

IMPORTANT, PLEASE READ CAREFULLY: In order to open and operate an account with FinPro Trading Inc., you (the “Customer”) must agree to the terms and conditions of this Customer Agreement (the “Agreement”). Please read this Agreement in its entirety. If you agree to be bound by its terms and conditions, please print, sign, date and return the signature page to FinPro Trading as directed on the last page of this Agreement and continue on with the registration process.

In consideration of FinPro Trading Inc. (“FinPro Trading”) carrying one or more Accounts on your behalf, and providing services related thereto, FinPro Trading and you agree as follows:

1. Definitions.

In this Agreement, the following terms will have the following meanings:

- (a) “**Access Code**” means your personal user ID and password which uniquely identifies you and your Account to FinPro Trading and to the FinPro System.
- (b) “**Account**” means your account(s) with FinPro Trading.
- (c) “**Account Adjustment**” means any debit or credit which FinPro Trading makes to your Account, as a result of, without limitation, any Funding Activity, Realized Profits, Realized Losses, Interest, Service Charge or as a result of the reversal or amendment of an Invalid Transaction.
- (d) “**Base Currency**” means the base currency of your Account in such currency (or currencies) as are accepted by FinPro Trading from time-to-time.
- (e) “**Business Day**” means any day in which the retail banks are open for business in Mississauga, Ontario.
- (f) “**Close Out Order**” means an Order closing out some or all of an Open Position.
- (g) “**Exchange Rate**” means the rate at which FinPro Trading agrees to enter into a Trade with you.
- (h) “**FinPro Practice**” means FinPro Trading’s proprietary on-line foreign exchange and Option trading program.
- (i) “**FinPro System**” mean FinPro Trading’s proprietary trading platforms – FinPro Web Platform and FinPro Station.
- (j) “**Funding Activity**” means either a deposit of funds to your Account (a “**Deposit**”), or a withdrawal of funds from your Account (a “**Withdrawal**”).
- (k) “**Instructions**” means any written, oral or electronic instructions which you (or your authorized agent) provide to FinPro Trading, and which FinPro Trading receives and believes, on reasonable grounds, originated from you (or your authorized agent), including without limitation, instructions FinPro Trading receives electronically through the FinPro System, by telephone or from the email address registered to your Account, as may be permitted by FinPro Trading from time to time pursuant to the terms of this Agreement.
- (l) “**Interest**” means interest on your Account, calculated in accordance with Section 4 and includes interest earned on your Account (“**Interest Earned**”) and interest charged to your Account (“**Interest Charged**”).
- (m) “**Invalid Transaction**” means any Trade or Contract which was executed, as determined by FinPro Trading in its sole discretion:
 - i) using an erroneous or otherwise incorrect Exchange Rate;
 - ii) in violation of any applicable federal or state law or regulation;
 - iii) to exploit any temporal and/or minor inaccuracy in, and/or any delay in the display of, any Exchange Rate;
 - iv) as a result of, or to take advantage of, any FinPro system or operator error; or
 - v) in violation of any of FinPro Trading’s rules or regulations published on the FinPro Trading Web site.
- (n) “**Limit Order**” means a contingent Order which will only be executed if and when the Exchange Rate reaches or crosses a specified level, as the case may be, and may include a Stop Loss Order and/or a Take Profit Order.
- (o) “**Margin Closeout**” means the automatic closing of all your Open Positions by the FinPro System, which occurs when the current equity in your Account does not meet the Margin Requirement.



FinPro Trading CUSTOMER AGREEMENT

- (p) **“Margin Requirement”** means the amount of cash and/or other collateral which FinPro Trading requires you to deposit or maintain in your Account, as a security deposit for any Open Positions you may have. The Margin Requirement may vary given:
 - i) the number and size of, and the currency pairs traded in, the Open Positions in your Account;
 - ii) the Unrealized Losses or Unrealized Profits on such Open Positions at any given time; and
 - iii) FinPro Trading’s policies in place from time to time.
- (q) **“Market Order”** means an order to buy or sell a currency pair at the prevailing Exchange Rate.
- (r) **“Non-Cooperative Jurisdiction”** means any non-Canada country that has been designated as non-cooperative with international anti-money laundering principles or procedures by the Financial Action Task Force on Money Laundering.
- (s) **“OFAC”** means the Canada Office of Foreign Assets Control.
- (aa) **“Open Position”** means the sum of all open Trades for a given currency pair.
- (bb) **“Order”** means a Market Order or a Limit Order.
- (cc) **“Prohibited Customer”** means a person or entity:
 - i) whose name appears on the *List of Specially Designated Nationals and Blocked Persons* maintained by OFAC; or
 - ii) who resides in a Non-Cooperative Jurisdiction or in a Sanctioned Regime.
- (dd) **“Realized Loss”** means the actual losses incurred, if any, from closing some or all of your open Trades.
- (ee) **“Realized Profit”** means the actual profits earned, if any, from closing some or all of your open Trades.
- (ff) **“Sanctioned Regime”** means those targeted foreign countries in respect of which OFAC administers and enforces economic and trade sanctions based on Canada foreign policy and national security goals.
- (gg) **“Service Charge”** means any incidental charge payable by you on your Account pursuant to FINPRO TRADING’s policies in place from time to time, including without limitation any banking charge, wire charge and returned check fee.
- (hh) **“Stop Loss Order”** means a Limit Order to close an open Trade, generally used in order to limit your losses, which Limit Order is executed only if the Exchange Rate reaches or crosses a specified level, as the case may be.
- (ii) **“Take Profit Order”** means a Limit Order to close an open Trade, generally used in order to lock in your profit, which Limit Order is executed only if the Exchange Rate reaches or crosses a specified level, as the case may be.
- (jj) **“Trade”** means an Order executed by FINPRO TRADING, acting as counter-party.
- (kk) **“Transaction”** means any Funding Activity, Order, Option Contract or Trade.
- (ll) **“Transaction History”** means the online history of Transactions occurring on your Account, accessible to you via the FinPro System.
- (mm) **“Unrealized Losses”** means, for your Open Positions, the losses, if any, you would incur if you were to close out all such Open Positions at the prevailing Exchange Rates.
- (nn) **“Unrealized Profits”** means for your Open Positions, the profits, if any, you would earn if you were to close out all such Open Positions at the prevailing Exchange Rates.

2. FINPRO TRADING Services.

Subject to: (i) the terms and conditions of this Agreement, (ii) FINPRO TRADING’s acceptance of your application to open an Account, and (iii) your acceptance of this Agreement and all other applicable documents as FINPRO TRADING may require in its sole discretion, FINPRO TRADING will:

- (a) Open one or more Accounts in your name in the Base Currency (or Base Currencies, as the case may be) specified by you;
- (b) Act as a counter-party for your Trades and Option Contracts; and
- (c) Provide such other products and services as FINPRO TRADING may, in its sole discretion, determine from time to time.

- 3. **Trade Account.** From time to time FINPRO TRADING will, and you irrevocably authorize FINPRO TRADING to: (a) Credit your Account for all permitted Deposits, Realized Profits and Interest Earned;
- (b) Debit your Account for all permitted Withdrawals, Realized Losses, Interest Charged and Service Charges; and
- (c) Make any other Account Adjustments as FINPRO TRADING may deem necessary in its sole discretion, acting reasonably.



You acknowledge and agree that unless otherwise agreed in writing by you and FINPRO TRADING, any assets in your Account shall be held in an account or accounts maintained by, and in the name of, FINPRO TRADING and at the financial institution or institutions of FINPRO TRADING's choice and that the assets in your Account shall be commingled with the assets of other customers of FINPRO TRADING. You acknowledge that FINPRO TRADING may, in its sole discretion, limit the number of Accounts that you may hold, maintain or acquire.

4. Interest. Interest on your Account will be determined as follows:

- (a) Your Account will earn interest on the credit balance in your Account;
- (b) Your Account will earn interest, and/or shall be charged interest, as the case may be, on your Open Positions.

All interest shall be calculated at such rates, and paid or charged, as the case may be, in such manner as FINPRO TRADING shall publish from time to time on FINPRO TRADING's Web site at

www.finprotrading.com

5. Margin Requirement.

You agree to deposit and maintain in your Account sufficient funds to meet FINPRO TRADING's Margin Requirement, and acknowledge that FINPRO TRADING is not required to provide you with time to respond prior to a Margin Closeout when in its sole discretion FINPRO TRADING deems it necessary to take immediate action.

6. Permitted Withdrawals.

Provided that the balance of your Account is greater than the Margin Requirement, you may withdraw from your Account any amount up to the total amount of your Account in excess of the Margin Requirement. Except as otherwise permitted by FINPRO TRADING in its sole discretion, amounts withdrawn from your Account will be paid to your bank account from which the funds were originally received and in the manner in which the funds were originally received. If you have sent funds to FINPRO TRADING from more than one bank account, FINPRO TRADING at its discretion, will pay any amounts withdrawn from your Account to one of the bank accounts from which such funds were received. FINPRO TRADING reserves the right to require you to provide additional information, including but not limited to additional personal identification or bank confirmations, should you wish to change bank accounts or when the bank account from which the funds were originally received no longer exists.

7. Deposits and Withdrawals.

You acknowledge that FINPRO TRADING reserves the right, in its sole discretion, to refuse:

- (a) Deposits to your Account, including without limitation, Deposits made from third party sources; and;
- (b) Withdrawals from your Account which are directed to third party recipients.

8. Access to FinPro System and Authentication of transactions.

- (a) Your access to the FinPro System shall be through the use of your Access Code. All electronic communication received through the FinPro System, or via email which FINPRO TRADING reasonably believes originated from the email address registered to your Account, may be relied upon by FINPRO TRADING as a valid and authentic communication from you and as authority to enter into Transactions with you. You acknowledge and agree that such electronic communication will be binding on you, shall constitute your electronic signature and will be given the same legal effect as a written and signed paper communication. You agree that such form of electronic communication is valid and you will not contest the validity of the electronic records or any paper or electronic copies of such electronic records, absent proof of altered data or tampering.
- (b) You agree to keep your Access Code confidential, change the password associated with your Access Code frequently, and to use your best efforts to prevent unauthorized access to your Account and unauthorized Transactions. You agree that you shall not leave the FinPro System running unattended and acknowledge that you do so at your own risk. You agree to provide FINPRO TRADING with immediate notice upon discovering or determining that your Access Code has been discovered or disclosed or that an unauthorized Transaction has occurred on your Account. You agree that FINPRO TRADING will not be liable for any losses or damages you may suffer as a result of any such discovery or disclosure of your Access Code or as a result of any such



unauthorized Transaction.

9. Orders and Trades.

FINPRO TRADING will enter into Trades with you in accordance with the following:

- (a) **Exchange Rates.** FINPRO TRADING will make available to you, via the FinPro System, the Exchange Rates at which FINPRO TRADING is offering to enter into Trades with you. Each Exchange Rate is valid only on the exact date and at the exact time that such Exchange Rate is presented to you. You acknowledge that in a rapidly changing market the Exchange Rate presented to you on the FinPro System may no longer remain in effect at the time your Order is executed at FINPRO TRADING's server, and you agree that any Trade resulting from the execution of such Order shall be at the Exchange Rate in effect at the time such Order is executed at FINPRO TRADING's server. FINPRO TRADING makes no warranty, express or implied, that the Exchange Rates represent exchange rates available elsewhere in the market.
- (b) **Order Execution.** Subject to your Account meeting the Margin Requirement, FINPRO TRADING will use reasonable commercial efforts to execute any Order you submit to FINPRO TRADING through the FinPro System, in accordance with its terms, and at the prevailing Exchange Rate at the time such Order is received at FINPRO TRADING's server. FINPRO TRADING will have no obligation to execute any Order (other than a Close Out Order), including but not limited to any Order which would cause your Account to fail to meet the Margin Requirement.
- (c) **Trading Limits.** FINPRO TRADING reserves the right to limit the size of any Trade and the size of any Open Positions in your Account, in its sole discretion and with or without notice. FINPRO TRADING reserves the right to refuse any Order which creates a new open Trade or increases an Open Position, in its sole discretion and with or without notice.

10. Additional Trading Rights and Restrictions.

- (a) **Initiation and Confirmation of Transactions.** Any Order you enter into FinPro System, and any Trade or Option Contract executed by FINPRO TRADING under this Agreement shall be initiated electronically in accordance with Section 8, and where applicable, pursuant to the FinPro System User Interface Reference Manual in effect at the time of the initiation of any such Order, Trade, or Option Contract, as modified by any additional instructions or amendments then posted on the FINPRO TRADING Web site. Once FINPRO TRADING has received your Order or executed a Trade or Option Contract, it will display a confirmation electronically through FinPro System detailing the particulars of such Order, Trade or Option Contract. The failure by FINPRO TRADING to provide such confirmation shall not prejudice or invalidate the terms of such Order, Trade or Option Contract. You agree that it is your responsibility to review the FinPro System User Interface Reference Manual and any trading instructions on the FINPRO TRADING Web site prior to submitting your first Order or Option Contract to FinPro System, and to regularly review the foregoing for amendments. You acknowledge that FINPRO TRADING may, in its sole discretion, make changes to the FinPro System User Interface Reference Manual and any trading instructions on the FINPRO TRADING Web site and that such changes will be binding upon you.
- (b) **Transactions Made by Telephone.** Notwithstanding the provisions of Section 11(a), FINPRO TRADING may, in its sole discretion, accept Transactions made by telephone. Where FINPRO TRADING accepts a Transaction made by telephone, FINPRO TRADING will confirm such Transaction by delivering a confirmation message to the email address registered on your Account. FINPRO TRADING will have no obligation to accept any Transaction made by telephone, regardless of whether or not FINPRO TRADING accepted similar Transactions made by telephone in the past.
- (c) **Right of FINPRO TRADING to Initiate Close Out Orders.** FINPRO TRADING may, without notice to you, unilaterally initiate and execute one or more Close Out Orders for some or all of your Open Positions, in the event that the value of the assets in your Account is determined by FinPro System to be less than the Margin Requirement.
- (d) **Right to Convert Realized Loss or Gain to Base Currency.** Where a Close Out Order results in Realized Loss or Realized Gain in a currency other than your Account's Base Currency, you authorize FINPRO TRADING to convert such Realized Loss or Realized Gain into your Account's Base Currency at FINPRO TRADING's prevailing Exchange Rate at the time such Close Out Order is executed at FINPRO TRADING's server.

(e) Additional Rights of FINPRO TRADING.

In the event that:

- i) you die or become incapacitated;
- ii) FINPRO TRADING is unable to contact you due to your unavailability due to any unforeseen breakdown in communications systems or facilities;
- iii) you terminate, dissolve or suspend your regular business, or any material portion thereof;
- iv) a petition for insolvency, bankruptcy, assignment for the benefit of creditors, or receivership is filed by or against you, or you are generally unable to pay your debts as they become due (or you admit so in writing);
- v) the contents of your account are attached or seized by a third party;
- vi) you fail to perform any material obligation under this Agreement;
- vii) you fail to provide FINPRO TRADING with any information or notice required pursuant to this Agreement or the customer application form, or provide false, incomplete or misleading information;
- viii) FINPRO TRADING believes, on reasonable grounds, that you are in breach of any of the terms or conditions of this Agreement, that any warranty or representation made by you in this Agreement shall prove to be or have been false or misleading in any material respect, or that you have breached any applicable law or rule;
- ix) this Agreement is terminated pursuant to Section 25; or
- x) FINPRO TRADING, in its reasonable discretion, deems it necessary for its protection;

then FINPRO TRADING shall have the right, in addition to any other remedies available at law or in equity to:

- (1) cancel some or all your outstanding Orders and initiate Close Out Orders for some or all your Open Positions;
- (2) terminate any or all of your Option Contracts prior to the period of time bounded by Option Contracts; or
- (3) refuse to enter into any Transactions with you;

all without liability on FINPRO TRADING's part to you or to any third party. All of the above remedies may be taken by FINPRO TRADING without prior notice to you and are solely for FINPRO TRADING's protection. Any resort by FINPRO TRADING to such remedies shall not relieve you of any of your obligations under this Agreement.

11. Reversing and Amending Transactions.

- (a) FINPRO TRADING reserves the right to take corrective action for Invalid Transactions as permitted by law or regulation, including, without limitation, the right to reverse or amend:
 - i) any Invalid Transaction; or
 - ii) any or all Trades or Option Contracts executed subsequent to the execution of an Invalid Transaction and prior to FINPRO TRADING's corrective action.

In the event that FINPRO TRADING reverses or amends any Trade, FINPRO TRADING shall use reasonable commercial efforts, where possible, to restore your Account to the status it would have had if such Invalid Transaction had not been executed, or had been correctly executed, as the case may be. The fact that FINPRO TRADING has confirmed any Trade(s) pursuant to Section 11(a), 11(b) or otherwise, shall not act as a bar to prevent FINPRO TRADING from taking corrective action to reverse or amend such Trade(s).

- (b) Notwithstanding anything to the contrary in this Agreement and to the maximum extent permitted by law, FINPRO TRADING will not be liable to you for any loss or damage you may suffer or incur as a result of:
 - i) FINPRO TRADING's refusal to execute any Transaction;
 - ii) any Account Adjustment (including without limitation, the reversal or amendment of any Transaction);
 - iii) any failure, delay or error in executing or confirming any Transaction; or iv) FINPRO TRADING exercising or failing to exercise its rights under this Agreement.

12. Representations and Warranties.

You acknowledge and agree that as of the date of this Agreement, and throughout the term of this Agreement, each of the following representations and warranties is, and will remain, true in all respects.



FinPro Trading CUSTOMER AGREEMENT

You acknowledge that FINPRO TRADING is entering into this Agreement, and will enter into any Transaction to which it becomes a party, in reliance upon each of these representations and warranties.

- (a) If you are a natural person, you are of sound mind and of legal competence;
- (b) If you are not a natural person:
 - i) you are duly organized and validly existing under the applicable laws of the jurisdiction of your organization; and
 - ii) each person executing this Agreement and entering into any Transaction has been duly authorized by you to do so;
- (c) This Agreement and the obligations created under this Agreement are binding upon you and enforceable against you in accordance with their terms and do not and will not violate the terms of any agreement to which you are bound or any law to which you are subject;
- (d) You have read the Risk Disclosure Statement concerning the risks associated with foreign exchange trading and understand and accept the risks therein disclosed;
- (e) All evidence of identity you have provided, or will provide, to FINPRO TRADING is genuine and all related information you have furnished, or will furnish, is accurate;
- (f) You will not enter into any Transaction by way of wager;
- (g) You will not enter into any Transaction to exploit any temporal and/or minor inaccuracy in any Exchange Rate;
- (h) You are not a Prohibited Customer; (i)

You:

- i) are acting as principal for your own account, have independently decided to submit Orders and enter into Trades and/or Option Contracts, as applicable, and have determined as to whether each such Orders, Trades and/or Option Contracts are appropriate or proper for you based upon your own judgment and upon advice from such advisors you deem necessary; or
- ii) have executed a power of attorney, in FINPRO TRADING's standard form, authorizing a third party to submit Orders and enter into Trades and Option Contracts on your behalf and at your risk, as your authorized agent, and advised FINPRO TRADING of same in writing;
- (j) You are not relying on any communication of FINPRO TRADING, written or oral, as investment advice, or as a recommendation to enter into any Transaction or to engage the services of any third party account manager;
- (k) You are knowledgeable of, and experienced in, the types of Transactions contemplated hereunder, and capable of assessing the merits of, and understanding the terms, conditions and risks of, each such Transaction. You are also capable of assuming, and you assume, the risks of each such Transaction;
- (l) None of your assets constitute, directly or indirectly, plan assets subject to the fiduciary responsibility sections of the Employee Retirement Income Security Act ("ERISA");
- (m) You have full beneficial ownership of the Account and its assets and are opening the Account for your own account and risk (i.e., you are not acting as agent or nominee) unless you have advised FINPRO TRADING to the contrary in writing and identified each beneficial owner on whose behalf you are acting;
- (n) You have not and will not grant a security interest in the Account or its assets to any entity or person without FINPRO TRADING's prior written consent;
- (o) As of the time you submit any Order to FinPro System, you have read and understood the [Currency Exchange and the FX Market](#) on the FINPRO TRADING Web site, you have had an opportunity to discuss with FINPRO TRADING any questions that you have in respect thereof and any such questions have been answered to your satisfaction; and
- (p) As of the time you submit any Order to FinPro System, you have understood the [FINPRO TRADING User Interface](#), the [Terms of Use Agreement](#) pertaining to the use of FINPRO TRADING's Web site, and other legal guidelines then posted on the FINPRO TRADING Web site and you have had an opportunity to discuss with FINPRO TRADING any questions that you have in respect thereof and any such questions have been answered to your satisfaction.

13. Risk Acknowledgement.

- (a) You acknowledge that currency trading, including but not limited to margined currency trading, is one of the riskiest forms of investment available in the financial markets and is suitable for



FinPro Trading CUSTOMER AGREEMENT

institutions and sophisticated individual investors only. You acknowledge that FinPro System permits you to trade foreign currencies on a highly leveraged basis. You understand and acknowledge that depending on the amount of leverage you are using, even a small change in currency exchange rates could cause you to lose some or all of your entire investment. You acknowledge that you are aware of the risks of engaging in currency trading and that you have been given the opportunity, prior to trading currency using FinPro System, to first familiarize yourself with currency trading using FinPro Practice. You acknowledge and agree that you shall use and access FinPro System at your own risk.

- (b) You acknowledge that you are solely and exclusively responsible for the control, operation and security of Transactions and communications made through your use of the FinPro System.
- (c) You acknowledge that there are risks associated with utilizing an Internet-based deal execution trading system including, but not limited to, the failure of hardware, software, and Internet connections. You acknowledge that FINPRO TRADING does not control signal power, its reception or routing via the Internet, configuration of your equipment or reliability of its connection, and FINPRO TRADING shall not be responsible for any communication failures, disruptions, errors, distortions or delays licensee may experience when trading via the internet using the fxTrade System, howsoever caused.
- (d) You acknowledge that Option Contracts carry a high degree of risk. You should familiarize yourself with the type of Option Contract which you contemplate purchasing and the associated risks. You may terminate an Option Contract prior to maturity or allow the Option Contract to mature. If the purchased Option Contract matures worthless, you will suffer a total loss of your Option Premium. If you opt to terminate your Option Contract prior to maturity, you may none-the-less experience a loss, up to and including a total loss of your Option Premium. If you are contemplating purchasing a deep-out-of-the-money Option Contract, you should be aware that the chance of such Option Contract becoming profitable ordinarily is remote.

14. Covenants.

You covenant to FINPRO TRADING that:

- (a) You will at all times obtain and comply with the terms of, and do all that is necessary to maintain in full force and effect, all authorizations, approvals, licenses and consents required to enable you to lawfully perform your obligations under this Agreement; and
- (b) You will notify FINPRO TRADING immediately, if at any time, any of your assets become subject to the fiduciary responsibility sections of ERISA.

15. Additional Responsibilities.

In addition to the obligations and responsibilities set out herein, you shall immediately advise FINPRO TRADING where you know or suspect that:

- (a) Your Access Code has been lost or stolen or that someone has executed a Transaction on your Account without your permission;
- (b) A Transaction has been executed in error; or
- (c) There is an error in any statement relating to your Account.

16. Remedy.

At any time, in FINPRO TRADING's sole discretion and without prior notice, FINPRO TRADING may apply any or all of the funds in your Account to any indebtedness or other obligation owing by you to FINPRO TRADING.

17. Set-off and Withdrawal by FINPRO TRADING.

FINPRO TRADING is entitled, and you hereby irrevocably authorize FINPRO TRADING without notice to you, from time to time to deduct from and retain out of your Account and appropriate for FINPRO TRADING's use any amount necessary in satisfaction of any Realized Loss and/or any other moneys then due and payable by you to FINPRO TRADING under this Agreement or arising from any Trade or Option Contract. Additionally, FINPRO TRADING may, and you hereby irrevocably authorize FINPRO TRADING without notice to you, from time to time to use the funds in your Account as margin collateral with FINPRO TRADING's trading partners (each a "Bank"), only for the purpose of hedging FINPRO TRADING's exposure in relation to your trading activity. You acknowledge that in the event of the failure or default of a Bank, FINPRO TRADING's capital may not be sufficient to cover the entire loss of such margin collateral, and you agree to bear the risk of the uncovered portion of the loss in such case.

18. Protection of the Account.



FinPro Trading CUSTOMER AGREEMENT

You will, whenever required by FINPRO TRADING and at your own expense, take or defend all such legal proceedings as FINPRO TRADING may think advisable for the protection of the Account or its assets. You agree to indemnify and save FINPRO TRADING harmless for any costs or expenses (including but not limited to any legal expenses) which FINPRO TRADING may suffer or incur should FINPRO TRADING be required to take or defend any such legal proceedings on your behalf, or as a result of any of your acts and/or omissions.

10. FINPRO TRADING's Certificate.

A certificate given at any time under the hand of any person authorized by FINPRO TRADING for that purpose, as to the amount of and balance in the Account, the rate of interest from time to time determined by FINPRO TRADING for the purpose of Section 4, the amount of any Realized Loss or Realized Profit, any determination or calculation by FINPRO TRADING, or the exercise by FINPRO TRADING of any of its rights under this Agreement, in the absence of fraud or manifest error, will be conclusive as to the contents thereof and binding on both you and FINPRO TRADING.

20. FINPRO TRADING's Rights.

You acknowledge that:

- (a) Your rights in respect of your Account and each Transaction are personal to you and that you will not assign these rights to any third party, nor will you grant to any third party any security interest in your Account or in any Transaction, without the prior written consent of FINPRO TRADING, which consent FINPRO TRADING may withhold in its sole discretion. You further acknowledge that any purported assignment or security interest granted without the prior written consent of FINPRO TRADING will be of no force or effect and will not vest in any third party any right, title or interest therein;
- (b) The rights of FINPRO TRADING under this Agreement are in addition and without prejudice to its legal and equitable rights of set-off; and
- (c) Nothing in this Agreement or in the conduct of the Account will affect any right of FINPRO TRADING to combine the Account with any other account or liability of yours with or to FINPRO TRADING or to enforce any lien or other right to which FINPRO TRADING may be entitled at any time and whether arising under this Agreement, or under any agreement (express or implied), or by operation of law or custom.

21. Governmental and Interbanking System Rules.

All transactions under this Agreement (including but not limited to any Transactions) shall be subject to all applicable federal and state laws and regulations. If any statute shall be enacted or any rule or regulation shall be adopted by any governmental authority, or any other organization which oversees the foreign exchange industry, which shall be binding on FINPRO TRADING and shall affect in any manner or be inconsistent with any of the provisions of this Agreement, the affected provisions of this Agreement shall be deemed modified or superceded, as the case may be, by the applicable provisions of such statute, rule or regulation, and all other provisions of this Agreement, and the provisions so modified, shall in all respects continue in full force and effect.

22. Intellectual Property.

FinPro System is licensed, not sold. Title, ownership rights and intellectual property rights in and to FinPro System are protected by the laws of Canada and international treaty provisions. If you become aware that FinPro System is being used in a manner not authorized by this Agreement you agree to immediately notify FINPRO TRADING in writing or by email. You may not, under any circumstances, rent, lease or sub-license FinPro System. You may not reverse engineer, decompile, disassemble or modify FinPro System nor attempt to gain knowledge of the source code of FinPro System in any manner whatsoever. Subject to a written agreement between you and FINPRO TRADING to the contrary, you may only use FinPro System for your own personal use. You may not redistribute any currency exchange rates contained within FinPro System. All copyright, trademarks, service marks, trade secrets and other intellectual property rights in FinPro System shall remain at all times the sole and exclusive property of FINPRO TRADING and you shall have no right or interest in or to FinPro System, except the right to access and use FinPro System as provided for in this Agreement. All rights not expressly granted to you are reserved to FINPRO TRADING.

23. LIMITATION OF LIABILITY. NEITHER FINPRO TRADING NOR ITS OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS SHALL BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY CLAIMS, LOSSES, DAMAGES, COSTS OR EXPENSES, INCLUDING ATTORNEYS' FEES,



FinPro Trading CUSTOMER AGREEMENT

CAUSED, DIRECTLY OR INDIRECTLY, BY ANY EVENTS, ACTIONS OR OMISSIONS, WITHOUT LIMITATION, CLAIMS, LOSSES, DAMAGES, COSTS AND EXPENSES, INCLUDING ATTORNEYS' FEES, RESULTING FROM CIVIL UNREST, WAR, INSURRECTION, INTERNATIONAL INTERVENTION, GOVERNMENTAL ACTION (INCLUDING, WITHOUT LIMITATION, EXCHANGE CONTROLS, FORFEITURES, NATIONALIZATIONS, DEVALUATIONS), NATURAL DISASTERS, ACTS OF GOD, MARKET CONDITIONS, INABILITY TO COMMUNICATE WITH ANY RELEVANT PERSON, INCORRECT OR ERRONEOUS EXCHANGE RATES OR ANY DELAY, DISRUPTION, FAILURE OR MALFUNCTION OF ANY TRANSMISSION OR COMMUNICATION SYSTEM OR COMPUTER FACILITY, WHETHER BELONGING TO YOU, FINPRO TRADING, ANY MARKET, OR ANY SETTLEMENT OR CLEARING SYSTEM. YOU ASSUME FULL RESPONSIBILITY AND RISK OF LOSS YOU MAY SUFFER AS A RESULT OF USING, OR ACCESSING FXTRADE. UNDER NO CIRCUMSTANCES SHALL FINPRO TRADING OR ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, VENDORS, SUPPLIERS OR DISTRIBUTORS BE LIABLE UNDER THIS AGREEMENT TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL LOSS OR DAMAGES OR ANY OTHER SIMILAR DAMAGES UNDER ANY THEORY OF LIABILITY (WHETHER IN CONTRACT, TORT, STRICT LIABILITY OR ANY OTHER THEORY), EVEN IF FINPRO TRADING HAS BEEN INFORMED OF THE POSSIBILITY THEREOF. ABSENT FINPRO TRADING'S GROSS NEGLIGENCE OR WILLFUL MISCONDUCT, FINPRO TRADING'S TOTAL CUMULATIVE LIABILITY TO YOU FOR ANY LOSS, COSTS, CLAIMS OR DAMAGES OF ANY KIND ARISING OUT OF OR RELATED TO THIS AGREEMENT WILL NOT EXCEED THE LESSER OF \$100,000 OR THE AVERAGE BALANCE OF YOUR ACCOUNT THROUGHOUT THE PERIOD DURING WHICH THE EVENTS UNDER DISPUTE OCCURRED.

24. Termination. This Agreement shall continue and be in effect until terminated as provided for in this Section 24.

- (a) **Termination Without Cause.** Either party to this Agreement may terminate this Agreement without cause on no less than three (3) Business Days prior written notice to the other party to this Agreement.
- (b) **Termination for Breach.** FINPRO TRADING may, at its option, terminate this Agreement without further written notice if:
 - i) you die or are subject to any judicial declaration of incompetence;
 - ii) you commit a breach of any covenant, term or condition of this Agreement;
 - iii) any representation or warranty made by you in this Agreement shall prove to be or have been incorrect or misleading in any material respect;
 - iv) you revoke or withdraw your consent to conduct business electronically which you gave pursuant to the FINPRO TRADING Inc. Consent to Conduct Business Electronically;
 - v) you engage in any Transaction in violation of any applicable federal or state law or regulation, or otherwise violate any applicable law or regulation;
 - vi) you make any assignment in bankruptcy or make any other assignment for the benefit of your creditors, are adjudged bankrupt or file a petition or proposal to take advantage of any act of insolvency;
 - vii) there is a seizure of your Account by any federal or state regulatory agency or law enforcement authority; or
 - viii) a trustee, receiver, receiver and manager, interim receiver or other entity with similar powers is appointed for you or in respect of all or of any material portion of your property or assets.

25. Effect of Termination.

In addition to any other rights under this Agreement, upon termination of this Agreement for any reason whatsoever, FINPRO TRADING shall:

- (a) Cancel all your outstanding Orders; initiate Close Out Orders for all your Open Positions; and terminate all of your Option Contracts prior to the period of time bounded by the Boxes for such Option Contracts; without further notice to you and without liability;
- (b) Deduct from your Account all unpaid amounts you owe to FINPRO TRADING; and
- (c) Thereafter, refund all amounts remaining in the Account, if any.

26. Indemnity.

You hereby indemnify FINPRO TRADING, and agree to save FINPRO TRADING harmless against all



FinPro Trading CUSTOMER AGREEMENT

losses, damages, costs, charges, taxes and expenses (including but not limited to attorney's fees) which FINPRO TRADING may sustain or incur in respect of or as a result of:

- (a) Your breach of any of the terms and conditions of this Agreement;
- (b) Any representation or warranty given or deemed to be given by you under this Agreement being or becoming untrue;
- (c) Any Transaction, or any obligation of you to FINPRO TRADING under this Agreement, being or becoming illegal or otherwise void or voidable;
- (d) Any breach of fiduciary or similar duty by you; or
- (e) Your failure to fully and timely perform your obligations under this Agreement.

27. **Joint Account.** If your Account is a joint account, you (collectively the "Joint Owners") acknowledge that:

- (a) All of the Joint Owners shall be jointly and severally liable for the obligations assumed in this Agreement;
- (b) Any one or more Joint Owners shall have the authority to act on behalf of all Joint Owners, all without notice to the other Joint Owners;
- (c) Each Joint Owner hereby appoints each and every other Joint Owner as his/her agent and confers upon each and every Joint Owner the broadest possible power with respect to the Account;
- (d) FINPRO TRADING is authorized to act on the Instructions of any Joint Owner, without further inquiry with regard to all Transactions, including without limitation, any Funding Activity, the placement of Orders, entering into of Trades, and the disposition of any or all assets in the Account. FINPRO TRADING shall have no responsibility for further inquiry into such apparent authority, and shall bear no liability for the consequences of its acts or omissions made in reliance upon any such Instructions;
- (e) Each Joint Owner agrees to indemnify and save FINPRO TRADING harmless from and against any and all claims that may arise as a result of FINPRO TRADING following the Instructions given to it by any Joint Owner;
- (f) In the event of the death or legal incapacity of any Joint Owner, the survivors shall immediately give FINPRO TRADING notice thereof and FINPRO TRADING may, before or after receiving such notice, take such action, require such documents, retain such assets and/or restrict such Transactions as FINPRO TRADING deems advisable, in its sole and absolute discretion, to protect itself against any tax, liability, penalty or loss. The estate of the deceased Joint Owner and the surviving Joint Owners shall continue to be liable, jointly and severally, to FINPRO TRADING for any obligations incurred prior to FINPRO TRADING's receipt of written notice of the death of such Joint Owner, or for any costs incurred by FINPRO TRADING, including reasonable attorney fees, in the liquidation of the Account, or adjustment of the interests of the surviving Joint Owners; and
- (g) Unless the Joint Owners advise FINPRO TRADING in writing to the contrary, the Account shall be deemed Joint Tenants with Right of Survivorship and in the event of the death of a Joint Owner, the entire interest in this Account shall be vested in the surviving Joint Owners on the same terms and conditions as previously held, without in any manner releasing the deceased Joint Owner from liability under this Agreement.

28. Telephone Recordings.

You agree that FINPRO TRADING may electronically record any telephone conversations between you and FINPRO TRADING without notice to you and that any such electronic recordings may be submitted in evidence in any proceedings relating to this Agreement or any Transaction, and that such electronic recordings, at FINPRO TRADING's option, will be taken to be the preferred evidence of the terms of that Transaction, notwithstanding the existence of any writing or other electronic record to the contrary.

29. No Investment Advice.

You acknowledge and agree that:

- (a) No communication, written or oral, made by or received from FINPRO TRADING shall be deemed to be an assurance or guarantee as to the expected results of any Transaction;
- (b) No information provided to you by FINPRO TRADING shall be considered nor construed as investment advice, and no amounts paid by you to FINPRO TRADING shall be attributable to any advice provided by FINPRO TRADING;
- (c) FINPRO TRADING has made no representations concerning the tax implications or treatment of any



Transaction; and

(d) FINPRO TRADING is not acting as your fiduciary or advisor in respect of any Transaction.

30. **Account Manager.** In the event that you wish to permit a third party (an "Account Manager") to operate your Account, you agree that:

- (a) Prior to such Account Manager operating your Account, you will deliver to FINPRO TRADING a copy of FINPRO TRADING's Limited Power-of-Attorney document signed by both you and the Account Manager;
- (b) FINPRO TRADING has no responsibility to review your choice of Account Manager, nor to advise you of such Account Manager's reputation, operating methods or trading record;
- (c) You shall provide such Account Manager with authority and control over your Account at your own risk;
- (d) FINPRO TRADING shall follow the Instructions of such Account Manager, including but not limited to any instructions regarding the payment of any commissions or other fees to the Account Manager, as if such Instructions had originated from you. FINPRO TRADING shall not be required to confirm such Instructions with you or to independently verify the calculation of any commissions or other fees claimed by the Account Manager;
- (e) FINPRO TRADING shall not be responsible for any loss or damage you may suffer as a result of the acts or omissions of such Account Manager, or as a result of FINPRO TRADING following the instructions of such Account Manager, including but not limited to any instructions regarding the payment of any commissions or other fees to the Account Manager; and
- (f) You shall indemnify FINPRO TRADING for any losses or damages that FINPRO TRADING may suffer as a result of the acts or omissions of such Account Manager, or as a result of following the instructions of such Account Manager, including but not limited to any instructions regarding the payment of any commissions or other fees to the Account Manager.

31. **Email Notice.** Any reference in this Agreement to "written notice" shall include notice by email, where there is reasonable certainty that such email notice originated either from a valid FINPRO TRADING email address, or from the email address registered to your Account, as the case may be, and may be relied upon as valid and authentic written communication.

32. **Credit.** You authorize FINPRO TRADING and its agents to investigate your credit standing and in connection therewith to contact such banks, financial institutions and credit agencies as FINPRO TRADING shall deem appropriate to verify your information. You further authorize FINPRO TRADING to investigate your current and past investment activity, and in connection therewith to contact such futures commission merchants, exchanges, brokers, dealers, banks and compliance data centers as FINPRO TRADING shall deem appropriate. Upon reasonable request made in writing to FINPRO TRADING, you shall be allowed to review any records maintained by FINPRO TRADING relating to your credit standing. You shall also be allowed, at your sole expense and cost, to make copies of such records.

33. **Anti-Money Laundering.**

- (a) You acknowledge that due to anti-money laundering requirements operating in the United States, as well as FINPRO TRADING's own internal anti-money laundering policies, FINPRO TRADING may require you to furnish further identification concerning the beneficial ownership of your Account and/or information concerning the source of funds deposited to, or the destination of funds withdrawn from, your Account before such deposit or withdrawal, as the case may be, can be processed. You agree the FINPRO TRADING shall not be liable for any loss, damage or expense of any kind which you or any third party may suffer as a result of FINPRO TRADING's failure to process a deposit or withdrawal request if, in FINPRO TRADING's reasonable opinion, you have not satisfactorily provided such identification and/or information. You warrant and represent that all funds deposited to your Account shall originate from a bank account or online payment processor account in your name and that all amounts withdrawn from your Account shall be directed to a bank account or online payment processor account in your name. You represent and warrant that acceptance by FINPRO TRADING of this Agreement, together with acceptance of the appropriate remittance, will not breach any applicable rules and regulations designed to avoid money laundering.
- (b) If you are a corporation, trust or other entity, you warrant, represent and covenant that you:
 - i) where required, have adopted and implemented anti-money laundering policies, procedures and controls that comply with, and will continue to comply in all respects with, the requirements of applicable anti-money laundering laws and regulations;



FinPro Trading CUSTOMER AGREEMENT

- ii) have established the identity of all beneficial owners of the Account, hold evidence of such identities and will make such information available to FINPRO TRADING upon request; and
 - iii) have ascertained that none of the beneficial owners of the Account is a Prohibited Customer. (c)
- If you are not the beneficial owner of your Account (i.e., you are acting as agent or nominee for one or more beneficial owners of the account) you warrant, represent and covenant that you:
- i) shall advise FINPRO TRADING of the names of such beneficial owners, pursuant to Section 12(m);
 - ii) shall ensure that all funds for deposit transferred to FINPRO TRADING originate directly from a bank or brokerage account in the name of such beneficial owners;
 - iii) have adopted and implemented anti-money laundering policies, procedures and controls that comply with, and will continue to comply in all respects with, the requirements of applicable anti-money laundering laws and regulations;
 - iv) have established the identity of all beneficial owners of the Account, hold evidence of such identities and will make such information available to FINPRO TRADING upon request; and
 - v) have ascertained that none of the beneficial owners of the Account is a Prohibited Customer.

34. Freezing of Withdrawal Rights. You acknowledge that if, following the opening of the Account, FINPRO TRADING reasonably believes that you, or any beneficiary of the Account is a Prohibited Customer, or that you have breached your representations and warranties made herein, FINPRO TRADING may be obligated to freeze withdrawals from your Account, either by prohibiting additional deposits, declining or delaying any withdrawal requests and/or segregating the assets constituting the Account in accordance with applicable regulations, and you agree that in such case you shall have no claim against FINPRO TRADING, its officers, directors, employees, or agents for any form of damages or liabilities as a result of the aforementioned actions.

35. Inactive Accounts. You acknowledge that in the event that there is no activity in your Account for a period of two (2) or more years, FINPRO TRADING may designate your Account as “inactive” and you agree to provide whatever information and execute such additional documentation as FINPRO TRADING may reasonably require upon your request to reactivate your Account.

36. Error Reporting. You may contact FINPRO TRADING by email at contactus@finprotrading.com or by post at 1332 Khalsa Dr, Suite 12, Mississauga, Ontario L5S 0A2 Canada if you think your Transaction History is wrong or if you need more information about any Transaction listed in your Transaction History. FINPRO TRADING must hear from you no later than fifteen (15) calendar days after the date on which the problem or error first appeared in your Transaction History. When you contact FINPRO TRADING you must:

- (a) provide your name and Account number;
- (b) describe the error, or Transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need information; and
- (c) provide the dollar amount of the suspected error.

If you provide this information orally, FINPRO TRADING may require that you send your complaint or question in writing within ten (10) Business Days. FINPRO TRADING will determine whether an error occurred within ten (10) Business Days after hearing from you and will correct any error promptly. If more time is needed, however, FINPRO TRADING may take up to forty-five (45) calendar days to investigate your complaint or question. If FINPRO TRADING asks you to put your complaint or question in writing and FINPRO TRADING does not receive it within ten (10) Business Days, FINPRO TRADING will conclude that the transaction in question is correct and no error was reported. If FINPRO TRADING decides that there is no error, FINPRO TRADING will send you a written explanation.

37. Electronic Communications. You agree that this Agreement, the Account application, all related Account application documentation, all Transactions, confirmations of Transactions, disclosures (including disclosures required by law), notices, instructions, agreements or any other communications regarding your Account (collectively referred to as “Communications”) shall be presented, delivered, executed, stored, retrieved and transmitted electronically and/or executed (as the case may be) using electronic records and electronic signatures, and shall have the same force and effect as a signed original version of the Communication. In order to access and retain the Communications electronically, you agree that your computer hardware and software shall meet FINPRO TRADING’s minimum requirements. You have the right to withdraw your consent to conduct business electronically at any time by providing notice to FINPRO TRADING as specified in this Agreement. If, however, you withdraw your consent, this Agreement shall terminate and the termination provisions of this Agreement will apply. Any Communications between



FinPro Trading CUSTOMER AGREEMENT

you and FINPRO TRADING occurring prior to your withdrawal of such consent will be valid and binding on both you and FINPRO TRADING. You agree to immediately notify FINPRO TRADING of any change to your electronic or mailing address or other contact information by providing notice to FINPRO TRADING as provided for in this Agreement.

38. Miscellaneous.

(a) **Notices.** All reports, statements, notices and any other communication from FINPRO TRADING required pursuant to this Agreement may, at FINPRO TRADING's discretion, be transmitted to you: by email, regular mail (or some other delivery service) or fax to the email address, physical address or fax number reflected in FINPRO TRADING's records; or (3) by telephone at the number reflected in FINPRO TRADING's records. You shall immediately notify FINPRO TRADING of any change in your email address, physical address, fax number or telephone number by email at contactus@finprotrading.com, or by regular mail (or some other delivery service) addressed to FINPRO TRADING Inc. 1332 Khalsa Dr, Suite 12, Mississauga, Ontario L5S 0A2 Canada.

All communications delivered pursuant to this Section 39(a) will be deemed to be received:

- i) if delivered in person, when delivered to the addressee at its address for service under this Agreement;
 - ii) if made by mail in North America and to a destination in North America, three (3) Business Days from and including the date of prepaid postage to its address for service under this Agreement;
 - iii) if made by mail outside of North America, or to a destination outside of North America, seven (7) Business Days from and including the date of prepaid postage to its address for service under this Agreement;
 - iv) if by fax, when a transmission report is produced by the machine from which the fax was sent which indicates that the fax was sent in its entirety to the fax number of the recipient then current as its fax number for service under this Agreement;
 - v) if by email when transmitted and proof of complete transmission is held by the party sending the email;
- (b) **Severability.** In the event any one or more of the provisions contained in this Agreement shall be held invalid, illegal or unenforceable in any respect under the law in any jurisdiction, the validity, legality and enforceability of the remaining provisions under the law of that jurisdiction, and the validity, legality and enforceability of those provisions and any other provisions under the law of any other jurisdiction, shall not in any way be affected or impaired thereby.
- (c) **Waiver.** No indulgence or concession granted by FINPRO TRADING and no omission or delay on the part of FINPRO TRADING in exercising any right, power or privilege under this Agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any such right, power or privilege preclude any other or further exercise thereof or the exercise of any other right, power or privilege.
- (d) **Time of Essence.** Time shall be of the essence of this Agreement.
- (e) **Amendments.** You agree that FINPRO TRADING may change any of the terms and conditions of this Agreement, add additional terms and conditions to this Agreement and/or eliminate any term or condition of this Agreement at any time by posting such modifications, and their effective dates, sending you an e-mail, to the e-mail address you have given FINPRO TRADING, notifying you that a change has been made. If FINPRO TRADING follows this procedure, you agree that you and FINPRO TRADING will be legally bound by the modification, whether or not you actually receive the e-mail FINPRO TRADING sends and whether or not you access the modification, if you use FINPRO TRADING's services provided hereunder after the modification's effective date. You agree that FINPRO TRADING may change its services provided hereunder at any time by posting the change on its Web site, and that FINPRO TRADING is not obligated to provide you with any separate notification with respect to such change. YOU AGREE THAT USE OF FINPRO TRADING'S SERVICES PROVIDED HEREUNDER AFTER A POSTED MODIFICATION TO THIS AGREEMENT OR TO THE SERVICES MEANS THAT YOU ACCEPT THE MODIFICATION, WHETHER OR NOT YOU ACTUALLY KNOW OF IT.
- (f) **Law and Venue.** This Agreement shall be governed by the laws of the State of New York, without giving effect to any conflict of laws doctrine that would interfere or prevent the application of this provision. Any judicial or administrative action or proceeding arising



FinPro Trading CUSTOMER AGREEMENT

directly or indirectly under this Agreement or in connection with the transactions contemplated by this Agreement, whether brought by you or by FINPRO TRADING, shall be held, at the sole discretion of FINPRO TRADING, within the province of Ontario, exclusively. You hereby consent and submit to, and waive any objections you may have to such venue, and you further agree to waive and forego any right you may have to transfer or change the venue of any action or proceedings encompassed by this Agreement.

- (g) **Survival.** Any provision of this Agreement which by its sense or context is meant to survive the termination of this Agreement shall survive the termination of this Agreement, including but not limited to Sections 12, 16, 17, 18, 18, 22, 23, 26, 30(f), 35 and 38.
- (h) **Telephone Contact.** You shall provide to FINPRO TRADING a telephone number or numbers at or through which you or your authorized agent can be contacted at all times between 4:00 PM Sunday and 4:00 PM Friday, EST inclusive.
- (i) **Interpretation.** In the Agreement unless the context indicates a contrary intention:
 - i) words importing the singular include the plural (and vice versa) and words denoting a given gender include all other genders;
 - ii) headings are for convenience only and do not affect interpretation;
 - iii) a reference to a Section is a reference to a Section of this Agreement;
 - iv) where any word or phrase is given a defined meaning, any other part of speech or other grammatical form in respect of that word or phrase has a corresponding meaning; and
 - v) this Agreement shall not constitute an offer to do business or enter into any Transaction where such an offer, or Transaction would be illegal.

Please print, sign and date in the space below and return this signature page to FINPRO TRADING at contactus@finprotrading.com. A binding legal contract will be formed between you and FINPRO TRADING, and you may continue on with the registration process.

Individual Account	Entity Account
Customer name	Customer name
Signature	Signature of authorized representative
Date	Print name
	Title
	Date