General Risk Disclousure

In consideration of Novox Capital Ltd (hereafter the “Company”) agreeing to engage into binary options trading with the undersigned (hereinafter referred to as the “Customer”, “you”, “your”), Customer acknowledges, understands and agrees with the risks, including but not limited to the following:

The Company does not and cannot guarantee the initial capital of the Clients’ deposit or its value at any time or any money invested in any financial instrument.

The Client should unreservedly acknowledge and accept that, regardless of any information which may be offered by the Company, the value of any investment in Financial Instruments may fluctuate downwards or upwards and it is even probable that the investment may become of no value.

The Client should unreservedly acknowledge and accept that he runs a great risk of incurring losses and damages as a result of the purchase and/or sale of any Financial Instrument and accepts and declares that he is willing to undertake this risk.

The Client should not engage in any investment directly or indirectly in Financial Instruments unless he knows and understands the featured risks involved for each one of the Financial Instruments.

If the Client is in any doubt as to the suitability of any investment he should seek independent expert advice. This notice cannot and does not disclose or explain all of the risks and other significant aspects involved in dealing in all financial instrument and investment services.

General Risk Warnings

The Client should declare that he has read, comprehends and unreservedly accepts the following risks and any resulting financial loss:

i. Information of the previous performance of a Financial Instrument does not guarantee its current and/or future performance.

The use of historical data does not constitute a binding or safe forecast as to the corresponding future performance of the Financial Instruments to which the said information refers.

ii. Some Financial Instruments may not become immediately liquid as a result e.g. of reduced demand and the Client may not be in a position to sell them or easily obtain information on the value of these Financial Instruments or the extent of the associated risks.

iii. When a Financial Instrument is traded in a currency other than the currency of the Client’s country of residence, any changes in the exchange rates may have a negative effect on its value, price and performance.

iv. A Financial Instrument on foreign markets may entail risks different to the usual risks of the markets in the Client’s country of residence. In some cases, these risks may be greater. The

prospect of profit or loss from transactions on foreign markets is also affected by exchange rate fluctuations.

v. A Derivative Financial Instrument (i.e. option, future, forward, swap, contract for difference) may be a non-delivery spot transaction giving an opportunity to make profit on changes in currency rates, commodity, stock market indices or share prices called the underlying instrument. The value of the derivative financial instrument may be directly affected by the price of the security or any other underlying asset which is the object of the acquisition.

vi. The Client must not purchase a derivative financial instrument unless he is willing to undertake the risks of losing entirely all the money which he has invested and also any additional commissions and other expenses incurred.

vii. Prior to applying for an account the Client should consider carefully whether investing in a specific Financial Instrument is suitable for him in the light of his circumstances and financial resources.

viii. The Client shall be responsible for the risks of financial losses caused by the failure of information, hardware or software, Client Terminal, communication, electronic and other systems. The result of any system failure may be that his order is either not executed according to his instructions or it is not executed at all. The Company does not accept any liability in the case of such a failure.

ix. The Company is not an Internet Service Provider and cannot be responsible for not fulfilling any obligations under the Agreement with its Client because of internet connection failures or public electricity network failures or hacker attacks.

x. The Company shall not be held responsible in the case of delays or other errors caused during the transmission of orders and/or messages via computer or other methods of communication.

xi. The Client shall/will bear the risk of any financial losses caused by the fact that the Client has received with delay or has not received at all any notice from the Company.

xii. The Client understands that unencrypted information transmitted by e-mail is not protected from any unauthorized access.

xiii. The Client accepts the risk of any financial losses caused by the unauthorized access of the third party to the Client’s Account or any Access Data.

xiv. The Client accepts the risk of financial loss due to a Force Majeure Event.

xv. Under Abnormal Market Conditions the period during which client Orders are transmitted for execution may be extended or not executed at all.

Tax and Commissions

The Client should take the risk that his trades in Financial Instruments may be or become subject to tax and/or any other duty for example because of changes in legislation or his personal circumstances. The Company does not warrant that no tax and/or any other stamp duty will be payable. The Client should be responsible for any taxes and/or any other duty which may accrue in respect of his trades. Before the Client begins to trade, he should obtain details of all commissions and other charges/fees for which the Client will be liable. If any charges are not expressed in money terms (but for example as a dealing spread), the Client should obtain a clear written explanation, including appropriate examples, to establish what such charges are likely to mean in specific money terms.