



Exo Capitals

Legal Document

EXO CAPITALS — COMPLETE PROFESSIONAL LEGAL DOCUMENT SET

Below is a fully revised, polished, and professionally structured set of *nine* legal documents suitable for a forex/CFD trading, investment service, and financial technology company. All language has been upgraded to meet compliance, risk-management, and corporate governance standards.

1. CLIENT AGREEMENT

1.1 Introduction

This Client Agreement (the "Agreement") sets out the terms and conditions under which EXO CAPITALS (the "Company") provides financial services, trading access, and associated support to the Client ("Client", "You"). By registering, accessing, or using the Company's services, you acknowledge that you have read, understood, and agreed to be legally bound by this Agreement.

1.2 Scope of Services

EXO CAPITALS may provide access to foreign exchange (Forex) trading, Contracts for Difference (CFDs), educational resources, market analysis tools, account management systems, and ancillary services. The Company does not act as a financial advisor and does not provide personalized investment recommendations.

1.3 Client Responsibilities

The Client agrees to:

- Provide accurate, complete, and up-to-date personal and financial information.
- Maintain the confidentiality of login credentials.
- Ensure they possess adequate knowledge of high-risk leveraged financial instruments.
- Comply with all KYC/AML documentation requests.
- Trade solely based on their own judgment and financial capacity.

1.4 Company Rights

The Company reserves the right to:

- Request additional identification or verification documents.
- Suspend or terminate accounts due to suspicious activity, non-compliance, or misrepresentation.
- Modify trading conditions, fees, spreads, or platform features without prior notice.

1.5 Governing Law

This Agreement shall be governed by the applicable corporate, financial, and regulatory laws of the jurisdiction in which EXO CAPITALS operates.

2. PRIVACY POLICY

2.1 Data Collection

We collect personal and financial information including but not limited to: - Identification documents, contact details, proof of address - Transactional and banking information - Device data, IP address, cookies, and usage logs

2.2 Purpose of Data Processing

Collected data is used for: - Identity verification and regulatory compliance - Execution and settlement of client transactions - Platform optimization and security - Communication and customer support

2.3 Data Protection & Security

EXO CAPITAL employs stringent data-protection measures including: - Encryption protocols - Secure servers with restricted access - Continuous monitoring for unauthorized activity

2.4 Sharing of Information

Data may only be shared with qualified third parties such as: - Regulatory bodies - Payment providers - Compliance and audit partners

3. TERMS & CONDITIONS

3.1 General Terms

By accessing the platform, the Client agrees not to engage in: - Fraudulent, abusive, or unlawful activity - Account manipulation or identity misrepresentation - Sharing or selling accounts or credentials

3.2 Platform Usage

The Company reserves the right to restrict platform access during maintenance, updates, or unexpected technical interruptions.

3.3 Account Suspension or Termination

Accounts may be suspended or closed due to regulatory breaches, AML concerns, chargebacks, or inappropriate behavior.

3.4 Intellectual Property

All content, trademarks, software, and data on the platform remain the exclusive property of EXO CAPITALS.

4. RISK DISCLOSURE STATEMENT

4.1 High-Risk Investment Notice

Trading Forex and CFDs involves substantial risk of loss. These instruments are highly leveraged and may not be suitable for all investors.

4.2 Market Risks

Risks include but are not limited to: - Volatile market conditions - Price slippage and gapping - Liquidity constraints - Leverage-amplified losses - Technology or connectivity failures

4.3 Client Acknowledgment

By participating in trading activities, the Client confirms they understand and accept all associated risks and potential financial losses.

5. AML & KYC POLICY

5.1 Purpose and Scope

EXOCAPITALS is committed to complying with global Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations to prevent illicit activities.

5.2 Verification Requirements

Clients must submit: - Government-issued identification - Proof of residential address (within 90 days) - Verification selfie or biometric confirmation - Source-of-funds documentation if required

5.3 Ongoing Monitoring

The Company conducts continuous monitoring to detect: - Unusual or high-volume transactions - Frequent deposits/withdrawals outside normal patterns - Use of third-party or unverified payment accounts

5.4 Reporting Obligations

Suspicious activities may be reported to financial intelligence units or other relevant authorities.

6. DEPOSIT & WITHDRAWAL POLICY

6.1 Deposits

- Deposits must originate from accounts held in the Client's name only.
- Processing times depend on method and may range from instant to 24 hours.

6.2 Withdrawals

- Withdrawals are processed strictly to verified accounts.
- Standard processing time is 24–72 hours.
- KYC must be fully approved prior to any withdrawal.

6.3 Fees & Charges

Transaction fees may apply based on payment method, currency conversion, or intermediary banking charges.

7. ACCOUNT UPGRADE POLICY

7.1 Purpose

Account upgrades ensure Clients operate under the appropriate account type based on experience, deposit value, and risk exposure.

7.2 Eligibility Criteria

- Completion of all KYC requirements
- Meeting minimum deposit thresholds
- Review and approval by the Compliance Department

7.3 Upgrade Benefits

- Priority withdrawals
 - Enhanced leverage options (subject to regulation)
 - Additional analytical tools and trading features
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8. REFUND POLICY

8.1 Deposit Refunds

Refunds are permitted only for unused funds that have not been traded. Funds used for trading cannot be refunded under any circumstances.

8.2 Chargebacks

Any chargeback request will result in immediate account suspension and potential legal or collection action.

8.3 Service Fees

Fees for completed educational, analytical, or operational services are strictly non-refundable.

9. FINANCIAL ADVICE DISCLAIMER

- EXO CAPITALS does **not** provide personalized financial advice, portfolio recommendations, or investment guarantees.
 - Educational content, signals, or market insights are provided for informational purposes only.
 - Past performance does not guarantee future outcomes.
 - Clients are solely responsible for their trading decisions.
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END OF PROFESSIONAL LEGAL DOCUMENT SET

If you would like these documents formatted as separate files, branded with your logo, or exported as **PDF / DOCX**, I can prepare them instantly.