

# Client Agreement Fortis Market Ltd.

# **Client Agreement**

This Client Agreement, subject to periodic amendments, becomes effective from 2025.

# 1. About this Agreement

1.1 This Agreement outlines the terms governing the contractual relationship between the Fortis Market ("we") and the Client ("you"). It is essential that you review this Agreement thoroughly, ensure you fully understand its terms, and provide your acceptance prior to establishing a contractual relationship with us.

### 2. Fortis Market

Fortis Market is incorporated in North Macedonia, having its Registered address at 3/2-22 blvd. 8th September Skopje, Karposh, Karposh with tax number 4057024572540. Fortis Market LTD is licensed by the Anjouan Offshore Finance Authority. License number L15926/FM.

# 3. Fortis Market Trading Accounts

3.1 Opening a Live Trading Account

To engage in trading transactions, it is necessary to open an Active Account. We offer a range of account types to suit varying needs, and you have the flexibility to modify or upgrade your account as required. Additionally, our professional client managers are available to assist you. However, please note that each client is permitted to operate only one active trading account. Should a client open multiple Active Accounts, Fortis Market reserves the right to close any additional accounts and terminate all associated open trading positions.

### 3.2 Client Identification Procedure

3.2.1 You are required to provide accurate, up-to-date, and complete personal information during the account registration process. If you are registering on behalf of a company, you confirm that you are authorized to legally bind the company to this Agreement. As part of our regulatory obligations, we are mandated to collect, verify, and maintain records of the information of all account holders. Accordingly, you will need to provide specific documentation to authenticate your identity and validate the information submitted during registration.



3.2.2 Client Identification Procedure:

- (a) You must submit the following identification documents:
  - Proof of Identity: A clear copy of your driver's license, national ID card, or international passport.
  - Proof of Address: A recent utility bill, bank statement, or local authority bill displaying your full name and address, issued within the last six months.
- (b) The collection and approval of these documents must be finalized within fifteen (15) days of registration.
- (c) If your identification documents are not approved within 15 days, your account will be closed, and you will no longer be permitted to trade or deposit funds.
  - Any open or pending positions will be closed at the prevailing market rate as of 23:50 GMT on the 15th day following account opening, in line with the Terms & Conditions.
  - Any credits or bonuses associated with your account will be revoked.
  - Losses incurred will be deducted from the refunded deposit amount.
  - By accepting these Terms and Conditions, you explicitly consent to this process.
- (d) We reserve the right to reject any registration at our sole discretion or due to regulatory requirements.

### 3.3 Client Fund Protection

As a regulated financial services provider, we maintain transparency in all our dealings. All funds you deposit with us are treated as "Client Money" and are held in segregated accounts at a reputable banking institution of our choosing. In compliance with legal requirements, we regularly review and monitor the management and operation of these accounts by the respective banking institution.

### 3.4 Account Security and Access Management

Upon opening an account, you will create a unique username and password to access our services. It is your responsibility to safeguard this information and ensure it remains confidential. Do not share your login details with anyone. If you lose or suspect unauthorized access to your account credentials, you must notify us in writing immediately.



# 4. Payment Methods and Currency

### 4.1 Currency

All financial transactions associated with the opening and operation of your account will be conducted in the currency you selected during the account registration process.

### 4.2 Payment Methods

Transactions can only be processed using cleared funds that are accessible in your bank account, debit card, or credit card. You may select one of the following payment methods to facilitate your transactions:

- Bank Transfers
- Debit or Credit Card Payments
- E-Wallets

### 4.3 Withdrawals and Deposits

### 4.3.1 Documentation

To execute a withdrawal order, you must provide verification documents that confirm your identity. This step ensures compliance with legal requirements, credit card company regulations, and internal policies for fraud prevention and account security.

### 4.3.2 Bank Transfers

Bank transfer deposits must originate from your personal bank account held within your country of permanent residence, as mandated by Anti-Money Laundering (AML) legislation. A valid SWIFT or transfer confirmation, verifying the source of funds, must be sent by your bank. If the required documentation is not received, the funds will be returned to your bank account. Withdrawals will only be credited back to the same bank account from which the initial deposit originated.

### 4.3.3 Debit or Credit Cards

Withdrawals executed through debit or credit cards may be refunded, fully or partially, to the same card used for the original deposit. Withdrawals to bank accounts, when deposits were initially made via debit or credit cards or e-wallets, will be processed at our discretion.

### 4.3.4 E-Wallet Payments

For deposits made via e-wallets, you are bound by the terms and conditions of the respective service provider. Additional charges or restrictions may apply, depending on the provider's policies. Your account will be credited with the net amount received. Withdrawals may occasionally need to be processed through alternative facilities to comply with legal and regulatory obligations, such as AML laws.



### 4.3.5 Withdrawals

Withdrawals to bank accounts may require a longer processing time to reflect in your account. If your account's base currency differs from that of your debit or credit card, currency conversion fees or other charges may apply, which could result in a slight discrepancy between the withdrawn and initially deposited amounts. Additionally, if the account does not meet a minimum monthly trading volume of 20% of its balance, a USD 50 account maintenance fee will be charged for that month.

### 4.3.6 Currency Conversion and Fees

When withdrawing funds in a currency different from your account base currency, you may incur fees due to conversion or intermediary charges. Please consult the terms and conditions of your bank regarding conversion-related policies.

### 4.4 Deposit Limit Restrictions

We reserve the right, at our sole discretion, to enforce specific limitations on the amounts you deposit using debit or credit cards. Such restrictions may vary based on internal policies and compliance requirements.

# 5. Bonus/Credit

### 5.1 Usage and Account Reset

When the main balance is fully depleted and credits can no longer provide support, the account will be reset to zero, provided there are no open transactions.

### 5.2 Acknowledgment and Agreement

By opening an account, the customer confirms the accuracy of all representations and warranties stated in this Agreement and fully accepts the terms and conditions outlined herein.

# 6. Additional Account Features and Policies

### 6.1 Dormant Accounts

Accounts with no transactions for twelve (12) consecutive months will be classified as dormant. A maintenance fee of USD 25, or the remaining free balance if less than USD 25, will be charged semi-annually. No fee will be applied to accounts with a zero free balance; however, accounts with a zero balance may be subject to closure.



### 6.2 Rolling Fees

If you opt to extend a day-trading position to the following day, this extension will incur a renewal fee (Rolling Fee) at a rate specified on our website. The Rolling Fee will be automatically deducted from the available free balance in your account. Should sufficient funds not be available, the fee may be charged to your credit card, with a minimum indicative charge of USD 3.00. If alternative payment methods are used and the fee cannot be collected, the Company may close part or all of your open positions to recover the outstanding fee.

### 6.3 Islamic Accounts

### 6.3.1 General Information

Clients who, due to adherence to Islamic religious principles, cannot engage in transactions involving interest may request the designation of their trading account as a "swap-free" or "Islamic Account." Such accounts are not charged with or entitled to interest or rollovers. By making this request, the client confirms it is based solely on religious beliefs. Fortis Market reserves the right to reject or later remove the Islamic designation if it deems the request ineligible or if the account benefits are misused.

### 6.3.2 Misuse of Islamic Accounts

If Fortis Market suspects abuse of the rights associated with an Islamic Account, it may, with prior notice, take one or more of the following actions:

- Revoke the Islamic designation and revert the account to a standard trading account.
- Close open positions and reopen them at the prevailing market price, with the client bearing all costs, including spread adjustments.

# 7. Trader Accounts Archiving (MetaTrader 5 Platform Only)

### 7.1 Archiving Conditions

Each Sunday, the Company automatically archives MTS accounts that meet all the following criteria:

- The account has been inactive for 180 consecutive days (no login activity).
- The account balance is zero.
- There are no open positions.
- No trading activity, including agent commission transmissions, deposits, or withdrawals, has occurred during the inactivity period.

### 7.2 Reactivation

Archived MTS accounts can be reactivated at any time without charge or penalty. Clients must contact Fortis Market to initiate the reactivation process.



### 7.3 Order Execution

Fortis Market undertakes all reasonable measures and considers multiple factors to secure the best possible outcomes for clients when executing orders or transmitting them for execution concerning financial instruments.

By agreeing to this Client Agreement, you confirm that you have reviewed and understood the "Order of Execution Policy" document. Additionally, you acknowledge and consent to the Fortis Market executing or transmitting orders for execution outside of a regulated market or Multilateral Trading Facility (MTF).

# 8. Termination

### 8.1 Account Closure

Should you wish to terminate your account, you are required to provide written notification to the Fortis Market. Similarly, if Fortis Market decides to terminate your account, you will be notified in writing, with reasonable notice provided. However, in certain circumstances, we reserve the right to terminate our contractual relationship with you earlier or immediately, without prior notice.

### 8.2 Grounds for Early or Immediate Termination

Fortis Market may terminate the Agreement promptly or with immediate effect if any of the following conditions, including but not limited to, are met:

- Acts of bad faith, including News Gap and Break Gap Trading Abuse.
- Violation of any clause or condition outlined in this Agreement.
- Unauthorized interference with the Fortis Market's systems, platforms, or software.
- Actions that may harm the Fortis Market's goodwill, reputation, or business operations.
- Provision of false, misleading, or fraudulent information.
- Default or failure to meet payment obligations.
- Conviction or credible accusation of fraudulent or illegal activities.
- Bankruptcy, insolvency, or receivership involving either party.
- Legal or regulatory restrictions imposed on the Fortis Market.
- Any other reason Fortis Market deems necessary and appropriate.
- Engagement in unauthorized activities.

# 9. Taxation

9.1 Client Responsibility for Tax Obligations

As a participant in forex trading, you may be obligated to pay taxes on profits earned, depending on the tax laws applicable in the jurisdiction where you are a tax resident. It is important to note that Fortis Market does not collect or withhold taxes on your behalf, nor do we provide any form of tax advice or assistance in tax-related matters.



For any questions or concerns regarding your tax obligations, we strongly recommend consulting a qualified tax advisor or professional in your jurisdiction.

# 10. Risk Warning

### 10.1 General Risk Information

As required by law, we must inform you that trading involves significant risks. Factors such as volatility in international market prices can be highly unpredictable. This volatility, combined with the spread applied to all calculations and quotes, means that no financial contract or service offered through our platform–regardless of potential payouts–should be regarded as a guaranteed or risk-free trade.

### 10.2 Financial Responsibility and Suitability

10.2.1 Responsible Trading

It is essential that you only engage in transactions and invest funds within your financial means. Certain financial products may not be appropriate for individuals lacking the requisite knowledge and/or experience. To accommodate varying levels of expertise, we offer a range of products and services tailored to align with your abilities and understanding. Should you decide to open an account, you will be required to confirm your acknowledgment of the financial risks involved.

### 110.2.2 Spread Variability

Spread rates are subject to fluctuation based on factors such as market volatility, pricing provided by Fortis Market, and third-party liquidity providers.

# 11. Marketing and Promotions

### 11.1 Seasonal Promotions

Fortis Market periodically offers seasonal promotions associated with its products and services. Each promotion is governed by specific terms and conditions, which you are required to review thoroughly before choosing to participate. If you disagree with any part or the entirety of the terms outlined for a particular promotion, you are strongly encouraged to refrain from participating.

# 12. Unauthorized Activities

### 12.1 Overview

Fortis Marketstrictly prohibits the use of its services for any unauthorized activities. By utilizing our products and services, you explicitly agree not to engage in such activities. Unauthorized activities are defined below, and engaging in any of them will result in appropriate actions, as outlined in this Agreement.



### 12.2 Money Laundering

Money laundering refers to the act of concealing the origins of illegally obtained funds, often through transactions involving foreign banks or legitimate businesses. Indicators of potential money laundering include, but are not limited to:

- Depositing and withdrawing funds without engaging in trading activities.
- Providing false or misleading contact information.
- Submitting falsified or altered documentation.

### 12.3 Arbitrage

Arbitrage is the exploitation of trading results by eliminating or significantly reducing risk, often through the misuse of features provided by Fortis Market. Such behavior, aimed at generating unfair advantages, is strictly prohibited. 12.4 Use of Unsuitable Documentation

Clients must provide authentic documentation to verify their identity, residential address, and payment methods (e.g., credit cards). Unsuitable documentation includes fake, forged, or altered documents, whether modified physically or digitally.

### 12.5 Hedging in Bad Faith

Hedging is a legitimate strategy to limit potential losses; however, hedging in bad faith involves opening equal and opposite positions on the same financial product (or correlated products) with no genuine trading interest. This behavior, conducted within a single account or across multiple accounts, is prohibited.

### 12.6 Use of Excessive Leverage

Excessive leverage involves opening positions requiring a margin that consumes nearly all of the free balance in the account. This practice poses significant risks, potentially resulting in a substantial negative balance.

### 12.7 Trading on Off-Market Quotes

Engaging in transactions involving financial products at prices that differ from the prevailing market price at the time of execution is strictly prohibited.

### 12.8 Churning

Churning refers to excessive trading conducted solely to generate commissions, without regard for the client's investment objectives. While there is no strict numerical measure, frequent transactions with little relevance to the client's goals may constitute churning.

### 12.9 News Gap and Break Gap Trading Abuse

Gaps in market pricing often occur during breaks (intraday, daily, or weekly) or as a result of news releases. These gaps create non-tradable price ranges, and the misuse of guaranteed features such as stop loss, take profit, or negative balance protection is prohibited. Examples of bad-faith behavior include:



- Opening positions immediately before breaks or news releases to generate profits without risk.
- Using positions disproportionate to the account balance to exploit negative balance protection.
- Simultaneous opposite-direction positions (e.g., pending or market orders) aimed at profiting solely from guaranteed features.

### 12.10 Multiple Account Operation

Clients are not permitted to trade using accounts registered to others, nor may they allow others to trade using their own accounts. Evidence of such activity includes:

- Accounts operating from the same location.
- Accounts using the same IP address.
- Similar deposit and withdrawal patterns across accounts.
- Identical or highly similar trading patterns.
- The Company reserves the right to close affected accounts and all related open positions upon discovering such activity.

### 12.11 Consequences of Unauthorized Activities

Fortis Market will take appropriate action in response to breaches of this
Agreement. Penalties for engaging in unauthorized activities may include:
Suspension or closure of trades.

- Suspension of closure
  Return of funds.
- Suspension or permanent closure of your account.

# 13. Intellectual Property

### 13.1 Ownership and Usage

Fortis Market retains full ownership and exclusive rights to all intellectual property associated with its proprietary platforms, products, and services. Access and use of these platforms are granted to you solely for the purpose of conducting trade transactions in accordance with this Agreement. The term "Intellectual Property" encompasses, but is not limited to, copyrights on materials, platforms, software, processes, source code, websites, patents, designs, databases, trademarks, methodologies, trade secrets, business plans, promotional content, and marketing materials, regardless of the form they take.

All rights, titles, and interests in the Fortis Market 's intellectual property, as defined under this Agreement, remain solely vested in Fortis Market. Any use of these rights beyond the scope permitted in this Agreement is strictly prohibited.



# 14. Exclusion of Liability

### 14.1 Age Requirement

To enter into a contractual relationship with Fortis Market, you must be at least 18 years of age.

### 14.2 Limitations of Responsibility

You acknowledge that our services are provided exclusively through electronic means. Fortis Market shall not be held liable for any system failures arising from either your end or ours. This includes, but is not limited to, issues such as:

- Internet connection disruptions.
- Power outages or failures in telephone communication.
- High internet traffic or delays.
- Malicious interference or unauthorized access to systems.
- Hardware malfunctions.
- Incompatibility of mobile applications with our system, whether proprietary or third-party.

While we strive to ensure the reliability of the software and systems we own or manage, we cannot guarantee uninterrupted, error-free, or consistent availability at all times.

### 14.3 Prohibition of Harmful Actions

You agree not to directly or indirectly expose our system to harmful or malicious materials, including computer viruses or any similar threats that could compromise the integrity of our platform.

### 14.4 Limitation of Liability

Under no circumstances shall Fortis Market be liable for lost profits or any special, incidental, or consequential damages arising from the use of our website, systems, products, or services, except where explicitly stated in this Agreement.

# 15. Indemnity

### 15.1 Client's Obligation to Indemnify

You agree to indemnify and hold Fortis Market harmless against any loss, damage, liability, cost, or expense that may arise as a result of your actions or omissions. This includes, but is not limited to, misrepresentation, misleading conduct, or breaches of your obligations under this Agreement.

### 15.2 Limitation of the Company's Liability

In circumstances where Fortis Market is required to provide indemnification to you or any third party, the maximum indemnity payable shall be limited to the amount of funds you have maintained in your account, specifically in connection with the transaction that gave rise to the liability.



# 16. Non-Exclusive License to Use the Platform

### 16.1 License Scope and Restrictions

Fortis Market grants you a non-exclusive, non-transferable license to access and use its proprietary platforms, as well as third-party platforms managed by the company, for the purpose of utilizing its products and services. Your use of these platforms, applications, and systems (collectively referred to as the "System") is strictly limited to purposes authorized by this Agreement.

You expressly agree not to engage in any of the following unauthorized activities, whether in whole or in part:

- Copying, merging, or transferring copies of the System.
- Leasing, sublicensing, distributing, or transferring the System.
- Adapting, upgrading, modifying, or translating the System.
- Reverse engineering, disassembling, or decompiling any part of the System.
- Altering, amending, or creating variations, enhancements, or improvements to the System or its Intellectual Property.
- Storing or archiving pricing data or other information provided via the System without prior written consent.
- Altering or modifying the content of any online accounts or third-party accounts managed by Fortis Market.

### 16.2 Use of Third-Party Platforms

Certain platforms utilized by Fortis Market are owned and operated by third parties. Access to and use of these platforms may be governed by separate terms and conditions set forth by the respective third-party owners. For details regarding the MetaTrader 5 platform, please visit <u>http://www.metatrader5.com</u>.

# 17. Misquotes / Mispricing

### 17.1 Occurrence of Misquotes or Mispricing

Although rare, there may be instances where a transaction is executed at an incorrect price due to a misquote from one of our third-party liquidity providers or an unforeseen technical issue. Similarly, delays caused by internet connection issues or the use of latent prices that fail to reflect the actual market conditions at the time of the transaction may result in inaccurate profits or losses.

### 17.2 Remedies and Rectifications

In the event of a misquote or mispricing, such situations may impact both your transactions and our operations. Fortis Market will take immediate and appropriate measures to address and rectify the issue in a fair and caseappropriate manner. Actions taken may include, but are not limited to:



- Adjusting the entry or exit prices of transactions to reflect the correct market rates at the time of execution.
- Canceling transactions executed incorrectly due to mispricing, including those triggered by preset limit or pending orders.

We will make every effort to notify you of the actions taken, either by telephone or email, to ensure transparency and clarity.

# 18. Suspension of Services

18.1 Service Suspension and Account Closure

In exceptional circumstances where Fortis Market must suspend its services, whether on proprietary or third-party platforms, we reserve the right to terminate our contractual relationship with you. This process includes closing all open positions based on payouts deemed fair and reasonable at the time of suspension.

The determination of such payouts will be guided by the daily values published on our website, which are based on inter-bank trading data related to financial contract quotes.

Additionally, Fortis Market may, at its sole discretion, impose trading volume restrictions or other limitations on your account as part of the suspension process.

# 19. Data Processing - Privacy Policy - Cookies

### 19.1 Confidentiality of Personal Data

We take extensive measures to ensure that the personal information you provide to us is treated with the utmost confidentiality. All data collected during the course of our cooperation is securely stored in our electronic systems and is protected under applicable data protection laws. Your personal information is treated as CONFIDENTIAL and will not be disclosed to non-affiliated third parties without your consent, except where required for legal or regulatory purposes.

### 19.2 Exceptions to Confidentiality

While we prioritize the confidentiality of your data, there are specific situations where information may not be treated as confidential, including:

- When the information is publicly available through no fault or omission of the recipient or any third party with a duty of confidentiality.
- When the information is lawfully obtained from a third party without restrictions on its use or disclosure.
- When disclosure is required by law or regulatory obligations.



### 19.3 Use of Cookies

Cookies are small text files sent to and stored on your device (e.g., desktop, laptop, smartphone, or tablet) when you visit a website or webpage. These files enable the website to recognize your device and are used to enhance and simplify your user experience. The primary purpose of cookies is to improve website functionality and usability for users.

### 19.4 Acknowledgment of Privacy Policy

By entering into this Agreement, you confirm that you have read and understood the Fortis Market 's Privacy Policy. For more details, please review our Privacy Policy.

# **20**. Internal/External Links, Broadcasting, and Website Information

### 20.1 Purpose of Links and Broadcasts

Our website may feature broadcasts and links to internal and external websites, including those of investment research providers, which are relevant to the nature of our services. The purpose of this content is to keep you informed about market developments and to provide background information related to our services. These links are offered strictly for informational and reference purposes and should not be interpreted as recommendations or advertisements by third parties Fortis Market assumes no responsibility for the accuracy of the information contained within these links or for their content, and such content does not bind us in any way.

### 20.2 Use of External Links and Registration Requirements

Certain external links may require you to register or subscribe to access their content. Whether to proceed with such registration is entirely at your discretion. Fortis Market does not accept liability for the material contained in these external links or for any data exposure risks associated with disclosing personal information while accessing such content. If you believe that any external links breach our policies or are irrelevant to our business, we encourage you to notify us via email.

### 20.3 Accuracy of Published Content

While we take reasonable steps to ensure the accuracy of the information published on our website, all content is provided "as of the date published or indicated" and may be superseded by subsequent market developments or other factors. As such, we do not guarantee the ongoing accuracy of the information, which is intended solely for reference purposes. Fortis Market disclaims liability for any loss or damage, whether direct or indirect, that may result from reliance on the information provided on our website.



# 21. Communication and Call Recording

#### 21.1 Modes of Communication

Your communication with Fortis Market may occur via telephone, email, or fax. Please note that telephone calls are recorded to protect your interests and to ensure the quality of our services. While Fortis Market may choose to retain such communications, it is not obligated to do so.

### 22. Legal Notice

#### 22.1 Supersession of Prior Agreements

This Agreement replaces any previous written or verbal communications or understandings. Fortis Market reserves the right to amend the terms of this Agreement at any time. Any updated version of this document will take precedence over all earlier versions.

### 23. Trading Hours

#### 23.1 Availability of Services

We provide published tradable prices and related information through our website and trading platforms. These services operate on a 24-hour basis, commencing at 07:00 AM Sydney time on Monday and concluding at 05:00 PM New York time on Friday.

### 23.2 Regular Trading Hours

Regular trading hours are subject to change based on various factors, including extraordinary market conditions, acts of force majeure, or disruptions affecting the alignment of liquidity providers with the broader market.

### 23.3 Special or Public Holiday Trading Hours

During public holidays, trading hours may be adjusted for specific financial products to reflect market closures or limited operations in the relevant markets. These adjustments will be communicated as special trading hours.



# 24. Transaction Opening and Closing Time

The opening and closing time frame for trades is limited to 10 seconds. Once a trade is opened, it cannot be closed for the initial 10 seconds. After this period, the trader is free to close the trade at their discretion.

# 25. Conflict of Interest

### 25.1 Acknowledgment of Policy

By entering into this Client Agreement, you confirm that you have read, understood, and agreed to the principles outlined in Fortis Market's Conflicts of Interest Policy. For further details, please review the full policy provided by Fortis Market.

# 26. Governing Law and Dispute Resolution

### 26.1 Amicable Resolution

Fortis Market aims to address any concerns or disputes with clients in a fair and amicable manner. Initially, any disputes or miscommunications should be directed to your designated client manager, who will work with you to reach a resolution.

### 26.2 Arbitration and Legal Proceedings

If a mutual resolution cannot be achieved, the matter will be referred to an arbitrator, appointed jointly by both parties in writing. Should arbitration fail to resolve the issue, the dispute will be settled before the courts of the United Kingdom, and the laws of United Kingdom shall govern this Agreement.



### 26.3 Multiple Accounts

Clients are permitted to operate more than one active account only if the additional accounts are held in different currencies or belong to different classifications. In cases where multiple accounts are closed, clients will typically retain one active account, usually the first account opened, for continued trading activities.

### 26.4 Authorization for Account Use by a Third Party

A client may authorize another individual to trade using their account only with the explicit permission of Fortis Market. This requires the client to provide express written authorization through a signed Power of Attorney document, naming the additional trader. The additional trader must also submit the necessary "Know Your Customer" (KYC) documentation for verification.

### 27. How to Make a Complaint

### 27.1 Submitting a Complaint

If you have a complaint, we encourage you to communicate it to us via email. For more details on how to submit your complaint, please visit our website.

### 27.2 Regulatory Oversight

Fortis Market LTD is licensed by the Anjouan Offshore Finance Authority. License number L15926/FM .

# 28. Unforeseeable Events - Force Majeure

28.1 Limitation of Liability in Force Majeure Events

Fortis Market shall not be held liable for any failure to perform its obligations under this Agreement if such failure results from unforeseeable events or circumstances beyond its reasonable control. These events include, but are not limited to:



- Acts of God.
- War or armed conflict.
- Governmental decrees or regulations.
- Natural disasters.
- Power outages or failures.
- Disruptions in communication networks or other systems.
- Judicial or legal orders.
- Strikes or labor disputes.

Such events, collectively referred to as "Force Majeure," may impact the Company's ability to fulfill its obligations temporarily or permanently without incurring liability.

# 29. Changes to this Agreement

### 29.1 Amendments to Terms

Fortis Market reserves the right to modify any or all terms of this Agreement at its sole discretion and without prior notice. By conducting transactions on or after the effective date of such amendments, you are deemed to have accepted and agreed to the revised terms of the Agreement.

