



Just2Trade

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This Just2Trade Inc Customer Agreement (“Agreement”) sets forth the terms and conditions pursuant to which Just2Trade Inc. (“Just2Trade” or the “Firm”) will open and maintain one or more accounts, including, without limitation, cash, margin, options, or other accounts (collectively, “Account”) for you (“Customer” or “Account Owner”), either individually or jointly with others. At “COR Clearing”, “Vision Financial Markets” (“Clearing Firm”), or Gain Capital for Futures accounts. Customer hereby represents, warrants and agrees as follows:

**General Terms and Conditions** These Terms and Conditions are made between yourself (“You”) and Just2Trade Inc. These Terms and Conditions describes to you in full detail the terms and conditions which you must accept without restrictions or objections before using our services. Before you use our services and before you become a customer of Just2Trade, you must fully understand and agree to all the terms and conditions expressly explained and/or implied hereto by reference. Notwithstanding anything to the contrary, by continuing to use our services you are implying that you have read these Terms and Conditions and have unconditionally accepted without reservation the Terms and Conditions.

Customer acknowledges that all decisions relating to its investment or trading activity shall be made by Customer or its duly authorized representative. Just2Trade does not provide investment advice or offer recommendations for the purchase or sale of securities, futures, options, or other financial instruments. Customer acknowledges that any reference to advice referred to by the Clearing Firm are general terms and do not apply to Just2Trade or its course of business. Customer acknowledges that Just2Trade and the Clearing Firm are under no duty to inquire as to the authority or propriety of any instructions given to them, and that they shall be entitled to rely upon any such instructions without inquiry or investigation, including, without limitation, instructions with respect to the disbursement of funds and the transfer of securities. Customer acknowledges that Just2Trade and the Clearing Firm do not provide legal or tax advice. Customer acknowledges that Customer has legal capacity to enter into this Agreement and Customer, if an individual, or Customer’s representative, if Customer is an entity, is at least eighteen (18) years of age.

Just2Trade Inc. is regulated by the Financial Industry Regulatory Authority (FINRA) and is a member of the Securities Investor Protection Corporation (SIPC). Your Account with Just2Trade and any transactions you make are subject to the Firm’s trading rules and policies, the rules and policies of the Clearing Firm and its exchange execution brokers, securities and futures regulatory authorities, Exchanges (any futures, securities or options exchange), futures contract, markets, and all applicable federal, state and local laws, regulations and rules (collectively, “Applicable Rules and Regulations”). Just2Trade’s website and brokerage services are not intended for persons of any jurisdiction where Just2Trade is not authorized to do business or where such products and other services offered by the Firm would be contrary to the securities regulations, futures regulations or other local laws and regulations of that jurisdiction.

Customer hereby agrees to indemnify and hold Just2Trade and the Clearing Firms and their respective officers, directors, employees, agents and affiliates harmless from any liability, financial or otherwise, or expense (including attorneys’ fees and disbursements), on a current basis as incurred, (1) as a result of any losses or damages the customer may suffer with respect to any such decisions, instructions, transactions or strategies, or (2) as a result of any breach by the customer of any of its covenants, obligations, representations, acknowledgments or warranties herein, or (3) as a result of the provision of any services to the customer hereunder or any actions taken by either pursuant to this Agreement, unless such liability is a result of the Firm’s willful misconduct.



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Just2Trade may suspend or terminate your Account at any time, for any reason and without prior notice to you. You shall have 30 days from receiving notice of termination of your Account to transfer all holdings from within your Account to another broker/dealer of your choosing. Should you fail to complete this transfer within 30 days, Just2Trade may liquidate all holdings within your Account and mail you a check for any proceeds. This may result in a taxable event. In the event your Account is liquidated, you agree to be liable for any resulting losses and costs incurred by Just2Trade.

**License to use Website** Unless otherwise stated, Just2Trade owns the intellectual property rights for the company website (www.Just2Trade.com “this website” or “the website”) and materials on the website. Subject to the license below, all these intellectual property rights are reserved. You may view, download for caching purposes only, and print pages from the website for your own personal use, subject to the restrictions set out below and elsewhere in these terms and conditions.

You must not:

- Republish material from this website (including republication on another website);
- Sell, rent or sub-license material from this website;
- Show any material from this website in public;
- Reproduce, duplicate, copy or otherwise exploit material on this website for commercial purposes;
- Edit or otherwise modify any material on this website;
- Redistribute material from this website except for content specifically and expressly made available for redistribution (such as our newsletter).

Where content is specifically made available for redistribution; it may only be redistributed within your organization.

**Acceptable use** You must not use this website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose, or activity.

You must not use the website to copy, store, host, transmit, send, use, publish, or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, root kit, or other malicious computer software.

Do not post or link to scans of copyrighted material. Promoting, linking to, admitting to using, or asking about illegally obtaining software is also not allowed. This includes abandonware, warez, and movie, literature, and music files.

No spam or advertising is allowed on the website. This includes posting a link to a website with no qualifying text, posting the same message multiple times, posting solely to link to a thread on another website, sales posts, and posting any link that rewards you for getting other users to click (affiliate links, referral games, etc.).



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You must not conduct any systematic or automated data collection activities (including without limitation scraping, data mining, data extraction, and data harvesting) on or in relation to the website without our express written consent.

Be respectful of other users: profanity, pornography, sexual innuendo, personal attacks, harassment, racism, slander/libel, threats, flaming, trolling, and impersonating other users are all inappropriate.

Warnings may be given depending on the situation, but in general, violations of these rules are grounds for an immediate and permanent ban from this website.

**Restricted Access** When you are asked to create a password during your use of website or when opening or creating a brokerage account, you must keep this password confidential and must not disclose it or share it with anyone. You will be responsible for all activities that occur under your password. If you know or suspect that someone else knows your password you should contact us immediately. If Just2Trade has reason to believe that there is likely to be a breach of security or misuse of the Site we may require you to change your password or we may suspend your use of the Site. If we provide you with a user ID and password to enable you to access restricted areas of our website or other content or services, you must ensure that that user ID and password is kept confidential.

**Third Party Links** By accessing other websites through links provided at the Just2Trade website, you agree to the following terms and conditions. The material available on these websites has been produced by independent providers unaffiliated with Just2Trade. Any opinions or recommendations expressed are solely those of the independent providers and are not the opinions or recommendations of Just2Trade or its subsidiaries. Just2Trade does not provide any legal, tax or accounting advice, or advice regarding the suitability or profitability of a security or investment. Just2Trade does not endorse, support, sanction, encourage, verify, or agree with the comments, opinions, or statements of third parties displayed on or transmitted via the website. Any information or material placed on the website by third parties reflect the views, and are the responsibility of, those who post such information or material, and do not necessarily represent the views of Just2Trade. Any opinions expressed on the Just2Trade website as to the future direction of prices of specific investments are purely opinions, do not necessarily represent the opinion of Just2Trade, and are not guaranteed in any way. In no event will Just2Trade have any liability for any losses incurred in connection with any decision made, action or inaction taken by any party in reliance upon the information provided verbally or through the Internet, or any delays, inaccuracies, errors in, or omissions of information.

**Limited Warranties** Just2Trade tries to ensure that the information contained on the website and this agreement is as accurate as possible. However, Just2Trade gives no warranty of any kind regarding the website or the associated websites and/or any materials provided on the website or the associated websites nor do we commit to ensuring that the website remains available or that the material on the website is kept up-to-date.

To the maximum extent permitted by applicable law we exclude all representations, warranties, and conditions relating to this website and the use of this website (including, without limitation, any warranties implied by law of satisfactory quality, fitness for purpose, and/or the use of reasonable care and skill). You acknowledge that Just2Trade is not responsible and you agree to not hold Just2Trade liable for the losses caused, directly or indirectly, by conditions beyond the Firm's control, including, but not limited to, government restrictions, amendments to exchange or market rules, interruptions of



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communications or data processing services, market volatility, unusual activity, trading halts, trading restrictions, or disruptions in orderly trading on any exchange or market.

No aspect of the website is intended to provide, or should be construed as providing, any investment, tax or other financial related advice of any kind. You should not consider any content on the website to be a substitute for professional financial advice. If you choose to engage in transactions based on content on the website, then such decision and transactions and any consequences flowing therefrom are your sole responsibility. While individual participants may offer investment advice or opinions, such advice or opinions amount to nothing more than conversational exchanges between persons who may be anonymous or unidentifiable. Just2Trade does not provide investment advice directly, indirectly, implicitly, or in any manner whatsoever. You should use any information gathered from the website only as a starting point for your own independent research.

The website should be used for informational purposes only. Just2Trade and its employees and agents are not investment advisers. If you make investment decisions in reliance on information you receive in connection with the website, you do so at your own risk and Just2Trade, its employees, and its agents will not be liable for any losses that you may sustain. You should not make any investment decision without first conducting your own research. You are solely and exclusively responsible for determining whether any investment, or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation. Any past performance indicated on this website is not indicative of future results. Anyone investing should be able and prepared to bear a loss of his or her entire investment.

**Electronic Trading** You acknowledge that you bear all risk associated with your orders, regardless if they are placed through Just2Trades' platform(s), through a Just2Trade Inc. representative or a third-party platform provided as a service through Just2Trade and otherwise. You acknowledge that you are solely responsible for all orders (whether successfully entered or attempted to be entered) that are associated with your unique customer identifiers, including, but not limited to, your account number, customer identification number, or your unique user login credentials. You understand that Just2Trades' acceptance of an order for placement, which includes, but is not limited to, Firm representatives, the Just2Trade platform(s), third party platforms offered by Just2Trade, email, chat, or phone, does not constitute a guarantee of any kind that your order will be placed as all orders are subject to your account maintaining sufficient margin to support the resulting position. You acknowledge that Just2Trade and the Clearing Firm(s) reserve the right to set and/or change, without prior notice to you, minimum equity amounts for your account. You hereby acknowledge your responsibility to do the following:

- To be aware of current margin and trading requirements with respect to all trading activity;
- To meet all initial maintenance margin requirements;
- To be liable for the losses incurred on all of your trades, regardless of whether sufficient margin was posted at the time the trade was ordered.

You acknowledge that under no circumstances, including, but not limited to, electronic or mechanical failure, Internet system failure or delay, Exchange limitations or halts, acts of God, terrorism, or any other reason, shall Just2Trade be liable or have direct responsibility to you in the event that any of the following should occur:



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- You are unable to access or use the Just2Trade website, trading software, applications (web, desktop, mobile) to place an order, view account information, or otherwise engage in stock, options and/or futures related activities;
- Any Exchange, aggregator, the Clearing Firm, or clearing corporation endures any mechanical, electrical or other failure, delay, interruption, or congestion regardless of whether or not any of the aforementioned results in a failure to maintain an orderly market, execute a transaction, preform clearance, report on cancels or confirm executed and transactions for your account, or otherwise.

You acknowledge that Just2Trade Inc is not responsible for providing nor guarantees full and complete access to all electronic markets, and under no circumstances is liable for losses that may result from the inability to access markets due to any aforementioned restrictions or otherwise.

You acknowledge that it is your sole responsibility to cancel any and all unexecuted day orders that could otherwise normally be executed during regular market hours when access cannot be provided by Just2Trade.

If Just2Trade believes that execution or attempted execution of any of your orders may breach any Applicable Rules and Regulations including but not limited to SEC, FINRA, CBOE, ISE, NFA or any other US Exchange Rules or Firm policies, Just2Trade may, in its sole discretion, delay or refuse to execute any purchase or sale order for your account at any time.

**Pending Orders** When you change any instruction on a limit order, you are responsible for any open order, and any actions by you that modify or impact an open order. If you fail to do so, you understand that you will be responsible for any loss, including applicable commission charges. You are responsible for knowing the status of your pending orders and any duplication by you of a pending order will be considered authorized by you. You understand and acknowledge that all Good Till Canceled (GTC) orders entered will expire in 90 days.

**Electronic Order Execution Requests and Communication** You agree to the following terms and conditions with respect to all electronic communications in which you communicate a request to an agent of Just2Trade and any related information pertaining to such requests. Requests may include instructions to execute an unsolicited order in your brokerage account via phone. The Firm will only accept orders via email under certain circumstances. You acknowledge that electronic or phone requests communicated to the Firm will be handled on a best efforts basis. Additionally, these terms and conditions require you to acknowledge your responsibility to protect your sensitive account information as well as your responsibility to routinely monitor your account information and activity. Any orders communicated to Just2Trades' platform offerings, with your user login information will be considered to have been sent and authorized by you.

You agree you will not transmit securities trade orders to Just2Trade using electronic communications other than those designated by Just2Trade for the express purpose of placing securities orders.

You agree that it is your responsibility to promptly notify Just2Trade if you receive a trade confirmation for an order that you did not place.

Just2Trade in its sole discretion, may decline to execute any of your orders for a variety of reasons, including, but not limited to, size of the order, market conditions, violations of your Agreement(s) with



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the Firm, inadequate account equity, insufficient margin, risk considerations, suitability thresholds, Exchange (CBOE, ISE, NYSE, etc.) restrictions or trading halts, and other matters or market conditions that affect trading.

You agree that you are responsible for the monitoring of all of your orders entered into Just2Trades' platform offerings or via Just2Trades' electronic communication system until such order is accompanied by an official confirmation or cancellation given by Just2Trade.

You agree to be bound by the actual order execution transacted on the listed U.S. Exchange that resulted from the entry of your order for your account.

If Just2Trade confirms an account trade or other activity in error and you delay reporting such error, Just2Trade reserves the right to remove the trade or activity from your account or require you to accept the trade or activity at Just2Trades' and/or the Clearing Firm's discretion.

You agree to provide Just2Trade with your primary email address and physical address to promptly update your account profile with any changes to your email address or any other relevant information that is pertinent to your account status and/or our ability to communicate with you.

You agree to protect your sensitive account information, including, but not limited to, your password, username, and other login credentials.

You agree to not give your account login credentials or make them easily accessible to a minor.

**Customer Communication** You acknowledge that by accepting this Agreement you are consenting to electronic delivery of documents and communications, and you authorize Just2Trade and the Clearing Firm(s) to deliver documents and communications by the following means: (1) emailing to the email address specified by you and on record with the Firm and the Clearing Firm(s); (2) posting a communication on the website or making available, either on the Firm's website or sent via email, links to other websites (such as the Clearing Firm(s) on the Internet where the communication can be read and printed; (3) sending you an email or other notice that directs you to an address on the Internet or a place within the website where the communication is posted and from which it can be read and printed. You acknowledge and agree that as a broker-dealer, Just2Trade is authorized to contact your trusted contact person and disclose information about your account to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee, or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.

**Telephone Recordings.** You understand and agree that any telephone conversation will or may be recorded for accuracy and you consent to such recording. You acknowledge and understand that not all telephone lines or calls may be recorded by Just2Trade and Just2Trade does not guarantee that recordings of any particular telephone calls will be retained or capable of being retrieved. You understand that the Firm may, in its sole and absolute discretion, tape record conversations without further notice or disclosure, without the use of an automatic tone-warning device, and without assuming responsibility to make or retain such tape recordings. Furthermore, you acknowledge and agree that such recordings of telephone conversations may be used by the Firm as evidence in any dispute between you and the Firm. You agree that you will not record any telephone conversations with Just2Trades' employees, representatives, officers, directors, partners, or agents without the express



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written consent of Just2Trade and the consent from any aforementioned Just2Trade employee engaged in the conversation.

**Electronic Signature** You understand that your electronic signature to sign documents is legally binding in the same manner as if you manually signed such documents. Additionally, you understand that the use of an electronic version of these documents fully satisfies any requirement that they be provided to you in writing. You understand that when you electronically sign a document, you are representing that you have read, understand, have the ability to access and retain a record of the document, and agree to be bound to the terms and conditions contained thereon. It is your responsibility to review the website at least periodically at [www.Just2Trade.com](http://www.Just2Trade.com) for changes or modifications.

**Commissions and Fees** You agree to pay Just2Trades' brokerage commissions, transaction, processing, clearing fees, market data fees, other fees, and taxes as they exist from time to time and apply to your Account. You acknowledge that Just2Trade reserves the right to change its commissions and fees in its sole discretion separate from any changes that the Clearing Firm(s) makes to its fees. Just2Trade will make relevant information about such commissions and fees, including any update that the Clearing Firm(s) provides that is applicable to Just2Trades' customer accounts, available on the Firm's website at [www.Just2Trade.com](http://www.Just2Trade.com).

Such fees include, without limitation, fees imposed by FINRA, exchanges and clearing houses, and processing and servicing charges. Insignificant residuals on block trades may be held by Just2Trade and treated as additional servicing charges. In the event that your Account is transferred to another broker, Just2Trade may charge a reasonable transfer fee.

If your Account falls below a market value of \$25,000 and has no trading activity for the prior six months, Just2Trade may charge an inactive account fee of \$15 per quarter, provided that this charge shall not apply to an Individual Retirement Account (dividend reinvestment does not constitute "trading activity").

If in order to trade on a foreign exchange, your funds are converted from U.S. dollars to a foreign currency or from a foreign currency to U.S. dollars, Just2Trade may charge a reasonable markup in addition to the prevailing exchange rates. Just2Trade may adjust its fees from time to time without prior notice to you. You authorize Just2Trade to deduct such fees from assets in your Account and, if necessary, by selling other assets in the Account and your execution of this Agreement serves as your authorization for the Firm to do so. Just2Trade reserves the right to change its fees or charges, or to implement additional fees or charges at any time, except as limited by applicable law. Fees are non-refundable.

If you own physical certificates of stocks and/or bonds and request that Just2Trade hold such certificates in its possession for safekeeping, Just2Trade will charge you an annual safekeeping fee of \$100 per certificate. Furthermore, if you request that a physical certificate be transferred and shipped to you, a \$175.00 fee per transfer request will be charged by Just2Trade. Additional fees may apply regarding services not listed in this paragraph for physical certificates.

You understand that profit and loss calculations on the trading platform or your account statements may not include commissions, fees, or other transaction costs, and do not reflect the impact such costs will have on actual results. You further understand that Debit balances in your account may be charged interest in accordance with Just2Trades' current interest rate schedule for debit balances. You agree to



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pay Just2Trade all reasonable costs and expenses of enforcement or collection of any debit balance or other liabilities, including legal fees.

**Payment of Indebtedness.** In the event you become indebted to Just2Trade Inc. in the course of operation of your brokerage account, you agree that you will repay such indebtedness upon demand. You agree that if after demand you fail to pay the indebtedness, Just2Trade Inc. may close your account and liquidate any assets in your account at Just2Trade's discretion in an amount sufficient to pay your indebtedness. As security for any and all liabilities arising in favor of you, you pledge to Just2Trade a first priority perfected security interest in all property held by you in any account maintained by you individually, jointly, or in the name of another person or entity. You are hereby authorized to make whatever disposition of pledged property you may deem appropriate to realize the security afforded by this provision, and you will remain liable for any deficiency. You further agree that you shall be entitled to exercise the rights and remedies, with respect to the pledged property, generally afforded a secured party under the Uniform Commercial Code. The reasonable costs of collection of any debit balance and any unpaid deficiency in your accounts, including attorney's fees incurred by you, shall be reimbursed by you to Just2Trade Inc.

**Risk Regarding Certain Securities** Certain securities may grant a holder valuable rights that may expire unless a holder takes some action. Such securities include, without limitation, options, warrants, convertible securities, bonds, and securities subject to a rights plan or tender or exchange offer. You acknowledge that you are responsible for knowing the rights and terms of all securities in your account. Just2Trade is not obligated to notify you of any expiration date or corporate action or take any action on your behalf without specific instructions from you. Voluntary corporate actions include, without limitation, tenders, exchange offers, mergers with an election, odd-lot offers, Dutch auctions, and any rights or warrants subscriptions. You acknowledge that in order to participate in a voluntary corporate action, you must contact Just2Trade and provide participation instructions. Participation instructions will be processed within a minimum of three (3) business days. You agree to hold Just2Trade harmless if participation instructions are not processed before the Clearing Firm(s) cutoff time and you acknowledge that in such instances the firm may not be able to facilitate your participation in the corporate action. You acknowledge that Just2Trade reserves the right to reject, at its own discretion, participation instructions in a voluntary corporate action. You acknowledge that Just2Trade may, upon receipt of participation instructions, restrict trading in your Account or remove applicable securities from your account until the corporate action is completed. You acknowledge that you are responsible for maintaining any assets in your account necessary to facilitate completion of any voluntary corporate action for which you provided participation instructions and you are responsible for any positions resulting from participation and trading. Furthermore, you acknowledge that Just2Trade or the Clearing Firm(s) may modify your participation instructions if your position in the participating security is modified before the corporate action is completed.

**Risks Associated with Social Trading** Just2Trade and its affiliates provide you with the ability to interact, follow, and copy other traders by using Information and/or social trading features provided and/or made available on our websites and/or trading platforms. Such social trading features include but are not limited to "follow", "copy" and/or "subscribing" to other traders' strategies, "gurus", and/or any advanced search options etc. However, we note that social trading features are associated with various risks and you are urged to carefully read and consider the following risks before utilizing either of our social trading features:





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Social trading features are provided through a partnership between Just2Trade and another firm solely for informational purposes. Just2Trade and its affiliates and their employees and agents are not investment or financial advisers. If you make investment decisions in reliance on information which is available on our websites or as a result of the use of the social trading features such as but not limited to “Who Trades”, “Who Trades live”, or “Who Trades Market Place” you do so at your own risk and Just2Trade and its affiliates, their employees, and its agents will not be liable for any losses that you may sustain. You should not make any investment decision without first conducting your own research. You are solely and exclusively responsible for determining whether any investment, or strategy, or any other product, or service is appropriate or suitable for you based on your investment objectives and personal and financial situation. A copied trader's positions (with respect to any of our financial instruments) shall be copied using the lower of either the minimum position amount or with the same proportional amounts and with the same leverage, to the maximum extent possible. All such positions shall be closed automatically if and when closed by the copied trader and/or if the copied trader's positions were automatically closed by us, for whatsoever reason, without providing any further notice and without any action on your part. You should be able and prepared to bear the loss of the entire investment you made in such a copied trader. You are fully responsible for any losses you may sustain as a result of our automatic execution of instructions generated as a result of the utilizing of any of the social trading features.

If you place additional trades in your account or you modify or cancel an order generated by a social trading feature, you may achieve a materially different result than the user that you copied. Changing a copied position shall cause its disconnection from the original position. Such disconnected positions shall not be automatically closed or changed when the original position is changed or closed.

Any past performance of our users indicated on our websites is not indicative of future results and should be considered as hypothetical as more fully described below. It is important to understand that historical performance is not a guarantee of future performance. When reviewing the content, portfolio, financial performance information, opinions, or advice of another registered user, you should not assume that the user is unbiased, independent, or qualified to provide financial information or advice. Hypothetical performance results have many inherent limitations. No representation or guarantee is being made that any account will or is likely to achieve profits or losses similar to those shown and may not take into account fees, spreads, and/or trading commissions that may be charged. The actual percentage gains/losses experienced by investors will vary depending on many factors, including but not limited to: starting account balances (deposits and withdrawals), market behavior, the investor's account settings, and the performance of the copied user. In relation, actual percentage gains/losses experienced by investors may be materially different than the percentage gains/losses as presented on this website. In fact, there are frequently sharp differences between hypothetical performance results and the actual results subsequently achieved by any particular trading program. One of the limitations of hypothetical performance results is that they are generally prepared with the benefit of hindsight. In addition, hypothetical trading does not involve financial risk, and no hypothetical trading record can completely account for the impact of financial risk in actual trading. For example, the ability to withstand losses or to adhere to a particular trading program in spite of trading losses are material points which can also adversely affect actual trading results. There are numerous other factors related to the markets in general or to the implementation of any specific trading program which cannot be fully accounted for in the preparation of hypothetical performance results and all of which can adversely affect actual trading results.



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No aspect of the information and/or social trading feature provided and/or made available on our websites is intended to provide, or should be construed as providing, any investment, tax advice, or other financial related advice of any kind. You should not consider any such content and/or any such feature to be a substitute for professional financial advice. If you choose to engage in transactions based on content on the website, and/or elect to copy specific traders, and/or trades, then such decision and transactions and any consequences flowing therefrom are your sole responsibility. While individual participants may offer investment advice or opinions and/or effect a transaction which may be subsequently copied by other traders, such advice, opinions, or trades amount to nothing more than exchanges between persons who may be anonymous or unidentifiable or simply the execution of a trade by such traders. Just2Trade and its affiliates do not provide investment advice directly, indirectly, implicitly, or in any manner whatsoever by making such information and/or features available to you. You should use any information gathered from the website and/or utilize the social trading features only as a starting point for your own independent research and investment decision making.

**Risk of Market Data; Waiver of Liability; Limitation of Liability** You understand that each participating national securities exchange or association asserts a proprietary interest in all of the market data it furnishes to parties that disseminate said data. You understand that neither Just2Trade nor any participating national securities exchange or association nor any supplier of market data guarantees the timeliness, sequence, accuracy, completeness, reliability, or content of market information, or messages disseminated to or by any party. You understand that neither Just2Trade nor any participating national securities exchange or association nor any supplier of market data warrants that the service will be uninterrupted or error-free. You agree that your use of Just2Trade's website or any Just2Trade service is at your sole risk. The Just2Trade service is provided on an "as is", "as available" basis without warranties of any kind, either express or implied, including, without limitation, those of merchantability and fitness for a particular purpose. Neither you nor any other person shall hold any Disseminating Party liable in any way for any inaccuracy, error or delay, or omission of any such data, information or message, or the transmission or delivery of any such data information or message any loss or damage arising from or occasioned by (1) any such inaccuracy, error, delay, or omission, (2) non-performance, or (3) interruption in any such data, information or message, whether due to any negligent act or omission by any Disseminating Party, or to any "force majeure" (e.g., flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, communications or power failure, or equipment or software malfunction) or other cause beyond the reasonable control of any Disseminating Party. The market data is believed to be reliable, but neither Just2Trade nor Market Data Providers can guarantee the accuracy, completeness, timeliness, or correct sequencing of the market data. Therefore, you agree that Just2Trade may correct any execution reported to you that was based on inaccurate market data, unbeknownst to Just2Trade, provided to the Firm by Market Data Providers. You understand that you are responsible for any corrected price or size of the execution of your order that reflects the actual execution of your order pursuant to the Exchange's rules where your order was routed for execution. Furthermore, you agree to not hold Just2Trade or Market Data Providers liable for interruptions in the availability of market data or your access to market data. You agree to hold harmless and indemnify Just2Trade, its officers, directors, employees, agents, and affiliates and those officers, directors, employees, agents, and affiliates of the Market Data Providers from any liability with respect to interruptions in the availability of market data, your access to market data, lost profits, trading losses, or any other damages resulting from inaccurate, defective, or unavailable market data. Neither you nor any disseminating party shall be liable, and you



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agree to indemnify and hold harmless Just2Trade and such Disseminating Party, for any inaccuracy, error or delay in, or omission of: (1) any such data, information or message, or (2) the transmission or delivery of any such data, information or message; or any loss or damage arising from or occasioned by i) any such inaccuracy, error, delay or omission, ii) non-performance, or iii) interruption in any such data, information or message, due either to any act or omission by Just2Trade or any Disseminating Party or to any "force majeure" (as defined above) or any other cause beyond the reasonable control of Just2Trade or any Disseminating Party.

**Risk of Trading in Margin Accounts** You acknowledge that when you purchase securities on margin, you are borrowing money from the Clearing Firm(s) and pledging all securities and other property in your account as collateral for the loans. You acknowledge that trading securities on margin involves a variety of risks, and you agree to take full responsibility to advise Just2Trade of any changes in your investment objectives, financial situations, or other circumstances that are, or may be deemed, to materially affect the suitability of executing margin transactions in your account. You hereby acknowledge and agree to the following terms, conditions, and representations if you elect to engage in margin transactions in your Account: You agree to be bound by the terms of COR Clearing's and Vision Financial Markets Clearing Firm(s) Customer Margin and Short Account Agreement in addition to the terms contained herein depending on which clearing firm your account is custodied with.

- You acknowledge there are applicable rules and regulations regarding margin loans, which include the initial margin and maintenance requirements for margin Accounts as well as regulatory rules such as including but not limited to "Regulation T" that you must abide by.
- You acknowledge that Just2Trade reserves the right to impose more stringent margin requirements based on the Exchange or regulatory margin required or higher, which may change from time to time without prior notice to you.
- You agree to maintain at least \$2,000 in minimum equity in order to trade on margin.
- You agree to promptly satisfy all margin and maintenance calls.
- You acknowledge that neither Just2Trade nor the Clearing Firm(s) are obligated to request additional securities or other property for margin purposes in the event your margin account falls below minimum margin requirements, notify you of any such deficiency, or allow you time to deposit additional securities or other property.
- You agree to pay interest on all debit balances on a non-aggregated basis in your margin Account.
- You acknowledge that interest shall be computed and changed in accordance with Just2Trade's and the Clearing Firm(s) standard methods and procedures. A more detailed description is available upon request.
- You acknowledge and agree to pay any fees associated with short stock borrowing on securities where applicable. Included in these fees are any applicable fees from the Clearing Firm(s) for unexecuted short shares that have been allocated to you.
- You agree that all securities and other property held, carried or maintained by the Clearing Firm may, at any time and without notice to you, be loaned, pledged, re-pledged, hypothecated, or re-hypothecated by the Clearing Firm(s), either separately or in common with other securities



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and other property, for any amount due in any Margin Account.

- You acknowledge this may be done without Just2Trade or the Clearing Firm(s) retaining in its possession or under its control for a delivery a like amount of similar securities or other property.
- You acknowledge that if your securities are loaned, pledged or hypothecated, you will receive substitute payments in lieu of the dividends you would have received had your securities not been loaned, pledged, or hypothecated. The substitute payments do not qualify as dividends and are taxed as ordinary income.
- You acknowledge that you have received, read, and understand the statement(s) explaining the conditions under which interest will be charged to the Margin Account, how rates of interest are determined, how debit balances are determined, and the methods of computing interest.
- You acknowledge you may contact Just2Trade for documents, statements, and more detailed explanations. You acknowledge that there are required disclosures for margin applicable to day trading, which can be found on the Just2Trades' website at [www.Just2Trade.com](http://www.Just2Trade.com). You agree that you will read and understand all applicable disclosures before you engage in day trading.

**Risks of Trading Options** There is a high degree of risk involved in trading option transactions, and you acknowledge that you are aware of such risks and have given Just2Trade information that demonstrates the anticipated trading privileges you have elected to utilize with the account opened by you are not unsuitable for you in relation to your investment objectives, financial situation, experience and knowledge. You agree to take full responsibility to advise Just2Trade of any changes in your investment objectives, financial situations, or other circumstances that are, or may be deemed, to materially affect the suitability of executing option transactions in your account. You hereby acknowledge and agree to the following terms, conditions, and representations if you elect to engage in option transactions in your Account: You agree to be bound by the terms of COR Clearing and Vision Financial Markets (Clearing Firm(s) Customer Option Agreement in addition to the terms contained herein depending on which clearing firm your account is custodied at.

- You acknowledge that trading equity and index options is highly speculative and contains a high degree of risk.
- You agree to be financially capable of undertaking the risks associated with trading equity and index option contracts and agree to be able to endure any losses incurred by trading such products.
- You agree to read and fully understand the Options Disclosure Document ("ODD"), also known as the Characteristics and Risks of Standardized Options, issued by the OCC prior to entering your first option transaction (purchase or sale of any option contract) in your Account. <https://just2trade.com/static/files/riskstoc.pdf>
- You agree to read and fully understand the Special Statement for Uncovered Option Writers prior to entering your first uncovered option transaction in your Account.
- You agree to comply with all Applicable Rules and Regulations, including, but not limited to, the



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Applicable Rules and Regulations specific to margin Accounts if you engage in option transactions in your margin Account. You agree to not exceed, alone or in concert with others, the position and exercise limits imposed by the rules of the OCC.

- You agree to contact Just2Trade by email by 3:30pm Eastern Time with any request by you to exercise an option contract that would otherwise not be exercised by the OCC or to request to not exercise an option contract that would otherwise be exercised by the OCC, or to exercise any option contract prior to the expiration of that option contract, and agree that your failure to do so may prevent any change to the Options Clearing Corporation's routine exercise process.
- You acknowledge that Just2Trade reserves the right, but is under no obligation to liquidate, exercise, or submit a "Do Not Exercise" request for your Account or on your behalf, without prior notice to you, in order to comply with the Firm's policies, the Clearing Firm(s) policies, or those contained within applicable rules and regulations. You acknowledge that if you own an option that is about to expire in the money, Just2Trade may, in its sole discretion or in accordance with applicable rules and regulations, and without prior notice to you, close out the option position.
- Just2Trade is under no obligation to buy, sell or exercise any options on your behalf. You agree that upon assignment, you must either deliver or accept the required number of shares of the underlying security in the case of an equity option, or you must pay or receive the settlement price in cash in the case of an equity index option.
- You authorize Just2Trade, in its sole discretion, as it may deem necessary for the Firm's protection, to take immediate action, without prior notice to you, by cancelling any outstanding order(s), closing out any account position(s) of yours, in whole or in part, or to close out any commitment made on your behalf.
- You acknowledge that a random method of allocation is used by the Clearing Firm(s) for all option assignments received from the OCC, exercise assignment notices for option contracts are allocated among all Customers' short positions within that series, and this is accomplished by a manual procedure, which randomly selects from among all customer short positions, including positions established on the day of assignment, those contracts which are subject to exercise.
- A more detailed description of the allocation method used by the Clearing Firm is available upon request

**Risks of Trading Futures** This brief statement does not disclose all of the risks and other significant aspects of trading in futures. In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to risk. Trading security futures contracts may not be suitable for all investors. You may lose a substantial amount of money in a very short period of time. The amount you may lose is potentially unlimited and can exceed the amount you originally deposit with your broker. This is because futures trading is highly leveraged, with a relatively small amount of money used to establish a position in assets having a much greater value. If you are uncomfortable with this level of risk, you should not trade security futures contracts. Trading security futures contracts involves risk and may result in potentially unlimited losses that are greater than the amount you deposited with your broker. As with any high-risk financial product, you should not risk any funds that you cannot afford to



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lose, such as your retirement savings, medical and other emergency funds, funds set aside for purposes such as education or home ownership, proceeds from student loans or mortgages, or funds required to meet your living expenses. Please refer to the following links before you consider trading futures.

<https://www.nfa.futures.org/investors/investor-resources/files/security-futures-disclosure.pdf>

[https://www.finra.org/sites/default/files/Security\\_Futures\\_Risk\\_Disclosure\\_Statement.pdf](https://www.finra.org/sites/default/files/Security_Futures_Risk_Disclosure_Statement.pdf)

Just2Trade nor its futures clearing firm, Gain Capital (“Clearing firm”) will be held liable for any losses that arise from trading futures.

**Penny and Sub-Penny Securities You understand that “penny stocks” (generally defined as any equity security priced below \$5 a share) are generally considered high-risk investments and should be purchased purely for speculation. You acknowledge that any order you place for penny stocks was not solicited by Just2Trade and was solely your decision.** Just2Trade does not allow opening positions in securities under \$0.05 USD in value. However, at times securities may lose value due to corporate actions, bankruptcy, insolvency, etc. In the event that any securities in your account become worthless, sub penny (under 0.01 USD) or non-transferable. Just2Trade, after 60 days may remove them from your account without further notice. Nontransferable securities are those where transfer agent services are no longer available. A lack of transfer agent services may be due to a number of reasons, including that the issuer of such securities may no longer be in business and may even be insolvent. Just2Trade Inc may hold a \$250.00 hold on the customer’s balance for every security that matches the description mentioned below..

Just2Trade may remove securities from your account and hold a balance for the following reasons:

- Transfer agent services are no longer available
- There are no known markets for these securities.
- The security has reached a price of below \$0.01 USD.
- If a certificate is requested and Just2Trade is unable to deliver certificates to you representing these positions.

If, however, transfer agent services become available sometime in the future, Jus2Trade will use its best efforts to have the position reinstated in your account. However, this is not guaranteed. Positions removed from your account will appear on your next available account statement following such removal as a “\_\_\_\_\_” transaction. Securities that have been removed due to them reaching a price below \$0.01 USD will be placed in a firm owned account created to house such securities. In the event the security reaches a dollar value above \$ 0.01 USD after it has been removed the customer may write an email to [support@just2trade.com](mailto:support@just2trade.com) to have the security reinstated. If the customer decides to transfer their account out of Just2Trade and has found a broker willing to take the securities referenced above, he or she may also write an email to [support@just2trade.com](mailto:support@just2trade.com) to have the security reinstated to their account to be transferred out. Just2Trade will keep the securities in their specially created account for 7 years, after which the customer can no longer make any claims toward it. By opening and maintaining an account with Just2Trade, you consent to the actions as described above, and you waive any claims against Just2Trade or its clearing firms, (Vision Financial Markets and COR Clearing) arising out of such actions. You also understand that Just2Trade does not provide tax advice concerning your account or any securities that may be the subject of removal from or reinstatement into your account and you agree to consult with your tax advisor concerning any tax questions you may have.



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**Payment For Order Flow** Pursuant to SEC Rule 606, all Broker-Dealers are required by the Securities and Exchange Commission ("SEC") and Financial Industry Regulatory Authority ("FINRA") to inform their customers of payment for order flow practices when a new account is opened. Complying with regulatory requirements and the principal of best execution, Just2Trade directs its customers' orders to an electronic order router that determines where the order should be routed to obtain favorable execution. You acknowledge that Just2Trade may also use discretion in selecting a particular Broker-Dealer or market participant in which to route customer orders, and may participate in payment for order flow programs that result in Just2Trade receiving compensation for directing such orders. Just2Trade receives monetary compensation for directing order flow to the following destinations for trade execution, PDQ, Lampost, SpeedRoute, Canaccord Genuity and Maxim Grp. Just2Trade Inc generally routes Commission Free trades to Canaccord Genuity. If you have any questions regarding order flow and the directed order flow program please contact Just2Trade Customer Support at [support@just2trade.com](mailto:support@just2trade.com)

**Marketable Limit Disclosure for the Commission Free Plan** You understand that when selecting the "Commission Free Account" Just2Trade will not support sending traditional market buy orders. Just2Trade will use limit orders priced up to 5% above the last trade price better known as "Marketable Limit" Orders. A traditional market order will be available for a Standard and Per-share Plan account. This will not be the case for market sell orders. You further understand that when you send a marketable limit buy order through Just2Trades' trading system, the trading system generates a limit order up to 5% above the last trade price, and then Just2Trades' sends the order for execution. You understand that Just2Trade uses the following rounding mechanics with respect to buy orders the last trade price is (1) multiplied by 1.05; (2) rounded down to two decimal places if the last trade price is over \$1.00; otherwise, rounded down to four decimal places; and (3) for securities included in the SEC's Tick Size Pilot Program, rounded down to the nearest \$.05 increment. You understand that securities may open for trading at prices substantially higher or lower than the previous closing price or the anticipated price. If a "marketable limit" order is placed (whether during normal market hours or when the market is closed), you agree to pay or receive the prevailing market price at the time my market order is executed, subject to the specific clarification above relating to buy orders. You understand that the price you pay may be significantly higher or lower than anticipated at the time you placed the order. To avoid buying a security at a higher price due to market volatility you understand you have an option to enter a limit order. You also understand that limit orders may not be executed at any particular time, or at all if there is not sufficient trading at or better than the limit price you specify, and are only open until the end of the trading day in which they are entered. You understand that my order may fail to be sent to the market due to unforeseen circumstances or technical issues, and that Just2Trade is not liable in the event my order fails. You understand that, whether you place a "marketable limit" or limit order, you will receive the price at which my order is executed in the market, subject to any clarification stated below. Especially during periods of high volume, illiquidity, and volatility in the market, the execution price received may differ from the quote provided on entry of an order, and you may receive partial executions of an order at different prices. You understand that Just2Trade is not liable for any price fluctuations. You also understand that price quotes generally are for only a small number of shares as specified by the market, and larger orders are relatively more likely to receive executions at prices that vary from the quotes or in multiple lots at a variation of prices.

You further understand that when using the "Commission Free Account" tier orders will be sent as "Not Held" for execution. This instruction allows the broker to use their discretion both with respect to the



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timing of a trade as well as the price paid or received on the security. This is still considered a non-discretionary order and will be treated as such.

**Money Market Sweep Program** You understand that by having a brokerage account at Just2Trade Inc that available cash will be placed in a money market sweep mutual fund. The two current funds are “Federated Prime Cash Obligations Fund; Cash, symbol- PTSXX, as well as “Federated Prime Cash Obligations Fund; Wealth, symbol, PCOXX.

**Anti-Money Laundering (AML) And Customer Identification Program (CIP)** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Name, Address, Date of birth, Identification number such as but not limited to social security number, employer identification number, taxpayer identification number and passport number. As well country of issuances; alien identification card number, government-issued identification disclosing nationality, residence and a photograph of you, bank reference letter, and employer verification may be collected. Just2Trade reserves the right to collect other information and identifying documents to aid in verifying your identity, such as, but not limited to, a valid, non-expired form of government issued photo identification (i.e. driver’s license or passport). A corporation, partnership, trust, or other legal entity opening an account will need to provide a valid taxpayer identification number (“TIN”), and may need to provide other and/or additional information such as, but not limited to, its principal place of business, local office, government-issued business license, certified articles of incorporation, a partnership agreement, or a trust agreement. Due to the nature of the account type, Just2Trade will not open private banking accounts at this time. The rules set forth by the U.S. Department of Treasury, SEC, Commodities Futures Trading Commission (“CFTC”), FINRA, and the National Futures Association (“NFA”) may also require Just2Trade to collect additional information such as your net worth, annual income, occupation, employment information, investment experience, investment objectives, and risk tolerance. Financial Institutions must obtain information from the natural person opening the account on behalf of the legal entity customer, the identity of the beneficial owners of the entity accounts. Just2Trade will obtain the required beneficial ownership information. In addition, that individual must certify to the best of his or her knowledge, as to the accuracy of the information. Just2Trade reserves the right to not open an account or carry out transactions for you if your identity cannot be verified. If you have an existing account, Just2Trade reserves the right to close the account at any point in time if your identity cannot be verified as part of Just2Trades’ ongoing effort to prevent fraud.

**Arbitration Clause** This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- (1) All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- (2) Arbitration awards are generally final and binding; a party’s ability to have a court reverse or modify an arbitration award is very limited.
- (3) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (4) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at





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least 20 calendar days prior to the first scheduled hearing date.

(5) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

(6) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought to court.

(7) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

Any controversy or claim arising out of or relating to this Agreement shall be settled by arbitration in accordance with the rules of FINRA Dispute Resolution, Inc. ("FINRA DR"). You agree to arbitrate any controversy or claim before FINRA DR in the State of New York. This agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws. If you are a foreign national, non-resident alien, or if you do not reside in the United States, you agree to waive my right to file an action against you in any foreign venue. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

(1) The class certification is denied;

(2) The class is decertified; or

(3) The customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Any controversy, claim (statutory or otherwise), cause of action or other dispute among the parties, whether or not arising out of or relating to this Agreement, or the breach, termination, enforcement, interpretation, or validity thereof, shall be resolved by binding arbitration before a sole, neutral arbitrator (for claims of \$100,000 or less) or a panel of three (3) neutral arbitrators (for claims in excess of \$100,000). The arbitration shall be administered by FINRA pursuant to FINRA's Customer Code of Arbitration Procedure. The arbitration shall exclusively be governed by the Federal Arbitration Act, 9 USC § 1-16. The parties shall make reasonable efforts prior to submitting any claim or dispute to arbitration to resolve the matters through mediation. The arbitrator(s) shall determine the rights and obligations of the parties according to the substantive law of the State of New York and the express terms of this Agreement. Face-to-face arbitration proceedings held pursuant to this Agreement shall be conducted in New York City, New York. The substantially prevailing party shall be entitled to recover their attorneys' fees and costs.

This Agreement and any claims and disputes between the parties shall be governed by and subject to the internal laws (exclusive of the conflicts of law provisions) and decisions of the courts of the State of New York.



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**Severability** If any court, arbitration panel, other tribunal, regulatory or self-regulatory agency or body, shall deem any provision or condition of this Agreement invalid or unenforceable, such invalidity or unenforceability shall adhere only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby and this Agreement shall be carried out as if any such invalid or unenforceable provision or conditions were not contained herein.

**Scope And Transferability** This Agreement shall cover individually and collectively all accounts which you may open or reopen with Just2Trade or accounts opened with Just2Trade that you guarantee and shall insure to the benefit of the Firm's successors whether by merger, consolidation or otherwise, and assigns, and Just2Trade may transfer your accounts to the Firm's successors and assigns, and this agreement shall be binding upon your heirs, executors, administrators, successors, and assigns. You agree that your continued use of the account will constitute your acceptance of future Agreements and the terms contained therein.

**International Customers** The products and services described in pages of this website are only offered in jurisdictions where they may be legally offered. Not all securities, products, or services are available in all countries, and nothing on this website constitutes an offer or solicitation of these securities, products, or services in

any jurisdiction where Just2Trade is not advertised to do business in. You understand that Just2Trade products and services are intended for both U.S. customers and international customers but are not offered or available

in all countries. Please contact us at [support@just2trade.com](mailto:support@just2trade.com) or visit our website to view which countries we allow opening accounts from.

**Other Disclosures** You agree and understand that other specific agreements, disclosures, terms and conditions apply to my use of the Just2Trade website and brokerage account. It is my continuing obligation to understand such terms, and you agree to be bound by such terms as are in effect at the time of my use. Such agreements, disclosures, terms and conditions may include, but are not limited to:

- Margin Agreement
- Margin Disclosure Statement
- Option Agreement
- Penny Stock Statement
- Privacy Policy Statement
- Real Time Quotes
- Business Continuity Plan Summary
- Order Routing
- Electronic Trading System
- Day Trading Agreement
- Extended Hours Trading



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- NYSE Market Data Agreement
- OTC Market Data Agreement
- Futures Risk Disclosure Statement

This agreement and all other agreements governing your Just2Trade Securities and Futures Accounts contain the entire understanding between you, Just2Trade Inc, COR Clearing, Vision Financial Markets and Gain Capital with respect to the subject matter here of and thereof, and shall not be modified by you except in writing signed by you and an authorized Officer of Just2Trade or COR Clearing, Vision Financial Markets and or Gain Capital. Just2Trade may amend this Agreement, which amendment shall be binding on you, and post the updated version on its website. Any material change will be sent to your attention, which includes electronic delivery.

**BY HAVING MY SIGNATURE ON THIS AGREEMENT, I ACKNOWLEDGE THAT I HAVE RECEIVED, READ, UNDERSTAND AND AGREE TO THE TERMS SET FORTH IN THE FOREGOING AGREEMENT, AND THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE.**