



User Agreement

MTradeGo, Inc (the Company) and its subsidiaries is the owner of MTradeGo Mobile App (MTradeGo) and other related trading application is a financial technology company registered in the state of Delaware, USA and have business address at B1-32-2, KLCC Suite, 20, Jalan Perak, 50450 Kuala Lumpur, Malaysia. The Company is partnering with MSR Capital Limited. MSR Capital Limited whom is a holder of license no. SL/16/2005 and is authorised and regulated by the Labuan Financial Services Authority (Labuan FSA). Granted under the LFSA, the Company is legally authorised as to Part IV of the Labuan Financial Services and Securities Act 2010 provides for the licensing of securities licensees with the following scope of business:

- Provide investment advice or administration services in respect of securities for the purpose of investment; or
- Deal in securities; or
- Provide other activity as may be specified by Labuan FSA.

The Company is utilising Interactive Broker LLC as its clearing house. Interactive Brokers LLC is a registered Broker-Dealer, Futures Commission Merchant and Forex Dealer Member, regulated by the U.S. Securities and Exchange Commission (SEC), the Commodity Futures Trading Commission (CFTC) and the National Futures Association (NFA), and is a member of the Financial Industry Regulatory Authority (FINRA) and several other self-regulatory organizations. Interactive Brokers does not endorse or recommend any introducing brokers, third-party financial advisors or hedge funds, including MSR Capital Limited. Interactive Brokers provides execution and clearing services to customers. None of the information contained herein constitutes a recommendation, offer, or solicitation of an offer by Interactive Brokers to buy, sell or hold any security, financial product or instrument or to engage in any specific investment strategy. Interactive Brokers makes no representation and assumes no liability as to the accuracy or completeness of the information provided on this website. For more information regarding Interactive Brokers, please visit www.interactivebrokers.com.

Your use of the MTradeGo is subject to the following terms and conditions of use:

1. YOU AGREE TO READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE USING THIS MTradeGo. Use of the MtradeGo signifies your unconditional agreement to the terms and conditions of this Agreement. If you do not agree to these terms and conditions of use, do not access or otherwise use this MtradeGo.
2. You shall enter into a Power of Attorney (POA) whereby you shall agree to make, constitute and appoint the Company as your true and lawful attorney and grant the Company the express authority to make decisions on your behalf concerning your account, including but not limited to register your account, the authority to provide the algorithm platform to trade all types of securities and/or financial trading which is relevant to your account.

3. You shall hereby agree to indemnify and hold the Company, its associates, affiliates, employees and agents harmless from and free against any and all liabilities, losses, damages, costs and expenses including discrepancy of the amount as well as attorney and/or Agent fees arising there from, either oral or in writing.
4. The Company may gather, process and use information and materials received from you (e.g., name, physical address, e-mail address) or collected through your use of the MtradeGo for any lawful reason or purpose.
5. The Company shall have the right to charge US Stocks exchange fees. Refer to Appendix I. The Company shall have the right to change this charges from time to time without referring to You.
6. The Company reserves the right, at its sole discretion, from time to time to change, modify, add or remove any portion of this Agreement, in whole or in part, at any time. Notification of changes in the Agreement will be posted on the MtradeGo.
7. MtradeGo is protected by one or more copyrights pursuant to International copyright laws, international conventions and other intellectual property laws. You will abide by any and all copyright notices, trademark notices, ownership information or restrictions contained in any Content on the MtradeGo. You may download and make copies of the Content and other downloadable items displayed on this MtradeGo, provided that you maintain all copyright and other notices contained in such Content. Copying or storing of any Content on the MtradeGo for reproduction, redistribution or publication to third parties for commercial purposes is expressly prohibited without prior written permission from the Company. All rights to the Company's copyrighted materials not expressly granted herein are reserved by the Company.
8. The Company, at its sole discretion, may change, suspend or discontinue any aspect of the MtradeGo at any time, including the availability of any MtradeGo feature, database or Content. Company may also impose limits on certain features and services or restrict your access to parts or all of the MtradeGo without notice or liability.
9. You represent, warrant and covenant that you shall not upload, post or transmit to or distribute or otherwise publish through the MtradeGo any materials which: (i) restrict or inhibit any other user from using and enjoying the MtradeGo; (ii) are unlawful, threatening, abusive, libellous, defamatory, obscene, vulgar, offensive, pornographic, profane, sexually explicit or indecent; (iii) constitute or encourage conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any law or governmental regulation; (iv) violate, plagiarize or infringe the rights of third parties including, without limitation, copyright, trademark, patent, rights of privacy or publicity or any other proprietary right; (v) contain a virus or other harmful or destructive elements; (vi) contain any information, software or other material of a commercial nature; (vii) contain advertising of any kind; or (viii) constitute or contain false or misleading indications of origin or statements of fact.
10. You hereby agree to defend, indemnify and hold harmless the Company, and all its officers, directors, agents, employees, information providers, affiliates, licensors and licensees from

and against any and all liabilities, claims, penalties, losses, damages, cost and expense (including court costs and reasonable attorney's fees, interest expense and amounts paid in compromise or settlement), suits or actions arising out of or resulting from any breach by you of this Agreement, including the foregoing representations, warranties and covenants. You shall cooperate as fully as reasonably required in the defence of any claim.

11. The MtradeGo may contain hypertext links and pointers to the other World Wide Web Internet sites and resources operated and controlled by parties other than the Company. Links to and from the MtradeGo to such third-party sites do not imply or constitute an endorsement by the Company of any third party material or contents.
12. The Company does not represent or endorse the accuracy or reliability of any advice, opinion, statement or other information displayed or distributed through the MtradeGo. You acknowledge that any reliance upon any such opinion, advice, statement, memorandum, or information shall be at your sole risk. The Company reserves the right, in its sole discretion, to correct any errors or omissions in any portion of the MtradeGo.
13. Whilst the Company uses every reasonable effort to ensure that the accuracy of the information contained on this MtradeGo as at the date of publication, all such information is provided "as is" and this means that except where prohibited by law no warranties are given, whether express or implied, as to the reliability, accuracy, suitability or completeness of the information. The Company shall not accept any liability for any use, or misuse, of the information presented on this MtradeGo or for any loss or damage which may arise from access to or reliance on information published on this MtradeGo.
14. We take all reasonable precautions to seek to keep secure all confidential information you send to us, including precautions against unauthorised access or loss. However, in common with all website operators, we cannot guarantee the security of any data transmitted by Internet email or through this MtradeGo. Please do not communicate with us by these methods unless you accept the security implications of dealing online. We strongly recommend that you do not send us any confidential information or commercially sensitive information or sensitive personal data (e.g. data about health or medical conditions, actual or suspected crimes) by email or through this MtradeGo. Communications sent by you via Internet email, or through this MtradeGo, are sent at your own risk.
15. The Company reserves the right at all times to disclose any information as necessary to satisfy any law, regulation or government request, or to edit, refuse to post or to remove any information or materials, in whole or in part, that in the Company's sole discretion are objectionable or in violation of this Agreement.
16. THE COMPANY MTRADEGO, INCLUDING ALL CONTENT, SOFTWARE, FUNCTIONS, MATERIALS AND INFORMATION MADE AVAILABLE ON OR ACCESSED THROUGH THE MTRADEGO, IS PROVIDED ON AN "AS IS" BASIS. TO THE FULLEST EXTENT PERMISSIBLE BY LAW, THE COMPANY MAKES NO REPRESENTATION OR

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17. Some comments and information on the MtradeGo may be based upon the Company's management's current expectations, estimates and/or projections about the Company's markets and industries. These statements about the Company are forward-looking statements which are not guarantees of future performance and involve certain risks, uncertainties and assumptions that are difficult to predict. Therefore, actual outcomes and results may differ from what is expressed or forecasted. Among the factors that could cause actual results to differ are uncertainties in competitive pricing pressures, general domestic and international economic conditions and market demand.
18. By posting messages, uploading files, inputting data or engaging in any other form of communication (individually or collectively "Communications") to the MtradeGo, you hereby grant to the Company a perpetual, worldwide, irrevocable, unrestricted, non-exclusive, royalty free license to use, copy, license, sublicense, adapt, distribute, display, publicly perform, reproduce, transmit, modify, edit and otherwise fully exploit such Communications, in all media now known or hereafter developed. You hereby waive all rights to any claim against the Company for any alleged or actual infringements of any proprietary rights, rights of privacy and publicity, moral rights and rights of attribution in connection with such Communications.
19. You acknowledge that Communications involving the MtradeGo are not confidential and that Communications may be read or intercepted by others. You acknowledge that by submitting

Communications to the Company, no confidential, fiduciary, and contractually implied or other relationship is created between you and the Company other than pursuant to this Agreement.

20. THIS AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF MALAYSIA, WITHOUT REGARD TO CONFLICTS OF LAWS PROVISIONS. YOU HEREBY AGREE AND CONSENT THAT THE SOLE AND EXCLUSIVE JURISDICTION FOR ANY ACTION OR PROCEEDING ARISING OUT OF OR RELATING TO THIS AGREEMENT SHALL BE THE COURT OF MALAYSIA.

21. The Company has a long-standing policy that does not allow it to accept or consider creative ideas, suggestions or materials other than those which have been specifically requested or otherwise affirmatively solicited by the Company in writing. It is the intent of this policy to avoid possible misunderstandings as to the ownership of creative ideas, concepts, suggestions or materials. If you send any creative materials, suggestions, ideas, notes, drawings, concepts or other information (collectively known as the "Information") to the Company in printed form, electronic means or otherwise, the Information shall be deemed to be the property of the Company and shall not be subject to any obligations of confidence, non-disclosure or non-usage. The Company is hereby entitled to unrestricted usage of the Information on a worldwide basis without compensation to the provider of the Information.

22. Links, third party information and websites

MtradeGo may contain, or be linked to, advice or statements from third parties. The Company does not make any representation as to the accuracy, completeness, timeliness or suitability of such information and we have not, and will not, review or update such information. Any use made of such information is at your own risk.

Some of the information contained on this MtradeGo may also have been prepared or provided by third parties and may not have been verified by us. No warranties are given, whether express or implied, as to the reliability, accuracy, suitability or completeness of the information. The Company shall not accept any liability for any use, or misuse, of the information published on this MtradeGo.

The links we provide from this MtradeGo to other websites are provided for information only. Other sites may link to this MtradeGo. We do not assume any responsibility or liability with respect to any website accessed via this MtradeGo or linking to this MtradeGo or for any of the content on those websites. Those websites will have their own terms and privacy policies and you should read them carefully before using those sites.

The presence of any advert on this MtradeGo is not an endorsement of the goods, services, business or website advertised.

23. Copyright and trademarks

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permitted to print, copy, download or temporarily store extracts of the same as strictly necessary and for your personal use, provided that you do not change or remove any copyright notices. You are not permitted to copy or distribute otherwise make available or communicate to the public any part of the same. All copyright and other intellectual property rights shall continue to be held by the Company and/or its group, as relevant, and no rights of any kind in it shall pass to you.

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The trademarks and logos shown on this MtradeGo are either owned by the Company and/or its group, or a third party. No rights are granted to use any trade marks on this MtradeGo without the prior written consent of the Company.

24. Information you submit through MTradeGo

You agree that you will not:

- Place on or submit through this MtradeGo any information or material which is abusive, illegal, threatening, defamatory, obscene, pornographic, discriminatory or otherwise offensive or which constitutes or encourages conduct that would be considered a criminal offence, give rise to civil liability, or is otherwise contrary to the law or would infringe the rights of the Company or any other companies in the Company group, or those of any third party;
- Place on or submit through this MtradeGo any viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful; or

25. Interfere with the operation or content of this MtradeGo.

Any attempt to damage this MtradeGo may be illegal and we reserve the right to seek damages from you in relation to that and in accordance with applicable law.

No company in the Company group, which includes the Company, accepts any liability for any loss or damage caused by any viruses or other technologically harmful material that may infect your PC or other device, computer programs, data or other proprietary material due to your use of this MtradeGo or to your downloading of any material posted on it, or on any website linked to it, except where that liability may not be excluded or limited by law (see above).

26. This Agreement constitutes the entire agreement between the Company and you with respect to your use of and access to the MtradeGo. This Agreement supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and the Company with respect to the MtradeGo. Use of the MtradeGo is unauthorized in any jurisdiction that does not give effect to all of the terms and conditions of this Agreement. Any cause of action you may have with respect to your use of and access to the MtradeGo must be commenced within one (1) year after the claim or cause of action arises. If for any reason a court of competent jurisdiction finds any provision of this Agreement,

or portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to give legal effect to the intent of the Agreement, and the remainder of this Agreement shall continue in full force and effect. A printed version of this Agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this Agreement or the MtradeGo to the same extent and subject to the same conditions as other business documents and records generated and maintained in printed form by the Company. The failure of the Company to enforce any provision of this Agreement shall not be deemed a waiver of such provision nor bar the Company's right to enforce the provision.

APPENDIX I

Fees Applicable	Brokerage Fee*	Handling Fee**	Bank/CC Charge	Statement Fee per month	Forex Conversion***
Promotion Period	FREE	Refer Below	Depend on Bank/CC	NA	The Lowest (XE Rate)
Afer 14 Days Approval	Min. \$3.95	Refer Below	Depend on Bank/CC	Upon Request (\$5 per copy)	Refer Below

Brokerage Fee*	Minimum	Per Share	Volume	Per Share	Volume	Per Share	Volume	Per Share	Volume	Per Share	Volume
\$	3.95	0.0079	500	0.0158	1000	0.0237	1500	0.0316	2000	0.0395	>2000

Handling Fees**	50-99.99	100-999.99	1000-1999.99	2000-Above	10000 & Above
MTradeGo	FREE	10	25	\$25+ Min. Fx Spread	\$50+Min. Fx Spread
Compare to Banks	TT Fee=\$20-25 + FX Spread	TT Fee= \$20-25+FX Spread	TT Fee= \$20-25+FX Spread	TT Fee=\$20-25+FX Spread	TT Fee= \$20-25+FX Spread
Compare to Credit Cards	3-4%+Fees+FX Spread	3-4%+Fees+FX Spread	3-4%+Fees+FX Spread	3-4% + Fees+FX Spread	3-4% + Fees+FX Spread

**All Fees is in accumulated basic.

Forex Conversion***	1000-2500	2501 & Above
	The Lowest (XE Rate)	Bank Rate

All Amount is stated in \$USD