

The present non-disclosure agreement is entered into by and between: the customer of UNITED FINANCIAL GROUP LLC, hereafter named the «Disclosing party», as the party of the first part and UNITED FINANCIAL GROUP LLC, hereafter named the «Receiving party», as the party of the second part, together named the «Parties», with the purpose of preventing unauthorized disclosure of confidential information as defined below. The parties have agreed to enter into this Agreement in order to regulate the issues connected with non-disclosure of information that is confidential and obtained through the Parties entering into any agreements (hereafter-«Confidential information»).

1. Definition of confidential information.

1.1. Within the framework of the current Agreement, Confidential information includes personal data of the Disclosing party representatives.

1.2. If the Disclosing party provides confidential information in the written form, the Receiving party shall be obliged to mark the document with “Confidential” or any other warning.

1.3. If the confidential information is provided orally, the Disclosing party immediately gives a written notification stating that this oral message represents confidential information.

2. Exceptions from confidential information.

2.1. The obligations of the Receiving party under the current Agreement do not cover the information that is: (a) widely known while being disclosed or consequently becomes widely known for reasons attributable to the Disclosing party; (b) discovered or becomes available to the Receiving party prior to being disclosed by the Disclosing party; (c) obtained by the Receiving party by other legal ways apart from the representatives of the Disclosing party; (d) disclosed by the Receiving party in accordance with the prior written consent of the Disclosing party.

3. Obligations of the receiving party.

3.1. The Receiving party shall be obliged to keep and maintain strict confidentiality of the Confidential information for the exceptional advantage of the Disclosing party. The Receiving party shall thoroughly limit the access to the Confidential information for employees, contractors, third parties and demand these individuals to sign the nondisclosure agreement.

3.2. Without the prior written consent of the Disclosing party, the Receiving party cannot: use to their advantage, publish, copy or disclose in any other way the Confidential information to third parties; allow third parties to use any Confidential information to their advantage or to the detriment of the Disclosing party.

3.3. The Receiving party immediately gives back to the Disclosing party all writings, notes and written, printed or other materials it has at its disposal that contain Confidential information if the Disclosing party asks about it in the written form.

3.4. The customer's confidential data (card details, registration data, etc.) and its processing is fully protected and is not liable to disclosure. Nobody can get access to the personal and bank details of the customer. To protect information from unauthorized access the SSL protocol is used.

4. Time frame.

4.1. The non-disclosure conditions under the present Agreement remain in full force and effect until the termination of the present Agreement.

4.2. The Receiving party shall be obliged to keep the Confidential information for the whole period of validity of the present Agreement or until the Disclosing party provides the written notification to the Receiving party concerning disclosure of the Confidential information.

5. Invalidity of the Agreement provisions.

5.1. The court declaring any provision or provisions of the present Agreement invalid doesn't entail declaring the whole Agreement invalid.

6. Integrity.

6.1. The present Agreement proves that the Parties are aware of and fully accept the subject of the Agreement.

6.2. The present Agreement constitutes the entire scope of arrangements and mutual understanding between the Parties and substitutes all prior arrangements between them with respect to the subject of the present Agreement.

6.3. The present Agreement can be changed or terminated by mutual consent of the Parties with the written notice to the other Party at least one month before.

7. Force majeure events

7.1. The Parties shall not be held liable for partial or complete non-fulfillment of their obligations under this Agreement if fulfilling them is hindered by emergency and insuperable force majeure circumstances.

7.2. The force majeure events are construed as: earthquakes, fires, floods, other natural disasters, explosions, military activities and the legislature changes making impossible the fulfillment of the obligations under the Agreement by the Parties, any other circumstances not limited to the listed above that can influence the fulfillment of the conditions of the present Agreement by the Parties and that are beyond their control.

7.3. In case of emergence of force majeure events interfering with the fulfillment of the obligations under the present Agreement by one of the Parties, it shall inform the other Party immediately after the appearance of such circumstances.

8. General terms.

8.1. Non-fulfillment of any obligations under the present Agreement by the Party shall not be construed as refusing to fulfill any prior or subsequent obligations by the Party.

8.2. The present Agreement and obligations of each Party are binding for the representatives and successors of each Party.

Return policy

This document has been developed with the purpose of reducing financial and legal risks, in accordance with following the Anti Money Laundering Policy and "Know Your Customer" policy (hereafter-«AML & KYC policy»). The company UNITED FINANCIAL GROUP LLC (hereafter-«Company») has the right to unilaterally block access to the back office, suspend trading activities on the accounts, cancel the request for deposit / withdrawal or compensation of funds if the source of money or Customer's activity is inconsistent with the anti money laundering and counter terrorism financing policy. In case the Company classifies the source of money or Customer's activity as inconsistent with or contradicting the admissible purposes of using Company's services, with direct or indirect inappropriate or unjustified intentions, the Company has the right to act within the framework of the present document without prior notice to the Customer. The Company has the right at its sole discretion to return the investments

back to the investor within one year from the date of receiving the funds in accordance with the Investment Agreement. If needed, the Company has the right to return the money obtained via any payment system including credit/debit cards. In this case, the funds will be returned to the same account that has been used for making the payment.

After the Customer provides the target financing by means of making the investment via any payment system including credit /debit cards, the Customer agrees not to request returning funds by any means apart from directly contacting the Company representatives. In case the Customer places such a refund request in a bank or payment system, the Company reserves the right to block the access to the back office for the Customer, freeze the current balance of the Customer and return funds to the Customer less all the services and commission fees due to be paid by the Customer. The Company will take all the necessary measures to prevent and block unauthorized deposit and withdrawal of funds from the Customer's account by third parties. Deposit and refund of the investment can be performed by the Customer only from Customer's account, except the cases of providing the copy of third party request with the permit to replenish the Customer's account from their account (e-wallet, bank card). At the same time the request should be handwritten and signed by such third party. The third party should undergo complete checkup procedure as the Company's customer. The Company has the right to refuse the Customer such a procedure of depositing funds.

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