not advertise or promote their GAIM business or Company's business, products or Global Compensation Plan or use Company's name in any electronic media or transmission, including on the Internet via web sites or otherwise, without the prior written approval of the Company, whose approval may be withheld at its sole discretion. If written approval is given, GAIMs must abide by the guidelines set forth by the Company, including but not limited to the following:

GAIMs shall not make offers or solicitations in the guise of research, surveys or informal communication, when the real intent is to sell products or services or sponsor GAIMs;

GAIMs operating on-line websites, whether or not they collect personal information from individual members, shall disclose to the member in a prominent place on the website how the member's information will be used and must follow any laws regulating the handling of personal data;

GAIMs sharing personal information collected on-line should provide individual members with an opportunity to prohibit the dissemination of such information, and if any member requests that his or her personal information not be shared, GAIMs shall refrain from sharing such information;

GAIMs shall provide individual members the option to terminate any further communication between the GAIMs and the member and if any member requests that an GAIM cease communication, the GAIM should immediately stop communicating upon such request;

GAIMs must abide by all laws and regulations regarding electronic communications, including but limited to any provision requiring prior consent for unsolicited contacts via electronic media;

GAIMs may not distribute content by use of distribution lists or to any person who has not given specific permission to be included in such a process; spamming or distribution of chain letters or junk mail is not allowed;

GAIMs may not distribute content that is unlawful, harassing, libelous, slanderous, abusive, threatening, harmful, vulgar, obscene, or otherwise objectionable material or which could otherwise give rise to civil liability or otherwise violate any applicable local, state, national or international law or regulation.

DELAYS

The Company shall not be responsible for delays and failures in performance of its obligations when performance is made commercially impracticable due to circumstances beyond its reasonable control. This includes, without limitation, strikes, labor difficulties, riots, wars, fires, death, curtailment of a party's source of supply, or government decrees.

RENEWAL

The term of the GAIM Agreement is for an indefinite period and may be terminated by both parties at any time, even within the contractual period, with one month's notice prior to the end of the next calendar month.

CONFLICTS OF INTEREST AND CONFIDENTIALITY

Conflict of Interest. GAIM's are free to participate in other multilevel or network marketing business ventures to the extent that such are not competitors of the Company. If GAIMs are simultaneously active for several companies or network marketing companies, they agree to organize their business activities (along with their respective downlines) in such a way as to avoid any connection or mixing of their activities for these other companies with their activities for FTC. In particular, GAIMs may not offer products other than FTC's products and services at the same time, in the same place or in the immediate vicinity or on the same website, Facebook page or other social media/online platform.

GAIMs are also prohibited from recruiting other FTC GAIMs for the sale of other companies products.

GAIMs are also prohibited from violating - by entering into another contract - the rights of other GAIMs or other sales contracts concluded with further companies and the clauses of which are still valid.

Confidentiality. During the term of the GAIM Agreement, the Company may supply to GAIMs confidential information, including, but not limited to members' lists, member specific information developed by the Company or developed for and on behalf of the Company by GAIMs, (including, but not limited to, members and GAIM profiles and product purchase information), GAIM lists, manufacturer and supplier information, business reports, commission or sales reports and such other

financial and business information which the Company may designate as confidential. All such information (whether in written or electronic form) is proprietary and confidential to the FTC and the Company and is transmitted to GAIMs in strictest confidence on a "need to know" basis for use solely in GAIMs business with FTC. GAIMs must keep such information confidential and must not disclose any such information to any third party, directly, or indirectly. GAIMs must not use the information to compete with the Company or for any purpose other than promoting FTC's program and its products and services. Upon expiration, non-renewal or termination of the GAIM Agreement, GAIMs must continue to keep such information confidential, discontinue the use of such confidential information and promptly return any confidential information in their possession and all copies thereof to the Company.

PRODUCT ORDER/SALES & RETURNS

GAIMs are registering with the FTC as an entrepreneur and not as a consumer and therefore do not have the statutory right to revoke this agreement. Nevertheless, the Company is voluntarily granting you a right to rescind this agreement within two weeks.

Voluntary right of cancellation

GAIMs can revoke their agreement by providing written notice (by letter or email) within two weeks, without any need to provide cause. The two-week period begins once GAIM submit his/her application. The deadline is considered met if the notice has been sent by the deadlines, as evidenced by the date of the postmark or email; the agreement may also be canceled by returning the starter kit by the same deadline.

The revocation must be sent to Support email

Consequences of cancellation:

If the agreement is canceled, any benefits, payments, and/or services received by either party must be returned according the refund - and cancellation policy stated in the General Terms and Conditions of the Company, to the other, together with any benefits derived from the same. At this time, we expressly indicate that the services are considered to have been used once the GAIM has accessed the services electronically. If an GAIM can not return the services received either in full or in part, or an GAIM can only return them in a condition worse than that in which they were received, the specified GAIM must reimburse for the loss in value. All payment refunds must be made within 30 days. For the GAIM, the period begins when revocation notice is sent, and for the Company upon receipt of the same.

An GAIM may re-register with FTC after canceling their previous agreement, provided that said cancellation of the GAIM was more than 12 months earlier and that the GAIM has not since performed any activities for the FTC in the interim.

The Company reserves the right to not refund GAIM's for Training Packages/Events of its proprietary information that GAIM has already used or participated in.

PROHIBITED USAGE

The excessive usage violation of the FTC website through traffic bots or list spamming is strictly prohibited. Violations of this policy can result in suspension or termination of the violating GAIM.

ERRORS OR QUESTIONS

If an GAIM has questions about or believes any errors have been made regarding commissions, bonuses, sales group activity reports, or charges, the GAIM must notify the Company within five working days of the date of the unreported error or incident in question. The Company will not be responsible for any errors, omissions or problems not reported to it within five working days. The Company reserves the right to withhold any bonuses or other payments which it have to be paid and/or has been accrued by mistake due to technical malfunctions or other operational errors.

CONTINUING DEVELOPMENT OBLIGATIONS

Any GAIM who wishes to participate in FTC and benefit from the Global Compensation Plan must perform a bona fide supervisory function to ensure that his or her sales group is properly operating his or her business. GAIMs must have ongoing contact, communication and management supervision with the GAIMs in their sales group. Examples of such contact and supervision may include, but not limited to: newsletters, written correspondence, personal meetings, telephone contact, voice mail and electronic mail and these contacts must not violate any part of the present GAIM Agreement.

NON-DISPARAGEMENT

GAIMs must not disparage other FTC GAIMs, Company's products/services, the Global Compensation Plan, or Company's employees.

OBJECTIONABLE ACTIVITY OR CONDUCT

GAIMs may not distribute material, have written correspondence, telephone contact, voice mail and/or electronic mail that is or contains unlawful, harassing, libelous, slanderous, abusive, threatening, harmful, vulgar, obscene, or otherwise objectionable material regarding the Company, its employees, partners or any other third party or which could otherwise give rise to civil liability or otherwise violate any applicable local, state, national or international law or regulation. In these cases the Company may cease any communication with the GAIM and undertake further legal actions if relevant.

REPORTING POLICY VIOLATIONS

GAIMs observing a policy or agreement violation by another GAIM should submit a written report of the violation directly to the attention of Company's Legal Department/Compliance Department. Details of the incidents such as dates, number of occurrences, persons involved, and any supporting documentation should be included in the report.

DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

Disciplinary Sanctions. Violation of the present GAIM Agreement, fraudulent, deceptive or unethical business conduct by any GAIM may result, at Company's discretion, in one or more of the following corrective measures:

Issuance of a written warning or admonition;

Requiring the GAIM to take immediate corrective measures;

Imposition of a fine, which may be withheld from the account;

Loss of rights to one or more bonus payments;

Any other measure, which the Company deems practicable to implement to equitably resolve injuries caused partially or exclusively by the GAIMs policy violation or contractual breach.

Suspension of the individual's GAIM position for one or more pay periods;

Involuntary cancellation of the offending GAIM position;

Immediate removal of the GAIM web site(s) and termination of the GAIMs position;

Any other measures expressly allowed within any provision of the General Terms and Conditions, the present GAIM Agreement or allowed by law;

The GAIM is only entitled to a commission if he or she is not in violation of the the General Terms and Conditions and the present GAIM Agreement.

Reconsideration. In the event an GAIM is suspended/ terminated and desires for his or her suspension/termination to be reconsidered, the Company must receive the request for reconsideration in writing within 15 days from the date of notice of suspension/ termination. If no request for reconsideration is received within the 15 day period, the termination will automatically be deemed final. If an GAIM files a timely notice of request for reconsideration, the Company will review the request for reconsideration and notify the GAIM of its decision within 10 days after receipt of the request for reconsideration. The decision of the COMPANY will be final and subject to no further review. In the event the suspension/ termination is not rescinded, the suspension/ termination will remain effective as of the date stated in the original termination notice.

Grievances and Complaints. When an GAIM has a grievance or complaint with another GAIM regarding any practice or conduct in relationship to their respective FTC business, the complaining GAIM should first report problem to their registering GAIM who should review the matter. If the matter can not be resolved it must be reported in writing to the Support Department at the Company. The Company will review the facts and resolve it.

Cost Effective Dispute Resolution/Waiver of Jury Trial.

The Parties will act to amicably resolve questions and differences concerning structure, interpretation and effects of this GAIM Agreement and other questions regarding the present agreement or the subject-matter of the latter.

Any dispute related to commercial and inter-companies matters shall be referred to and finally resolved by binding arbitration under the Arbitration Rules of which are deemed to be incorporated by reference into this clause, which shall include specifically:

The number of arbitrators shall be three.

The language to be used in the arbitral proceedings shall be English. Any documentation not presented in English shall be translated into English at the expense of the party submitting them.

Any disputes between the Company and its GAIMs and clients, related to and in relation to these General Terms and Conditions and regarding to its existence, governance, validity or termination, shall be referred to and finally resolved by binding arbitration under the Arbitration Rules of the Arbitration Court at Chamber of Commerce and Industry.

the above under mentioned does not prevent/restrict/exclude the implementation of any other mandatory rule and/or to bring an action before an ordinary court of the Country or EU Member State where the GAIM has his/her/its usual place of residence or where FTC has suffered any damage arising from and/or in connection with the GAIM Agreement and/or the Terms and Conditions.

Notwithstanding the foregoing, the arbitrator shall have no jurisdiction over disputes relating to the ownership, validity, use or registration of any mark, copyright, or other intellectual property or proprietary or confidential information of the Company without Company's prior written consent. The Company may seek any applicable remedy in any applicable forum with respect to these disputes and with respect to money owing to the Company. In addition to monetary damages, the Company may obtain injunctive relief against any violation of the GAIM Agreement or misuse of Company's trademarks, copyrights or confidential information.

Nothing in this rule shall prevent the Company from terminating the GAIM Agreement or from applying to and obtaining from any court having jurisdiction a writ of attachment, a temporary injunction, preliminary injunction and/or other injunctive or emergency relief available to safeguard and protect Company's interests prior to the filing of or during or following any arbitration or other proceeding or pending the handing down of a decision or award in connection with any arbitration or other proceeding.

Nothing contained herein shall be deemed to give the arbitrator any authority, power or right to alter, change, amend, modify, add to, or to subtract from any of the provisions of the General Terms and Conditions, the present GAIM Agreement or the Global Compensation Plan.

NOTICES

All notices to be given pursuant to the present GAIM Agreement shall be deemed to have been properly given by depositing the notice in the mail, addressed to the subject GAIM the last address on file with the Company, postpaid and registered or certified; or delivery by hand or by a recognized overnight delivery service; or by facsimile transmission; or by email. All notices shall be deemed given; business days from the date of postmark, if sent by mail; seven days after notice is deposited with a delivery service; or same day if delivered by hand or upon transmission by facsimile or by email.

NON-WAIVER PROVISION

Failure of the Company to exercise any right stated in the present GAIM Agreement shall not constitute a waiver of Company's right to demand exact compliance therewith. Waiver by the Company of any breach of any provision of the present GAIM Agreements shall not constitute a waiver of any prior, concurrent, or subsequent breach by the GAIM. An authorized officer of the Company must issue the Waiver in writing.

SEVERABILITY

If under any applicable and binding law or rule of any applicable jurisdiction, any provision of the present GAIM Agreement is held to be invalid or unenforceable, the Company shall have the right to modify the invalid or unenforceable provision or any portion thereof, to the extent required to be valid and enforceable, and the GAIM shall be bound by any such modification. The modification will be effective only in the jurisdiction in which it is required.

LIMITATION OF DAMAGES

TO THE EXTENT PERMITTED BY LAW, THE COMPANY AND ITS GAIMs, OFFICERS, DIRECTORS, EMPLOYEES AND OTHER REPRESENTATIVES SHALL NOT BE LIABLE FOR, AND GAIMs HEREBY RELEASE

THE FOREGOING FROM, AND WAIVE ANY CLAIM FOR LOSS OF PROFIT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES WHICH MAY ARISE OUT OF ANY CLAIM WHATSOEVER RELATING TO COMPANY'S PERFORMANCE, NON-PERFORMANCE, ACT OR OMISSION WITH RESPECT TO THE BUSINESS RELATIONSHIP OR OTHER MATTERS BETWEEN ANY GAIM AND THE COMPANY, WHETHER SOUNDING IN CONTRACT, TORT OR STRICT LIABILITY. FURTHERMORE, IT IS AGREED THAT ANY DAMAGES TO AN GAIM SHALL NOT EXCEED, AND IS HEREBY EXPRESSELY LIMITED TO THE AMOUNT OF UNSOLD COMPANY'S PROGRAMS, SERVICES AND/OR PRODUCTS OWNED BY THE GAIM AND ANY COMMISSIONS OWNED BY THE GAIM.

NO WARRANTIES

TERMINATION / REFUND POLICY/PACKAGE CHANGE

The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of this agreement for all purposes.

These Terms of Service are effective unless and until terminated by either you or FTC. You may terminate these Terms of Service at any time by notifying FTC that you no longer wish to use our Services, or when you cease using our site.

If in our sole judgment you fail, or FTC suspects that you have failed, to comply with any term or provision of these Terms of Service, FTC also may terminate this agreement at any time without notice and you will remain liable for all amounts due up to and including the date of termination; and/or accordingly may deny you access to our Services (or any part thereof).

Refunds will be given only one time within seven calendar days starting from the First payment. If approved, then your refund will be processed, within a certain amount of days.

For any changes of your package please contact: MAIL SUPPORT

ERRORS, INACCURACIES AND OMISSIONS

Occasionally there may be information on our site or in the Service that contains typographical errors, inaccuracies or omissions that may relate to product descriptions, pricing, promotions, offer and availability. We reserve the right to correct any errors, inaccuracies or omissions, and to change or update information or cancel orders if any information in the Service or on any

related website is inaccurate at any time without prior notice (including after you have submitted your order).

FTC undertakes no obligation to update, amend or clarify information in the Service or on any related website, including without limitation, pricing information, except as required by law. No specified update or refresh date applied in the Service or on any related website, should be taken to indicate that all information in the Service or on any related website has been modified or updated.

DISCLAIMER OF WARRANTIES. LIMITATION OF LIABILITY

We do not guarantee, represent or warrant that your use of our service will be uninterrupted, timely, secure or error-free.

We do not warrant that the results that may be obtained from the use of the service will be accurate or reliable.

You agree that from time to time we may remove the service for indefinite periods of time or cancel the service at any time, without notice to you.

The Service is provided on an "as is" and "as available" basis and the use of the Service is at your own risk. FTC makes no representations or warranties, either expressed or implied, with respect to the Service, or any service or information provided through the Service. FTC is not responsible for any damages, injury or economic loss arising from the use of the content or Service provided by FTC.

In no event will FTC be liable to you for any direct, indirect, incidental or consequential damages or economic loss arising out of the Service or in connection with your website or any other services or products provided to you.

FTC, its officers, directors, owners, agents and employees shall in no way be liable to you or anyone else for any loss or injury resulting from the use of the Service.

In no event shall FTC be held liable for any damages or economic loss, whatsoever, as a result for providing copies of your data files to the appropriate authorities or cooperating with law enforcement efforts to locate persons who promotes illegal conduct.

INDEMNIFICATION

You agree to indemnify and hold FTC, its affiliates, sponsors, partners, directors, officers and employees harmless from and against, and to reimburse FTC with respect to, any and all losses, damages, liabilities, claims, judgments, settlements, fines, costs and expenses (including reasonable related expenses, legal fees, costs of investigation) arising out of or relating to your breach of this Agreement or use by you or any third party of the Services.

FTC will not be liable for any delay, interruption or failure in the provisioning of services if caused by acts of God, declared or undeclared war, fire, flood, storm, slide, earthquake, power failure, the inability to obtain equipment, supplies or other facilities that are not caused by a failure to pay, labor disputes, or other similar events beyond our control that may prevent or delay service provisioning.

SUBSCRIBER RESPONSIBILITY

When you apply to use FTC services, you will be asked to select a Username and Password. The Username and Password are the means through which you access certain services. You acknowledge and agree that it is your responsibility to safeguard the Username and Password you select from any unauthorized use. **IN NO EVENT WILL FTC BE LIABLE FOR THE UNAUTHORIZED USE OR MISUSE OF YOUR CREDENTIALS.**

Subscribers are responsible for maintaining accurate account information at all times, including credit card and contact information. This information can be updated in your back office.

AGE OF MAJORITY

FTC does not accept agreements and payments from persons under the legal age of majority in the country/province where he or she resides. By submitting your form application, you confirm that you are over this very legal age or your parent or legal guardian has agreed to accept this Agreement on your behalf.

PROHIBITED USES

In addition to other prohibitions as set forth in the Terms of Service, you are prohibited from using the site or its content: for any unlawful purpose; to solicit others to perform or participate in any unlawful acts; to violate any international, federal, provincial or state regulations, rules, laws, or local

ordinances; to infringe upon or violate our intellectual property rights or the intellectual property rights of others; to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; to submit false or misleading information; to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or operation of the Service or of any related website, other websites, or the Internet; to collect or track the personal information of others; to spam, phish, pharm, pretext, spider, crawl, or scrape; for any obscene or immoral purpose; or to interfere with or circumvent the security features of the Service or any related website, other websites, or the Internet. We reserve the right to terminate your use of the Service or any related website for violating any of the prohibited uses.

PRIVACY

FTC Privacy Policy sets out our obligations with respect to the safeguarding, collection and use of Subscribers' personal information. FTC Privacy Policy is subject to modification from time to time, and such changes are effective upon posting of the modified policy to FTC website.

Email newsletters will only be sent directly by FTC. Subscriber information will not be disclosed or sold to any third parties.

NOTICES

You agree that, unless other instructions are posted on FTC's website, any notices required to be given under this Agreement will be deemed to have been given if delivered by email, or sent by registered mail or by courier to each of the parties in accordance with the most current contact information you have provided to us, and the contact information for FTC posted on FTC website. All notices shall be effective upon receipt, except that email notices shall be effective upon transmission.

UNENFORCEABLE PROVISIONS

If any part of this Agreement is found to be invalid or unenforceable under applicable law, such part will be ineffective to the extent of such invalid or unenforceable part only, without affecting the remaining parts of this Agreement in any way.

GOVERNING LAW

The rights and obligations of the parties pursuant to this Agreement are governed by, and shall be construed in accordance with, the laws of France.

FTC shall be entitled to institute legal proceedings in connection with any matter arising under this Agreement in any jurisdiction where you reside, do business or have assets.

ENTIRE AGREEMENT

The failure of us to exercise or enforce any right or provision of these Terms of Service shall not constitute a waiver of such right or provision.

These Terms of Service, the Referral Agreement and any policies or operating rules posted by us on this site or in respect to The Service constitutes the entire agreement and understanding between you and us and govern your use of the Service, superseding any prior or contemporaneous agreements, communications and proposals, whether oral or written, between you and us (including, but not limited to, any prior versions of the Terms of Service).

Any ambiguities in the interpretation of these Terms of Service shall not be construed against the drafting party.

CHANGES TO TERMS OF SERVICE

You can review the most current version of the Terms of Service at any time at this page.

We reserve the right, at our sole discretion, to update, change or replace any part of these Terms of Service by posting updates and changes to our website. It is your responsibility to check our website periodically for changes. Your continued use of or access to our website or the Service following the posting of any changes to these Terms of Service constitutes acceptance of those changes.

THE COMPANY HEREBY DISCLAIMS ALL WARRANTIES. THE COMPANY MAKES NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE SITE, THE SERVICE OR THE CONTENT CONTAINED ON THE SITE FOR ANY PURPOSE. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SITE AND ALL SUCH CONTENT, SERVICES AND PRODUCTS ARE PROVIDED "AS IS," "WITH ALL FAULTS," AND "AS AVAILABLE." WE DISCLAIM ALL WARRANTIES, EXPRESS AND IMPLIED, ARISING OUT OF, OR IN CONNECTION WITH, THE SITE, SERVICE AND CONTENT, INCLUDING, BUT NOT LIMITED TO THE WARRANTIES OF NON-INFRINGEMENT, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE AND THOSE ARISING BY LAW, STATUTE, USAGE OF TRADE OR COURSE OF DEALING AND ANY LIABILITY WITH REGARD TO THE SITE, CONTENT AND SERVICES AND ANY ACTIONS RESULTING FROM IMA PARTICIPATION IN ANY SERVICE.

GAIM'S USE OF THE SITE, SERVICE AND CONTENT IS AT HIS/HER SOLE RISK. ALTHOUGH OUR CONTENT MAY BE UPDATED FROM TIME TO TIME, IT MAY BE OUT OF DATE AND/OR MAY CONTAIN INACCURACIES OR TYPOGRAPHICAL ERRORS. WE ARE NOT RESPONSIBLE FOR THE GAIM'S INABILITY OR FAILURE (FOR ANY REASON) TO ACCESS THE SITE OR CONTENT OR OTHERWISE USE OR RECEIVE INFORMATION OR SERVICE FROM OR REGARDING THE SITE, CONTENT, OR GAIM'S PURCHASES FROM THE COMPANY. THE COMPANY DOES NOT WARRANT THAT THE SITE OR SERVICE WILL BE COMPATIBLE WITH ANY HARDWARE OR SOFTWARE SYSTEMS OR THAT THE SITE OR SERVICE WILL BE UNINTERRUPTED OR ERROR FREE. GAIM ASSUMES THE RISK OF ANY AND ALL DAMAGE OR LOSS FROM USE OF, OR INABILITY TO USE, THE SITE OR SERVICE.

THE COMPANY IS NOT RESPONSIBLE OR LIABLE FOR MAINTAINING ANY MEMBER DATA OR FOR THE DELETION, CORRUPTION, DESTRUCTION, DAMAGE, LOSS OR FAILURE OF ANY MEMBER DATA OR FOR ANY THIRD PARTY ACCESS TO ANY MEMBER DATA.

THE COMPANY IS NOT RESPONSIBLE AND CANNOT BE HELD LIABLE FOR INCORRECT USERNAMES AND OTHER DATA PROVIDED BY THE GAIM.

THE COMPANY IS NOT RESPONSIBLE AND MAY NOT BE HELD LIABLE FOR ANY ADDITIONAL BANK FEES, TAXES AND CURRENCY EXCHANGE RATES, THAT MAY RESULT IN ANY AMOUNTS TO BE ADDED TO THE ACCOUNT OF THE RESPECTIVE GAIMS.

THE COMPANY MAKES NO WARRANTY OR REPRESENTATION AS TO THE LEVEL OF SUCCESS, IF ANY, INDIVIDUALS MAY ACHIEVE BY USING ANY OF THE COMPANY'S SERVICES OR PRODUCTS. INDIVIDUAL RESULTS MAY VARY AND DEPEND ON MANY FACTORS INCLUDING AN INDIVIDUAL'S SPECIFIC FINANCIAL SITUATION, EFFORTS AND ACTIONS.

LIMITED LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY AND IT'S AFFILIATED PARTIES SHALL HAVE NO LIABILITY WHATSOEVER FOR GAIM'S USE OF ANY CONTENT OR OTHER INFORMATION OR

SERVICE RELATED TO THE SITE, SERVICE OR PRODUCTS AND SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF BUSINESS, LOSS OF PROFITS, OR LITIGATION), (I) ARISING FROM ANY DECISION MADE OR ACTION TAKEN BY THE GAIM IN RELIANCE UPON THE CONTENT OR OUR PRODUCTS OR SERVICE, (II) ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE SITE OR CONTENT, OR WITH THE DELAY OR INABILITY TO USE THE SITE, CONTENT, OR RELATED SERVICE, OR FROM THE USE OR MISUSE OF ANY INFORMATION, PRODUCTS, SERVICES, RELATED GRAPHICS, AND CONTENT OBTAINED THROUGH THE SITE, (III) ANY INCORRECT OR MISSING INFORMATION OR DATA, OR OTHERWISE ARISING OUT OF OR RESULTING FROM LOSS OF THE GAIM'S DATA OR INFORMATION, WHETHER BASED ON BREACH OF CONTRACT, BREACH OF WARRANTY, TORT (INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE), OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE COMPANY'S MAXIMUM LIABILITY, IF ANY, FOR ANY LOSS OR DAMAGE RELATING TO OR ARISING OUT OF THE USE OF THE SITE, SERVICES, PRODUCTS OR ANY CONTENT WILL NOT EXCEED THE LESSER OF ACTUAL DAMAGES OR THE CHARGES PAID BY GAIMS TO THE COMPANY FOR THE AUTO-SHIP AMOUNT BY MONTHS.

THE COMPANY IS NOT RESPONSIBLE FOR INTERRUPTED, INACCESSIBLE OR UNAVAILABLE NETWORKS, SERVERS, SATELLITES, INTERNET SERVICE PROVIDERS, WEBSITES, OR OTHER CONNECTIONS, OR FOR MISCOMMUNICATIONS, FAILED, JUMBLED, SCRAMBLED, DELAYED, OR MISDIRECTED COMPUTER, TELEPHONE OR CABLE TRANSMISSIONS, OR FOR ANY TECHNICAL MALFUNCTIONS, FAILURES OR DIFFICULTIES.

THE ABOVE LIMITATIONS AND EXCLUSIONS SHALL APPLY TO THE GAIM TO THE FULLEST EXTENT THAT APPLICABLE LAW PERMITS, IN ALL ACTIONS OF ANY KIND, WHETHER BASED ON CONTRACT, TORT (INCLUDING, WITHOUT LIMITATION, NEGLIGENCE) OR ANY OTHER LEGAL OR EQUITABLE THEORY. ANY CLAUSE DECLARED INVALID SHALL BE DEEMED SEVERABLE AND NOT AFFECT THE VALIDITY OR ENFORCEABILITY OF THE REMAINDER OF THE PRESENT GAIM AGREEMENT.

INCOME DISCLOSURE

THE INCOME DISCLOSURE POSTED ON FTC WEBSITE IS INCORPORATED HEREIN BY REFERENCE AND GAIMs HEREBY REPRESENT THAT THEY HAVE READ AND UNDERSTAND IT.

PAYMENT METHODS ACCEPTED

Currently for the comfort of its clients and partners the Company accepts various payment methods for our licenses.

The club warrants that the of payment methods may be modified from time to time.

All FTC fees and charges are quoted and billed in Euro (EUR) or US Dollars (USD) unless otherwise noted. FTC only uses online automated payment processing systems and bank transfers. Any payment issues or disputes should be resolved directly with the payment processor or by FTC sav systems. Once FTC has been notified by the payment processor that a payment has been made, and that the payment has successfully passed a fraud review, access will be

granted to the product or service being purchased as soon as possible, however, FTC make no guarantees of timeliness or immediacy.

Invoices for all FTC services can be found by logging into your account control panel.

Billing inquiries and disputes should be brought to FTC's attention within 14 calendar days of the invoice date. Failure to do so will be deemed to be an admission that the invoice and charges are accurate.

Any applications or requests for services will be declined if payment cannot be successfully processed within 72 hours of the order.

FTC reserves the right to modify service fees and rates, effective upon posting on the FTC website.

FTC might charge you fees relating to the processing of transactions under your account ("Transaction Fees"). However, your selected payment processor, such as PayPal, may still charge you Transaction Fees for each payment you receive. You will be solely responsible for any such Transaction Fees.

INCOME STATEMENT

An GAIM's success depends in great part upon his or her skills, efforts, dedication, desire, and motivation. Becoming an GAIM is NOT a guarantee of income.

There is required of a FTC's paid license to receive referral sales commissions.

Version of the present GAIM Agreement: 18.01.2018

GENERAL TERMS AND CONDITIONS INCLUDING AN AGREEMENT ON AN ALTERNATIVE PLACE OF JURISDICTION PREAMBLE / ETHICAL RULES

We welcome you warmly on behalf of our company as an investment support club (hereinafter referred to as our "GAIM: Global Affiliate Independent Members"), and wish you every success and pleasure in your activities as an GAIM of FTC

The present website is provided by the Company as a service, subject to the General Terms and Conditions provided below. The use of the present website and the facilities provided acknowledges the acceptance and understanding of these General Terms and Conditions.

This FTC trade mark may not be copied or used partially or as a whole without the Company's express written consent. Other trade marks appearing on this website may also be a property of the Company or of other owners and may require their explicit consent prior to their use.

Regarding the distribution of our services and contact with others, it is of utmost importance to ensure a consistently friendly and secure experience for our clients marked by reliability and fair cooperation with each other, while upholding the law and ethical principles.

We therefore ask you to read the following Ethical rules as well as our General Terms and Conditions thoroughly read and make these principles your guide in your day-to-day exercise of your activity.

Ethical rules for dealing with clients

Our GAIMs advise their clients honestly and sincerely, clarifying any misunderstandings about goods, the business opportunity, or other statements made during consulting discussions.

At the clients request, the sales conversation can be omitted, postponed, or amicably discontinued once started.

When contacting a client, the GAIM shall inform the client about all aspects of the services (such as purpose, characteristics, or application) and also, if requested, concerning the potential for further sales.

All information provided about the goods must be comprehensive and truthful.

An GAIM may not make any claims, promises or other indications about potential speculative changes in exchange rates.

The client should not be led to purchase the services through dubious and/or misleading promises nor by promising special benefits when these are linked to uncertain future outcomes.

GAIM may not make any comments with respect to their compensation or the potential remuneration of other GAIM. Furthermore, an GAIM may not guarantee payments or otherwise raise expectations.

An GAIM may not claim that FTC Global Compensation Plan or goods have been endorsed, approved, or supported by any government and/or agency.

Ethical rules for dealing with GAIM

GAIMs must always treat each other fairly and respectfully. The same also applies to dealing with partners.

New GAIMs should be informed truthfully about their rights and obligations. No information should be provided concerning potential revenue and earnings opportunities.

No verbal assurances may be made regarding the FTC services.

GAIMs are not allowed to poach GAIMs from other companies. Furthermore, GAIMs are not allowed to suggest that other GAIMs change their sponsor within FTC.

Compliance with the obligations of the following General Terms and Conditions in addition to these Ethical rules is required at all times.

Ethical rules for dealing with other companies

FTC GAIMs will always be fair and honest in their conduct towards other. The systematic recruitment (poaching) of partners is not permitted.

Disparaging, misleading, or unfair comparative statements about the services or distribution systems of other companies is prohibited.

Having introduced our Company's basic Ethical rules, we would now like you to become familiar with the FTC General Terms and Conditions.

Scope of validity

The following General Terms and Conditions are an integral part of every sales partnership agreement between the Company, represented by its Managing Director(s) and the independent, self-employed GAIM

The Company provides its services solely on the basis of these General Terms and Conditions.

Subject of the General Terms and Conditions, equipment packages and additional services

The free license allows GAIM members to train for free in trading, live trading, copy trading and copyfund through our partnerships, gain access to financial advice, access to financial education advice, gain access our investment funds and hedge funds, while being able to purchase promotional tokens and bonuses from the Affiliate Rewards Plan.

GAIM will receive an income to support the development of FTC.

In addition, there is a possibility, but not an obligation to recruit other GAIM. Upon receipt of the required qualification, the GAIMs receive a bonus for license sales and the assistance they recruit. A bonus is not specifically paid for the recruitment of new GAIM, but for the value of sales. The bonus and how it will be paid will be based on the compensation plan in effect at that time.

The GAIM have a free online back-office for their activities; The back office will provide a complete and up-to-date overview of their sales, bonuses and growth of their affiliates. In addition, GAIM may consist of purchasing various services, continuing education packages, etc., without being required to do so, while the acceptance of additional specific services may be required and enforceable.

General Prerequisites

Services may not be provided to corporations, corporations or individuals whether they themselves or their principals are contractors and at least 18 years of age and are not current employees or society, neither their respective spouses / ascendants or descendants / affinities and collateral relatives up to the fourth degree. No service can be provided to consumers.

This is a request for a self-doctor, it is necessary to provide an extract from the corresponding trade register. Other comparable documents. All the shareholders of the plaintiff and all the shareholders of the corporation or the corporation of the person who sued the plaintiff's actions. if submitted offline.

FTC Webcodes, WebParty FTC.

The request for the GAIM may be signed by the GAIM, in original to send the company. This is it the general conditions of the general conditions to it. useful. These terms and conditions can also be accepted with online applications. The company reserves the right to obtain further information from GAIM on a case-by-case basis.

Any change to GAIM's personal data must be made immediately in the designated section of the Company's back office.

The company reserves the right to refuse applications at its discretion, without having to justify reasons.

In case of breach of one of the obligations set out in these terms and conditions

The Company is entitled to terminate the provision of services under these Terms and Conditions without notice and, if necessary, to require the return of bonuses already paid. In addition, the company expressly reserves the right to claim compensation for damage caused.

The status of GAIMS as entrepreneurs

In this business relationship, GAIMs act as independent and autonomous contractors. They are not and can not be treated as employees, sales representatives or brokers of the company. No requirement for revenue, sales, minimum deliveries, etc. GAIMs are not subject to any instructions from the Company, with the exception of their contractual obligations, and they bear all risks related

to the business of their business, including the obligation to pay all their costs of business. business, if any. GAIMs must create and manage their activities in accordance with sound business principles, including the operation of their own offices or workplaces appropriate for the conduct of business.

As independent contractors, GAIMs are personally liable for compliance with applicable legal requirements, including tax and social insurance requirements (eg registration of a VAT identification number, registration their employees in the social insurance system, possibly obtaining business licenses). . In this regard, the GAIMs ensure that this will respect all tax and other payment obligations (such as customs duties or import taxes) such as may be required by the jurisdiction of their head office with respect to bonuses obtained from their activities. The Company reserves the right to deduct the corresponding amount for taxes and bonus fees and / or to demand reimbursement of damages or expenses incurred as a result of GAIM's breach of the preceding stipulations, in the event that the GAIM would be responsible. GAIM does not receive any social insurance or other tax related to GAIM deliveries. GAIM is not allowed to make statements or comments on behalf of the company.

The Company would like to point out expressly that the GAIM's success depends entirely on their personal commitment, abilities, and effort. Furthermore the Company does not guarantee or warrant any specific level of remuneration or other income from the mere participation in FTC and also does not provide a package of services that would result in such guaranteed remuneration.

Notice concerning the voluntary right of revocation

GAIMs are registering in FTC as an entrepreneurs and not as a clients and therefore do not have the statutory right to revoke the GAIM Agreement. Nevertheless, GAIMs are granted on a voluntarily basis the right to terminate his/her business relations with the CLUB and rescind the GAIM Agreement within two weeks, from the date the application is submitted, according to the present General Terms and Conditions

Voluntary right of cancelation

GAIM can revoke his/her GAIM Agreement by providing written notice (by letter or email) within two weeks without any need to provide cause. The two-week period begins once the GAIM submit his/her application. The deadline is considered met if the notice has been sent by the deadlines, as evidenced by the date of the postmark or email; the GAIM Agreement may also be canceled by returning the starter kit by the same deadline.

The revocation must be sent to Support email

Consequences of cancelation

If the GAIM terminates his/her business relations with the Company and the GAIM Agreement is canceled, any benefits, payments, and/or services received by either party must be returned according the refund- and cancellation policy stated under to the other, together with any benefits derived from the same. At this time, we expressly indicate that the services are considered to have been used once the GAIM has accessed the services electronically. If GAIM cannot return the services received either in full or in part, or can only return them in a condition worse than that in which they were received, the GAIM must reimburse for the loss in value. All payment refunds must be made within 30 days. For the GAIM, the period begins when the GAIM send his/her revocation notice, and for the Company upon receipt of the same.

An GAIM may re-register with FTC, provided that said cancelation was more than 12 months earlier and that the GAIM has not since performed any activities for FTC in the interim.

Administrative, support, and handling charges

By applying for and being approved, GAIMs obtain the right to use the back office provided to them. This is a simple, non-transferable right to use the specific web-based back office. GAIMs have no right to modify, edit, or otherwise reorganize the back office nor may they grant sub licenses to the same.

The GAIM agrees FTC back-office space and/or accessing the product storage of his/her back office.

The GAIM hereby agrees that he/she understands and accepts that the Company is not liable for any delivery delay or loss of product or subsequent losses resulting from such delays if not caused with negligence by the Company.

For any product that is to be provided to the GAIM in an electronic format, he/she agrees that delivery of such product shall be deemed to have occurred at the time the purchased product is available for usage and/or viewing at the FTC website.

GAIMs' marketing and other general obligations

GAIMs are obligated to protect their personal passwords and user names from third parties. The Company bears no responsibility for any actions undertaken by a person other than the GAIM using his/her user name and password. Should an GAIM willingly provide their user ID and/or password to an unauthorized under the Company's T&C person/party the relevant profiles/accounts will be suspended and/ or terminated.

Each GAIM can own only one personal account.

FTC takes no responsibility for multiple identity behind a single account registration. The company recognize only one account per one approved KYC submission and approval, meaning a single account represent one sole physical owner.

Each GAIM can own only one personal account. This however does not prevent/impede the GAIM to administer additional accounts, of other GAIMs, as long as the administration is performed according to the Company's T&C and all other and relevant regulations and internal to the company rules applicable. GAIMs are prohibited from harming the rights of or harassing the Company, its other partners, its affiliated companies, or other third parties in the course of their activities; they are prohibited from violating any other applicable laws. Furthermore, GAIMs are not permitted to make false or misleading statements about the Company's products or FTC. In the course of their sales activities and structural work, GAIMs will only make such statements about the goods offered by and the FTC sales system as correspond to the content of FTC's marketing and informational materials. Further misconduct or the bonus of illegal activities, such as the use of unauthorized or unfair advertising practices (such as misleading statements) is prohibited.

GAIMs may disclose information about their income or the earning opportunities provided by their participation in FTC in any of their promotional materials. GAIMs are instead expressly required to inform potential partnership applicants that only very few partners can achieve higher incomes with their FTC activities and that such incomes are only possible through very intensive, continuous effort.

GAIMs may use, produce or disseminate their own sales documents, websites, product brochures, promotion videos, or other self-generated online or offline media and advertising materials only in accordance with the contractual requirements and current legislation. In addition, they are allowed

to only work with the official FTC advertising claims. The aforementioned also applies to advertising FTC system and products on their own or external websites. In the event that FTC promotes the FTC system and products in other online media such as social networks (e.g. Facebook), blogs or chat rooms, they must always only use official and approved advertising messages. Furthermore, when using other online media, GAIM must explicitly indicate that it is not an official FTC advertisement or online presence of the Company, but independently developed by the GAIMs advertising of their activity. Unless otherwise specified in the present, in the GAIM Agreement or in another legally binding the GAIM and the Company document.

FTC may be presented face-to-face at home-based parties or other events, online parties, webinars or other online presentations, only in compliance with the Company's advertising policies and in compliance with the relevant Copyright legislation. The GAIMs agree and accept that it is expressly indicated hereto, that the Company is not responsible and cannot be held liable for any advertising materials disseminated by the GAIMs and any established violations of the Ethical Rules, the present General Terms and Conditions and all other legally related official documents, shall be subject of sanctions, including immediate suspension of the GAIM's account for the period of 14 days and/or imposition of a fine up to €800.

The services may not be offered at auctions, public or private online flea markets, swap networks, online department stores, online markets such as eBay, Amazon or comparable venues. Advertising in electronic media and mass media is only conditionally allowed.

GAIMs may advertise FTC system and products and services on TV, cable TV, radio, newspapers, email or other forms of electronic media or mass media only with the Company's prior written consent. Said consent may be withheld by the Company at any time and at its sole discretion.

All travel costs, expenses, office expenses, telephone charges and other expenses for advertising materials are the GAIMs' responsibility.

In the course of their business activities, GAIMs are not authorized to make negative, disparaging or otherwise unlawful comments or assessments about competing or other third-party companies, brands, logos or other trademarks.

All presentations, advertising materials, training and film materials etc. (including photographs) used in and for the purposes of FTC are protected by copyright. GAIMs may not copy, distribute, disclose, or otherwise modify the content either in whole or in part in any way that goes beyond the usage already granted contractually without the express written consent of the official owners of those trademarks.

The use (or modification) of the FTC and other registered labels, registered trademarks, product names, titles of works or trade names beyond the scope of the advertising materials and other official documents already provided requires the express written consent of the Company, which it may grant or withhold solely at its discretion. GAIMs are further prohibited from registering their own trademarks, titles, websites or other intellectual property rights that contain the Company's logo, the FTC logo, trademark, product names, titles, or trade names of the Company in any other country. The aforementioned prohibition applies to both identical and similar signs and the use of the aforementioned character in subdomains or other subcategories of the URL. The repackaging and relabeling of FTC products is also prohibited.

GAIMs are not allowed to respond to press enquiries concerning the Company, FTC, its services, its marketing plan, or any other matter related to the Company, its activity and other services. The

GAIM is obliged to immediately forward all press enquiries to the Company. In addition, GAIMs will only make public statements (such as on television, radio or online forums) concerning THE COMPANY, its range of products, and the FTC sales system after obtaining the written consent of THE COMPANY. At this time it is expressly hereby stated that any media or other public statements of GAIMs are not and will not be considered as official statements about FTC system or Company's products or services.

The GAIM will notify the Company of the location, time and content of promotional events designed to appeal to the general public in advance of issuing invitations to such events. The Company may at its sole discretion require changes or even the cancellation of such events

PRIVACY POLICY FTC

Protecting the privacy and safeguarding the personal and financial information of our clients and website visitors is one of our highest priorities. The following Privacy Statement explains how FTC collects and protects your personal information.

By opening a FTC account or by using FTC website, you give your consent to the collection and use of personal information by FTC as explained in this Privacy Statement.

Collection of personal information

We collect your personal information directly from you and indirectly as a result of your relationship with us. FTC may use the information collected from you to verify your identity and contact information, establish your back-office account, issue you an account number and a secure password, maintain your account activity and contact you with account information, among other reasons. This information also helps us improve our services to you, customize your browsing experience and inform you about additional products, services or promotions that may be of interest to you.

You directly provide us with the majority of information we collect. This information includes your contact details, including name, mailing address, telephone number and e-mail address, personal identification data we are required by law to collect. We also collect demographic information when you open an account, including gender, birth date, occupation and employment status.

You provide us with this information by completing the account application and related documentation, by sending us an e-mail or by submitting information in response to a promotion or special offer.

The information we collect indirectly from you includes your Internet protocol ("IP") address, browser type, operating system, Internet service provider (ISP), time stamps and transaction history.

Should you close your account with us, FTC will retain your information, but only use it to comply with regulatory requirements and to periodically contact you to offer you the opportunity to reactivate your account or participate in other offers.

Cookies

We use cookies and web beacons (also known as action tags or single-pixel gifs), and other technologies (collectively, "cookies") to provide us with data we can use to improve your experience

and to know you better. Cookies are small text files sent from Web servers that may be stored on your computer. Cookies enable us to capture how you arrived at our site, when you return, which pages on our site you visit, and to recognize that you are already logged on when we receive a page request from your browser. We may link the information we store in cookies to personally identifiable information you submit while on our site. We will never share this information with any third party. Cookies are readable only by us and do not contain any personal information nor do they contain account or password information. We cannot and will not gather information about other sites you may have visited.

We may share usage information about visitors to our websites with reputable advertising companies for the purpose of targeting our Internet banner advertisements. The information collected by the advertising company through the use of these pixel tags is not personally identifiable. We may also use third party software to track and analyze usage and volume statistical information including page requests, form requests and click paths. The third party may use cookies to track behavior and may set cookies on behalf of FTC.

All web browsers have settings that allow you to block cookies. By visiting our website with your browser set to allow cookies, you consent to our use of cookies as described above. If you choose to block cookies you may use our services but some functions may not work as designed.

Sharing Personal Information with FTC affiliates and Non-affiliated third parties

FTC does not sell, license, lease or otherwise disclose your personal information to any affiliate or third party for any reason, except as described below.

FTC may share information with affiliates if the information is required to provide the product or service you have requested or to provide you the opportunity to participate in the products or services our affiliates offer.

To help us improve our services to you, we may engage another business to help us carry out certain internal functions, such as account processing, fulfillment, client service, client satisfaction surveys or other data collection activities relevant to our business. We may also provide a non-affiliated third party with client information from our database, including your name, address, phone number, and/or e-mail address, to help us analyze and identify client needs, notify clients of product and service offerings or conduct general marketing and market research for us.

FTC also forges partnerships and alliances with non-affiliated third parties which offer high- quality products and services that might be of value to our clients. In order to ensure that these products and services meet your needs and are delivered in a manner that is useful and relevant, FTC may share some personal information with these non-affiliated third parties.

We generally require that all non-affiliated third parties to which we provide your nonpublic personal information agree to keep your information confidential and use such information solely for the limited purpose for which we have engaged them, or as otherwise required by law. In addition, where offers are made to you by non-affiliated third parties, we generally require that they disclose that the offer is being extended because of your relationship with us. We also seek to ensure that these non-affiliated third parties maintain appropriate data security procedures to guard against unauthorized use of, or access to, your personal information.

When required by law, FTC reserves the right to disclose your personal information to third parties or regulatory, law enforcement or other government authorities. We may also disclose your

information to credit reporting or collection agencies, or when necessary to protect our rights or property.

We are not responsible for the privacy policies or the content of sites we link to and we have no control over the use or protection of information provided by you to, or collected by, those websites. Whenever you elect to link to a co-branded website or to a linked website, you may be asked to provide registration or other information. Please note that the information you are providing is going to a third party, and you should familiarize yourself with the privacy policy published by that third party.

The security of your personal information

We employ security software, systems and procedures to offer you a safe and secure trading environment and to protect your personal, financial and trading information.

On our websites and online account application we use technology to encrypt information transmitted by or to you. We use certificate authority (CA) certificates to authenticate our websites and secure trading and customer-facing applications, allowing you to verify that you are connected to our websites.

Changes to this Privacy Statement

In the event FTC materially changes this Privacy Statement, the revised Privacy Statement will promptly be posted to our website. By opening an account with us, you are deemed to agree to accept posting of a revised Privacy Statement electronically on our website as actual notice to you.

Any dispute over our Privacy Statement is subject to this notice and the FTC Terms and Conditions Agreement. If you have any questions that this Privacy Statement does not address, please contact us.