

General Terms and Conditions - Hiove

These Terms & Conditions (hereinafter referred to as the "Agreement") shall regulate the legal relationship between **GallTek Global LLC**, a company registered in Saint Vincent and the Grenadines, with address registered in Suite 204, Griffith Corporate Centre, Beachmont, Kingstown, Saint Vincent and the Grenadines, contact email: support@galltekglobal.com, operating under the commercial brand "**Hiove**" and/or its affiliated and/or related entities (hereinafter referred to as the "Company" or "Hiove"), and the user (a natural or legal entity) (hereinafter referred to as the "Client") of hiove.com (hereinafter referred to as the "Website").

1. The Client confirms that he/she has read, understood and accepted all information, conditions, and terms set out on the Website, which are open to be reviewed and can be examined by the public, and which include important legal Information.
2. By accepting this Agreement, the Client agrees and irrevocably accepts the terms and conditions contained in this Agreement, its annexes and/or appendices, as well as other documentation/information published on the Website, including without limitation the Privacy Policy, Payment Policy, Withdrawal Policy, Code of Conduct, Order Execution Policy, and Anti-Money Laundering Policy. The Client accepts this Agreement by registering an Account on the Website and depositing funds. By accepting the Agreement, and subject to the Company's final approval, the Client enters into a legal and binding agreement with the Company.
3. The terms of this Agreement shall be considered accepted unconditionally by the Client upon the Company's receipt of an advance payment made by the Client. As soon as the Company receives the Client's advance payment, every operation made by the Client on the Trading Platform shall be subject to the terms of this Agreement and other documentation/information on the Website.
4. The Client hereby acknowledges that each and any operation, activity, transaction, order, and/or communication performed by him/her on the Trading Platform, including without limitation through the Account and the Website, shall be governed by and/or must be executed in accordance with the terms and conditions of this Agreement and other documentation/information on the Website.
5. By accepting this current Agreement, the Client confirms that he/she is able to receive information, including amendments to the present Agreement, either via email or through the Website. **The Client acknowledges that for all matters related to trading operations, account management, deposits, withdrawals, and technical issues on the Hiove platform, the primary communication channel is through the internal support ticket system available within the Client's trading account. The GallTek Global LLC contact email (support@galltekglobal.com) is reserved for corporate, legal, and compliance matters.**

Terms

1. **Account** – means a unique personified account registered in the name of the Client and which contains all the Client's transactions/operations on the Trading Platform (as defined below) of the

Company. **Each Client is strictly limited to ONE account only.**

2. **Ask** – means the higher price in a quote. The price the Client may buy at.
3. **Bid** – means the lower price in a quote. The price the Client may sell at.
4. **Binary Options and/or All or Nothing Options and/or Turbo Options** – means financial instruments where a prediction is made on the direction of the price movement of an asset at a certain period of the day. The payout is predetermined as a fixed amount whether the option expires in the money or if the option expires out of the money.
5. **Digital Option Contract** – means a type of derivative instrument where the Client earns a payout if they correctly predict the price movement of the underlying asset at the time of the option's expiry. The prediction can be made as to whether the value of the underlying asset will fall above or below the strike price at the time of expiration. Should the option expire at the selected strike price, it will be considered to expire out of the money and will result in the loss of the invested amount.
6. **Execution** – means the execution of Client order(s) by the Company acting as the Client's counterparty as per the terms of the present Agreement.
7. **Financial Instruments** – means the financial instruments as per paragraph 2.4 below that are available on the Company's Trading Platform.
8. **KYC Documents** – means the documents to be provided by the Client, including without limitation a copy of the passport or ID and utility bill of the Client (if a natural person), and/or certificates showing management and ownership all the way up to the ultimate beneficial owner (if a legal entity), and any other documents the Company may request at its sole discretion.
9. **Market** – means the market on which the Financial Instruments are subject to and/or traded, whether this market is organized, regulated, or not, and whether it is in the relevant jurisdiction or abroad.
10. **Market Maker** – means a company which provides BID and ASK prices for financial instruments.
11. **Operations** – means actions performed on the Client's Account following an order placed by the Client, connected with but not limited to crediting of funds, return of funds, opening and closing of trade transactions/positions, and/or relating to financial instruments.
12. **Prices** – means the prices offered to the Client for each transaction, which may be changed without prior notice. The "Prices" given through the Trading Platform include the Spread (see definition below), where relevant.
13. **Services** – means the services described in Section 2 of this Agreement through the Trading Platform.
14. **Spread** – means the difference between the purchase price Ask (rate) and the sale price Bid (rate) at the same moment. A predefined spread is considered commission for purposes of this Agreement.
15. **Trading Platform** – means an electronic system on the internet that consists of all programs and technology that present quotes in real time, allow the placement/modification/deletion of orders, and calculate all mutual obligations of the Client and the Company.
16. **Introducing Broker** – means any person (natural or legal) who refers Clients to the Company and has entered into an Introducing Broker Agreement and successfully opened an IB Account (as

defined in the Introducing Broker Agreement).

17. **Serviced Countries** – means any country available for registration on the Company's Website.
18. **Automated Trading Systems** – means any software, robot, algorithm, artificial intelligence, script, macro, or any other automated mechanism designed to place, modify, or execute trades without direct human intervention for each individual transaction.
19. **High-Frequency Trading (HFT)** – means trading strategies characterized by high-speed execution, high turnover rates, short holding periods, and the use of algorithms to identify and exploit market inefficiencies, including **abnormal success rates exceeding 70% over extended periods, execution speeds inconsistent with manual trading, repetitive patterns indicating algorithmic behavior, and trading volumes incompatible with human operation.**
20. **Related Accounts** – means accounts that share common identifying elements including but not limited to: **same IP address, same household, same payment methods, same devices, related personal information, family relationships (including shared surnames with same IP address), business partnerships, or any indication of coordinated control or operation.**
21. **Multiple Accounts** – means any situation where a single Client or related parties create, maintain, or operate more than one account, whether directly or through family members, relatives, or third parties. **This includes accounts registered with similar personal information, shared network connections, same residential/commercial addresses, related payment methods, or evidence of coordinated trading activities.**
22. **Suspicious Activity** – means any operational pattern that indicates the use of automation, coordination between accounts, system manipulation, or violation of these terms, including but not limited to **abnormal trading patterns inconsistent with manual trading, coordinated timing between related accounts, exploitation of system vulnerabilities, or attempts to circumvent platform restrictions.**

Subject of the Agreement and Services

1. The subject of the Agreement shall be the provision of services to the Client by the Company under the Agreement and through the Trading Platform.
2. The Company shall carry out all transactions as provided in this Agreement on an execution-only basis, neither managing the account nor advising the Client. The Company is entitled to execute transactions requested by the Client as provided in this Agreement, even if the transaction is not beneficial for the Client. The Company is under no obligation, unless otherwise agreed in this Agreement and/or other documentation/information on the Website, to monitor or advise the Client on the status of any transaction, to make margin calls, or to close out any of the Client's open positions.
3. The Investment and Ancillary Services provided by the Company under the terms of this Agreement are described below. The Company provides them in its capacity as a market maker under the terms

of this Agreement. The Company may, at its sole discretion and without providing prior notice to the Client, transmit orders and/or act as an intermediary for Clients' transactions.

Investment Services

1. Reception and transmission of orders in relation to one or more financial instruments.
2. Execution of the orders on behalf of the Clients.
3. Dealing on Own Account.

Ancillary Services

1. Safekeeping and administration of Financial Instruments for the Client's Trading Account, including custodianship and related services such as cash/collateral management.
2. Granting credits or loans related to financial instruments, where the firm granting the credit or loan is involved in the transaction.
3. Foreign exchange services connected to the provision of Investment Services.

The Company does not provide investment, tax, or trading advice unless specified as such in a separate agreement. The Company's services include 'execution-only,' meaning that it will act on your instructions and will not advise you on any transaction, nor monitor your trading decisions to determine appropriateness or avoid losses. You should seek your own financial, legal, taxation, and other professional advice.

Financial Instruments (not exhaustive):

1. Option contracts (i.e., Digital Options, Binary Options, and/or Blitz) in stocks, commodities, indices, and currency pairs.

Binary options trading does not give any rights, voting rights, title, or interest in the underlying instrument of the transaction. Binary options are traded on the Company's proprietary platform.

General Provisions

The Company agrees to provide services to the Client subject to the Client:

1. Being of legal age in accordance with the jurisdiction in which they reside, legally competent, and of sound mind.
2. Not residing in any country where the provision of financial products or services offered by the Company is contrary to local laws or regulations. The Client is responsible for complying with local laws and regulations.
3. Not being a resident of the USA/territories, Canada, Afghanistan, Australia, Belarus, Belgium, Bouvet Island, Cuba, Democratic Republic of the Congo, Eritrea, Ethiopia, Gibraltar, Guam, Haiti, Iran, Israel, Japan, Libya, Mali, Myanmar, North Korea, Palestine, South Sudan, Sudan, Syria, the Russian Federation, the United Kingdom, Ukraine, Vatican, or other non-serviced countries.

Core Operating Principles

1. The Company will offer Services to the Client at its absolute discretion, subject to the provisions of this Agreement.
2. The Client is prohibited and shall not, under any circumstances, be allowed to execute any transactions/Operations on the Trading Platform, Website, and/or through his/her Account that would result in exceeding the total balance and/or amount of money deposited/maintained in his/her Account. Such deposited amounts shall be considered as collateral, either in the form of a lien or otherwise, to the Company by the Client, securing the Client's obligation to pay any money owed to the Company.
3. The Company shall facilitate the execution of the Client's trade activities/orders and/or transactions, but the Client acknowledges and accepts that the Company shall not provide any trust services and/or trading consultation or advisory services to the Client.
4. The Company shall process all transactions/Operations of the Client in accordance with the terms and conditions of this Agreement on an execution only basis. The Company shall neither manage the Client's Account nor provide any advice to the Client.
5. The Company shall process the orders/transactions requested by the Client under this Agreement, regardless of whether such orders/transactions may not be beneficial to the Client. The Company is under no obligation, unless otherwise agreed in this Agreement and/or in other documentation/information on the Website, to monitor or advise the Client on the status of any transaction/order, to make margin calls to the Client, or to close out any of the Client's open positions. Unless specifically agreed, the Company is not obligated to process or attempt to process the Client's order/transaction using quotes more favorable than those offered through the Trading Platform.
6. The Company shall not be financially liable for any operations conducted by the Client through the Account and/or on the Trading Platform.
7. **Each Client shall be the only authorized user of the Company's services and the corresponding Account. The Client is granted an exclusive and non-transferable right to use and access the Account, and it is his/her responsibility to ensure that no other third party, including, without limitation, any next of kin and/or immediate family members, gains access to and/or trades through the Account assigned to him/her. THE CLIENT IS STRICTLY PROHIBITED FROM CREATING, MAINTAINING, OR OPERATING MULTIPLE ACCOUNTS, WHETHER DIRECTLY OR THROUGH FAMILY MEMBERS, RELATIVES, OR ANY THIRD PARTIES. This prohibition extends to any situation where accounts share the same IP address, household, payment methods, or show evidence of coordinated operation.**
8. The Client shall be liable for all orders given through his/her security information, and any orders received by the Company in this manner shall be considered to have been given by the Client. As long as any order is submitted through the Client's Account, the Company shall reasonably assume that such orders are submitted by the Client, and the Company shall not be under any obligation to

investigate further. The Company shall not be liable to and does not maintain any legal relations with any third party other than the Client.

9. If the Client acts on behalf of any third party and/or in the name of any third party, the Company shall not accept this person as a Client and shall not be liable to this person, whether such person was identified or not.
10. The Client has the right to cancel his/her order given to the Company within 3 seconds after the order is placed (hereinafter referred to as the "Cancellation"). The Client agrees and understands that the three-second cancellation option offered by the Company is applicable and available as long as the price remains unchanged. After the three-second period, the Company may (but is not obligated to) offer to buy out the option from the Client, and the Client has the right to agree to such an offer (hereinafter referred to as the "Buyout"). The Client is entitled to use the Cancellation or Buyout option subject to the conditions specified on the platform. Such conditions may include fees charged by the Company, which are specified on the platform. The Company is obligated to provide all necessary information regarding the conditions of Cancellation and Buyout, including their costs. The Client acknowledges and agrees that the provision of such information on the platform is sufficient. The Client acknowledges and agrees that the use of Cancellation or Buyout is risky for the Client, as the cost of Cancellation and/or Buyout depends on market conditions. The Client acknowledges and agrees to bear all risks associated with the use of Cancellation and/or Buyout.
11. The Client is entitled to use the Cancellation or Buyout option subject to the conditions specified on the Trading Platform/Website, including without limitation any fees charged by the Company. The Company is obliged to provide all necessary information regarding the conditions of Cancellation and Buyout, including any applicable costs. The Client acknowledges, accepts, and agrees that the provision of such information on the Trading Platform is sufficient. The Client acknowledges, accepts, and agrees that the use of the Cancellation or Buyout option entails significant risks for the Client, especially where the costs associated with Cancellation and/or Buyout depend on market conditions. The Client acknowledges, accepts, and agrees to bear all risks associated with the use of the Cancellation and/or Buyout option.
12. It is understood and agreed by the Client that the Company may, at its sole discretion, utilize a third party to hold the Client's funds and/or for the purpose of executing payment services. These funds will be held in segregated accounts from the third party's own funds, without affecting the Client's rights to those funds.
13. The Company offers internal live chats where clients can, among other things, share trading ideas and/or express their general thoughts. The Client acknowledges and agrees that the Company's live chat feature does not and will not constitute valid and/or accurate information addressed to clients/potential clients, and shall not be considered controlled by the Company and/or as investment advice, as it merely allows clients to express their thoughts and ideas among themselves.
14. The provision of investment advice by the Company shall only occur under a separate written agreement with the Client and after assessing the Client's personal circumstances. Unless such written agreement has been entered into between the Client and the Company, the provision of reports,

news, opinions, price movement alerts as displayed in the Company's trading platform, and any other information provided by the Company to the Client does not constitute investment advice or investment research.

Execution of Orders / Electronic Trading

1. By accepting this Agreement, the Client acknowledges that he/she has read and understood all the provisions of this Agreement and related information on the Website. The Client understands that some orders will be executed by the Company as the counterparty of the transaction in its capacity as a Market Maker and shall act as the principal and not as an agent on behalf of the Client for the execution of orders. The Client is informed that Conflicts of Interest may arise due to this model. Furthermore, the Client accepts that the Company may transmit some orders and act as an intermediary for Clients' transactions. Receipt of the order by the Company does not constitute acceptance, and acceptance shall only be constituted by the execution of the order by the Company.
2. The Company shall be obliged to execute the Client's orders sequentially and promptly.
3. The Client acknowledges and accepts a) the risk of mistakes or misinterpretations in the orders sent through the Trading Platform due to technical or mechanical failures of such electronic means, b) the risk of any delays or other issues, and c) the risk that orders may be placed by unauthorized persons using and/or accessing the Account. The Client agrees to indemnify the Company fully for any loss incurred as a result of acting in accordance with such orders.
4. The Client accepts that during the reception and transmission of his/her order, the Company shall have no responsibility regarding its content and/or the identity of the person placing the order, except in cases of gross negligence, willful default, or fraud by the Company.
5. The Client acknowledges that the Company will not take action based on orders transmitted to the Company for execution by electronic means other than those transmitted using predetermined electronic methods, such as the Trading Platform, and the Company shall bear no liability towards the Client for failing to take action based on such orders.
6. The Client acknowledges and agrees that any products or services offered by the Company may not always be available for purchase or use for trading purposes, and it is at the Company's absolute discretion whether it will make these products available to Clients at any given time. The Company shall bear no liability, monetary or otherwise, in relation to this section, including, without limitation, not making any product available at a given time.
7. **The Client acknowledges and agrees that the Company shall bear no responsibility for any financial losses and/or technical issues that may arise from using an external trading bot during trading; the Client uses the bot at their own risk. THE USE OF ANY AUTOMATED TRADING SYSTEMS, BOTS, ALGORITHMS, OR HIGH-FREQUENCY TRADING STRATEGIES IS STRICTLY PROHIBITED AND SHALL RESULT IN IMMEDIATE ACCOUNT SUSPENSION AND FORFEITURE OF ALL PROFITS.**

8. The Client agrees and understands the following in consideration of the corporate actions outlined below:

1. Corporate Actions Regarding Bankruptcy

Where it is publicly available that a specific company has filed or is in the process of filing for Chapter 11 under US bankruptcy law, or an equivalent to Chapter 11 under any national legislation related to bankruptcy, GallTek Global LLC, a company registered in Saint Vincent and the Grenadines at Suite 204, Griffith Corporate Centre, Beachmont, Kingstown, Saint Vincent and the Grenadines, operating under the brand "Hiove" and/or its affiliated and/or related entities (hereinafter referred to as the "Company"), reserves the right to close any and all relevant positions associated with the asset(s) of such company and suspend the related asset(s). The Client's positions in the referred asset(s) will be closed by the Company at the last available price on the platform, and the Client will be provided with prior notice regarding this action. It is important to note that the Company will not be held liable for any losses incurred by the Client as a result of the closure of the position(s) and/or the suspension of the asset(s).

2. Split or Reverse Split Corporate Actions

In circumstances where the underlying asset offered by the Company is subject to a split and/or reverse split, the Company may decide to close the Client's positions in the referred asset(s) at the last available price on the platform prior to the occurrence of the split and/or reverse split event. The Client will be notified accordingly.

3. Right to Refuse Order Execution

The Company retains the right to refuse to execute any orders from the Client at any time and for any reason, including but not limited to the following circumstances:

- If the order aims or may aim to manipulate the market price of financial instruments (market manipulation).
- If the order constitutes or may constitute insider trading (abusive exploitation of confidential information).
- If the order contributes or may contribute to money laundering activities.
- If the Client has insufficient funds to cover the purchase of financial instruments or insufficient financial instruments to cover their sale.
- If the Client fails to fulfill any obligations towards the Company under this Agreement.
- If the Company's internal exposure limits regarding the financial instrument or its underlying asset have been reached.
- If the Client seeks to or becomes a US Reportable Person, a resident of the USA, or a resident of a restricted country as specified by the Company.
- **If the Client is detected using automated trading systems, bots, or high-frequency trading strategies.**

- **If the Client is found to be operating multiple accounts or coordinating with related accounts.**
- **If the Client shows abnormal trading patterns inconsistent with manual trading, including success rates exceeding 70% over extended periods.**
- **If accounts share the same IP address with family relationships or shared surnames without proper justification.**

The Client acknowledges that the Company may, under certain market conditions, close all or part of the Client's positions due to internal exposure limits or unavailability of the underlying asset on the relevant market. The Client will receive prior notice if the Company decides to liquidate any position.

Limitation of Liability

1. **Uninterrupted Services Not Guaranteed:** The Company does not guarantee uninterrupted, secure, or error-free services, nor immunity from unauthorized access to servers or disruptions caused by hardware, software, or communication failures in the Client's or the Company's systems.
2. **Third-Party Services:** The Company's services depend on third parties, and the Company is not responsible for any third-party actions or omissions that may cause loss, damage, or expense to the Client.
3. **Force Majeure:** The Company bears no responsibility for damages caused by force majeure or events outside its control, affecting the accessibility of its trading site.
4. **No Responsibility for Introducing Brokers:** If the Client registers through an Introducing Broker or other third parties, the Company is not responsible for agreements or arrangements between the Client and these parties, nor for any additional costs incurred as a result. Introducing Brokers and agents are not authorized representatives of the Company and cannot provide guarantees, promises, or investment advice on behalf of the Company.

Settlement of Transactions

1. The Company shall settle all transactions upon execution.
2. An online statement of the Client's account will be available for printing at all times on the Company's Trading Platform.

Rights, Obligations, and Guarantees of the Parties

1. Client Rights:

- The Client may submit any order requesting the execution of a transaction on the Website, subject to the terms of this Agreement.
- The Client may request the withdrawal of any funds in accordance with the Company's Withdrawal Policy, provided there are no outstanding debts owed to the Company.
- In the event of a complaint or dispute, the Client may submit a formal complaint to the Company at support@galltekglobal.com, which will be acknowledged and responded to within a reasonable

timeframe (up to 3 months). **For issues specifically related to the Hiove trading platform, deposits, withdrawals, or trading activities, Clients must first contact Hiove support directly through the support ticket system available within the trading platform before contacting GallTek Global LLC.**

2. Client Obligations:

- The Client warrants compliance with all terms of this Agreement.
- The Client must keep login credentials confidential and is responsible for all orders submitted under their account.
- In case of unauthorized access, the Client must notify the Company immediately. The Company may block the account, cancel withdrawal requests, and require documentation to verify the Client's identity.
- The Client must inform the Company of any changes to personal information within 7 calendar days.
- **The Client may only register ONE account with the Company, and any multiple accounts may be blocked at the Company's discretion. This prohibition extends to accounts opened by family members, relatives, or any persons residing at the same address or using the same IP address. Creating multiple accounts, whether directly or through related parties, will result in immediate suspension of all related accounts and forfeiture of profits.**
- **The Client must operate the account personally and manually, without the use of any automated trading systems, bots, algorithms, or high-frequency trading strategies.**
- **The Client must not coordinate trading strategies with other users or operate accounts in a way that suggests common control or management.**

The Client also agrees to comply with relevant tax legislation and acknowledges that the Company reserves the right to unilaterally amend this Agreement, with amendments taking effect as specified.

Legal Compliance and Capacity

- The Client confirms that they are not under any legal disability and are not subject to any laws or regulations that prevent their performance of this Agreement or any contract or transaction contemplated by this Agreement.
- The Client acts as the principal and not as an authorized representative, attorney, or trustee of any third party.
- The monetary funds, financial instruments, and other assets delivered for any purpose by the Client to GallTek Global LLC, operating under the brand "Hiove", registered in Saint Vincent and the Grenadines at Suite 204, Griffith Corporate Centre, Beachmont, Kingstown, Saint Vincent and the Grenadines, and/or its affiliated and/or related entities (hereinafter referred to as the "Company"), are not connected directly or indirectly to any illegal, criminal activities, or terrorism.

- The monetary funds, financial instruments, and other assets delivered for any purpose by the Client to the Company shall belong exclusively to the Client and at all times be free from any charge, lien, pledge, or encumbrance unless otherwise disclosed by the Client in writing to the Company.
- The financial instruments, information, and legal documents delivered by the Client to the Company are authentic, valid, and free of defects, and they shall have the legal effect that they purport to have.
- The Client certifies that they have provided accurate, complete, and true information upon registration and will maintain the accuracy of the provided information by promptly updating any registration information that may change. Failure to do so may result in Account closure, Account limitations, and/or voiding of any transactions.
- The Client will provide KYC documents to the Company within a period not exceeding 7 days from the moment of depositing funds.
- The Client confirms that the purpose and reason for registering and operating an Account is to trade on their own behalf in financial instruments and to take advantage of the Services offered by the Company. Should the purpose for operating the Account change, the Client warrants to inform the Company immediately.
- The Client warrants and shall continue to warrant the above at all times, including during the execution of any transaction or trade through the Account and the provision of Services.

Company Rights and Actions

- The Company may modify the value of its financial obligations to the Client if the Client violates one or more provisions of this Agreement.
- The Company reserves the right to change, add, or set default parameters regarding option payments, return rates, acquisition of option types, minimum or maximum option amounts, and expiration periods for one or more assets. The Company may limit the number of purchased options within specific time frames.
- The Company may contact the Client regarding this Agreement, including clarification of actions through the Client's Account.
- The Company reserves the right to unilaterally modify, amend, or restate the terms and conditions of this Agreement and any materials made available on the Website. The Client will be notified through the Website and/or email.
- The Company may modify its financial obligations to the Client if trading on the platform does not comply with the conditions of this Agreement.
- The Company may engage third parties to assist with or enhance the provision of Services.
- For any matters not covered by this Agreement, the Company will act according to its discretion but in accordance with business custom and practices.
- The Company reserves the right to request additional supporting documents during the verification process or at any time during the business relationship. Failure by the Client to provide such

documents may result in the termination of this Agreement and closure of the Account.

Prohibition of Automated Trading, Multiple Accounts, and Inappropriate Conduct

Hiove strictly prohibits the following activities and any violation will result in immediate account suspension and forfeiture of profits:

1. AUTOMATED TRADING PROHIBITION - ZERO TOLERANCE

The use of robots, automated algorithms, artificial intelligence, or any similar automated trading mechanisms on the platform is **STRICTLY PROHIBITED**.

Detection Criteria:

- **Abnormal Success Rates:** Success rates exceeding 70% over extended periods (more than 100 operations)
- **Execution Speed Anomalies:** Operations executed in intervals of less than 2-3 seconds consistently
- **Repetitive Patterns:** Identical or algorithmic operational sequences
- **Excessive Volume:** Number of operations incompatible with manual trading (over 500 operations in 24 hours)
- **Robotic Timing:** Activity concentrated at specific times in a robotic manner
- **Lack of Human Variation:** Investment amounts always identical or in mathematical progression

Monitoring System:

Hiove maintains automated detection systems that analyze in real-time:

- Latency between clicks and executions
- Mouse movement patterns
- Intervals between consecutive operations
- Temporal correlation between opening/closing
- Advanced behavioral analysis

Penalties for Automated Trading:

- **Immediate account suspension**
- **Cancellation of all suspicious operations**
- **Total retention of profits obtained via automation**
- **In-depth investigation with possible legal action**
- **Permanent platform ban**

2. MULTIPLE ACCOUNTS PROHIBITION - ZERO TOLERANCE

Each Client is limited to ONE account only. Creating multiple accounts, whether directly or through family members, relatives, or third parties, is STRICTLY PROHIBITED.

Detection Methods:

- **Personal Information:** Same or similar CPF/CNPJ, documents, or personal data
- **Network Connections:** Shared IP addresses or network connections
- **Geographic Location:** Same household or residential/commercial address
- **Payment Methods:** Related banking information or payment methods
- **Family Relationships:** Family relationships or shared surnames with same IP address
- **Behavioral Patterns:** Coordinated trading activities between accounts
- **Device Sharing:** Use of the same devices or digital fingerprints

Specific Protocol for Same Surname + Same IP Cases:

When detecting same surname + same IP, investigation will follow:

a) Immediate Data Collection:

- Complete history of IPs used
- Analysis of access schedules
- Verification of documents from both accounts
- Comparison of operational patterns

b) Family Verification:

- Request for proof of relationship
- Analysis of cohabitation feasibility
- Verification of financial independence
- Investigation of real motivation

c) Behavioral Analysis:

- Temporal coordination of operations
- Similarity of strategies
- Use of shared devices
- Communication between accounts

Presumption of Irregularity: A **relative** presumption of irregularity is established when:

- Same surname + persistent same IP

- Operations at identical times
- Similar operational strategies
- Absence of plausible justification

Penalties for Multiple Accounts:

- **Immediate suspension of all related accounts**
- **Definitive closure without possibility of reopening**
- **Complete retention of irregularly obtained profits**
- **Return only of initially deposited capital (at Hiove's discretion)**
- **Permanent blocking of personal/family data in company database**

3. INVESTIGATION AND ENFORCEMENT PROCESS

Automated Alert System:

Multiple Accounts:

- Automatic verification of duplicate CPF/CNPJ
- Analysis of shared IPs
- Detection of identical surnames with same IP
- Monitoring of shared banking data

Automation/HFT:

- Algorithms for detecting abnormal assertiveness
- Execution speed analysis
- Monitoring of repetitive patterns
- Verification of intervals between operations

Enforcement Flow:

PHASE 1 - AUTOMATIC DETECTION

- System identifies suspicious activity
- Account is automatically flagged
- Intensive monitoring begins

PHASE 2 - TECHNICAL ANALYSIS

- Specialized team analyzes evidence
- Timeframe: up to 48 hours for evident cases

- Collection of additional evidence

PHASE 3 - ADMINISTRATIVE DECISION

- Application of measure proportional to violation
- Client notification via email
- Immediate implementation of penalties

PHASE 4 - DEFENSE PERIOD

- Client may present counter-evidence within 15 days
- Analysis of additional documentation
- Final decision within 30 days

Investigation Period and Rights:

- Investigation period: up to **90 days** for conclusion
- Withdrawal suspension during investigation period
- Possibility of requesting additional documents
- Right to request in-person verification or video conference
- **Burden of proof:** Clients suspected of violations must provide satisfactory evidence of compliance

4. PENALTY GRADATION

LEVEL 1 - WARNING:

- For minor violations or first occurrence
- Formal written notification
- Intensified monitoring

LEVEL 2 - TEMPORARY SUSPENSION:

- For 30 to 90 days
- Blocking of new operations
- Maintenance of balances

LEVEL 3 - WITHDRAWAL SUSPENSION:

- Blocking of withdrawals for up to 180 days
- In-depth investigation
- Possibility of regularization

LEVEL 4 - CLOSURE WITH RETURN:

- Contract termination
- Return of deposited balance
- Retention only of irregular profits

LEVEL 5 - CLOSURE WITH RETENTION:

- For serious cases or recurrence
- Complete retention of amounts
- Permanent ban

Application Criteria:

Multiple Accounts:

- 1st detection: Level 4 (closure with return)
- Clear evidence of coordination: Level 5 (complete retention)

HFT/Automation:

- Proven use: Level 5 immediate
- Founded suspicion: Level 3 with investigation

Aggravating Factors:

- Recurrence
- High amount involved
- Use of false documentation
- Resistance to cooperation

5. INAPPROPRIATE CONDUCT

- Any form of defamation, insult, or offense directed at the company, its employees, or representatives will result in the immediate blocking of the user's account.
- In such cases, the user will be subject to legal proceedings and held accountable for their actions.

Indemnity and Liability

- The Client shall indemnify the Company, its directors, officers, employees, or representatives against all direct or indirect liabilities arising from any act or omission by the Client in the performance of this Agreement or the liquidation of any financial instruments. This indemnity survives the termination of the Agreement.
- The Company shall not be liable for any loss, expense, or liability incurred by the Client unless it results from gross negligence, willful default, or fraud by the Company. Furthermore, the Company shall not be liable for indirect or consequential losses, including loss of profit or opportunity.

- The Company shall not be responsible for losses resulting from the insolvency of any counterparty, bank, custodian, or third party acting on behalf of the Client.

Personal Data

- By accepting the terms of this Agreement, the Client irrevocably consents to the collection and processing of their personal data by the Company for purposes related to this Agreement, including compliance with applicable regulations such as anti-money laundering laws.
- The Client acknowledges that the Company may store, maintain, and process personal data for the duration of the Agreement and for a minimum of 7 years after its termination.
- The Client consents to the disclosure of their personal data to third parties solely for the purpose of facilitating the execution of transactions or operations. The Company ensures that such third parties will treat the data in accordance with applicable laws.

Assignment

- This Agreement is personal to the Client, and the Client may not assign or transfer any of their rights or obligations under it.
- The Company may assign or transfer its rights or obligations to a third party, notifying the Client of such an assignment.

Risk Statement

- The Client confirms that they have read, understood, and accepted the risk statement related to using the Services provided by the Company, as available on the Company's Website.

One-Click Trading Terms and Conditions

- One-Click Trading mode allows you to perform trading operations on the platform with only one click on the Buy/Call or Sell/Put buttons, without any additional confirmations.
- Opting in for the One-Click Trading mode means that you acknowledge that you have read and understood the following terms and conditions, and you agree to be bound hereby.
- Your current version of the platform enables you to choose between the following modes for order submission. You agree that you will be bound by the procedures and conditions specified herein with respect to each such mode:
 - The default mode for the submission of orders requires several steps. First, you invoke the instruments menu and choose the assets you want to trade. Then, you select all parameters based on the chosen instrument and confirm your order by clicking either Buy/Call or Sell/Put, depending on the order type and your trading intentions. Using the default mode, a confirmation window appears, and you must confirm the details before submitting the order.
 - The One-Click Trading mode is a one-step process where orders are submitted immediately by clicking either the Buy/Call or Sell/Put buttons.

- There will be no subsequent confirmation prompt, so ensure all parameters are set based on your trading intentions. You cannot withdraw your order once clicked (except for the 3-second cancellation period for binary options).
- You can activate or deactivate One-Click Trading mode in the platform settings for one or several instruments.
- By selecting One-Click Trading mode, you acknowledge that orders will be submitted without further confirmation, and you accept all associated risks, including errors, omissions, or mistakes in submitting any order.
- You agree to fully indemnify and hold harmless GallTek Global LLC, operating under the brand "Hiove", registered in Saint Vincent and the Grenadines at Suite 204, Griffith Corporate Centre, Beachmont, Kingstown, Saint Vincent and the Grenadines, and/or its affiliated and/or related entities (hereinafter referred to as the "Company"), from any losses, costs, and expenses incurred due to errors, omissions, or mistakes made by you or any other person trading on your behalf.
- If you accept the One-Click Trading terms and conditions, tick the "buy in one click" option when opening trades on the platform. If you do not accept these conditions, do not tick the box or use the One-Click Trading function.
- The Hiove mobile app operates exclusively in One Click Trading mode. By using the app, you acknowledge and accept the risks associated with this mode, including potential errors or mistakes in submitting any order.

Charges and Fees

- The Company is entitled to receive a fee from the Client for the Services provided.
- The Company may pay commissions to Introducing Brokers, referring agents, or third parties based on a written agreement. These fees may be tied to the frequency or volume of transactions. Applicable fees or charges are available on the Company's Website. The Company reserves the right to amend these fees at any time.
- Ongoing trading fees will be deducted from the Client's account balance.
- The Client agrees that any amounts deposited into their Account will be valued at the payment date and net of any charges imposed by the bank or other intermediaries. The Client authorizes the Company to withdraw any applicable fees from the Client's Account.

Governing Law

- The terms and conditions of this Agreement and any related matters, including interpretation and disputes, are governed by the laws of Saint Vincent and the Grenadines.
- The Company and the Client irrevocably submit to the jurisdiction of the courts of Saint Vincent and the Grenadines.

- The Company may use interpreter services during court proceedings when necessary under Saint Vincent and the Grenadines law.

Duration and Termination of the Agreement

- This Agreement is for an indefinite term and comes into force when the Client accepts the Agreement and makes an advance payment.
- If there are discrepancies between the English version of the Agreement and any translation, the English version shall prevail.
- Either party may terminate this Agreement with 15 days' notice. During the notice period, the Company may limit services, but the Client will have access to withdraw any remaining balance.
- The Company may terminate the Agreement immediately, close all open positions, block the Client's account, and return any remaining funds under specific circumstances, such as:
 - Death or legal incompetence of the Client.
 - The initiation of bankruptcy or winding up proceedings against the Client.
 - Breach of obligations or warranties by the Client.
 - The Client becomes a citizen or resident of a restricted country.
 - Suspicions of fraudulent activity, market manipulation, or malicious conduct by the Client.
 - The Client fails to provide KYC documents within 14 days of accepting the Agreement.
 - **Use of multiple IP addresses or VPNs without valid reasons.**
 - **Detection of multiple accounts or related accounts.**
 - **Use of automated trading systems or HFT strategies.**
 - **Abnormal trading patterns inconsistent with manual trading.**
 - **Family relationships or shared surnames with same IP without proper justification.**
 - Initiation of chargebacks by the Client in relation to their funds.
- If the Agreement is terminated for reasons stated in section 15.4.B, the Company is not liable to pay any profits generated from trading, and it may withhold any remaining deposited funds at its sole discretion.
- If the Agreement is terminated for reasons stated in section 15.4.A, the Company must return the remaining balance to the Client.

Terms and Conditions for 1-Click Service

- The Client agrees to make deposits to their Account to use the Company's Services. The Client is responsible for ensuring timely deposits and for covering all additional expenses, including taxes and duties.
- Payments are processed and cannot be returned once the "Payment" button is clicked. By doing so, the Client acknowledges that they cannot request a refund.

- The Client acknowledges that payment processing may be handled by a third-party provider, and they consent to the use of the provider for payment services.

Accepts that no legal right exists for return of already purchased Services or other options of payment cancellation. In case the Client is willing to refuse from using the 1-Click service for the next purchase of the Service, the Client can refuse from 1-Click service using the Account on the Website.

1. Note that 1-click deposits (recurring payments) are not processed as 3-D secure transactions, the client needs to enable the 3-D secure function if he would like the payments to be processed as 3-D secure.
2. The Provider shall not be liable for the refusal/impossibility to process the data connected with the payment card of the Client, or for the refusal connected with failure to obtain permission from the issue bank to process payment using the payment card of the Client. The Provider shall not be liable for the quality, amount, and price of any service, offered to the Client or purchased by the Client on the Website using the payment card. The Client is fully responsible for fulfilling the rules of using the Website. Only the Client as the owner of the payment card is responsible for timely payment of any service ordered via the Website and all additional expenses/fees connected with the payment. The Provider only facilitates the payment in the amount specified by the Website and is not responsible for any pricing, general prices, and/or total sums.
3. If the Client disagrees with the terms mentioned above or any other reasons, we advise the Client to promptly refrain from making a payment and directly contact the administrator/support of the Website at support@galltekglobal.com if necessary. **For operational matters related to the Hiove platform, Clients should use the internal support ticket system available within their trading account.**

Annex 1 – General Terms

Technical Regulation

The Client's Responsibility

1. The Client acknowledges that these General Terms are an integral part of this Agreement.
2. It is the Client's responsibility to verify that all transactions and Service(s) received are not contradictory to any applicable law and to undertake any legal duty emanating from the use of the Website at the Client's sole option, discretion, and risk. The Client holds sole liability for all transactions in his Trading Account, including card transactions or other deposit and withdrawal transactions. The Client acknowledges that GallTek Global LLC, operating under the brand "Hiove" (hereinafter "We" or "Company") reserves the right to accept or decline any deposit and/or funding and/or withdrawal request depending on the payment method chosen by the Client (including third-party financial institutions), and may suggest alternatives for requests. The Company bears no liability for any loss of funds incurred by the Client through the actions or omissions of Third-Party Institutions.

3. The Client is responsible for securing his/her Username and Password for the Trading Account and holds sole responsibility for any damage due to any inappropriate or irregular use of the account.
4. The Client bears sole responsibility for any decision made relying on the content of the Website and cannot file claims or suits against the Company or its agents regarding losses of profits or damages, except in cases of malicious acts by the Company.
5. No Trading Account will be approved without the completion of the Company's compliance procedures, including the identification and verification of the Account.

Risks

1. The value of Financial Instruments offered by the Company may increase or decrease. The Client acknowledges that they fully understand the risks involved in trading binary options and other similar products, including the risk of loss of all funds.
2. Binary options trading does not grant the Client any rights to the underlying instrument of the Transaction.
3. The Client acknowledges that they have read, understood, and accepted the Company's risk disclosure information found on the Company's Website.

Financial Information

1. The Company should not be held responsible for losses incurred by the Client due to reliance on inaccurate or erroneous financial information on the Website.
2. The Client should verify the accuracy and reliability of information found on the Website and will bear sole risk for any reliance on said information.

Processing of Trade Requests and Orders

1. The processing of Client orders is carried out as follows:
 1. Submission of a request/order undergoes a correctness test on the Trading Platform;
 2. The request/order is sent from the Trading Platform to the server;
 3. The server performs a correctness test and forwards results back to the Trading Platform;
 4. If connection is stable, the Trading Platform receives results and processes the request.

Quotes

1. The Client acknowledges that the only reliable source of quote flow information is the main server for customer requests.
2. The graphs displayed on the Trading Platform are indicative, and the Company does not guarantee that transactions will be made at the same prices shown on the graphs at the time of submission.

Copyright

1. Hiove is a global brand with intellectual property rights on and throughout the Website and materials within it. Any unauthorized use, reproduction, or distribution of the Company's trademarks or intellectual property is strictly prohibited without prior written consent.

Third-Party Websites

1. The Company does not endorse or assume liability for the content or actions of third-party websites. Links to such sites are for informational purposes, and Clients use them at their own risk.

The Client acknowledges that by making trade requests and orders on such Asset, he/she understands the essence of the work of such an Asset and the pricing algorithm of the Asset.

1. The Client acknowledges that by making trade requests and orders on such Asset, he/she admits that the only reliable source of quoting information is the main server for the trade orders of the Clients.

Fraud

In the event that GallTek Global LLC, operating under the brand "Hiove" (hereinafter "We" or "Company") has reasonable suspicion to believe and/or comes to its attention that the Client has acted fraudulently with regard to the subject matter of the Agreement, including without limitation to the following occurrences:

1. Fraud associated with credit card transactions and other ways to fill a balance that does not belong to the Client;
2. Fraud associated with the use of software for false trading results;
3. Fraud associated with errors and system failures for false trading results;
4. **Fraud associated with multiple account creation or operation;**
5. **Fraud associated with automated trading systems or HFT strategies;**
6. **Fraud associated with coordinated activities between related parties.**

The Company shall be entitled to block the Client's account without prior notice and without the possibility of further money withdrawal, and/or entitled to unilaterally terminate the Agreement through extrajudicial procedures.

Benefits

The Company may provide benefits to clients, including but not limited to, VIP status, tournaments, and/or other privileges ("Benefits"), at its absolute discretion and subject to fulfilling the required conditions.

The Client acknowledges and accepts:

1. The Company reserves the right, without prior notification, to amend or cancel any of the Benefits provided at any time for any reason;

2. Conditions are subject to change at any time and may vary depending on each region;
3. **It is prohibited to abuse any of the privileges provided by the Company (e.g., creating multiple trading accounts to claim these Benefits);**

Foreign Exchange

1. For any conversion required to be effected from one currency to another for the execution of any order, the Company is entitled at its absolute discretion to debit the Client's Trading Account with the equivalent amount of the transaction in the currency in which the Client holds the Trading Account.
2. For the execution of payments when the currency of the trading account is different from the processing currency of the payment, the Company shall convert from one currency to another for each transaction, based on the exchange rate at the time of conversion (including the currency conversion fee specified in the General Fees Policy).
3. The Client acknowledges and agrees that he shall undertake all risks deriving from any such conversion, particularly the risk of loss which may be incurred as a result of fluctuations in the exchange rates.

FINAL DECLARATION OF ACCEPTANCE

By using the Hiove Platform, the Client **expressly declares** having read, understood, and fully accepted all the terms above, especially the prohibitions related to multiple accounts and automated trading, as well as the applicable penalties.

The Client acknowledges that Hiove has advanced detection systems and that any attempt to circumvent these rules will result in severe penalties, including retention of amounts and permanent ban.

This Agreement has been specifically adapted for GallTek Global LLC operating under the brand "Hiove" in Saint Vincent and the Grenadines, with enhanced protections against multiple accounts, automated trading, and coordinated fraudulent activities.