



**RITVA**  
WWW.RITVA.COM

# **TERMS AND CONDITIONS**

These terms and conditions of use create a contract (the “Agreement”) between investors and Ritva (the “Agreement”). This Agreement should be carefully read by the Company’s Client as they regulate the conditions of the Client’s trading and non-trading operations along with all the relationship between the Client and the Company in general. By providing data for registration on the website or in the mobile application and creating a Personal Area on the Company’s website the Client confirms and guarantees the fact of having familiarized with all provisions of this Agreement, understood their meaning and unconditionally accepted them, as well as any agreements, policies and documents of the Company that are referred to in the text hereof. Rules and principles of the Client’s personal data use and protection are regulated by the Company’s Privacy Policy.

This Agreement sets forth the terms and conditions of the Company’s services provision. It governs your use of Ritva and its platform’s Services (or products), through which you can invest, receive bonuses and promotions. As used in these terms and conditions of use (Terms), Ritva Service, our Service(s), (or the Service), (or Services) means the personalized Service provided by Ritva for all features and functionalities, recommendations and reviews, the website, and user interfaces, as well as all Content and software associated with the Service, provided via the platform. Our Services are available for your use in your country. To use our Services, you need the device which can connect to the internet, web browser (latest version recommended and sometimes required) and Internet access (fees may apply). Our Services performance may be affected by these factors.

## COMMUNICATION BETWEEN THE CLIENTS AND COMPANY

Ritva will inform and send information to the users relating to their account and the respective use of it (e.g. payment, authorizations, changes in password or payment method, confirmation messages, notices) in electronic form only, for example via emails to your email address provided during registration.

## ANTI-MONEY LAUNDERING LEGISLATION

You acknowledge that the Company reserves the right to conduct Know Your Customer (KYC) and Anti-Money Laundering (AML) checks on investors if it becomes required by the applicable laws. The Company has the right to refuse accepting the Investment Amounts from Investors that, according to the information available to the Company, are suspected in using the TS with the aim of money laundering, terrorism financing or any other illegal activity. In addition, the Company has the right to use any possible efforts for preventing the money laundering and terrorism financing, disclosing any information about such Investors to the state authorities on their request, etc.

## COMPANY’S SERVICES

The term “Company’s services” refers to any interactive services or software provided by the Company, which allow the Client to connect the Company or authorized third Party, receive information and/or quotes from the Company or authorized third party;

The Client confirms that the Company may modify, add, rename or leave unmodified the Company’s services offered in compliance with this Agreement without prior notification. The Client also confirms that the Agreement is applied to the services which may be modified, added or renamed in future in addition to the services provided by the Company at present.

Company’s services do not include providing recommendations or information capable of engaging the Client to perform any transactions. In exceptional cases the Company reserves a right to provide information, recommendations or

advice to the Client, however, in these cases the Company will not be responsible for any consequences of such recommendations and advices. Despite the Company reserves a right to close or decline any Client's position, all the trading operations performed by the Client as a result of imprecise information and/or mistake still remain in force and are mandatory for both the Client and the Company.

The Company reserves a right to decline the Client and offer him/her to withdraw the deposit in case his/her activity or interaction with the Company is deemed inappropriate and/or incorrect.

## AMENDMENTS

Ritva may, from time to time, change these Terms at any time and to add new or additional terms or conditions on your use of the Services. Such modifications and additional terms and conditions will be effective immediately and incorporated into this Agreement. Your continued use of the Services will be deemed acceptance thereof.

## YOUR RESPONSIBILITIES

You must comply with any instructions we give you about how to use our website and must not do anything that interferes with or adversely affects the normal operation of the website (including the ability of other users to access or use the website).

You are responsible for ensuring the security of the systems and devices that you use to access our website, including through use of appropriate virus-checking and other security software.

## APPLICATION

You need to complete the online application form in order to register with us to access our website. In this case, we will grant you access by your user name and password that you registered, or other appropriate log-in details for your account. You are responsible for keeping your log-in information confidential so that they cannot be used without your permission. You will be responsible for any use of our website by anyone using your log-in details.

## SUSPENSION AND TERMINATION

We may suspend, terminate or block your account to all or any part of our website at any time and without prior notice to you.

## INTELLECTUAL PROPERTY

All of the intellectual property rights in and to our website belong to us and our licensors. We may update and change the materials available on our site, including by removing elements, at any time in our discretion without notice to you.

You may download or print sections of our website if needed for your personal use, but otherwise, you may not reproduce any part of our website without our express prior consent. To the extent that our website contains functionality that allows you to access or download specific materials through our website, your use of that functionality and the downloaded materials may be subject to separate terms and conditions which you will be asked to read and accept at the relevant time.

## PRIVACY

Before completing the Application Form you should read our Terms and Conditions carefully. The Application Form requires you to disclose personal information and explains how we collect personal information and then how we maintain, use and disclose this information. We will manage any personal information that we collect through our website by our Privacy Policy

## COPYTRADE AGREEMENT OF RITVA

- This CopyTrade Agreement comes into effect for both the Company and its clients on the date of opening account. The termination date of this document is the same as the termination date of the Customer Agreement.
- In case any conflicts between articles of this Agreement or any other regulatory document of the Company arise, the articles of this document are considered prevailing over the articles of other regulatory documents.
- CopyTrade is the Company's self-design project. The terms and the ways of calculation may differ from the terms of other similar services in the field.
- The Company has the right to make amendments to the articles of this Agreement any time. The changes come into effect and become obligatory for a Client on the date specified in the received informational message.

## DISCLAIMER

While we have the right to monitor activity and content associated with Ritva, Corp, we are not obligated to do so. We do not guarantee the accuracy, integrity or quality of any material submitted by users to Ritva Corp. Because community standards vary and individuals sometimes choose not to comply with our policies and practices, in the process of using Ritva, Corp., you may be exposed to content that you find offensive or objectionable. You can contact us to let us know of content that you find objectionable. We may investigate the complaints and violations of our policies that come to our attention and may take any action that we believe is appropriate, including, but not limited to issuing warnings, removing the content or terminating accounts and subscriptions. We also, however, reserve the right not to take any action. Under no circumstances will we be liable in any way for any content, including, but not limited to any errors or omissions in any content, or any loss or damage of any kind incurred as a result of the use of, access to, or denial of access to any content on the Website.

**Accepting this Agreement investor confirms that:**

- **He/she has read and understood the Agreement.**
- **All the conditions of the Agreement are understood and completely accepted.**
- **No circumstances prevent an investor from acceptance of this Agreement.**