

Terms and Conditions – Version 4

1. Important Notice

Please read these Terms carefully before opening an account or engaging in any trading activities with Fiper Markets LLC.

Trading Forex and CFDs involves a high level of risk and may not be suitable for all investors. You should only trade with funds you can afford to lose and ensure you fully understand the associated risks.

These Terms form a legally binding agreement between you (“the Client”) and Fiper Markets LLC (“the Company”) governing your trading account and all services provided through Fiper.me.

2. Services Overview

Fiper Markets LLC operates as an execution-only broker, offering online trading services across multiple asset classes, including Forex, indices, commodities, and CFDs.

The Company does not provide investment advice or portfolio management. Clients are solely responsible for their trading decisions.

All trading activity is executed via the Company’s electronic platforms (MetaTrader, cTrader, or equivalent), subject to applicable laws and these Terms.

3. Client Eligibility and Account Opening

To open an account, clients must:

- Be at least 18 years old and of legal capacity;
- Provide accurate personal and financial information;
- Successfully complete KYC and AML verification procedures;
- Acknowledge that trading leveraged products involves high risk.

The Company reserves the right to accept or reject any application without providing a reason.

4. Trading Conditions

- **Execution Type:** All transactions are executed on an STP (Straight-Through Processing) model without dealing desk intervention.
- **Leverage:** Offered according to the account type and market conditions. Leverage levels may be adjusted by the Company without prior notice.
- **Spreads and Commissions:** Detailed on the Company's website and subject to change based on market conditions.
- **Margin Requirements:** Clients must maintain sufficient margin; failure to do so may result in automatic position closure.

5. Risk Disclosure

Trading derivatives involves substantial risk of loss. Price fluctuations in the underlying markets can cause rapid and significant changes in account equity.

By accepting these Terms, you confirm that you understand and accept all trading risks as outlined in the Risk Warning Disclosure.

6. Client Funds and Segregation

All client funds are held in segregated bank accounts, separate from the Company's operational funds, in accordance with applicable Georgian financial regulations.

Client funds are not used for hedging, company operations, or as working capital.

7. Deposits and Withdrawals

Clients may fund their accounts via approved payment methods listed on the website.

The Company applies a return-to-source policy, ensuring withdrawals are processed back to the original funding source when possible.

Third-party payments are not accepted.

FIPER MARKETS LLC A licensed Forex Brokerage Firm registered under the Tbilisi Free Industrial Zone (TFIZ), Georgia. Company Registration Number: TFZ/201223/01 | Company ID: 400378916 The website Fiper.me is operated by Fiper Markets LLC (Georgia) as the official platform of the Fiper Group. Regional management, marketing, and partnership operations are conducted through Fiper Global LLC, registered under the UAE FZ Authority (Company Registration Number: 2422384)

The Company reserves the right to delay or refuse transactions in cases of suspected fraud, AML violations, or regulatory restrictions.

8. Communication and Electronic Access

Clients can communicate with Fiper Markets LLC via email, live chat, or the trading portal.

Electronic communication is considered official and binding.

The Company is not liable for delays or interruptions caused by third-party network or system failures.

9. Market Abuse and Prohibited Conduct

Clients must not engage in any form of market manipulation, arbitrage abuse, or use of unauthorized trading software.

Fiper Markets LLC reserves the right to:

- Void or cancel trades deemed abusive;
- Suspend or terminate accounts involved in misconduct;
- Report violations to relevant authorities.

10. Compliance and AML

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The Company adheres to international Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) laws.

Clients must provide documentation verifying identity, residence, and source of funds upon request.

The Company may suspend trading or withdrawals until verification is complete.

11. Limitation of Liability

The Company shall not be liable for any indirect, incidental, or consequential damages, including loss of profit or trading opportunities, arising from the use of its services.

This limitation does not apply in cases of fraud or gross negligence by the Company.

12. Termination

Either party may terminate this Agreement at any time with written notice.

Fiper Markets LLC reserves the right to terminate accounts immediately in cases of:

- Breach of these Terms;
- Fraud or regulatory violations;
- Insolvency or unauthorized trading activities.

13. Governing Law and Jurisdiction

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These Terms shall be governed by and construed in accordance with the laws of Georgia.

Any disputes arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Georgia.

14. Final Provisions

These Terms, together with all related legal documents, constitute the entire agreement between the client and Fiper Markets LLC.

By opening an account or using the website, you acknowledge that you have read, understood, and agreed to these Terms and all related policies.

Disclaimer:

Trading leveraged financial instruments carries a high level of risk and may not be suitable for all investors. Ensure you fully understand the risks before engaging in any trading activity.