

## **FIXED INCOME STRUCTURED PRODUCT AGREEMENT**

This Fixed Income Structured Product Agreement (the "Agreement") is entered into by and between InstaTrade (hereinafter referred to as "Provider"), presented on the website *www.instatrade.com*, and the natural or legal person whose registration data is indicated in the account profile in the Provider's system (hereinafter referred to as "Investor"). The Provider and the Investor are jointly referred to as the "Parties".

### **PRODUCT DETAILS**

Fixed Income Structured Product (the "Product") represents structured fixed income investments with guaranteed profitability. These investments consist of an investment amount and a subscription for InstaCopy system.

The Provider guarantees a minimum 50% profitability on the investment amount, which shall be calculated after 6 months of copy trading, even in case of loss, by accruing additional funds (the "Return Amount") to the Investor's trading account, on condition that the requirements of the Guarantee Mechanism are met.

Investments are invested for a period of 6 (six) months and in case of early withdrawal of funds there is a penalty of 10% of the initial investment and a loss of all income accumulated by the time of withdrawal.

### **GUARANTEE MECHANISM**

The Provider ensures a minimum profitability by additionally accruing the Return Amount on the following conditions:

- To receive the Return Amount, the Investor shall attract other clients to purchase the Product.
- The Product accounts for funds from the attracted clients who subscribed to the InstaCopy system using the partner code and traded a certain number of lots.
- The capital contributed by the attracted investors shall be no less than 400% of the Return Amount.
- The aggregate transaction volume executed by the attracted investors within the copy trading system using the Product shall not be less than 20% of the Return Amount when measured in standard market lots, or twice the Return Amount when measured in Insta-lots, considering that each Insta-lot is 0.1 of the size of a standard market lot.
- The Provider reserves the right to amend the executed transactions volume and the balance requirements of the InstaCopy subscription necessary to recognize funds associated with the Product.

For detailed example of calculations, please, refer to the Appendix I.

### **RISKS AND DISCLOSURES**

The Investor acknowledges and understands that, despite the guaranteed return, all investments carry inherent risks. The Provider provides a detailed disclosure outlining potential risks associated with the investment.

### **TERM AND TERMINATION**

This Agreement shall commence on the Effective Date, defined as the date on which the Investor creates an account profile on the website, and shall remain in effect until terminated.

Either party may terminate this Agreement by providing written notice to the other party. Such termination shall become effective on the date specified in the notice, provided that this date meets or

exceeds any legally required or agreement-specified minimum notice period. Should the Agreement be terminated within six months of its commencement or should there be an early withdrawal of funds, a penalty equaling 10% of the initial investment amount will be imposed, and the Investor will forfeit all accrued earnings.

Upon termination of this Agreement, the obligations of confidentiality and any other provisions that by their nature should survive termination shall continue in full force and effect.

#### **GOVERNING LAW**

This Agreement shall be governed by and construed in accordance with the laws of the British Virgin Islands. This Agreement may be amended only in writing and signed by the Parties.

#### **FINAL PROVISIONS**

By accepting the terms and conditions of the Agreement as published on the Provider's website, the Investor affirms that they possess the legal capacity and authority required to enter into this Agreement. The Investor acknowledges full awareness of the inherent risks associated with this Agreement, including the possibility that the value of investments may decrease, potentially resulting in a return less than the original investment or even complete loss of the investment.

Moreover, by selecting the tick box on the website, the Investor is deemed to have signed this Agreement electronically, recognizing that this electronic acceptance bears the same legal standing as a handwritten signature on a physical document. By selecting the tick box, the Investor consents to be legally bound by the terms and conditions of this Agreement.

**APPENDIX I EXAMPLES OF CALCULATIONS**

Investment amount:				10000 USD		
Actual profitability	End of period amount	Return percentage	Return amount	Amount after return	Attracted investments amount, \$	Required volume of transactions from attracted clients
-100%	\$ -	150%	\$ 15 000,00	\$ 15 000,00	\$ 60 000,00	3000,00
-50%	\$ 5 000,00	100%	\$ 10 000,00	\$ 15 000,00	\$ 40 000,00	2000,00
-25%	\$ 7 500,00	75%	\$ 7 500,00	\$ 15 000,00	\$ 30 000,00	1500,00
0%	\$ 10 000,00	50%	\$ 5 000,00	\$ 15 000,00	\$ 20 000,00	1000,00
10%	\$ 11 000,00	40%	\$ 4 000,00	\$ 15 000,00	\$ 16 000,00	800,00
25%	\$ 12 500,00	25%	\$ 2 500,00	\$ 15 000,00	\$ 10 000,00	500,00
40%	\$ 14 000,00	10%	\$ 1 000,00	\$ 15 000,00	\$ 4 000,00	200,00
50%	\$ 15 000,00	0%	\$ -	\$ 15 000,00	\$ -	-
75%	\$ 17 500,00	0%	\$ -	\$ 17 500,00	\$ -	-
100%	\$ 20 000,00	0%	\$ -	\$ 20 000,00	\$ -	-
150%	\$ 25 000,00	0%	\$ -	\$ 25 000,00	\$ -	-
200%	\$ 30 000,00	0%	\$ -	\$ 30 000,00	\$ -	-
300%	\$ 40 000,00	0%	\$ -	\$ 40 000,00	\$ -	-

Investment amount:				50000 USD		
Actual profitability	End of period amount	Return percentage	Return amount	Amount after return	Attracted investments amount, \$	Required volume of transactions from attracted clients
-100%	\$-	150%	\$75 000,00	\$75 000,00	\$300 000,00	15000,00
-50%	\$25 000,00	100%	\$50 000,00	\$75 000,00	\$200 000,00	10000,00
-25%	\$37 500,00	75%	\$37 500,00	\$75 000,00	\$150 000,00	7500,00
0%	\$50 000,00	50%	\$25 000,00	\$75 000,00	\$100 000,00	5000,00
10%	\$55 000,00	40%	\$20 000,00	\$75 000,00	\$80 000,00	4000,00
25%	\$62 500,00	25%	\$12 500,00	\$75 000,00	\$50 000,00	2500,00
40%	\$70 000,00	10%	\$5 000,00	\$75 000,00	\$20 000,00	1000,00
50%	\$75 000,00	0%	\$-	\$75 000,00	\$-	-
75%	\$87 500,00	0%	\$-	\$87 500,00	\$-	-
100%	\$100 000,00	0%	\$-	\$100 000,00	\$-	-
150%	\$125 000,00	0%	\$-	\$125 000,00	\$-	-
200%	\$150 000,00	0%	\$-	\$150 000,00	\$-	-
300%	\$200 000,00	0%	\$-	\$200 000,00	\$-	-