COLD FOREX

LEGAL DOCUMENT · CF-LEG-01

Service Agreement

coldforex.com

EFFECTIVE DATE	LAST UPDATED	VERSION	ARTICLES
21 October 2026	8 November 2026	1.0	22

Contents

Article 1 Introduction and acceptance
Article 2 Definitions
Article 3 Status of the Company
Article 4 Eligibility
Article 5 Nature of the services
Article 6 Business model and conflict of interest
Article 7 Opening and maintaining your Account
Article 8 Verification
Article 9 Deposits, withdrawals and bonuses
Article 10 Trading
Article 11 Funded accounts
Article 12 Copy trading, trading bots and partner programme
Article 13 Rights and discretion of the Company
Article 14 Prohibited conduct
Article 15 Limitation of liability
Article 16 Indemnity
Article 17 Intellectual property
Article 18 Complaints
Article 19 Term, termination and account deletion
Article 20 Amendments
Article 21 Governing law and disputes
Article 22 Contact

ARTICLE 1

Introduction and acceptance

1.1 This Service Agreement (the "Agreement") is a binding agreement between you (the "Client", "you") and Cold Forex (the "Company", "we", "us") and governs your access to and use of the Cold Forex website, web terminal, mobile application and all related services (together, the "Platform").

1.2 By creating an account, opening a demo account, making a deposit or otherwise using the Platform, you confirm that you have read, understood and accepted this Agreement together with the Privacy Policy, Risk Disclosure, Trading Rules, Non-Trading Regulations and Payment Policy, each of which forms an integral part of this Agreement. If you do not accept these documents in full, you must not use the Platform.

ARTICLE 2

Definitions

2.1 "Account" means the personal profile opened in your name on the Platform, which may contain a Demo Account, a Live Account and any Funded or Tournament Account.

2.2 "Demo Account" means an account funded with virtual practice money ($10,000.00 at opening) that has no monetary value and cannot be withdrawn.

2.3 "Live Account" means the account to which you make deposits and from which you may request withdrawals in accordance with the Payment Policy.

2.4 "Funded Account" means an evaluation or funded trading account made available under the Company's funding programme in return for a one-time fee.

2.5 "Trade" means any digital option, forex position or other transaction opened through the Platform.

2.6 "OTC Instrument" means an instrument whose quotes are generated by the Company's own pricing engine and are not taken from a public exchange. The engine sets its prices on its own and is not affected by any client's trades, account or balance, demo or live; no one can change a price or the result of a trade through the platform.

2.7 "Market Instrument" means an instrument whose quotes are derived from external market data.

ARTICLE 3

Status of the Company

3.1 Cold Forex is currently in the process of corporate registration. At the date of this Agreement the Company is not registered with, licensed by or supervised by any financial regulatory authority, and the Platform is not covered by any investor compensation, deposit guarantee or similar protection scheme. The Company will publish its registration details on the Platform once registration is complete.

3.2 You acknowledge that you use the Platform with full knowledge of this status and that you are solely responsible for ensuring that your use of the Platform is lawful in the country in which you reside.

ARTICLE 4

Eligibility

4.1 You must be at least 18 years of age, or the age of legal majority in your country if higher, and have full legal capacity to enter into this Agreement.

4.2 Digital (binary) options are not offered to residents of the European Union, the United Kingdom, the United States of America, Canada, Australia, Israel or any other jurisdiction where such products are prohibited or restricted for retail clients.

4.3 Each person may hold one Account only. Accounts are personal and may not be transferred, sold or used on behalf of another person.

4.4 You may not use the Platform if doing so would breach any law or regulation applicable to you.

ARTICLE 5

Nature of the services

5.1 The Platform provides execution-only access to the trading of digital options and leveraged products on currencies, cryptocurrencies, stocks, commodities and indices. The Company does not provide investment, tax or legal advice, and no information on the Platform constitutes a recommendation to enter into any transaction.

5.2 All trades on the Platform, including trades on a Live Account, are executed internally by the Company, which acts as the sole counterparty to every trade. No order is transmitted to any exchange, bank, liquidity provider or other third party, and the Company does not acquire or hold any underlying asset on your behalf. Funds credited to your Live Account represent the balance the Company owes you under this Agreement and are recorded on the Company's internal ledger.

ARTICLE 6

Business model and conflict of interest

6.1 Because the Company is the counterparty to every trade, the Company's revenue is directly linked to the trading results of its clients. In aggregate, amounts lost by clients on losing trades fund the payouts made to clients on winning trades and the Company's own revenue. Your loss on a trade may therefore represent a gain for the Company or be applied towards another client's profit.

6.2 This creates a conflict of interest between you and the Company. The Company manages this conflict by publishing fixed payouts before each trade is opened, by settling every trade solely on the quote at its expiry time under the Trading Rules, and by applying the same rules to all clients. By accepting this Agreement you confirm that you understand and accept this business model.

ARTICLE 7

Opening and maintaining your Account

7.1 You must provide complete, accurate and current information when you register and keep it up to date. You are responsible for keeping your password and any verification codes confidential and for all activity carried out through your Account. You must notify the Company at once of any unauthorised use.

7.2 A visitor may open an instant Demo Account without registration. Such an account is limited to practice trading; deposits, withdrawals, funded accounts and other paid services require a registered and verified Account.

ARTICLE 8

Verification

8.1 The Company may at any time require you to verify your identity, age and address by submitting identification documents, and verification is mandatory before any withdrawal. The Company may refuse, suspend or close an Account where verification is not completed or where the documents provided are inaccurate, incomplete or appear to be altered. Once documents have been submitted, the personal details in your profile may be locked to ensure consistency with your verified identity.

ARTICLE 9

Deposits, withdrawals and bonuses

9.1 The minimum deposit is $10.00. Deposits and withdrawals are governed by the Payment Policy and the Non-Trading Regulations. Promotional bonuses are optional, are subject to the conditions shown when the bonus is offered, including any trading volume requirement, and may be withdrawn by the Company where they are obtained or used in breach of this Agreement.

ARTICLE 10

Trading

10.1 Trades are opened, priced and settled in accordance with the Trading Rules. The amount of a single digital option trade must be between $1.00 and $5,000.00. The payout percentage displayed at the moment you open a trade is fixed for that trade. You are solely responsible for every trade opened through your Account.

ARTICLE 11

Funded accounts

11.1 Funded Accounts trade simulated capital only. Passing an evaluation does not entitle you to any real capital, and no trade on a Funded Account is placed in any market. Where you pass an evaluation and meet the conditions of the funding programme, the Company will pay you the published share of the simulated profit from its own funds, at the intervals and subject to the minimums stated on the Platform. The evaluation fee is paid from your Live Account balance and is non-refundable except as expressly stated in the programme terms.

11.2 The Company may refuse or reverse a payout, reset or close a Funded Account where the programme rules are breached or where trading is found to be abusive, coordinated or otherwise prohibited.

ARTICLE 12

Copy trading, trading bots and partner programme

12.1 Copy trading, automated trading tools and strategies published by other users are provided for convenience only. Past results of any trader or strategy do not guarantee future results, and the Company does not endorse or verify any strategy. Fees and profit shares payable to strategy providers are shown before you subscribe. Participation in the partner (affiliate) programme is subject to its own conditions published on the Platform.

ARTICLE 13

Rights and discretion of the Company

13.1 To protect the integrity of the Platform and its clients, the Company reserves the right, at its sole discretion and without prior notice, to:

(a) refuse to open an Account or to accept any deposit, trade or withdrawal request;

(b) suspend, restrict or close any Account, in whole or in part;

(c) cancel or adjust trades opened at an erroneous quote or as a result of a technical error, system malfunction or prohibited practice;

(d) add, remove or change instruments, payouts, leverage, trading hours, limits, fees and features;

(e) request additional information or documents at any time;

(f) withhold or reverse profits obtained through abuse, fraud, prohibited trading practices or a breach of this Agreement.

13.2 Where an Account is closed, the Company will return any verified remaining Live Account balance that was not obtained in breach of this Agreement, subject to the Payment Policy.

ARTICLE 14

Prohibited conduct

14.1 opening or controlling more than one Account, or trading on behalf of another person;

14.2 exploiting price latency, quote errors or technical faults, or using arbitrage or hedging between Accounts;

14.3 coordinated or opposite trading between related Accounts or persons, including from the same network or device;

14.4 using software or bots that interfere with or abuse the Platform;

14.5 providing false information or documents, or using payment methods that do not belong to you;

14.6 money laundering, fraud, or any other unlawful activity.

ARTICLE 15

Limitation of liability

15.1 To the maximum extent permitted by law, the Company shall not be liable for any trading losses, loss of profit, loss of opportunity or any indirect or consequential loss arising from your use of the Platform, from market movements, from interruptions, delays or errors in the Platform, internet or devices, or from events beyond the Company's reasonable control. The Company's total liability to you under this Agreement shall not exceed the verified balance of your Live Account.

ARTICLE 16

Indemnity

16.1 You agree to indemnify the Company against any claim, loss, liability or expense, including reasonable legal costs, arising from your breach of this Agreement or of any applicable law.

ARTICLE 17

Intellectual property

17.1 All content, software, designs, trademarks and the Cold Forex name and logo are the property of the Company or its licensors. You may use the Platform for your personal trading only and may not copy, modify, distribute or reverse engineer any part of it.

ARTICLE 18

Complaints

18.1 Complaints should be sent to support@coldforex.com with your trader ID, a description of the matter and any supporting evidence. The Company will acknowledge your complaint and aim to

respond within 14 business days. The Company's trading records, including its quote history, shall be the conclusive record for the resolution of any dispute.

ARTICLE 19

Term, termination and account deletion

19.1 This Agreement remains in force until terminated. You may close your Account at any time from your profile once all open trades are settled and all pending withdrawals are completed. Account deletion is permanent. The Company may terminate this Agreement in accordance with Article 13.

ARTICLE 20

Amendments

20.1 The Company may amend this Agreement and any related policy at any time. The updated version will be published on the Platform with a new "Last updated" date and takes effect on publication. Your continued use of the Platform after publication constitutes acceptance of the amended terms.

ARTICLE 21

Governing law and disputes

21.1 Until the Company completes its registration, any dispute shall first be addressed through the complaints procedure in Article 18, and the parties shall attempt in good faith to resolve it amicably. The governing law and competent jurisdiction will be specified in this Agreement upon completion of the Company's registration.

ARTICLE 22

Contact

22.1 All notices and questions relating to this Agreement may be sent to support@coldforex.com.

Cold Forex · Service Agreement · Version 1.0 · 8 November 2026

Questions: support@coldforex.com · coldforex.com