TERMS AND CONDITIONS FOR THE USE OF WWF MOBILE OFFICE

1. GENERAL

1.1. This agreement (the "Agreement") is between us, Wise Wolves Finance Ltd., a private company limited by shares incorporated in the Republic of Cyprus with registration number HE 361580 and CySEC CIF license number 337/17 dated 25/09/2017 ("WWF"), and you, our client.

In these Terms 'you', 'your' and 'yours' mean the person requesting or using the WWF Mobile App define below and 'we' 'us' and 'our' mean WWF and any agents we appoint to provide all or any part of the WWF Mobile App.

- 1.2. "WWF Mobile Office" is an application that allows you to monitor all performed operations and Orders with Financial Instruments.
- 1.3. "PayConfirm" is a software platform used as an authentication method during log-in to the WWF Mobile Office as defined below.
- 1.3. "Personal Account" means an electronic system which, inter alia, is allowing you to give Orders to us and see information relevant to a Client Account as defined under <u>Terms and Conditions of the WWF Personal Account</u>.
- 1.4. "WWF Mobile Office User Guide" shall mean a detailed user guide sent by us to you in accordance with terms and conditions herein contained intended to enable and familiarise you with Access procedures and usage of WWF Mobile Office.
- 1.5. <u>WWF General Terms & Conditions for the Provision of Brokerage & Ancillary Services</u> ("**General Terms**") apply *mutandis mutatis* to these Terms. In case of any contradiction or discrepancy, the General Terms shall prevail.
- 1.6. Capitalized terms, unless expressly defined in these Terms, have the same meaning as in the General Terms.
- 1.7. We may update or amend these Terms from time to time and publish them on our website at http://wise-wolves.finance or in your Personal Account. You shall promptly notify us if you reject the Terms or any amendments to them. Unless we receive a notification from you, we shall consider the Terms to be accepted by you.
- 1.8. Upon your usage of the WWF Mobile Office you accept and acknowledge this Agreement and its terms as an integral part of the General Terms.

2. ACCESS AND AUTHENTICATION

- 2.1. The access and authentication procedures are subject to the WWF Mobile Office User Guide which you either has already received from us or shall request from us by using the means stipulated in the General Terms.
- 2.2. You will receive access and authenticate yourself using PayConfirm as stipulated in WWF Mobile Office User Guide.
- 2.3. We reserve the right, whenever we deem necessary, to withdraw, restrict or change your access to the WWF Mobile Office
- 3. WWF MOBILE OFFICE FEATURES AND INFORMATION PROVIDED

- 3.1. WWF Mobile Office provides you with information on:
 - a. executed Orders, including REPO Transaction Orders for a chosen period;
 - b. the overall balance sheet, profitability and portfolio structure in various currencies;
 - c. the current value of Financial Instrument held at your Client Account and financial result from the moment the position was opened;
 - d. quotes on stocks and bonds;
 - e. expenses on brokerage fees and expenses as stipulated under the General Terms.
- 3.2 Information and materials accessible through the WWF Mobile Office, including, but not limited to the information mentioned under clause 3.1 above, are provided "as is" and "as available", without any representations or warranties of any kind.
- 3.2. To the extent permitted by any applicable law, we do not warrant the accuracy, timeliness, completeness, security, reliability or availability of the data or the information or results obtained from use of the WWF Mobile Office, or that it will be available at all times or is virus-free or error-free.

4. AVAILABILITY OF THE WWF MOBILE OFFICE

- 3.1. We undertake to provide you with a continuous and unlimited access to the WWF Mobile Office 24 hours/7 days a week. However, there may be occasions when due to system maintenance, technical, security, administrative or other reasons, the access to the WWF Mobile Office will not be available to you.
- 3.2. You accept that we may suspend access to WWF Mobile Office for such period as we see fit, without liability or compensation of any kind for damage or loss caused.
- 3.3. We may at any time and at our absolute discretion add, restrict, amend or otherwise alter the information provided through the WWF Mobile Office, including, but not limited to information referred to under clause 3.1 above.

4. COMMUNICATION

- 4.1. We shall always use English or Russian to communicate with you. Both we and you can communicate one to another via chat available through WWF Mobile Office or through other means of communication stipulated under the General Terms.
- 4.2. You must notify us immediately of any system failures or the WWF Mobile Office functioning errors.

5. LIABILITY

- 5.1. Our liability, and our directors' and employees' liability in connection to any matter related to the WWF Mobile Office is generally limited to gross negligence or willful misconduct. We shall not be liable for indirect or consequential damages.
- 5.2. You agree to indemnify and hold us harmless from and against any claim, demand, proceeding, suit or action and any loss (direct or indirect), liability, costs and expenses incurred by us and arising from or relating to your use of the

6. INTELLECTUAL PROPERTY

- 6.1. Using the WWF Mobile Office does not give you ownership of any intellectual property rights in the content you access. These terms do not grant you any right to use the WWF Mobile Office for any purpose other than as defined in your contractual undertakings with us.
- 6.2. We grant you for the term of our contractual relationship, a personal, limited, non-exclusive, revocable, non-transferable and non-sublicensable license to use the WWF Mobile Office. Should any part of the API WWF Mobile Office be under license from a third party, you agree to comply with any additional restrictions on its usage.
- 6.3. The software used for WWF Mobile Office may include encryption methods that are subject to export or import laws. You agree to cooperate with us in compliance with any of these laws.

7. YOUR SECURITY OBLIGATIONS

- 7.1. Since you will be using your personal mobile device get access to the WWF Mobile Office, it is your obligation to keep it in a secured place and in confidentiality as well as to make sure that it is not available to any third Parties.
- 7.3. You shall immediately notify us in case (1) you know or suspects that any third party knows or is aware of your access to the WWF Mobile Office or has any grounds to suspect any unauthorized access to the WWF Mobile Office or (2) you are becoming aware of the loss, theft, misappropriation or unauthorized use of access to the WWF Mobile Office.
- 7.5. We shall not be responsible for losses or damages caused either directly or indirectly from any unauthorized use of the WWF Mobile Office by any third party.

8. GOVERNING LAW AND DISPUTE RESOLUTION

- 8.1. The Terms are governed by and interpreted in accordance with the laws of the Republic of Cyprus and the courts of the above jurisdiction will have exclusive jurisdiction in respect of any dispute, which may arise.
- 8.2. Without prejudice to the above, we reserve the right to bring an action in the forum we may deem appropriate.
- 8.3. The place of performance for all obligations in connection with the WWF Mobile Office shall always be considered as being located at our head office in Limassol, Republic of Cyprus.