

# Trader/Investor Account Letter

This Agreement is a legal contract between Sterling Gent Trading Ltd (SGT), its successors and assigns, and the party executing this document. The party, client, or customer, whether an individual or joint account holder, is at all times referred to as the "Trader/Investor".

In connection with opening an account to speculate and/or purchase and/or sell Contract For Differences ("CFDs"), futures, indices, foreign exchange, and/or shares through the Over-The-Counter ("OTC") market with Sterling Gent Trading Ltd, the Trader/Investor acknowledges that the Trader/Investor has been advised and understands the following factors concerning trading in leveraged OTC markets, in addition to those contained in the following Risk Disclosure Statement.

## 1.

OTC is not traded on a regulated exchange. There are no guarantees as to the credit worthiness of the counter party of your trades. Every attempt will be made to deal at all times with reputable credit worthy banks and clearing houses. There may be certain cases in which trading liquidity decreases causing trading in certain Currencies or Commodities to significantly reduce or even cease, thereby preventing the liquidation of an adverse position which may result in a substantial financial loss.

## 2.

Trading in OTC securities is suitable only for those investors financially able to withstand the full loss of margins or deposits within their account.

Each Trader/Investor must warrant, by confirming and signing below, that they have the knowledge, expertise, and experience in financial matters to evaluate the risks of opening an Account, are aware of the risks inherent in investing in the assets offered by SGT, aware of the risks involving the method by which these assets will be traded and can bear the loss of the entire investment in their Account.

## 3.

Any market recommendations of SGT are based solely on the judgment of SGT's personnel. These market recommendations, if any, may or may not be consistent with the market position or intentions of SGT, its affiliates and employees, or other traders trading on the SGT platform. Any market recommendations of SGT are based upon information believed to be reliable, but SGT cannot and does not guarantee the accuracy or completeness thereof or represent that following such recommendations will eliminate the risk inherent in trading currencies, commodities, CFDs, OTC securities or any other product offered by SGT. Any market recommendations of, or information provided by, SGT does not constitute an offer to buy or sell, or the solicitation of an offer to buy or sell, any OTC transaction.

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4.

The Trader/Investor understands that SGT does not permit its Account Executives to either exercise discretion or manage an OTC account, or hold a power of attorney over an OTC account, unless approved in writing by the Board of Directors of SGT and only after proper documentation has been submitted and approved by SGT. If the Trader's account is not being traded with the Trader/Investor's authorisation, the Trader/Investor must notify SGT in writing immediately.

5.

SGT's margin trading policies require that funds be provided to properly margin the Trader/Investor's account. Insufficient margin cover may result in the liquidation of any open positions with a resultant loss borne by the Trader/Investor. SGT reserves the right to adjust margin policies and to make and implement margin calls in Trader/Investor's account at SGT's absolute discretion.

6.

SGT reserves the right to refuse to accept any order.

7.

The Trader/Investor understands that the Trader/Investor must carefully review the reports relating to the Trader/Investor's account provided to the Trader/Investor by SGT. Pursuant to the Trader/Investor Agreement, all reports of execution will be deemed final within twenty-four (24) hours and all statements of account will be deemed final within twenty-four (24) hours, unless the Trader/Investor makes a written objection to these reports within this twenty-four (24) hour period of time to SGT, at its principal place of business.

8.

The Trader/Investor has read and understands the Trader's obligations and rights under the following Trader/Investor Agreement and agrees and acknowledges that the following Trader/Investor Agreement will control the Trader/Investor's relationship with SGT. The Trader/Investor agrees that the Trader/Investor is fully responsible for making all final decisions as to transactions effected for Trader/Investor's account. The Trader/Investor has considered the foregoing factors in view of the Trader/Investor's present and anticipated financial resources, the Trader/Investor is willing and able to assume the substantial financial risks of OTC trading.

9.

The Trader/Investor has read and understands the terms and conditions for participating in programs offered by third-party managers or programs available via SGT. The Trader/Investor agrees that the Trader/Investor is fully responsible for making all final decisions as to transactions or investments made on the Trader/Investor's account with SGT. The Trader/Investor has considered the foregoing factors in view of the Trader's present and anticipated financial resource. Trader/Investor is willing and able to assume the substantial financial risks associated with investments.

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