TERMS OF SERVICE

Last Updated: 27 July 2026 | Version 3.1

IMPORTANT — READ IN FULL. This Agreement governs a service that transmits orders to your brokerage or exchange account automatically, without asking you to confirm each order. Automated trading can produce rapid, repeated and substantial losses, including losses larger than you anticipated, and can do so while you are not watching. If you do not accept the risks described in this Agreement and in the Automated Trading Risk Disclosure, do not connect an account and do not activate any Bot.

1. Introduction, Acceptance and Structure

1.1. These Terms of Service ("**Terms**") form a legally binding agreement between you ("**User**", "**you**") and **ZAD Ventures FZE**, a free zone establishment incorporated in the United Arab Emirates under licence number 4426544.01, with registered address at Business Centre, Sharjah Publishing City Free Zone, Sharjah, United Arab Emirates ("**ZAD Ventures**", "**Company**", "**we**", "**us**"), governing your access to and use of **www.onetaptrade.com**, the OneTapTrade application(s), and all related services, automation infrastructure, tools and content (collectively, the "**Platform**"). OneTapTrade is a product of ZAD Ventures FZE.

1.2. By creating an account, connecting a Brokerage Account, activating a Bot, purchasing a subscription, or otherwise accessing the Platform, you confirm that you have read, understood and accepted these Terms, the Automated Trading Risk Disclosure, the Platform Disclaimer, the Privacy Policy, the Cookie Policy, the Refund Policy and the Community, Content & Bot Sharing Guidelines (together, the "**Agreement**").

1.3. **Order of precedence.** Where a conflict, ambiguity or inconsistency arises between documents forming the Agreement, the following order applies, highest first: (a) any separate written agreement signed by both parties; (b) any product-specific terms published for a particular tier, programme or feature; (c) these Terms; (d) the remaining policies listed in Section 1.2. A document lower in this order does not limit a document higher in it. No ambiguity in the Agreement shall be construed against either party by reason of authorship alone.

1.4. **Separate authorization required for automated trading.** Acceptance of these Terms does **not** authorise any Bot to transmit orders to any account. Automated trading requires a separate, express Trading Authorization granted per Connected Account under Section 8.

1.5. You must be at least 18 years of age (or the age of majority in your jurisdiction, if higher) and have full legal capacity to enter into this Agreement.

1.6. We may amend these Terms by publishing an updated version with a revised "Last Updated" date and version number. Material changes will be notified by email and in-Platform at least 14 days before taking effect. Where a change materially affects automated execution, your rights, or your liability, we will require renewed acceptance before your Bots continue to

operate. Amendments do not apply retrospectively to conduct occurring before their effective date.

2. Definitions

"Bot" means any automated or algorithmic trading strategy that runs on the Platform and is capable of generating and transmitting orders to a Connected Account, whether a Company Bot or a User Bot.

"Brokerage Account" or **"Connected Account"** means an account you hold in your own name with a third-party broker, exchange or other execution venue, which you link to the Platform.

"Broker" means the third-party broker, exchange or execution venue with which you hold a Brokerage Account.

"Connection Credentials" means the credentials that allow the Platform to place orders in your Brokerage Account, namely: (a) on the MetaTrader 4 or MetaTrader 5 platform, your account login number, trading server and master (main) password; or (b) on a venue that connects by application programming interface, the API key, token or secret issued to you by that venue.

"Company Bot" means a Bot developed, published or operated by the Company and made available for Users to select and activate.

"User Bot" means a Bot created, configured, coded or parameterised by a User using Platform tools.

"Development Feature" means any Bot, tool, model, data source or Platform feature made available on a pre-release basis, however described, including features labelled early access, alpha, beta, preview, experimental, or lab.

"Strategy Parameters" means the settings that govern a Bot's behaviour, including instrument selection, position sizing, leverage, entry and exit logic, risk limits, schedules and any stop conditions.

"Trading Authorization" means the limited authority described in Section 8.

"Kill Switch" means the Platform function allowing you to halt a Bot, halt all Bots, or disconnect a Brokerage Account.

3. What the Platform Is — and What It Is Not

3.1. **What the Platform does.** The Platform provides:

(a) software infrastructure for building, configuring, backtesting and deploying automated trading strategies;

(b) connectivity between your Brokerage Account and Bots running on the Platform, by means of the Connection Credentials you supply;

(c) Company Bots that you may select, configure and activate at your discretion;
(d) tools enabling you to create, deploy and operate your own User Bots;
(e) market data, analytics, monitoring and reporting relating to Bot activity.

3.2. **Automated order transmission.** You acknowledge and agree that, once you have granted a Trading Authorization and activated a Bot, **the Platform will transmit orders to your Brokerage Account automatically, in accordance with the Strategy Parameters, without seeking your confirmation of individual orders.** Orders may be generated and transmitted at any time the relevant market is open, including while you are asleep, offline, or otherwise not monitoring the Platform.

3.3. **What the Platform is not.** The Company:

(a) does not hold, receive, safeguard, transmit or control your funds or assets at any time;
(b) does not operate a brokerage, exchange, execution venue or clearing facility;
(c) does not open, own or control your Brokerage Account, which is held by you with your Broker under a separate agreement to which the Company is not a party;
(d) does not select investments for you on a discretionary basis outside the Strategy Parameters you have set or the Company Bot you have chosen to activate;
(e) does not provide personal investment advice, financial planning, tax or legal advice, and does not assess whether any Bot, Strategy Parameter, instrument or level of leverage is suitable or appropriate for your financial circumstances, objectives, experience or risk tolerance;
(f) does not owe you any fiduciary duty.

3.4. **No suitability assessment.** You select which Bots to activate and on what parameters. You do so on your own judgement and at your own risk. The availability of a Bot on the Platform is not a recommendation that you use it, nor a representation that it is suitable for you.

3.5. **Execution occurs at your Broker.** All orders are executed, filled, rejected, priced, margined and settled by your Broker, not by the Company. The Company does not control and is not responsible for execution quality, fills, slippage, spreads, commissions, margin treatment, liquidation policy, or the acts or omissions of your Broker.

3.6. **Third-party handling of our outputs.** Where a Broker, exchange, proprietary trading firm, charting platform or other third party receives, interprets, delays, modifies, rejects or declines to act on an order or signal originating from the Platform, that behaviour is outside our control and outside our responsibility.

4. What “Automated” Means — and What It Does Not Mean

This Section governs the interpretation of the words “automated”, “automation”, “auto”, “hands-free” and similar terms wherever they appear on the Platform, in our marketing, or in any communication from us.

4.1. **Automation describes order transmission, not supervision.** Automation means that orders are generated and sent to your Connected Account without you confirming each one. It

does not mean the Platform manages your account for you, watches the market on your behalf, or removes your need to pay attention.

4.2. **The Platform is not a "set and forget" product, and must not be treated as one.** No Bot is a substitute for your own supervision, judgement or risk management.

4.3. **Bots do not pause for events.** Unless you have expressly configured a schedule or stop condition that does so, Bots do **not** automatically suspend around scheduled economic releases, central bank announcements, earnings, rollovers, market holidays, trading halts, auctions or unscheduled news. A Bot will continue to trade through such events on its ordinary logic. **You are responsible for monitoring the economic calendar and market conditions, and for pausing, adjusting or disabling Bots where appropriate.**

4.4. **Bots do not exercise judgement.** A Bot does not recognise that a quote is obviously wrong, that a market has become disorderly, that a data feed has failed, or that the assumptions its strategy relies on have stopped holding. It executes its logic.

4.5. **Marketing language does not vary this Agreement.** No advertisement, landing page, video, social post, demonstration, testimonial, community message or statement by any representative of the Company creates any warranty, guarantee or obligation beyond those expressly set out in the Agreement. Where any such material could be read as promising performance, safety, supervision or hands-free operation, this Section prevails.

4.6. **Losses caused by your failure to monitor are yours.** Subject only to Section 20.1, the Company is not responsible for loss arising from your failure to supervise a Bot, to react to market conditions, or to use the Kill Switch.

5. Regulatory Status

5.1. The Company is licensed as set out in Section 1.1. The Company is **not** licensed or registered as a broker, dealer, custodian, exchange, clearing house, investment adviser, portfolio manager or asset manager with the UAE Securities and Commodities Authority, the Central Bank of the UAE, the Dubai Financial Services Authority, the Financial Services Regulatory Authority of ADGM, the Virtual Assets Regulatory Authority, the Securities and Exchange Board of India, or any other financial services regulator.

5.2. The Company provides technology and connectivity. It does not custody client money or assets and does not exercise investment discretion beyond executing the Strategy Parameters you have configured or the Company Bot you have selected and activated.

5.3. **Regulatory treatment of automated trading services varies significantly between jurisdictions and continues to develop.** The characterisation of the Platform under the law of any particular jurisdiction is a matter for the competent authority of that jurisdiction. Nothing in this Agreement is a representation by the Company as to how any regulator will characterise the Platform, and you should not rely on the absence of a licence as an indication that any particular regulatory regime does not apply to your use of the Platform.

5.4. You are responsible for determining whether your use of the Platform is lawful in your jurisdiction, and for your own regulatory, tax and reporting obligations arising from your trading activity.

6. Eligibility, Experience and Restricted Jurisdictions

6.1. **Your representations.** By accepting this Agreement you represent, warrant and undertake that:

(a) you are at least 18 years of age (or the age of majority where you are resident, if higher) and have full legal capacity to contract;
(b) you understand how orders, margin, leverage, slippage and stop conditions work in the markets you intend to trade;
(c) you have sufficient knowledge and experience to evaluate independently the strategies you choose to deploy and the parameters you set, or you have taken independent professional advice;
(d) you are trading solely with capital you can afford to lose in full;
(e) you are acting on your own account and not on behalf of any other person, unless you hold every licence and authorisation required to do so;
(f) all information you give us is accurate and kept current.

6.2. **The Platform is not designed for people with no trading experience.** Automated execution amplifies the consequences of misconfiguration and does not compensate for inexperience. If you have not traded before, we recommend that you do not connect a live account, and that you use simulated or demonstration facilities and independent education first.

6.3. The Platform is provided from the United Arab Emirates. It is not directed at, and may not be used by, any person in a jurisdiction where the provision or use of the Platform would be unlawful or would require the Company to hold a licence it does not hold.

6.4. The Platform is not available to persons located in, resident in, or acting on behalf of a person located in, a jurisdiction subject to comprehensive sanctions, or to any person appearing on an applicable sanctions list.

6.5. We may refuse, restrict, suspend or terminate access by reference to jurisdiction at our discretion, including by blocking connections from specific countries. If you access the Platform from outside the United Arab Emirates, you do so on your own initiative and are responsible for compliance with local law.

7. Account Connection and Credentials

7.1. **You supply the connection.** To enable automated trading you must connect a Brokerage Account by supplying the Connection Credentials your Broker issues for that account. You represent that you are the lawful holder of the Brokerage Account and are authorised to grant the connection.

7.2. **MetaTrader connections — which password to use.** Where your Broker uses the MetaTrader 4 or MetaTrader 5 platform:

(a) You must supply your **master (main) password**, together with your account login number and trading server. The **investor password is read-only and cannot place, modify or close orders** — a Bot cannot operate with it, and you should not supply it.

(b) **The master password permits trading on your account. It does not permit the withdrawal or transfer of funds.** Withdrawals and transfers are made only through your Broker's own client portal or back office, using separate credentials and any additional verification your Broker requires. We have no access to that portal and no means of moving money out of your account.

(c) **The master password is nevertheless a full trading credential.** Anyone holding it can place, modify and close positions in your account. Treat it as sensitive, do not share it with any other person, and do not reuse it for any other service.

7.3. **Venues that connect by API key.** Where a Broker or exchange connects by application programming interface rather than by password, you must issue a key with **trading permission only, with withdrawal and transfer permissions disabled**, and you should apply IP allow-listing where the venue offers it. If you supply a key carrying withdrawal or transfer rights, you do so contrary to these Terms and at your own risk.

7.4. **We never request the ability to move your money.** We do not ask for, want, or make any use of any credential, permission or facility that would allow funds or assets to be withdrawn or transferred from your Brokerage Account.

7.5. **Credential handling.** We store Connection Credentials in encrypted form, segregated from general account data, and use them solely to operate the services you have activated — that is, to transmit orders and to read the state of your account. Detail on storage, retention and deletion is in the Privacy Policy.

7.6. **Your security obligations.** You are responsible for the security of your Platform account, your Brokerage Account, and your own devices. You must use a strong unique password, enable multi-factor authentication where offered, and notify us immediately at support@onetaptrade.com of any suspected unauthorised access.

7.7. **Ending the connection.** You may end the connection at any time:

(a) **on MetaTrader**, by changing your master password in your Broker's client area, which immediately prevents any further order from being placed using the old password; and/or

(b) **on an API venue**, by revoking the key at that venue; and/or

(c) by deleting the connection in the Platform.

Note that changing your master password while you intend to continue trading will also stop your own Bots until you supply the new password to the Platform. **Ending the connection**

stops further orders. It does not close open positions, which remain your responsibility to manage or close.

8. Trading Authorization

8.1. **Grant.** By activating a Bot against a Connected Account, you grant the Company a **limited, revocable authority to generate and transmit orders to that Connected Account on your behalf**, in accordance with the Strategy Parameters in effect from time to time.

8.2. **Scope.** The Trading Authorization is limited to the generation and transmission of trading orders. It does not extend to, and you must not enable, the withdrawal or transfer of funds or assets. It does not make us your agent, adviser or fiduciary for any other purpose.

8.3. **Separate, informed and specific.** The Trading Authorization must be granted by an express, unticked affirmative action, separately from acceptance of these Terms, and separately for each Connected Account. The Platform will record the date, time, account, Bot, Strategy Parameters and version of the disclosures presented at the moment of grant.

8.4. **Orders are transmitted without individual confirmation.** You expressly waive any expectation of pre-trade notification or confirmation of individual orders. You acknowledge that a Bot may transmit a large number of orders in a short period.

8.5. **Revocation.** You may revoke the Trading Authorization at any time using the Kill Switch, by deactivating the Bot, by disconnecting the Connected Account, or by ending the connection at your Broker under Section 7.7. **Revocation takes effect prospectively.** Orders already transmitted may execute. Open positions remain open and remain your responsibility to manage or close.

8.6. **No guarantee of halt.** While we operate a Kill Switch, we do not warrant that it will halt activity instantaneously or in all circumstances, including during connectivity loss, Broker-side failure, or force majeure.

9. Company Bots

9.1. Company Bots are made available as tools. Their publication is not a recommendation, and their historic or advertised characteristics are not a prediction of future results.

9.2. **You activate; you decide.** A Company Bot will not trade for you unless you select it, configure it, connect an account and activate it. You choose the instrument set, capital allocation, position sizing, leverage and risk limits within the ranges permitted.

9.3. We may modify, update, suspend, retire or withdraw a Company Bot at any time, including where we consider that its behaviour has become unsafe, its logic has degraded, or market conditions have changed materially. We will give notice where reasonably practicable, but may act immediately where we consider it necessary to limit harm.

9.4. **No performance representation.** We do not represent, warrant or guarantee that any Company Bot will be profitable, will achieve any particular return, will limit losses to any

particular level, will perform consistently with any backtest or past period, or will operate without error.

10. User Bots

10.1. **You own your logic; you own the outcome.** You are solely responsible for the design, code, logic, parameters, testing and behaviour of any User Bot you create, and for all orders it transmits and all losses it causes.

10.2. The Company provides infrastructure on a neutral basis and does not review, validate, endorse, audit or approve User Bots, their logic, or their fitness for any purpose.

10.3. You must not deploy a User Bot that:

(a) is designed or reasonably likely to result in market abuse, including spoofing, layering, quote stuffing, wash trading, momentum ignition or the creation of a false or misleading impression of supply, demand or price;
(b) is intended to overload, degrade, probe or circumvent Platform infrastructure or Broker infrastructure, or to exceed rate limits;
(c) infringes the intellectual property or contractual rights of any person, including licensed data, proprietary strategy code, or a third party's terms of service;
(d) operates an account for a person other than yourself, or otherwise manages third-party money, unless you hold every licence and authorisation required to do so;
(e) is unlawful in your jurisdiction or in the jurisdiction of the relevant market.

10.4. **Resource limits.** We may impose limits on order rate, compute, capital, instruments, leverage or concurrency, and may throttle, suspend or terminate a User Bot that exceeds them or that we reasonably consider poses a risk to the Platform, to other Users, or to you.

10.5. **Sharing.** If the Platform enables you to publish, share, sell or licence a User Bot to other Users, additional terms apply, including the Community, Content & Bot Sharing Guidelines. You must not make performance claims that you cannot substantiate, must not present a backtest as a live result, and must not describe a shared Bot as advice or as a recommendation. Publishing a Bot for others to use may, depending on how you do it and where you and they are located, constitute a regulated activity; you are responsible for determining this and for obtaining any required authorisation. We may remove any shared Bot at any time.

11. Development, Beta and Early-Access Features

11.1. We may make Development Features available so that you can try them and give us feedback. **Development Features are incomplete by nature.** They may contain undiscovered defects, may behave unpredictably, may produce inaccurate, delayed, duplicated or missing output, and may be changed, reset, suspended or withdrawn at any time without notice.

11.2. **Development Features are provided for evaluation and feedback.** They are not production-ready and are not offered as reliable. Any output, signal, statistic or result they

produce is provisional and illustrative only, is not a recommendation, and must not be relied on.

11.3. **Deploy a Development Feature to a live account entirely at your own risk.** We recommend using a simulated or demonstration account. If you connect a Development Feature to a live Connected Account, you accept that it may transmit erroneous orders, and you should allocate only capital you are willing to lose in full.

11.4. We give no warranty of any kind in relation to Development Features, and Sections 4, 19 and 20 apply to them in full. Nothing in this Section excludes liability that cannot lawfully be excluded.

11.5. Feedback you give us about a Development Feature may be used without restriction or compensation. Development Features and information about unreleased features may be confidential where we say so, and you must not publish or share them in that case.

12. Your Ongoing Responsibilities

12.1. **Monitoring.** Automation does not transfer responsibility. You remain responsible for monitoring your Connected Account, your open positions, your margin, and the behaviour of every Bot you have activated. You should not activate a Bot on capital you cannot afford to lose or on an account you are unwilling to monitor.

12.2. **Broker-side risk controls.** You should independently configure risk controls at your Broker where available, including maximum leverage, margin alerts, and account-level loss limits. Platform-side controls are not a substitute for Broker-side controls, and you should not rely on the continuous or accurate operation of the Platform to protect your account.

12.3. **Capital and leverage.** You determine how much capital is exposed and at what leverage. Leverage magnifies losses as well as gains and can result in losses exceeding your deposited capital where your Broker's terms permit it.

12.4. **Review after changes.** You should review your Bots and Strategy Parameters following any material change in your circumstances, the market, the Company Bot's version, or your Broker's terms.

12.5. **Prompt notification.** You must notify us promptly at support@onetaptrade.com of any suspected malfunction, unexpected order behaviour, discrepancy between Platform records and Broker records, or unauthorised activity.

13. No Custody of Funds

13.1. The Company does not at any time receive, hold, control, safeguard, pool, invest or have the ability to withdraw your funds or assets. All funds and assets remain in your Brokerage Account with your Broker.

13.2. All payments made by you to the Company are subscription and service fees for access to the Platform. They are not deposits, are not held on trust, are not client money, and are not available for trading.

13.3. The Company does not participate in your trading profits or losses and does not charge performance-based fees, unless expressly agreed in a separate written agreement.

14. Performance, Backtesting and Simulated Results

14.1. **Past performance does not guarantee future results.** This applies to live track records, published statistics, and any performance shown on the Platform.

14.2. **Backtested and simulated results are hypothetical.** They are prepared with the benefit of hindsight, do not involve financial risk, and cannot account for market liquidity, slippage, spread, latency, order rejection, funding costs, or the behavioural pressures of live trading. A backtest may be over-fitted to historic data and may fail in live conditions.

14.3. Live results will differ from backtested results, and may differ substantially and adversely.

14.4. Any performance figure published on the Platform is subject to the assumptions and limitations disclosed alongside it, and will be labelled as live or simulated. Where you publish a figure in relation to a shared User Bot, you must be able to substantiate it and must disclose whether it is live or simulated.

14.5. Testimonials and case studies describe the experience of the individual concerned. They are not representative of results generally, are not a guarantee, and should not be relied on in deciding whether to use the Platform or any Bot.

15. Fees, Subscriptions and Payments

15.1. Subscriptions are billed in advance on a monthly basis and renew automatically unless cancelled before the renewal date through your account settings. Prices are displayed at checkout. We will give notice of any change to your subscription fee before it takes effect.

15.2. Refunds are governed by the Refund Policy. **Note:** cancellation of a subscription or expiry of access does not close open positions and does not by itself end the connection at your Broker. You remain responsible for your positions.

15.3. Failure to pay may result in suspension of Platform access. Where access is suspended, Bots may cease to operate. **You must not rely on continued Bot operation to manage open positions.**

15.4. You are responsible for all Broker commissions, spreads, financing costs, exchange fees and taxes arising from your trading. These are charged by your Broker, not by us. All fees are exclusive of applicable taxes.

15.5. **Launch Cohort price lock.** Where we have advertised a subscription rate as locked, fixed or held for the life of the subscription, and you first subscribed to that plan during the Launch Period (the "Launch Cohort"), **the recurring fee for that plan will not be increased for as long as your subscription to it remains continuously active.** The **Launch Period** ends on the earlier of (i) **31 December 2026** and (ii) the date on which we publish notice on our pricing page that the launch offer is withdrawn. Withdrawal of the offer takes effect prospectively only: if you subscribed before it was withdrawn, your locked rate is unaffected.

To the extent of any conflict, this Section prevails over Section 15.1 for Launch Cohort subscriptions.

(a) The lock applies to the recurring subscription fee for the plan you subscribed to. It does not apply to taxes, to amounts charged by your Broker or payment provider, or to any separately priced product, add-on, tier or programme.

(b) The lock ends, and our then-current published rate applies, if: you cancel and later resubscribe; your subscription lapses for non-payment and is not restored within 30 days; or you move to a different plan, in which case that plan is charged at its own rate and no locked rate carries across.

(c) We may change the features included in a plan on notice under Section 1.6. The locked fee itself will not be increased.

(d) The lock does not oblige us to offer any plan indefinitely. If we discontinue a plan entirely we will give at least 60 days' written notice, and you may cancel at any time without penalty.

16. Billing Questions, Disputes and Chargebacks

16.1. **Contact us first.** If you believe you have been charged incorrectly, email support@onetaptrade.com with the transaction details. We will acknowledge within 48 hours and aim to resolve within 14 days.

16.2. **Good-faith resolution period.** Before initiating a chargeback or payment dispute with your card issuer or payment provider, you agree to raise the matter with us in writing and to allow us 14 days to resolve it, engaging with us in good faith during that period.

16.3. **Consequences of an unjustified chargeback.** Where a chargeback is raised without first following Section 16.2, or is determined to be without merit, we may suspend or terminate your access and recover amounts genuinely due for services provided. **A chargeback will halt your Bots, which does not close open positions** — see the Refund Policy.

16.4. **Your rights are preserved.** Nothing in this Section prevents you from exercising any statutory right, from disputing a transaction you believe to be fraudulent or unauthorised, from contacting your card issuer where you reasonably believe your card has been misused, or from complaining to any competent authority. Section 16.2 does not apply to suspected fraud or unauthorised use of your payment method.

17. Prohibited Conduct

17.1. You must not use the Platform to:

(a) engage in market manipulation, insider dealing, or any form of market abuse;
(b) trade on behalf of any other person, or manage third-party funds, without holding the licences required to do so;
(c) evade sanctions, launder money, or finance terrorism;

(d) circumvent Broker terms, exchange rules, proprietary trading firm rules, rate limits or geographic restrictions;
(e) reverse engineer, decompile, scrape, resell or redistribute the Platform, its data feeds or Company Bot logic;
(f) share account credentials, or permit any other person to operate your account;
(g) solicit credentials, account access or funds from any other User;
(h) interfere with, overload or attempt to gain unauthorised access to the Platform or any other User's account.

17.2. We may suspend or terminate access immediately, and report to competent authorities, where we reasonably suspect conduct within this Section.

18. Service Availability and Interruption

18.1. **The Platform is provided on an "as available" basis.** We do not warrant uninterrupted or error-free operation. Automated trading depends on a chain of systems — our infrastructure, cloud providers, network routes, market data feeds, Broker APIs and exchange systems — any link of which may fail.

18.2. Failures that may occur include, without limitation: software defects; delayed, duplicated, missing or inaccurate signals; server outage or degraded performance; cloud or hosting provider failure; network, latency or connectivity failure; data loss or corruption; and failure of third-party data, APIs, Brokers or platforms.

18.3. We may suspend the Platform, in whole or in part, for maintenance, upgrade, security or risk reasons. Where practicable we will give notice; in an emergency we may act without notice.

18.4. **You acknowledge that interruption may occur at a time that is materially adverse to you**, including while positions are open, during volatile markets, or when a stop condition would otherwise have triggered. You are responsible for maintaining independent means of monitoring and closing positions at your Broker, so that you are not dependent on the continuous operation of the Platform. The consequences of interruption fall to you, subject only to Section 20.1.

18.5. **Force majeure.** We are not liable for failure or delay caused by events beyond our reasonable control, including market closures, exchange or data-feed failure, Broker failure, telecommunications or cloud outage, cyberattack, government action, war or epidemic. If such an event continues beyond 90 days, either party may terminate.

19. Disclaimers

19.1. To the maximum extent permitted by applicable law, the Platform, all Company Bots, all Development Features, all data, analytics and outputs are provided **"as is" and "as available"**, without warranty of any kind, express or implied, including implied warranties of merchantability, fitness for a particular purpose, accuracy, or non-infringement.

19.2. We do not warrant that any Bot will be profitable, that any order will be transmitted, received, accepted, filled or filled at any particular price, that any stop, limit or risk control will operate as intended, or that Platform records will match Broker records at any given moment.

19.3. Market data may be delayed, incomplete, inaccurate or interrupted, and is sourced from third parties.

19.4. No oral or written statement by any representative of the Company creates any warranty not expressly set out in the Agreement.

20. Limitation of Liability

20.1. Nothing in this Agreement excludes or limits liability for fraud, fraudulent misrepresentation, wilful misconduct, gross negligence, death or personal injury, or any liability that cannot lawfully be excluded or limited — including any right you may have under the UAE Consumer Protection Law (Federal Law No. 15 of 2020) and its implementing regulations, which are unaffected by this Section.

20.2. Subject to Section 20.1, and to the maximum extent permitted by applicable law:

(a) we are not liable for **trading losses**, lost profits, lost opportunity, loss of anticipated savings, or indirect, special, incidental, punitive or consequential loss, however arising;

(b) our aggregate liability arising out of or in connection with this Agreement in any twelve-month period is limited to the total subscription fees you paid to us in the twelve months immediately preceding the event giving rise to the claim.

20.3. **Allocation of risk.** You acknowledge that the fees charged reflect the allocation of risk in this Agreement, and that we would not provide the Platform on these terms without it.

21. Indemnity

You agree to indemnify and hold harmless the Company, its officers, employees and contractors against any claim, loss, liability, cost or expense (including reasonable legal fees) arising from (a) your breach of this Agreement, (b) any User Bot you create, deploy or share, (c) your trading activity, (d) your breach of applicable law, of your Broker's terms, or of any proprietary trading firm's rules, or (e) your management of funds belonging to any other person.

22. Intellectual Property

22.1. The Platform, its software, Company Bot logic, models, data compilations, branding and content are owned by the Company or its licensors and are protected by intellectual property law. No licence is granted except the limited, non-exclusive, non-transferable, non-sublicensable, revocable right to use the Platform in accordance with this Agreement, for your own account, during the period your subscription is active.

22.2. **You retain ownership of the logic and code of any User Bot you create.** You grant us a licence to host, execute, store, back up and display it solely to operate the Platform and

provide the services you have requested, and — where you elect to share or publish it — to make it available to other Users in accordance with the sharing terms.

22.3. You must not extract, replicate or reverse engineer Company Bot logic, or use Platform outputs to build, train or improve a competing service.

22.4. On expiry or termination of your subscription, the licence in Section 22.1 ends and you must cease using Company Bot logic and any Platform materials in your possession.

23. Data Protection

23.1. Personal data is processed in accordance with the Privacy Policy and the UAE Personal Data Protection Law (Federal Decree-Law No. 45 of 2021).

23.2. Connection Credentials, Bot configurations, order and position records constitute sensitive account data. We apply encryption in transit and at rest, segregated storage, access controls and logging. Privacy requests: privacy@onetaptrade.com.

24. AML, Sanctions and Financial Crime

24.1. We operate sanctions screening on payments and maintain zero tolerance for money laundering and terrorist financing, consistent with UAE Federal Decree-Law No. 10 of 2025 and applicable regulations.

24.2. We may require identity verification, source-of-funds information, or additional documentation, and may suspend access pending verification.

25. Suspension and Termination

25.1. **By you.** You may terminate at any time by cancelling your subscription and closing your account. Before doing so you should deactivate all Bots, end the connection at your Broker under Section 7.7, and close or arrange to manage open positions.

25.2. **By us.** We may suspend or terminate access immediately where you breach this Agreement, where we reasonably suspect market abuse, financial crime or unauthorised third-party fund management, where you breach your Broker's terms or a proprietary trading firm's rules while using the Platform, where required by law, or where continued operation poses a risk to you, to other Users or to the Platform.

25.3. **Discontinuation.** We may discontinue the Platform or any product tier for business, operational or legal reasons, on reasonable notice where practicable.

25.4. **Effect.** On termination, Bots cease to operate, the Trading Authorization ends prospectively, and the licence in Section 22.1 terminates. **Termination does not close open positions.** You remain responsible for all positions, margin and obligations at your Broker.

25.5. Sections 13, 14, 19, 20, 21, 22 and 27 survive termination.

26. Complaints

Email support@onetaptrade.com. We acknowledge within 48 hours and aim to resolve within 14 days. If your complaint concerns a specific order or Bot event, provide the account, Bot, date and time (with time zone) so we can retrieve logs.

27. Governing Law and Dispute Resolution

27.1. This Agreement is governed by the laws applied in the Dubai International Financial Centre (DIFC).

27.2. Disputes shall first be referred to good-faith negotiation for 30 days, then to mediation, and failing resolution to arbitration administered by the Dubai International Arbitration Centre, seated in the DIFC, in English, before a single arbitrator.

27.3. Nothing in this Section limits any non-waivable right of a consumer to bring proceedings, or to be sued only, in the courts of their place of residence under mandatory law, or to complain to a competent regulator.

27.4. To the extent permitted by applicable law, claims must be brought within twelve months of the event giving rise to them, and are brought individually rather than as part of a class or representative action. This Section does not apply where mandatory law provides otherwise.

28. General

28.1. **Entire agreement.** This Agreement is the entire agreement between the parties in relation to the Platform and supersedes prior versions and all prior or contemporaneous communications, proposals and representations, whether oral or written. You acknowledge that you have not relied on any statement, promise or representation not expressly set out in the Agreement. This Section does not exclude liability for fraudulent misrepresentation.

28.2. **Severability.** If any provision is held invalid or unenforceable, it shall be applied in the modified form that comes closest to its original intent and remains enforceable; if it cannot be so modified, it shall be severed and the remainder continues in force.

28.3. **No waiver.** Failure or delay in enforcing a provision is not a waiver of it.

28.4. **Assignment.** You may not assign this Agreement. We may assign it to an affiliate or in connection with a reorganisation or sale of business.

28.5. **Language.** This Agreement is executed in English. Where an Arabic translation is required by mandatory UAE law, the Arabic text may prevail before an onshore UAE authority to the extent so required; between the parties, the English text reflects their commercial intent.

28.6. **Notices.** Legal notices to the Company: support@onetaptrade.com, Business Centre, Sharjah Publishing City Free Zone, Sharjah, United Arab Emirates. Notices to you: the email registered to your account. You are responsible for keeping your contact details current.

28.7. **Electronic communications.** You consent to receive notices and communications electronically, and agree that these satisfy any requirement that a communication be in writing.

28.8. **No partnership.** Nothing in this Agreement creates a partnership, joint venture, agency, employment or fiduciary relationship between you and the Company, save for the limited Trading Authorization in Section 8.

29. Your Acknowledgment

By accepting this Agreement, and again by granting a Trading Authorization, you confirm that you understand and accept each of the following:

- OneTapTrade is a product of ZAD Ventures FZE and provides **automated trading technology only** — not investment advice, and with no assessment of whether it suits you.
- Once you grant a Trading Authorization and activate a Bot, **orders go to your brokerage account automatically, without confirming each one with you.**
- **"Automated" means orders are transmitted for you. It does not mean hands-free.** Bots do not pause for news or economic events, and you must monitor your account and use the Kill Switch when needed.
- **You can lose all of the capital in your connected account, and more than you deposited** where leverage and your Broker's terms permit it.
- **Stops are not guaranteed.** Software, connectivity, data feeds and Brokers can all fail, sometimes at the worst moment.
- Past and backtested performance **does not predict future results**, and backtests are prepared with hindsight.
- **We never hold your money.** Your capital stays with your Broker. On MetaTrader we use your master password, which can trade but cannot withdraw; withdrawals happen only through your Broker's own portal, which we cannot reach.
- **Stopping a Bot, cancelling your subscription or closing your account does not close open positions.** Those remain yours to manage.
- Bots created by other Users are **not reviewed or endorsed** by us, and Development Features are experimental and should not be trusted with capital you cannot lose.
- You are trading with **risk capital you can afford to lose in full**, on your own decision, and you have not relied on any marketing statement outside this Agreement.