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LEGAL DOCUMENTS / SOUTH AFRICA

Intermediary Agreement

November 2026

Eurotrade SA (Pty) Ltd

South Africa / English

Intermediary Agreement

Eurotrade SA (Pty) Ltd

This agreement governs the intermediary services provided by Eurotrade SA (Pty) Ltd. Eurotrade International Ltd in Mauritius provides trading and investment services under its separate client agreement, including CFDs and actual or fractional shares where available. Read both agreements and the relevant product information before accepting or funding an account. Trading and investing can result in substantial loss.

1 Parties and service structure

1.1 This agreement is between Eurotrade SA (Pty) Ltd, a company incorporated in South Africa under registration number K2017223774, FSP number 44351, at 74 Walmer Street, Sydenham, Johannesburg, 2192, South Africa, and the person accepted as its client. "We", "us" and "our" mean Eurotrade SA; "you" means that client.

1.2 We provide intermediary services within our authorisation and the scope confirmed for your account. We receive and transmit instructions and facilitate access to the supplier. We do not enter into CFDs as principal or provide share custody under this agreement. An FSP licence is not described as authorisation to issue OTC derivatives or to provide every investment service.

1.3 Your trading provider and trading counterparty is Eurotrade International Ltd, registration number 197389 GBC, of 3 Emerald Park, Trianon, Quatre Bornes 72257, Republic of Mauritius, FSC licence number GB22201125. "Supplier" means that company. A liquidity provider used by the supplier for hedging is not automatically your counterparty.

1.4 The supplier's Mauritius Client Agreement governs its trading and investment account obligations. For actual and fractional shares, Eurotrade International Ltd is the broker and the applicable share terms and pre-service information explain execution, ownership and custody. We remain responsible for our own intermediary obligations under South African law. Neither company assumes every obligation of the other merely because both use the Eurotrader brand.

1.5 The statutory disclosure and supplier schedule given at onboarding must identify our authorised service, the supplier, relevant representative and compliance contacts, actual remuneration, material interests, payment beneficiary and complaint routes. Do not fund an account if the legal entity or beneficiary is unclear. Contact support@eurotrader.com with "South Africa" in the subject.

2 Acceptance and eligibility

2.1 You must be at least 18, legally capable of contracting and eligible under applicable law and our acceptance criteria. A legal entity must provide evidence of its existence, beneficial ownership and the authority of its representative. Acting for another person requires prior written approval and the necessary verification.

2.2 Apply using accurate and complete information. Tell us promptly about changes in identity, address, beneficial ownership, authority, tax residence, source of funds or other material circumstances. We may request updated evidence and cannot provide services that applicable law prevents us from providing.

2.3 We may decline or suspend an application on reasonable legal, regulatory, financial-crime or operational grounds. A payment or registration alone does not mean an application is accepted. This agreement takes effect when we confirm acceptance after the applicable checks.

2.4 Acceptance may be recorded electronically. We retain the version, date and method of acceptance. You may request a durable copy. A separately recorded acceptance of the supplier's terms is required before its trading account is activated. Marketing permission is a separate choice.

2.5 If a minor or an unauthorised person obtains access, we may restrict the account, investigate and arrange a lawful return of money to the verified entitled person. We do not automatically confiscate all trading results or waive the rights of the affected person.

2.6 A website jurisdiction selector shows information; it does not determine eligibility, amend a contract or migrate an account. An existing account can be transferred only through the required contractual, regulatory and client-notification process.

3 Documents and scope

3.1 Read this agreement with your accepted application, information delivered at onboarding, the Risk Disclosure Notice, South Africa Order Transmission Policy, Complaints Handling Policy and relevant product and service terms. Applicable conflicts, remuneration and account information must be given before the affected service. The joint Privacy Policy explains processing; it is not blanket consent to every use of information.

3.2 Bonus, VPS, copy-trading, managed-account or other optional terms apply only where that service is actually available, lawfully offered and expressly accepted. A document appearing elsewhere on the shared website does not itself enrol you in a service or promotion.

3.3 Mandatory law prevails. For our intermediary service, a specifically agreed individual service schedule prevails over inconsistent general wording to the extent lawful. For the supplier's trading account, its accepted agreement and specifications govern its trading obligations. A supplier term does not remove our South African duties or your non-waivable rights.

3.4 If documents conflict, contact us before trading so we can identify the applicable obligation and provide clarification in a durable medium. We must not use a general incorporation clause to impose an undisclosed charge or substitute a different counterparty.

4 Key definitions

4.1 A CFD is a cash-settled contract with the supplier based on a change in the value of an underlying instrument. An underlying instrument can be a currency pair, share, index, commodity or other reference specified for the product. You do not acquire ownership of the underlying asset.

4.2 Balance means cash credited to the trading account after realised results and charges. Equity includes balance, unrealised results and any eligible credit as defined in the supplier's account rules. Margin is the amount required to open or maintain exposure. Free margin is equity less used margin. Margin level is equity divided by used margin multiplied by 100, where used margin is greater than zero.

4.3 An order is an instruction seeking to open, modify or close a position. A pending instruction or displayed quote is not a confirmed trade. A confirmation records acceptance and execution by the supplier. A business day for our service excludes South African weekends and public holidays; supplier and payment-provider processing calendars may differ.

4.4 Contract specifications describe the product's lot size, trading hours, price precision, order limits, leverage, margin, financing, expiry and settlement rules. The applicable fee schedule identifies charges, currency, payer, recipient and calculation method. A durable medium permits information to be stored and reproduced unchanged for future reference.

5 Communications and marketing

5.1 We may contact you about verification, security, instructions, account administration, changes and complaints. Keep your registered contact details current. We communicate material account notices to your registered email or another agreed durable channel and keep a record of dispatch.

5.2 Optional direct marketing follows applicable law and your recorded preferences. Accepting this agreement is not an unrestricted marketing opt-in. You may unsubscribe or contact support@eurotrader.com. Necessary service notices may continue after a marketing opt-out.

5.3 English is the contractual language of this agreement. Ask for assistance if you do not understand a term. A translation does not displace mandatory local-language requirements. A notice on a public webpage alone is not treated as sufficient individual notice where the law or agreement requires more.

6 Information and advice

6.1 The service described here is intermediary access on a non-advised basis. You decide whether and when to trade. We do not undertake discretionary portfolio management or assess a particular trade as suitable merely by accepting your instruction. Any different advice service requires separate confirmation within the relevant authorisation.

6.2 Education, research, news and general commentary can be incomplete, delayed or change. They are not a guarantee of future prices or performance. We remain responsible for information we are legally required to provide accurately and fairly and for statements made within our service obligations.

6.3 Obtain independent financial, legal or tax advice where appropriate. You are responsible for understanding local investment restrictions, reporting and tax obligations. We do not promise a particular tax treatment or return.

7 Electronic access and security

7.1 You need compatible equipment, software, connectivity and appropriate security. Electronic systems can fail or be delayed. We use reasonable care within our responsibilities but do not guarantee uninterrupted internet or platform access.

7.2 Protect passwords, codes and devices. Use available multi-factor authentication and notify us immediately if credentials are lost, an instruction is disputed or an account appears compromised. We may restrict access to protect you while investigating.

7.3 We may generally rely on authenticated instructions within the authority granted, but must consider known compromise, suspicious instructions and our legal duties. Use of credentials is evidence to investigate; it is not an absolute transfer to you of every consequence of our security failure or negligence.

7.4 Platform notices must identify any available outage contact or alternative instruction process. Email or a support conversation is not a trading instruction unless an authorised alternative channel expressly accepts it. Keep records of attempted instructions and any error messages.

8 Orders pricing and confirmation

8.1 We transmit accepted instructions to the supplier. The supplier determines acceptance and execution under its agreement and execution policy. We do not guarantee that receipt by us means execution, or that a requested price is available.

8.2 Product quotes include the applicable spread and may differ from an exchange or independent chart. Orders are subject to trading hours, valid price conditions, sufficient margin, size limits, system availability and lawful restrictions disclosed for the account.

8.3 Market orders and triggered stops may experience positive or negative slippage. Limit orders can remain unfilled. A stop-loss does not guarantee a maximum loss. You must understand whether a pending order is triggered by the bid or ask and whether a feature operates on a server or on your device.

8.4 A cancellation or amendment is effective only when accepted before execution. Check confirmations and statements promptly and report discrepancies with order identifiers, timestamps and supporting evidence. A failure to report immediately does not extinguish a right which cannot lawfully be time-barred by contract.

8.5 We must handle transmission fairly, preserve relevant records and investigate transmission failures within our responsibility. The supplier's role does not excuse our failure to exercise required skill, care or diligence.

9 Manifest errors and latency

9.1 A manifest error is an objectively demonstrable obvious pricing or processing error, assessed using reliable data and the circumstances at the time. A profitable trade or a price difference between brokers is not alone proof of abuse.

9.2 Where an error is identified, the responsible entity may take a proportionate correction permitted by its contract and law. The client must receive the reason, affected trades and calculation where disclosure is lawful. We preserve evidence and provide access to the complaints process.

9.3 No employee or supplier may treat its own decision as excluding an ombud, regulator or court. An investigation must not become an indefinite general freeze of unrelated money without a lawful basis.

10 Prohibited conduct

10.1 You must not commit fraud, manipulate markets, use stolen identities or payment methods, unlawfully access systems, introduce malware, intercept other users' communications or knowingly exploit an objectively identifiable system error in breach of disclosed rules.

10.2 Automated tools and strategies must comply with platform permissions, system limits and applicable law. Their use, short holding periods or profitability alone do not establish wrongdoing. Any specific strategy restriction must be clear before it applies.

10.3 On reasonable evidence of misconduct, proportionate restrictions may be imposed and investigated. Any adjustment, recovery or termination must have a contractual and lawful basis. We do not impose an unspecified punitive fee or confiscate unrelated profits merely because a strategy is unwelcome.

11 Disputed or incorrect trades

11.1 Report an incorrect, duplicate, missing or unauthorised trade promptly. We investigate our transmission and communication records and coordinate with the supplier on its execution records. You may request a written explanation of the outcome.

11.2 A correction must identify the error and reflect the position that the lawful contract and evidence support. Correcting one trade does not authorise reversal of every transaction in an account. Our complaint process remains available even if the supplier also investigates.

12 Exposure and trading limits

12.1 The supplier may apply product, order, account and aggregate exposure limits disclosed in the specifications or account schedule. Current limits can differ by account and instrument.

12.2 Changes apply prospectively with reasonable notice where practicable. Urgent changes required by law, market disruption or material risk may take immediate effect, with explanation as soon as reasonably possible. Your existing exposure may require action under the supplier's terms.

13 Default and protective measures

13.1 Material non-payment, failure to meet margin, serious misrepresentation, insolvency, loss of legal authority, unlawful conduct or a binding official direction may require restriction or

termination. We assess the circumstances rather than treating every minor breach as grounds for confiscation.

13.2 Where appropriate and lawful, we give notice and an opportunity to remedy. An urgent financial-crime, security or market risk can justify immediate proportionate action. Legal restrictions may prevent disclosing details of an investigation.

13.3 The supplier may close positions or apply lawful collateral and set-off rights under its agreement. We may restrict our service and recover amounts lawfully due to us. Neither company has an unrestricted right under this agreement to seize assets it does not hold or control.

13.4 We record actions and calculations, communicate the consequences where permitted and release unrestricted money when the basis for restriction ends. Unrelated balances are not forfeited solely because another obligation is disputed.

14 Authorised instructions

14.1 You act for yourself unless we have accepted a properly authorised representative. A representative's authority must be documented, verified and limited to the agreed activities. We may ask for refreshed evidence or refuse an instruction reasonably believed to exceed that authority.

14.2 Notify us promptly when authority is revoked or changed. We act on notice once received and reasonably processed, while considering instructions already transmitted or executed. A power to trade does not automatically authorise withdrawals to a representative.

14.3 We do not guarantee an automated tool's logic or a third-party representative's decisions. We remain responsible for checking authority and following the agreed instruction process within our own obligations.

15 Relationship and custody

15.1 You are the principal to your CFD trades with the supplier. We provide the intermediary service and do not become the beneficial owner of your account. A group relationship does not merge the companies' assets or regulatory permissions.

15.2 Before funding, the supplier's account disclosures must explain where money is received and held, the relevant beneficiary, segregation or collateral arrangements, insolvency treatment and applicable jurisdiction. We do not promise a particular custody or trust structure without that disclosure.

15.3 Overseas custody and bank failure can cause loss or delay. No South African, UK or EU deposit or investor compensation protection is promised by this agreement. Read the supplier's terms and Risk Disclosure Statement.

16 Deposits and withdrawals

16.1 Use only payment methods made available for your verified account and permitted for your residence. Pay from an account in your own name to the verified beneficiary stated in the funding instructions. Cash and third-party payments are not accepted unless expressly approved following all required checks. Approval must never be assumed from the appearance of a payment screen.

16.2 We may request proof of identity, ownership, source of funds or wealth, beneficial ownership and purpose. We may delay, reject or return a payment where required by law or on reasonable documented verification grounds. We cannot disclose information where financial-crime law prohibits it.

16.3 Only methods enabled for your verified account and permitted by applicable law may be used. Crypto-asset funding, where offered through the supplier's approved arrangement, is separate from crypto CFDs and share dealing. Check the supported token, network, beneficiary, conversion and return process. South African exchange-control and other legal restrictions continue to apply; platform availability does not override them. Do not use a third party or an unapproved route to evade a restriction.

16.4 Money becomes available for trading only when received, cleared and allocated by the receiving entity. Bank, card and intermediary processing times vary. A pending deposit does not prevent a margin close-out. Ask for tracing assistance if a transfer is delayed.

16.5 Request withdrawals through the authenticated process. Available cash is subject to settled obligations, free margin, lawful verification and the supplier's disclosed rules. A bonus cannot be withdrawn unless converted into released cash under accepted promotion terms.

16.6 Return-to-source controls normally apply. Where the original method cannot receive a refund, we coordinate a lawful alternative to a verified account belonging to the entitled client. We do not acquire a right to retain money indefinitely simply because the original method is unavailable.

16.7 The applicable schedule must identify withdrawal charges, minimums and conversion costs before a request. Withdrawal minimums and fees are those stated in the supplier's accepted funding schedule. No separate Eurotrade SA payment fee is imposed unless expressly disclosed and agreed.

16.8 We forward a complete withdrawal request without avoidable delay, normally by the next business day after receipt and required checks. This is our transmission target, not a promise of bank receipt or the supplier's processing time. We communicate an identified delay, the required information and escalation route where lawful.

16.9 We must not require a new deposit, bonus turnover or release charge merely to make legitimate cash withdrawable. You may use a lawful card dispute process. Suspected fraud is investigated without treating every disputed payment as fraud.

17 Costs and remuneration

17.1 Before the relevant service, we provide the charges you will pay to us and the nature, amount or calculation basis of remuneration we receive from the supplier or an introducer arrangement. Supplier trading charges appear in its accepted agreement, specifications and fee schedule.

17.2 Spreads, commissions, swaps, conversion, payment and inactivity charges can reduce returns. Ask for an itemised explanation where unclear. No statement that we accept no benefits overrides a disclosure that we receive commission; the actual arrangement must be stated consistently.

17.3 New or increased service charges require advance individual notice and any agreement required by law. We do not apply new discretionary charges retrospectively. Market-dependent rates such as swaps may change under the supplier's disclosed methodology.

18 Margin and negative balance protection

18.1 The supplier sets margin, leverage and stop-out for the trading account. The accepted account schedule and execution policy must identify the current thresholds and closure sequence. Different platforms can operate differently. Do not infer settings from another entity's webpage.

18.2 Current leverage, margin, warning and close-out settings are stated in the supplier's specifications for the account and instrument. There is no universal close-out percentage imposed by this agreement. Changes and protective closures must follow the supplier's terms and applicable law. Actual cash share holdings are not automatically collateral for CFD liabilities; any margin or collateral arrangement requires clear lawful terms and authority.

18.3 The supplier's current execution policy offers contractual negative balance protection subject to its terms concerning fraud and abuse. We communicate and help investigate a claimed protection, but do not describe it as a statutory South African guarantee. Ordinary market losses can exhaust all funds in the account.

18.4 A margin call is not guaranteed. Depositing funds may not arrive in time, and gaps may cause closure at a worse price than a threshold. Monitor exposure and free margin independently.

19 Payments and set off

19.1 You pay amounts properly due under the relevant contract. A deduction must have a lawful contractual basis and be recorded with an explanation available to you. We do not use this agreement to deduct amounts owed to an unrelated entity without the necessary authority.

19.2 Any account combination or set-off must respect the identity and capacity of each account holder, ownership of the funds, applicable law and the supplier's terms. We do not offset one client's money against another client's obligations or use a marketing credit as cash.

19.3 We may withhold taxes only where required by law and provide the relevant record where applicable. You remain responsible for obtaining advice and meeting your own tax obligations.

20 Inactive and dormant accounts

20.1 The supplier's accepted terms govern inactivity on its account. Any inactivity charge must be clearly disclosed for the relevant service, including its trigger, calculation and limits, before it applies. Inactivity alone does not authorise a charge not agreed with the client.

20.2 We impose no separate Eurotrade SA inactivity charge unless a specific lawful service schedule expressly states one before it applies.

20.3 You can ask to close an unused account and receive money remaining after lawful liabilities. We coordinate reactivation and any required updated verification. Do not open an unnecessary trade just to request help or a withdrawal.

20.4 Inactivity alone does not make client money company property. Any unclaimed-money process must comply with the law applying to the holder and preserve valid claims. This agreement does not create a five-year forfeiture right for Eurotrade SA.

21 Payment disputes and chargebacks

21.1 Notify us of an unrecognised or incorrect payment so it can be investigated. You may also contact the payment provider or use a lawful chargeback process. We must not penalise a good-faith complaint merely because it is made through a card issuer.

21.2 Where the same funds have been withdrawn or charged back, the receiving entity may make a justified reconciliation to prevent double recovery. Restrictions must be proportionate to the genuine exposure and reviewed. Unrelated money and profits are not automatically forfeited.

21.3 An administration or recovery fee is payable only where lawfully due, specifically disclosed and justified. There is no automatic chargeback penalty or unlimited research charge under this agreement.

22 Termination and changes

22.1 You may give written notice to end our service and request assistance with closing or transferring the supplier account. We process the request promptly and explain any positions, unsettled obligations or legal restrictions that prevent immediate completion. No new trading is required to close an account.

22.2 We ordinarily give at least five business days' notice to terminate the intermediary service. Immediate restriction or termination may be necessary for a material breach, security incident, legal prohibition or official direction. We give reasons where lawful and arrange an orderly process as far as practicable.

22.3 Ending our service does not by itself close an open CFD or terminate the supplier's separate contract. We explain the required instructions and coordinate them within our authority. The supplier's rights concerning its account remain subject to its agreement and law.

22.4 Accrued lawful obligations, records, complaints and confidentiality provisions survive termination. We cannot retain unrestricted money merely to prevent termination. Any deduction or retention must be justified and accounted for.

22.5 Material amendments are provided in a durable medium with reasonable advance notice, normally at least ten business days, unless an urgent legal or security change is necessary. We identify the effective date and any required new acceptance. A change of counterparty or transfer of service requires the separate lawful process and is not effected by website publication alone.

23 Crypto instruments and funding

23.1 Where lawfully available, the supplier may offer CFDs referencing crypto assets. These are derivatives and do not provide ownership, wallet custody or entitlement to blockchain events. The supplier's product permissions and our authorised intermediary activities must support the particular service.

23.2 Volatile prices, fragmented data, market interruptions, changes in source exchanges and legal restrictions can affect quotes and the ability to close. There is no guarantee of continuous dealing, an executable reference price or a particular treatment of a fork. Read the product specifications and risks before trading.

23.3 Actual or fractional shares are distinct from share CFDs. They are supplied under the Mauritius broker's agreement and share terms, with the ownership, custody, settlement, transfer and corporate-action arrangements explained before dealing. A fractional interest may have transfer, voting or rounding limits. We do not become the issuer, broker or custodian merely by transmitting an instruction.

23.4 Copy trading applies only after separate acceptance and within lawful permissions. You select and monitor the strategy; results can differ from the copied account. Stopping a copy relationship may leave positions open. The relevant copy trading terms explain controls, costs and responsibilities.

24 Intellectual property

24.1 Website, platform, software, data, logos and other protected materials belong to their respective owners or licensors. You receive only the limited permission necessary to use the agreed service. You may retain your own agreements, confirmations and statements.

24.2 Do not commercially redistribute price feeds, copy protected software or remove rights notices without permission. These restrictions do not prevent lawful reporting to an adviser, regulator, ombud or court or use of records to protect your rights.

25 Website and platform use

25.1 Access is personal, limited and subject to the agreed service and applicable system rules. Do not transfer credentials, permit unauthorised access or interfere with other users or system security. Keep software current and secure.

25.2 We or the relevant provider may restrict access on reasonable security or legal grounds. Where practicable, we preserve access to statements, support and complaint channels. Access restriction does not cancel lawful obligations or automatically extinguish balances.

26 Tax reporting and exchange controls

26.1 Supply accurate tax-residence and identification information and any required self-certification. FATCA, CRS and other reporting apply according to the status and legal duties of the relevant

reporting entity. This agreement does not itself declare Eurotrade SA to have a particular foreign-financial-institution classification.

26.2 We and the supplier may decline persons or jurisdictions under applicable restrictions. You must not conceal residence, nationality, beneficial ownership or tax status. South African residents must comply with applicable exchange controls and use authorised payment channels where required.

27 Swap free accounts

27.1 A swap-free account is available only where offered and separately approved by the supplier. The written schedule must state eligible instruments, holding limits, administration charges and consequences of misuse. We do not certify religious compliance.

27.2 A swap-free holding period or administration charge applies only if stated in the supplier's accepted account terms. A change or withdrawal of swap-free status must follow those terms and applicable notice requirements. Retroactive charging or adjustment requires a clear lawful basis and an explanation.

28 Corporate actions and expiry

28.1 For derivatives, the supplier may adjust cash, quantity, price, margin or trading availability to reflect dividends, splits, mergers, rights issues, delisting, contract expiry or other relevant events in accordance with its specifications. The calculation must be supportable and communicated as required.

28.2 A long CFD may receive and a short CFD may pay a dividend-related adjustment, subject to the applicable product calculation and taxes. This is not a shareholder entitlement. An unavailable or delisted instrument may require closure using the disclosed method rather than a price you choose.

28.3 For actual shares, dividends, elections, voting, settlement and other corporate actions follow the separate share terms and disclosed custody arrangement. A CFD cash adjustment is not a shareholder dividend. Fractional entitlements can involve rounding or a cash payment where participation is unavailable.

29 Your representations

29.1 You confirm legal capacity, authority, truthful information, lawful source and ownership of funds, and compliance with laws applying to you. You have received the relevant agreements and risk information and can request clarification before proceeding.

29.2 Disclose a prominent public function, relevant family or close-associate relationship, or other circumstance affecting due diligence. Such a status is assessed under applicable law; it is not automatically unlawful or a promise that you can never hold public office.

29.3 You must not use our service for unlawful activity or on behalf of an undisclosed person. Inform us when a representation materially changes. A representation does not waive a statutory protection or validate misleading information provided by us.

30 Service fees and supplier schedules

30.1 Your individual disclosure distinguishes our fees from supplier charges and identifies any supplier-paid remuneration. It must be provided before the relevant service. The account-opening record retains the accepted versions.

30.2 The supplier specifications and fees must be accessible for the account you actually hold. The legal page must not link a South African client to an unrelated entity's schedule without clearly explaining the supplier relationship. An optional promotion cannot change an undisclosed fee.

31 Liability and fair treatment

31.1 We perform our intermediary obligations with the skill, care and diligence required by applicable law. Market loss on a decision you make is not by itself evidence of our failure. Responsibility for a disputed loss is assessed by the relevant duty, conduct, causation and applicable law.

31.2 Nothing excludes or limits liability that cannot lawfully be excluded, including relevant obligations concerning fraud, dishonesty, negligence, security or fair treatment. We do not require you to indemnify us for our own wrongful conduct or waive access to a complaint body.

31.3 Neither uninterrupted access nor a particular market outcome is guaranteed. A supplier or technology provider's failure is assessed separately from any failure by us in selecting, supervising, transmitting or communicating within our responsibilities.

31.4 Any lawful limitation or indemnity must be interpreted reasonably and subject to mandatory law. A generic force-majeure or third-party clause does not remove accrued money obligations or excuse a failure to take reasonable mitigating action.

32 Introducers and conflicts

32.1 Tell us if an introducer promised terms, returns or authority inconsistent with your account documents. An introducer has only the authority expressly granted. Do not pay personal accounts or permit trading access on the strength of a marketing claim.

32.2 The relevant remuneration, material interests and any additional cost must be disclosed. We assess our responsibility for representatives, outsourcing and marketing under applicable law rather than excluding it solely because another person made the statement. Ask for the conflicts information relevant to your service before proceeding.

33 Confidentiality and personal information

33.1 We process information for the purposes and lawful grounds explained in the joint Privacy Policy, including verification, service administration, security, regulatory duties and complaints. Optional marketing and non-essential tracking follow the relevant choice and consent rules.

33.2 Necessary information is shared with the supplier in Mauritius and other identified categories of recipient subject to appropriate legal safeguards, including cross-border requirements. Group membership is not an unrestricted basis for sharing. You may exercise applicable access, correction, objection and complaint rights.

33.3 Records may be retained for applicable legal periods after closure. A deletion request does not override a mandatory retention duty. Access to records is subject to applicable access-to-information law; privacy complaints can be made to the South African Information Regulator.

34 Exceptional events

34.1 War, natural disaster, market suspension, major network failure or other events beyond reasonable control can disrupt services. We assess the effect, take reasonable mitigation, communicate where practicable and coordinate necessary protective action with the supplier.

34.2 Any restriction, margin change or closure must have the relevant contractual and lawful basis and be proportionate to the situation. An exceptional event does not automatically excuse negligence, permanently cancel client money claims or prevent a complaint.

35 Governing law and complaints

35.1 South African law governs this intermediary agreement and our service obligations. Competent South African courts have jurisdiction subject to mandatory law and any other forum you are

lawfully entitled to use. There is no contractual requirement to surrender a South African ombud right or first litigate in Mauritius over our service.

35.2 The supplier's separate CFD agreement states the law and dispute arrangements for its trading obligations. Its Mauritius terms do not displace our South African obligations. A complaint involving both entities may require both routes; we help identify and coordinate the issues.

35.3 Complain free of charge to support@eurotrader.com, subject "South Africa complaint", or by writing to our registered address. Our Complaints Handling Policy explains investigation and escalation. A complaint about our advice or intermediary service may qualify for the FAIS Ombud, subject to its jurisdiction and time limits. Supplier matters have the separate Mauritius route.

35.4 We do not make receipt of a complaint conditional on using our form, abandoning a payment dispute or waiving legal rights. Statutory time limits may continue while we investigate; seek independent advice where needed.