Present rules are the agreement between the Company Web-resource and the Client. Before use you are obliged to get acquainted with terms and conditions of "Terms of use" of this web resource service. It means that the starting to use this web resource is an automatic consent with conditions of the company and the Client voluntarily accepts all conditions of these Terms of use.

1. General provisions

- 1. Beginning to use the provided services of this web resource, you agree to these terms:
- 2. To provide true, valid and exact personal data and allow its processing, storage and use for working process implementation.
- 3. If information provided to the Company website is doubtful and invalid, isn't lawful or urgent, provision of services to the user will be suspended. Clients, who are using company services, confirm acceptance of all types of the information services provided by the company.
- 4. Information services and information are contents that can include: text, software, sound, photos, video, graphics, advertising content of the Company for providing business information to users, etc. It is meant that all information is protected by copyright, trademarks and other ways and laws on the protection of the rights for intellectual property. Thus, only with the Company management permission user has the right to use this content, and under no circumstances he or she has the right for unauthorized copying, change, compilation of the website content, or for creation of content connected with derivative financial instruments of the Company.
- 5. In case the Client doesn't fulfill any provisions of these Terms of use, the Company has the right to stop providing all services, money exchange and mutual responsibility according to regulations of these Terms of use, by any legal means allocated for performance of these actions.
- 6. The decision to use or not to use services provided by the website is made by the user at his own risk and the Company, with permission from the current legislation, doesn't have any responsibility for direct or indirect losses of the user, even in case of obtaining the warning of a possibility of such losses by the user.
- 7. The Client accepts all risks connected with use of the website services with respect to investments. If provision of services becomes impossible due to the problems connected with computer safety: force majeure circumstances, viruses or the hacker attacks influence, the relevant state departments, Internet service providers and telecom operators which cause instability of system, and also events in the country of the user, disconnection of the user from networks, the Internet, communication lines and other reasons caused the suspension of services provision, they can't be considered as fault of the Company. Thus, the company doesn't have any responsibility for factors due to which the Client can't send, load pages of the website, receive or accept messages, including incorrectly loaded messages, or situations at which the Client can't receive connection with the website.
- 8. It is forbidden to publish false, malicious or inducing other users to undesirable joint marketing information. Also, it is forbidden to publish information on the user name, purse number, passwords on the Internet, including about persons who aren't users of the company website.1.9. On the Company website it is strictly forbidden to create multiple accounts. Otherwise, such accounts will be blocked without a right of access and restoration, including the state of the purse account.
- 9. On the Company website it is strictly forbidden to create multiple accounts. Otherwise, such accounts will be blocked without a right of access and restoration, including the state of the purse account.

2. Privacy policy

- 1. The company doesn't extend or transfer your data, that is, name, addresses, passwords, e-mails and account number, to the third parties, except cases when:
- 2. Due to need of providing information to other user, legal entity or company when obtaining direct permission of the Client.

- 3. Due to demand of the corresponding legislative organizations, according to the standard requirements to the Company for providing personal information, and also according to requirements of the corresponding responsible state departments.
- 4. For the constitutional and legislative protection of interests of the Company website.
- 5. The Company website, at cooperation with the third parties regarding providing the corresponding services to users of the website, at cooperation with the third parties to grant the rights for access to the user registration, the website information, etc., only in case this third party has agreed to have responsibility and equal protection concerning confidentiality of all users of the website.

3. User's rights and obligations

- The Client is obliged to fulfill existing state provisions and laws, including laws of criminal law, national security, privacy protection, etc., as illegal use of a web resource can result in the corresponding responsibility of the user for which consequences the user bears full responsibility.
- 2. The client, using the services provided by the company website, undertakes to provide only exact personal data, and also information on any changes of personal data which the Client is obliged to notify the Company website management about, or independently and immediately update.
- 3. After a successful completion of registration, the company will provide to each Client the user account for which data safety responsibility is undertaken by the Client, apart from duties of the Company website, and applying all necessary actions for safe data of authorization storage.

The client cannot use or distribute any confidential information, transfer this information in defiance of legal system requirements, to the third parties, including that the user cannot distribute the following information:

- 1. Instigation for racial, ethnic and national hatred, discrimination, discredit and undermining national unity;
- 2. Distribution of rumors which are disturbing public peace or endangering social stability;
- 3. Distribution of obscene information, pornography, gambling; ideas of violence, murder or terror:
- 4. Distribution of insults or slander, violating legitimate rights of other people;
- 5. Distribution of perverted contents of laws, administrative rules and other resources. Using any web resources, the Client is obliged to strengthen awareness on personal information protection, protection of the password, and also to pay attention to personal passwords complexity.

The company reserves the right to change or dismiss maintenance; the right to change or dismiss maintenance service provision without prior notice to the Client or the third parties if it is caused by need to protect the interests of the Company. The Client is obliged to get acquainted with conditions of these Terms of use before the Company begins the service provision.