

TERMS OF SERVICE

UNIQUINTS Mobile Application Effective date: May 5, 2026 **Version:** 1.0

1. GENERAL PROVISIONS

1.1. Parties

These Terms of Service (the “**Terms**”) form a legally binding agreement between: - **UNIQ LAB FZCO** (the “**Company**”, “**we**”, “**us**”, “**our**”), a free zone company incorporated under the laws of the United Arab Emirates, with its registered office at IFZA Business Park, DDP, PO Box 342001, Dubai, United Arab Emirates, License No. 52386, Registration No. DSO-FZCO-50056; and - the user — any natural person (or legal entity, where applicable) accessing or using the UNIQUINTS mobile application, website or related services (the “**User**”, “**you**”).

1.2. Subject of the Terms

These Terms govern access to and use of the UNIQUINTS mobile application (the “**Application**”), the website www.uniquints.com (the “**Website**”) and any related Services, including the analytical engine, educational module, testing system, certification and account management.

1.3. Acceptance

By downloading, installing, registering, accessing or otherwise using the Application, you confirm that you have read, understood and agree to be bound by these Terms, our **Privacy Policy**, **Cookie Policy** and **Risk Disclaimer**, which are incorporated by reference. If you do not agree with any of these documents, **you must not use the Services**.

1.4. Eligibility

You confirm that you: - are at least **18 years old** and have full legal capacity under the laws of your country to enter into these Terms; - are not a person resident in, or a national of, any jurisdiction subject to comprehensive sanctions imposed by the UN, EU, UK, US (OFAC), or UAE; - are not listed on any restricted-persons or sanctions list; - will use the Services lawfully and in compliance with applicable financial-promotion, consumer-protection and tax laws of your jurisdiction.

1.5. Geographic restrictions

The Services may be unavailable or restricted in certain jurisdictions where local law prohibits the offering of analytical or educational tools related to financial markets without authorisation. The Company reserves the right to block or refuse access from any such jurisdiction at its sole discretion. **It is your sole responsibility to ensure that your use of the Services is lawful in your jurisdiction.**

2. DESCRIPTION OF THE SERVICES

2.1. Analytical tool

UNIQUUNITS provides analytical tools for users interested in the Forex market. The analytical engine processes data from currency futures traded on the Chicago Mercantile Exchange (CME) and translates selected metrics to spot Forex pairs. The toolkit comprises **12 indicators** addressing trading volume, volatility, liquidity and price-pattern recognition.

2.2. Use of the analytical tool

The indicators are designed to support a structured analytical approach. **All trading and investment decisions are made and executed by the User personally, on third-party broker platforms, at the User's sole risk.** Nothing in the Application instructs, recommends or guarantees any particular trading outcome.

2.3. No trade execution and no brokerage

The Application is purely **informational, analytical and educational**. The Company is **not** a broker, dealer, investment adviser, asset manager, financial intermediary, payment institution, electronic-money issuer, trading venue, exchange or regulated financial entity. The Application does **not**: - open, modify or close trading positions; - access, manage or hold brokerage or bank accounts; - execute, settle or clear trades; - transmit client orders to any market or third party.

2.4. Educational module and certification

The Application includes an educational module of **8 sections** and a final test of **50 questions**. Upon achieving a pass mark (more than 50% correct answers), the User may receive an electronic **Certificate** of completion of the UNIQUUNITS course.

2.5. Status of the Certificate

The Certificate is **informational and educational only** and: - is **not** a financial-services licence or any governmental authorisation; - does **not** confer any professional, regulatory or fiduciary status; - does **not** certify trading skill, profitability or fitness to provide investment advice; - shall **not** be presented as a regulatory or professional qualification by the holder.

3. ACCOUNT REGISTRATION AND SECURITY

3.1. Registration

You must provide accurate, current and complete information during registration and keep it up to date. Submission of false, incomplete or misleading information is grounds for immediate termination.

3.2. Account security

You are solely responsible for: - maintaining the confidentiality of your credentials; - all activity occurring under your account; - promptly notifying the Company of any suspected unauthorized use or security breach.

3.3. One-account rule

You may not maintain more than one active account. Multi-account, fake-account or shared-account use is prohibited unless we have given prior written authorisation.

3.4. Suspension and termination

The Company may, at its sole discretion and without prior notice, suspend, restrict or terminate your account where you: - breach these Terms or applicable law; - engage in fraudulent, abusive, exploitative, reverse-engineering or scraping activity; - create reputational, legal or regulatory risk for the Company; - fail KYC/AML verification (where applicable to Partners).

4. SUBSCRIPTION, TRIAL AND PAYMENT TERMS

4.1. Subscription

Full functionality is available on a **monthly paid subscription** (“**Subscription**”) basis. Pricing is published in the Application and/or on the Website.

4.2. Trial period

New Users may be offered a **free 7-day trial**. Specific Trial conditions, including whether payment details are required and whether re-trials are allowed, are displayed at the point of activation and may vary by jurisdiction or campaign.

4.3. No automatic renewal

The Subscription **does not renew automatically**. Access to paid features ends at the close of the paid period unless the User actively purchases a new period. We do not store or charge payment instruments outside an active Subscription period unless expressly agreed.

4.4. Pricing changes

We may change Subscription prices and commercial terms at any time. New prices apply only to Subscription periods purchased after the change becomes effective. Already-paid periods are not affected.

4.5. Refunds

Except where otherwise required by **mandatory consumer-protection law** of the User’s jurisdiction (including, in the EU, the right of withdrawal under Directive 2011/83/EU as transposed locally; in the UK, the Consumer Contracts Regulations 2013), **all amounts paid for the current billing period are non-refundable**. By starting to use the digital content of the Application during a paid period, you expressly request immediate performance and acknowledge the loss of any statutory right of withdrawal where applicable.

For refund requests based on technical failure rendering the Application unusable in a material way, please write to info@uniquits.com.

4.6. Termination of Subscription

You may stop your Subscription at any time by simply not purchasing a new period. Stopping use, uninstalling the Application or deleting the account does not entitle you to a refund for an already-paid period, which is deemed fully provided.

4.7. Taxes

All fees are exclusive of VAT, sales tax, GST or other indirect taxes, which will be added where required by law. You are solely responsible for any taxes due in your jurisdiction other than those collected by the Company.

4.8. Payments via app stores

Where you purchase a Subscription via Apple App Store or Google Play, the relevant store's terms also apply, including its refund and cancellation rules. The Company does not receive payment-card data in such cases.

5. RISK DISCLAIMER (FINANCIAL RISK)

5.1. No investment advice

THE UNIQUINITS APPLICATION AND ALL ITS MATERIALS — INCLUDING ANALYTICAL INDICATORS, EDUCATIONAL CONTENT, TEST RESULTS, CERTIFICATES, ANY OTHER DATA OR COMMUNICATIONS — ARE PROVIDED FOR **INFORMATIONAL AND EDUCATIONAL PURPOSES ONLY**. NOTHING IN THE SERVICES CONSTITUTES OR SHOULD BE CONSTRUED AS: - individual investment, financial, legal or tax advice; - a recommendation, solicitation, offer or invitation to buy, sell or hold any financial instrument; - a personal recommendation under MiFID II, the UK FCA Handbook or any equivalent regulation; - a guarantee of profit, capital preservation, accuracy of data or any specific trading outcome.

5.2. High-risk products

Trading Forex, CFDs, futures, options and other leveraged or derivative products carries a **high level of risk** and is unsuitable for many investors. Leverage can magnify losses well beyond the initial deposit. **Past performance is not indicative of future results**. You should carefully consider your financial situation, experience and risk appetite, and seek independent professional advice if you are uncertain.

5.3. Sole responsibility for trading

All trading decisions are made by you, independently, and executed via third-party broker platforms. The Company is not responsible for any decisions, trades, executions, broker performance, slippage, technology failures, market data errors or any losses or damages whatsoever arising from your use of the analytical tools or educational content.

5.4. Reference to separate Risk Disclaimer

A more detailed **Risk Disclaimer** is published on the Website and within the Application and is incorporated into these Terms by reference.

6. INTELLECTUAL PROPERTY

6.1. Ownership

All right, title and interest in and to the Services — including the software, source and object code, algorithms, methodologies, indicators, configurations, databases, design, UI/UX, branding, trademarks, copyrights, educational content (texts, graphics, images, videos, audio) and certification logic — are owned by UNIQ LAB FZCO or its licensors and protected by UAE and international intellectual-property laws.

6.2. Limited licence

We grant you a **limited, personal, non-exclusive, non-transferable, non-sublicensable, revocable** licence to install and use the Application solely for your personal, non-commercial purposes during the period of a valid Subscription or Trial, in strict accordance with these Terms.

6.3. Restrictions

You shall not, and shall not permit any third party to: - copy, reproduce, modify, translate, distribute, publish, transmit, sell, rent, lease, sublicense or commercially exploit any part of the Services; - create derivative works based on the Services; - decompile, reverse engineer, disassemble or otherwise attempt to derive source code, algorithms or trade secrets, except to the extent expressly permitted by mandatory law; - circumvent or attempt to circumvent any technical protection measure; - remove, alter or obscure any proprietary notices; - use the Services or its outputs to develop a competing product, train a machine-learning model or build a database; - use any automated tool, bot, scraper, crawler or AI agent to access the Services without our prior written consent.

6.4. User feedback

If you submit suggestions, ideas or feedback, you grant the Company a perpetual, worldwide, royalty-free, irrevocable licence to use them for any purpose, without compensation or attribution.

7. ACCEPTABLE USE

7.1. Permitted use

The Services may be used only for the User's personal market analysis, learning and certification.

7.2. Prohibited conduct

You shall not: - breach any applicable law, regulation, sanctions regime or third-party right; - use the Services for money laundering, terrorist financing, tax evasion, market manipulation or any other unlawful purpose; - attempt to gain unauthorized access to our systems, accounts or data; - introduce malware, viruses, worms, trojans or other harmful code; - use bots, scripts,

scrapers or other automated means to interact with the Services; - republish, resell or redistribute the analytical outputs or educational content; - represent yourself as employed, certified or affiliated with the Company without written authorisation; - impersonate another person or misrepresent your identity, age or jurisdiction; - act in any way that could overload, disrupt or compromise the Services.

8. PRIVACY AND DATA PROTECTION

Personal data is processed in accordance with our **Privacy Policy** and **Cookie Policy**, which form an integral part of these Terms. By using the Services you confirm that you have read those documents.

9. AML, SANCTIONS AND COMPLIANCE

The Company complies with applicable anti-money-laundering, counter-terrorist-financing and sanctions laws, including UAE Federal Decree-Law No. 20 of 2018, UAE sanctions regulations and international sanctions regimes (UN, EU, UK, US/OFAC). We may: - screen Users and Partners against sanctions and adverse-media databases; - request KYC documents from Partners and from Users where reasonably required; - suspend or terminate access where compliance risk arises; - report suspicious activity to competent authorities, as required by law.

By using the Services you represent that you are not subject to sanctions, are not acting on behalf of a sanctioned person and will not use the Services to evade sanctions.

10. DISCLAIMERS

10.1. "As is" / "As available"

The Services are provided "**as is**" and "**as available**". To the maximum extent permitted by law, the Company expressly disclaims all warranties of any kind, whether express, implied or statutory, including warranties of merchantability, fitness for a particular purpose, accuracy, completeness, reliability, availability, non-infringement, freedom from defects, viruses or errors, and uninterrupted or secure operation.

10.2. Third-party content and platforms

The Company is not responsible for the acts or omissions of brokers, exchanges, payment processors, app stores, telecommunications providers or any other third party, nor for the accuracy of third-party data feeds or market data displayed in or through the Application.

11. LIMITATION OF LIABILITY

11.1. Excluded categories

To the maximum extent permitted by applicable law, the Company, its affiliates, directors, officers, employees and agents shall not be liable for any: - indirect, incidental, special, exemplary, punitive or consequential damages; - loss of profits, revenue, business, goodwill, opportunity, data or anticipated savings; - losses arising from your trading decisions, broker performance or third-party services; - losses arising from interruptions, delays, errors, viruses, hacking or force-majeure events.

11.2. Liability cap

To the maximum extent permitted by applicable law, the Company's total aggregate liability under these Terms or in connection with the Services, whether in contract, tort (including negligence), breach of statutory duty or otherwise, shall not exceed the **greater of (i) the total amounts actually paid by the User to the Company for the Subscription in the three (3) months immediately preceding the event giving rise to the claim, or (ii) USD 100.**

11.3. Non-excludable rights

Nothing in these Terms excludes or limits liability that cannot be excluded or limited under applicable law (including liability for fraud, gross negligence, wilful misconduct, death or personal injury caused by negligence, or non-excludable consumer rights). Where you are a consumer in a jurisdiction whose mandatory law provides additional non-waivable rights, those rights remain available to you.

11.4. Class-action waiver

To the maximum extent permitted by law, you agree to bring any claim against the Company on an **individual basis only**, and not as a plaintiff or class member in any purported class, consolidated or representative proceeding.

12. INDEMNITY

You shall indemnify, defend and hold harmless the Company, its affiliates, directors, officers, employees and agents from and against all claims, demands, losses, liabilities, fines, penalties, costs and expenses (including reasonable legal fees) arising out of or in connection with: - your breach of these Terms; - your violation of any applicable law or third-party right; - your use of the analytical tools or your trading activity on third-party platforms; - your fraudulent, misleading or unlawful conduct.

13. AVAILABILITY, CHANGES AND DISCONTINUATION

13.1. Availability

We aim to keep the Services available but do not guarantee uninterrupted or error-free operation. Maintenance, updates and unforeseen events may cause downtime.

13.2. Changes to functionality

We may modify, add or remove features at our sole discretion and, where reasonably possible, will notify Users in advance.

13.3. Discontinuation

We may discontinue all or part of the Services. In such case, Users with an unexpired paid period may, at our discretion or where required by law, receive a pro-rated refund of the unused portion.

14. AMENDMENTS TO THE TERMS

We may amend these Terms at any time. **Material changes will be notified via the Application and/or by email at least 14 calendar days before the effective date.** Your continued use of the Services after the effective date constitutes acceptance. If you do not agree, you must stop using the Services and may delete your account.

15. TERMINATION

15.1. Termination by the User

You may terminate at any time by ceasing use of the Services and deleting your account. Account deletion is **irreversible** and results in loss of access to data, training history, test results and Certificates.

15.2. Termination by the Company

We may terminate immediately, without compensation, where you materially breach these Terms, violate law, engage in fraud or abuse, fail KYC, or where required by regulators or law-enforcement.

15.3. Survival

Sections concerning intellectual property, confidentiality, disclaimers, limitation of liability, indemnity, governing law, dispute resolution, taxes, AML and any clauses that by their nature should survive shall survive termination.

16. APP-STORE SPECIFIC PROVISIONS

16.1. Apple App Store (where applicable)

You acknowledge that these Terms are between you and the Company only, not Apple Inc. (“**Apple**”). Apple has no obligation to provide maintenance or support for the Application. Apple is not responsible for any product warranties, claims of non-conformity, or any third-party intellectual-property claims related to the Application. Apple and its subsidiaries are **third-party beneficiaries** of these Terms and may enforce them against you. You confirm that

you are not located in a country subject to a US Government embargo or designated as “terrorist supporting”, and you are not on any US Government list of prohibited or restricted parties.

16.2. Google Play Store

Where the Application is installed via Google Play, Google Play’s then-current terms of service and Developer Distribution Agreement also apply between you and Google.

17. GOVERNING LAW AND DISPUTE RESOLUTION

17.1. Governing law

These Terms are governed by the laws of the **United Arab Emirates** (and, to the extent applicable, the federal laws of the UAE and the laws of the Emirate of Dubai), without regard to conflict-of-laws rules.

17.2. Pre-arbitration good-faith negotiation

Before initiating arbitration, the parties shall attempt to resolve the dispute amicably. The User shall send a written notice of claim to **info@uniquinits.com**. If the dispute is not resolved within **30 calendar days** of receipt, either party may proceed to arbitration.

17.3. Arbitration

Any dispute, controversy or claim arising out of or in connection with these Terms, including any question of its existence, validity or termination, shall be finally resolved by **arbitration administered by the Dubai International Arbitration Centre (DIAC) under its Arbitration Rules**, which Rules are deemed incorporated by reference. The arbitral tribunal shall consist of **one (1) arbitrator**, the seat shall be **Dubai, UAE**, and the language shall be **English**.

17.4. Consumer rights

Where you are a consumer and the mandatory law of your country of habitual residence grants you the right to bring proceedings before local courts and to benefit from local consumer protection that cannot be derogated from by agreement, those rights are preserved and prevail over Sections 17.1–17.3 to the extent of any conflict.

17.5. International users

The Services are made available worldwide. You are solely responsible for compliance with the laws of your jurisdiction, including foreign-exchange controls, tax, financial-services and consumer-protection rules. The Company makes no representation that the Services are appropriate or available in any specific location.

18. MISCELLANEOUS

18.1. Entire agreement

These Terms, the Privacy Policy, Cookie Policy, Risk Disclaimer and any in-product notices constitute the entire agreement between the parties regarding the Services and supersede all prior agreements on the subject matter.

18.2. Severability

If any provision is held invalid or unenforceable, it shall be replaced by a valid provision reflecting the original intent as closely as possible; the remaining provisions remain in full force.

18.3. No waiver

Failure or delay by the Company to enforce any right shall not constitute a waiver.

18.4. Assignment

You may not assign or transfer your rights or obligations without our prior written consent. We may assign these Terms in connection with a merger, acquisition, reorganization, sale of assets or other corporate transaction, with notice where required by law.

18.5. Force majeure

The Company is not liable for any failure or delay caused by events beyond its reasonable control, including natural disasters, pandemics, war, terrorism, civil disturbance, governmental action, sanctions, internet or telecommunications failures, cyber-attacks, or supplier failures.

18.6. Language

These Terms are concluded in English. Any translation is provided for convenience only; in the event of inconsistency, the English version prevails.

18.7. Notices

Notices to the Company shall be sent to **info@uniquunits.com**. Notices to the User may be sent to the email associated with the account or via in-app messaging.

19. CONTACT

UNIQ LAB FZCO IFZA Business Park, DDP PO Box 342001, Dubai, United Arab Emirates
License No. 52386 | Registration No. DSO-FZCO-50056 Email: **info@uniquunits.com** Website:
www.uniquunits.com

By continuing to use the UNIQUNITS Application, you confirm that you have read, understood and agree to be bound by these Terms of Service.