

CONTRACTS FOR DIFFERENCE

TERMS & CONDITIONS (CLIENT AGREEMENT)

Issue Date: *[Issue Date]*

Amber Fund Management is registered under the registration number

Parties

This Agreement is entered into by and between Amber Fund Management (the "Company", "we", "us") and the Client who has completed the Account Opening Application Form and been accepted by the Company (the "Client", "you", "your").

The Company is authorised and regulated by the Financial Conduct Authority (FCA) to provide certain investment and ancillary services under the Financial Services and Markets Act 2000 and the FCA Handbook, with Firm Reference Number 495729

The Company is registered in *Company House UK*, company number 06745576. Registered office: 3 More London Riverside, London, England, SE1 2AQ.

This Client Agreement, together with its Appendix and the Company's "Summary of Conflicts of Interest Policy", "Summary of Best Interests and Order Execution Policy", and "Risk Disclosure and Warnings Notice" (together the "Agreement"), sets out the terms on which the Company offers Services to the Client. The Client should read all documents forming the Agreement, together with the "Client Categorisation Policy", "Investor Compensation / FSCS Notice", "Complaints Procedure", "Privacy Policy" and "Terms of Use" on the Website, before accepting.

Contact: Address

3 More London Riverside, London, England, SE1 2AQ | Email - legal@amber-fund-management.com

1. Key Definitions (selected)

Full defined terms are set out at www.amber-fund-management.com/legal-documents. Key terms used throughout: "CFD" means a contract for difference between the Company and Client on the change in value of an Underlying Asset. "Trading Platform" means the Company's electronic trading system. "Trading Account" means the Client's account recording Open Positions, Orders and balances. "Margin" means the Initial Margin and Maintenance Margin required to open and maintain a Position. "Leverage" means the ratio of borrowed to own funds used in a Transaction. "Negative Balance Protection" limits a Retail Client's losses on a CFD trading account to the funds in that account. "FCA Rules" means the rules and guidance in the FCA Handbook applicable to the Company. Other capitalised terms have the meanings given in the full Glossary published on the Website.

2. Eligibility and Use of the Trading Platform

- The Trading Platform is not available to persons under 18, persons resident where CFD trading is unlawful, or citizens/residents of jurisdictions the Company does not accept (as listed on the Website).
- The Company may suspend or refuse access, or close a Trading Account, at its reasonable discretion.
- A personal, limited, non-exclusive, revocable, non-transferable licence to use the Trading Platform is granted solely for the Client's own trading.
- The Client must not reverse-engineer, copy, sublicense, use automated trading systems without written consent, or otherwise misuse the Trading.
- The Company gives no warranty of uninterrupted or error-free operation and may carry out maintenance, generally limited to weekends where practicable.

3. Account Credentials and Security

The Client is solely responsible for keeping Account Credentials confidential and must notify the Company immediately of any suspected compromise via backoffice@amberfundmanagement.com. The Company may require credentials to be

changed, suspend access, or deactivate an account where a security breach is suspected. The Client indemnifies the Company against loss arising from unauthorised use of their credentials, save where caused by the Company's fraud or gross negligence.

4. Intellectual Property

All Intellectual Property Rights in the Trading Platform belong to the Company or its licensors. No rights are transferred to the Client beyond the limited licence to use the Platform for its own trading under this Agreement.

5. Client Classification and Appropriateness

Clients are classified as Retail Clients under the FCA Rules unless a different classification is requested and agreed, in which case the level of regulatory protection may differ. The Company will assess appropriateness of the Service/Financial Instrument based on information provided by the Client about their knowledge, experience, and risk tolerance; where such information is not provided or is insufficient, the Company may be unable to determine appropriateness and will warn the Client accordingly.

6. Services

Subject to acceptance as a Client, the Company provides: (a) reception and transmission of Client Orders in Financial Instruments; (b) execution of Orders; (c) safekeeping/administration of Financial Instruments where applicable; (d) foreign currency services ancillary to (a)/(b); (e) investment research. Not all Services apply to every Client. The Company does not provide investment advice; the Client makes all trading decisions on their own judgement.

7. Risk Warning

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. The Client should ensure they understand how CFDs work and whether they can afford to take the high risk of losing their money, and should read the full Risk Disclosure and Warnings Notice at www.amber-fund-management.com/legal-documents before trading.

8. Margin and Leverage

The Client must maintain Initial Margin to open, and Maintenance Margin to keep open, a Position. Maximum leverage available to Retail Clients is 100. Professional Clients may request higher leverage. The Company may vary Margin requirements or Leverage, including without notice in exceptional circumstances, as set out on the Trading Platform and Website. A Margin Close-Out rule applies at 70% of margin to protect Client funds from being eroded to zero.

The Company operates Negative Balance Protection: a Retail Client cannot lose more than the funds held in the relevant Trading Account.

9. Costs, Deposits and Withdrawals

Applicable spreads, commissions, financing/swap fees and other charges are published on the Website and may be varied on reasonable notice. Deposits must be made from an account in the Client's own name; the Company does not accept third-party or anonymous funding. Withdrawal requests are processed to the originating account or another verified account in the Client's name, subject to identity verification and no outstanding obligations, generally within 5 business days.

10. Safeguarding of Client Money

Client money is held in segregated client bank accounts in accordance with the FCA's Client Assets Sourcebook (CASS), separate from the Company's own funds, with reputable financial institutions. The Company is a participant in the Financial Services Compensation Scheme (FSCS); eligible Clients may be entitled to compensation if the Company is unable to meet its obligations, subject to FSCS eligibility rules and current compensation limits — see Legal on the Website for full details.

11. Force Majeure

The Company may, acting reasonably, determine that a Force Majeure Event exists (e.g. market disruption, natural disaster, regulatory action, system failure) and may suspend trading, cancel or reject Orders, adjust Margin, or close Positions as it considers appropriate, without liability, other than in cases of the Company's fraud or gross negligence.

12. Termination

The Agreement is of indefinite duration. The Company may terminate on 14 days' written notice (or immediately in cases of default, suspected fraud, or regulatory requirement); the Client may terminate on 7 business days' written notice. On termination, Open Positions must be closed by the Client or will be closed by the Company, and any balance owed to the Client will be returned to an account in the Client's name, subject to any amounts properly withheld for outstanding liabilities.

13. Liability

Save in cases of the Company's fraud, wilful default or gross negligence, the Company's aggregate liability to the Client is limited to the net deposits on the Client's Trading Account. Nothing in this Agreement excludes liability that cannot lawfully be excluded, including liability arising under the FCA Rules or the Financial Services and Markets Act 2000.

14. Complaints

Complaints should be sent to legal@amber-fund-management.com. If the Client is not satisfied with the Company's final response, they may be entitled to refer the matter to the Financial Ombudsman Service (UK) — www.financial-ombudsman.org.uk for details. This does not affect the Client's right to take legal action.

15. Data Protection

The Company processes personal data as data controller in accordance with the UK GDPR and the Data Protection Act 2018. Clients have the rights of access, rectification, erasure, restriction, portability, and objection described in the Company's Privacy Policy at www.amber-fund-anagement.com/privacy-policy.

16. Governing Law and Jurisdiction

This Agreement is governed by the laws of England and Wales, and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Appendix — FX and CFD Trading Terms (Summary)

- Orders (Market, Limit, Stop Loss, Take Profit) are placed and executed via the Trading Platform in accordance with the Order Execution Policy published on the Website.
- Quotes are indicative; slippage may occur due to market volatility. Negative and positive slippage are both possible.
- Open positions held overnight are subject to a swap/rollover premium or credit, disclosed per instrument on the Trading Platform.
- Leverage: default maximum leverage for Retail Clients is 100
- Spreads and any commissions are published on the Trading Platform and Website and may be amended on notice.

Should you have any questions, please contact Amber Fund Management:

3 More London Riverside, London, England, SE1 2AQ

www.amber-fund-management.com

Company Number 495729