Terms and Conditions of Service

Version valid starting from 9th of February, 2026

1. DEFINED TERMS AND ABBREVIATIONS USED

1.1. The following terms of service (hereinafter "TOS") are the rules under which Finteknology Ltd, a limited liability company registered in England and Wales with company no. 15131112, whose trading and registered office address is at 48 Warwick Street, London, Greater London, W1B 5AW, United Kingdom, trading as OFP Funding (hereinafter "OFP"), regulates the access to and use of any technological facility accessible through the website https://ofpfunding.com (hereinafter "Website") offered to the registered users of such a Website (hereinafter "User(s)"). Particularly, through the Website, OFP offers: (i) access technological trading platforms (hereinafter "Trading Platform(s)"); (ii) simulated trading instruments for demo foreign currency trading in the FOREX market or other financial markets; (iii) access to trading accounts for virtual demo trading (herinafter "OFP Account"); (iv) analytical instruments; (v) training and educational materials; and (vi) any other related training or gaming service provided through the Website by OFP or related third parties from time to time (hereinafter each a "Service" and, collectively, the "Services").

1.2. These TOS, once accepted, constitute the entire agreement between OFP and the User with regard to the use of Website and the provision of Services to the User. Accordingly, by accepting the TOS, the User enters into a legally binding agreement with OFP (hereinafter "Agreement"). As a result of the acceptance of the TOS, the User and OFP are each a Party and, jointly, the Parties to the relevant Agreement.

1.3. OFP reserves the right to modify these TOS and the relevant schedules at any time. In this case, any change shall be communicated to the User by prior notice through the e-mail address provided by the latter upon registering into the Trading Platform. Alternatively, the User will be asked to accept the new version of the TOS upon accessing the Trading Platform for the first time after such change has occurred.

2. DEFINED TERMS AND INTERPRETATION

2.1. For the purpose of the Agreement, the following definitions shall apply:

"Agreement" means the agreement which entered into between OFP and the User once these TOS are accepted by the latter (as set out in above clause 1.2);

"Calendar Day" means every full 24-hour calendar day, including weekends and public holidays, of the current time in the United Kingdom (GMT or BST);

"Confidential Information" means the content of the Agreement, any information on how the Services are provided, the content of any communication with OFP, all information that may constitute trade secrets, including know-how, and any information made available to the User by OFP which is designated as confidential or which is to be considered as confidential by reason of the nature of the information and the circumstances in which it was disclosed;

"Content" means the Website, all Services, including the OFP Account, their appearance and all applications, data, information, multimedia elements such as texts, drawings, graphics, design, icons, images, audio and video samples and other content that may form the Services, including any such content located on social networks of OFP or persons/entities that are members of the same group as OFP;

"Delta" the difference between the highest balance obtained on the OFP Account in any previous Review Day (or the initial amount of Virtual Capital, whichever is higher) and the value of the balance of that same OFP Account on the current Review Day.

"Demo Trading" means any virtual trading performed through the OFP account using Virtual Capital with no real market exposure.

"USD" means United States Dollar as the current fiat currency used in the United States Of America;

"Events" means events as set out in Schedule B

"FCA" means the United Kingdom Financial Conduct Authority (https://www.fca.org.uk/)

"Fee" means the fees to be paid to OFP by the User for the activation of the OFP Account according to the chosen Plan;

"Form" means the standard OFP form available in the Dashboard which needs to be filled in and sent to OFP in order to receive payment of the Reward, as better described in clause 5.7.

"Indemnified Persons" means, for the purpose of clauses from 9.1 to 9.4, OFP and all the companies that are members of the same group as OFP, or their customers, employees, members of governing bodies, shareholders, business partners, licensors of these persons or any cooperating persons.

"Login Credentials" means the unique combination of username and password chosen by the User upon registering for the first time on the Website which will be used for any subsequent access to the User's Dashboard;

"OFP" means FINTEKNOLOGY LTD, as better detailed in clause 1.1.

"OFP Account" means the account for virtual demo trading dedicated to Users, which will be linked to access to the Trading Platform, as better detailed at section 4;

"Plan" means the type of profile to be selected upon the purchase of an OFP Account, as a better described in clause 4.4. A list of the available Plans and relevant characteristics from time to time is reported in Schedule A.

"Party" means OFP or the User individually and "Parties" means OFP and the User collectively once the Agreement is entered into.

"Prohibited Strategies" means any and all trading practices and strategies whose use is strictly prohibited, while using the Services, as detailed in Schedule B

"Review Day" means the last Calendar Day of trading (and of the Trading Period) as better detailed in section 5.

"Reward" means a certain economic reward calculated according to the rules defined in these TOS, as better detailed in section 5;

"Review" means the assessment of the actual OFP Account made by OFP at the end of each 28-day period starting from the set-up of the OFP Account, where the performance of the virtual trading brought forward by the User is evaluated.

"Restricted Jurisdictions" means Russia, Iran, Iraq, North Corea, Syria, Afghanistan, Yemen, Somalia, and any other country from time to time where local laws or regulations may result in a significant risk of civil, regulatory or criminal exposure.

"Services" means any service from time to time provided by OFP as set out in clause 1.1; OFP reserves the right to modify, change, replace, add, or remove any elements and functions of the Services at any time without any entitlement to compensation for the User.

"TOS" means these Terms Of Service, as described in above clause 1.1

"Trading Period" means a period during which the results of the User's Demo Trading will be evaluated by OFP;

"Trading Platform" means any electronic interface service accessible through the Website in which the User shall be entitled to perform virtual demo trades following the purchase of n OFP Account, as better detailed in section 4.

"UKGC" means the United Kingdom Gambling Commission (https://www.gamblingcommission.gov.uk/)

"User" means a natural person or an entity that enters into the Agreement with OFP (as set out in the introductory provisions);

"User Dashboard" means the internal private area of the Website available to the User after completing the first registration on the Website or following any subsequent access to the Website with the Login Credentials;

"Virtual Capital" means the value of the initial virtual demo capital for Demo Trading necessary for the provision of some of the Services that will be chosen by the User upon setting up the OFP Account, subject to the provision of clause 4.2.

"Website" means the www.ofpfunding.com website, as better detailed in clause 1.1;

2.2. Any references to clauses and schedules used hereto are references to clauses and schedules of these TOS and the schedules form integral parts of the TOS and the Agreement.

3. REGISTRATION ONTO THE WEBSITE AND ACCESS OF THE USER'S DASHBOARD

3.1 In order to access the Services, the User needs to register on the Website by choosing their Login Credentials, which shall be used from the registration moment onwards to access the private User Dashboard.

3.2 In order to successfully complete the registration on the Website, the User must: (i) accept these TOS; (ii) be the minimum age of 18 years old, (iii) confirm not be a national of or residing in any Restricted Jurisdiction; (iv) confirm not to be established or incorporated or not to have a registered office in Restricted Jurisdictions; (v) confirm they have not a criminal record related to financial crime or terrorism and/or they are not been subject to the international sanctions; (vi) provide any personal information required through the registration process; and (vii) satisfy any other requirements detailed in these TOS.

3.3 The Login Credential are strictly personal to the User and the User is the sole responsible for maintaining the confidentiality of their Login Detail. To this end, the User must notify immediately to OFP of any loss of exclusive control over this information. In the absence of such notification, the User shall be held responsible for any potential action or damage caused through the use of their Login Details and will be subject to any action OFP may take at their sole discretion pursuant to the terms outlined in these TOS

3.4 By way of partial derogation to the provision of above clause 3.3, solely in the case the User is a legal entity, the User shall be allowed to share the Login Credentials with its employees or other authorised staff and representatives in order to access the User Dashboard and the relevant Services.

4. CREATION AND PERMITTED USE OF THE OFP ACCOUNT

4.1 Following the first access to the User Dashboard, the User shall be allowed to purchase an OFP Account subject to the payment of the relevant Fee. OFP will use reasonable efforts to activate the OFP Account on the date of purchase or within a reasonable time thereafter in the event of unforeseen technical delays.

4.2 If the User a consumer and resides in the UK or EU, then that User has a right to withdraw from the Agreement within 14 calendar days of the purchase, without giving any reason, provided that User has not accessed or used the Services. Once the User accesses the Services or begins any Demo Trading, that User expressly waives this right under applicable consumer protection legislation. If the refund request is based on dissatisfaction with the trading platform, a non-transferable coupon of equal value will be issued as compensation, to be used toward another OFP Account. Coupons are not redeemable for cash and are subject to an expiration period of 365 Calendar Days.

4.3 Save for the case described at above clause 4.2, the User acknowledges not to be entitled to any refund, either partial or in total, of any Fee once OFP Account has been activated.

4.4 Upon set-up of the OFP Account, the User shall be entitled to select among different Plans. Particularly, each Plan will differ from the others as per the associated Fee, the initial amount of Virtual Capital and, where applicable, the currency, the risk option, and other parameters according to, and as detailed in, Schedule A of these TOS;

4.5 Once opened, the OFP Account shall be linked to the selected Trading Platform and the User will be allowed to start Demo Trading with the Virtual Capital. The User acknowledges and agrees that any Demo Trading is strictly for demonstration and learning purposes only and does not involve real capital invested or live trading in any real financial market.

4.6 If the User becomes entitled to a Reward, any current Demo Trading within the relevant virtual Trading Period shall be terminated, and all open virtual trading positions shall be closed. Particularly, the User shall be obliged to close all virtual trading positions by 11.59 PM of the Calendar Day preceding the Review Day. If the User fails to close the Demo Trading positions on time, then OFP shall be entitled to automatically close all the open virtual trading positions on behalf of the User. Only subject to verification of the legitimacy of the User's entitlement to the Reward, the User shall be allowed to start a new Trading Period.

4.7 If the User is not entitled to a Reward on the Review Day, the User will be entitled to continue the current virtual trading under the same terms and all the parameters of the OFP Account will remain unaffected.

4.8 The User shall not, and in particular when performing Demo Trading on the Trading Platform, engage in any Prohibited Strategies or manipulative behaviour, and undertakes to act in good faith during all interactions with OFP and the Services, pursuant to the terms of the Agreement, any third parties' terms and conditions explicitly referred to on the Website from time to time, and applicable legal regulations.

4.9 If the User engages in any of the Prohibited Strategies, any accrued Reward shall automatically lapse and, in addition, OFP shall reserve the right to: (i) remove from the User's trading history any virtual demo trades which resulted affected by, or consequence of, the Prohibited Strategies; (ii) ignore any variation in the performance achieved by the virtual demo trades; (iii) immediately cancel the OFP Account and, subsequently, terminate the Agreement;

and/or (iv) reduce the offered leverage on any other OFP Accounts of that User. In the case that Prohibited Strategies are carried on one or more OFP Accounts of same User, or OFP Accounts of various User in a combined way, OFP shall be entitled to cancel all those OFP Accounts, terminate all the relevant Agreements with those Users, and exercise any of the rights granted under this clause 4.9.

4.10 OFP reserves in any case the right to suspend or terminate the Agreement at their own discretion in the event of any breach of the above clause 4.8 or any other material breach of the Agreement.

4.11 The User shall not be allowed to perform the same Demo Trading strategy, i.e., perform the same trades at the same time, on multiple OFP Accounts unless the aggregated value of the Virtual Capital of all such OFP Accounts is less than 300,000 USD. In the case that different types of OFP Accounts are combined, then the following rules shall apply: i. for any combination of OFP Accounts the maximum total aggregated amount of Virtual Capital shall be 300,000 USD per User. ii. the maximum Virtual Capital per each OFP Account type shall be limited to maximum 200,000 USD or less if condition (i) is exceeded.

4.12 In the case that OFP has a reasonable concern that the User has not complied with the restrictions outlined in above clause 4.8, OFP shall be entitled to, at their own discretion and without prior notice (i) permanently decrease the maximum amount of the Virtual Capital of each affected OFP Account proportionally, in a manner that the total Virtual Capital on all affected OFP Accounts shall together amount to the maximum amount of Virtual Capital as provided in clause 4.11; (ii) cancel the concerned OFP Accounts; and/or (iii) immediately terminate the Agreement.

4.13 OFP Accounts will be deemed inactive and subsequently closed if no virtual demo trades are performed for 28 consecutive Calendar Days.

4.14 In the case the User enters into the Agreement or uses the Services within its business (entrepreneurial) activities within the meaning of applicable laws, that User shall notify OFP about the circumstance and provide OFP with their business identifiers.

4.15 The User shall comply with all applicable laws and regulations and obtain, and maintain the validity of, all permits, licenses, consents, approvals or other acts issued by the competent authorities, which may apply to the User's activities under the Agreement. Equally, the User shall fulfil all notifications, tax, fee or other obligations that may arise in connection with the performance of the Agreement, and in particular with the Reward.

4.16 The User is prohibited from circumventing any technical measures that may limit the availability of the Services in the Restricted Jurisdiction, and in no event shall OFP be held liable for the failure of a User to fulfil any of its obligations under the provisions of this clause 4.16.

5. REWARD AND BILLING RULES

5.1 The User acknowledges and agrees that any Reward is granted on a performance basis only, is not guaranteed, and is contingent upon full compliance with the Agreement and any applicable rules.

5.2 The User's entitlement to a Reward and the amount of such a Reward will depend exclusively on the performance of that User's Demo Trading and fulfilment of the parameters set by OFP for its payment. The User acknowledges that the entitlement or the amount of the Reward does not in any way depend on developments in the real financial markets or on the value that the Demo Trading would have in the real financial markets. To this end, the User's acknowledges that any Reward is funded by OFP with their own funds and no real trading has occurred.

5.3 The User will only become entitled to a Reward on a Review Day if (i) the relevant Delta is positive and the User meets all the conditions for the Demo Trading set out in the Agreement. For the purposes of determining the User's entitlement to the Reward, only the User's results achieved within the User's Demo Trading in the OFP Account will be taken into account. OFP reserves the right to review and validate all the virtual trading data and compliance status prior to confirming eligibility to a Reward.

5.4 The amount of the Reward depends on the chosen Plan and includes all taxes, whether direct or indirect, including any applicable VAT or similar taxes, levies and fees, which may apply to it under the relevant legal regulations. The User is solely responsible and liable for the payment of any and all taxes arsing out or in connection with the execution of the Agreement and acknowledges and agrees that OFP shall not be liable for any such obligations of the User. The payment of the Reward to the User shall be made in the same currency of the Virtual Capital of that User's OFP Account.

5.5 If the User's Delta is positive on a Review Day, OFP, pursuant to the provision of above clause 5.3, will calculate the amount of the Reward and communicate it to the User via the User Dashboard or email and the User shall instruct OFP about their preferred payment method relevant payments details.

5.6 The Reward will be paid to the User subject to and following issuance of a regular invoice. The data on the invoice must correspond to the information provided by the User in the form specified in below 5.7 and OFP shall not be obligated to pay the Reward in case of any discrepancy or mistake on the relevant invoice. To this end, the User shall be held solely responsible for the correctness of the invoice and its compliance with the relevant legal regulations, irrespective of the method of its issuance. The invoice will be issued by OFP on behalf of the User (self-billing mechanism) on the basis of authorisation by the User or directly by the User, if the authorisation is revoked, as further detailed in clauses 5.7 and 5.8 below. OFP shall not be liable for delays resulting from incorrect contact details, incomplete forms, or the User's inactivity.

5.7 The User hereby authorises OFP to repeatedly issue electronic invoices for the payment of the Reward on behalf of the User until such authorisation is revoked by email. The User may be requested to confirm this authorisation by email from time to time. Specifically, the User shall comply with the following provisions: (a) The User must communicate to OFP, no later than upon the first submission of the relevant Form all data necessary for the issuance of an invoice in the form that will meet all the criteria set out by the relevant legal regulations, and shall promptly notify OFP any material change occurred by serving evidence of such a change, if applicable; (b) Any invoice issued directly by the User and sent to OFP while the authorisation to issue invoices on behalf of the User by OFP is effective will be disregarded by OFP. (c) Invoices will be issued automatically no later than 7 Calendar Days from the date on which OFP receives the relevant Form. The invoices will be due in 14 Calendar Days as of the issuance date. (d) Any request for change of the details to an invoice issued on behalf of the User by OFP must be requested via email by the User within 10 Calendar Days from the date of receipt of such an invoice, stating the specific deficiencies and the necessary amendments to be carried on the relevant invoice according to the applicable taxes and fees. OFP undertakes to send the amended invoice to the User within 10 Calendar Days from the date of receipt of the relevant request from the User. In this case, the newly issued invoice will be due in 14 Calendar Days as of the issuance of such an invoice.

5.8 In any case the User revokes the authorisation for OFP to issue invoices under clause 5.7 above by e-mail, the User shall be solely responsible for the issue their own invoices, which shall be sent by the User to OFP via email at support@ofpfunding.com. Any invoice issued directly by the User shall meet and be subject to the criteria already expressed in above clause 5.7.

5.9 OFP will pay the Reward according to the instructions received in the Form filled in and sent by the User or any other payment method accepted by OFP as agreed from time to time between the User and OFP. All fees and costs of affecting the payment (e.g., charges of fees by a payment provider) shall be borne by the User only.

6. VIRTUAL DEMO TRADING

6.1 Through the OFP Account, the User will be allowed to perform Demo Trading on any Trading Platform selected among those available in the User Dashboard (e.g. cTrader, Match Trade, Tradelokcker, OFPTrader, and MetaTrader, or any other Trading Platform from time to time). Particularly, the User will be allowed to learn, practice, and perform any virtual trades, pursuant to the conditions set out in clause 6.2 below and subject to the restrictions outlined in above clause 4.9. Regardless of the simulated environment of the Trading Platform, the User also agrees to follow good market standard rules and practices for trading on financial markets (e.g., risk management rules). For the avoidance of doubt, OFP shall have the sole discretion to determine whether any trading behaviour complies with market standard rules and practices and to notify the User in case of suspected or ascertained breach to the provisions of this clause 6.1. Additionally, the User acknowledges and agrees that additional restrictions may also be imposed by the specific terms and conditions of the relevant Trading Platform. In any case of a conflict between the terms and conditions of the Trading Platforms and these TOS, the former shall prevail.

6.2 The User shall at all times comply with the following parameters in the course of the Demo Trading under the Agreement, unless otherwise stated in the relevant Plan parameters:

6.2.1 Maximum Risk Limit (1% Rule). The 1% maximum risk limit rule means that your floating profit and loss (PnL) must not exceed -1% of the account size. If your floating PnL drops below -1%, the account will be closed immediately. This rule applies at all times during trading and is calculated based on the total floating unrealized profit and loss across all open positions.

6.2.2 Maximum daily drawdown. The User's OFP Account balance must not go lower than the highest account balance of that Calendar Day minus the agreed maximum daily drawdown (e.g., 5%). For example, if the maximum daily drawdown on the OFP Account is 5%, if on a particular Calendar Day the User's OFP Account balance reaches $100,000 then, for the rest of that Calendar Day, the balance of that OFP Account must not fall below $95,000 or that OFP Account will be permanently closed by OFP.

6.2.3 Maximum Overall Drawdown. Each OFP Account is set a maximum overall drawdown. The User's OFP Account balance must not lose more than the agreed maximum overall drawdown (e.g., 10%) of the relevant OFP Account balance at the last Reward. For example, for an OFP Account where the maximum overall drawdown was 10%, if the balance was $200,000 at the date of the last Reward, such an OFP Account would be closed if it fell below $180,000 at any point until the next Review Date.

6.2.4 Inconsistency Score. Each OFP Account is allocated a maximum inconsistency score (e.g. 20%). The Inconsistency Score can be calculated as the total profit of your best day divided by the total PnL of your reference period. If the consistency score for the reference period is equal or higher than the maximum inconsistency score, the User's will not receive a Reward.

7. USERS' REPRESENTATIONS

7.1 The User represents and acknowledges that:

7.1.1 The Services provided by OFP under the Agreement are solely intended for simulation, evaluation, training, and/or entertainment purposes.

7.1.2 As a consequence of above clause 7.1.1, the Services do not constitute and shall not be deemed to constitute investment services, portfolio management, brokerage, financial advice, or any regulated financial activity under requiring authorisation in the UK by the FCA or any relevant financial authority in any other jurisdiction. Equally, no employees, other staff, or representatives of OFP are authorised to provide any activity of those listed in this clause 7.1.2.

7.1.3 Particularly, OFP does not: i. Execute or transmit trades on financial markets; ii. Accept or manage client funds or assets; iii. Provide investment advice, analysis, or recommendations; iv. Facilitate or participate in any real trading activity or capital markets operation.

7.1.4 Any trading activity performed through the Trading Platform is entirely simulated. All data, balances, and trading results are virtual and for demonstration and learning purposes only.

7.1.5 The use of the Services does not create any expectation or right to participate in real trading, receive investment returns, or engage in regulated market activity.

7.1.6 The Virtual Capital provided to the User for Demo Trading is not real and that the User has no right whatsoever to deal with it beyond the scope of its use within the Services (in particular that they cannot be used for actual trading); Accordingly, the User is not entitled to withdraw or transfer the Virtual Capital, and OFP does not, in any circumstances, receive any funds or other assets from, or manage any funds or other assets for, the User within the Services;. Accordingly, OFP has all rights, interest and full ownership to Virtual Capital (as part of the Services). The OFP Account and any and all rights related to the Services that are granted by the OFP to the User by virtue of the Agreement are personal to the User and cannot be transferred by contract or otherwise, nor are eligible for inheritance.

7.1.7 Any performance carried on with OFP is not indicative of trading on real financial markets, and that past performance and Rewards are neither a guarantee nor an indication of any further performance.

7.1.8 If the User's access to the User Dashboard is cancelled, irrespective of the reason for its cancellation, that User shall lose access to the OFP Account, and thus to the Services, without being entitled to any refund.

7.1.9 The Services and other Content are provided "as is" with all their errors, defects, and shortcomings, and that their use is at the User's sole responsibility and risk.

7.1.10 Any trading activity, including simulated trading, involves inherent risks and uncertainties. OFP does not guarantee any specific outcome or result. The User is solely responsible for evaluating the risks associated with the use of the Services and any decisions made in reliance thereon.

7.1.11 The Reward paid out by OFP under the Agreement is (i) not consequence of a game of chance; (ii) does not involve any betting activity; (iii) is based only on performance; (iv) and is not chance based.

7.1.12 As a consequence of above clause 7.1.11, the payout of the Reward does not constitute and shall not be deemed to constitute any activity of betting, gaming, lottery, or any other similar activity requiring authorisation in the UK by the UKGC or any relevant gambling authority in any other jurisdiction. Equally, no employees, other staff, or representatives of OFP are authorised to provide any activity of those listed in this clause 7.1.12.

8. OFP'S WARRANTIES AND LIMITATIONS OF LIABILITY

8.1 OFP will put every reasonable effort to provide the User with continuous access, without interruption, to the Contents and Services offered through the User Dashboard but shall not, under any circumstances, be held responsible if one or more of the Services or Contents are temporarily inaccessible to the User. By way of example, OFP shall not be held liable for any interruption of the Services occurring by reason of force majeure or malfunctioning of Services due to telephone lines or electricity networks failure, either national or international.

8.2 The OFP Account and the Services may not be available at all times, in particular with respect to their maintenance, upgrades, technical errors, or for any other reason within or beyond OFP's control.

8.3 OFP shall not be liable, and the User is not entitled to any compensation or refund, for the unavailability of the OFP Account, the User Dashboard, or the Trading Platform, for any damages or loss of any data or other content that the User uploads, transfers, or saves via the OFP Account, the User Dashboard or the Trading Platform, or for any OFP's interventions or alterations in the User's OFP Account requested by the User.

8.4 OFP bears no responsibility for trading or other investment activities performed by the User outside the relationship with OFP, for example by using data or other information from the OFP Account, Trading Platform or otherwise related to the Services in real trading in financial markets, not even if the User uses for such trading the same Trading Platform that the User has selected for Demo Trading.

8.5 OFP may decide at its own discretion to compensate the User for the unavailability of the Services originating in technical reasons on the part of OFP. The User is not entitled to any compensation, and it is entirely at the discretion of OFP whether compensation is provided to the User and in what form or amount; provided however, the limitation of liability within the meaning of clause 8.6 below is not to be affected thereby.

8.6 To the maximum extent permitted by law, OFP disclaims any statutory, contractual, express and implied warranties of any kind, including any warranty of quality, merchantability, fitness for a particular purpose, or non-infringement of any rights. Equally, OFP is not responsible for any harm, including any indirect, incidental, special, punitive or consequential damage, including lost profit, loss of data, personal or other non-monetary harm or property damage caused as a result of use of the Services or reliance on any instrument, functionality, information, or any other Content available in connection with the use of the Services or elsewhere on the Website. OFP is not responsible for any products, services, applications or other content of third parties that the User uses in connection with the Services. In case the OFP's responsibility is inferred by a relevant court or any other competent authority in connection with the operation of the Website or provision of the Services, such a responsibility shall be limited to a maximum aggregated amount of USD 10,000, and the User agrees that the limitations and exclusions of liability set out in this clause 8.6 represent a fair allocation of risk and form an essential basis of the Agreement.

9. INTELLECTUAL PROPERTY RIGHTS

9.1 The User acknowledges and agrees that OFP owns – or is entitled to exploit- all the intellectual property rights of each Content available onto and through the Website (e.g. text, images, videos, software, etc.) made available to the User. Any reproduction, duplication, copying, selling, reselling or exploiting for any commercial purpose is prohibited except where expressly authorised by OFP. To this extent, the User agree and confirm not to be entitled to claim for rights on, or in, patents, copyrights, databases, trade secrets, trade names, registered trademarks (registered or not yet registered) or in any case for any other right or license relating to the Contents.

9.2 OFP grants the User a limited, non-exclusive, non-transferable, non-assignable, non-passable, and revocable permission to use the Content for the purpose of using the Services for the User's personal use only and in accordance with the purpose for which the Services are provided. For the avoidance of any doubt, The Content is not sold or otherwise transferred to the User and remains exclusive property of OFP or its licensors.

9.3 When accessing the Services and other Content, the User is strictly prohibited to: 9.3.1 use any instruments that may adversely affect the operation of the Website and Services or that would be intended to misuse any errors, bugs, or other deficiencies of the Website and Services; 9.3.2 circumvent geographical restrictions of availability or any other technical restrictions; 9.3.3 make copies or back-ups of the Website and other Content; 9.3.4 reverse-engineer, decompile, disassemble, or otherwise modify the Website and other Content; 9.3.5 sell, rent, lend, license, distribute, reproduce, spread, stream, broadcast, or use the Services or other Content otherwise than as permitted; 9.3.6 use automated means to view, display, or collect information available through the Website or Services; and 9.3.7 use any other instruments or means the use of which could cause any harm to OFP.

9.4 In the case of any violation of the provisions of above clause 9.1 by the User, whether intentional or unintentional, that User shall indemnify the Indemnified Persons for, and hold them harmless from, any claims of third parties against the Indemnified Persons to the extent of any claims made or lawsuits filed by a third party on the basis of which the third party alleges that the rights of that third party have been violated or that the applicable law is violated in connection with the User's conduct, and the User shall pay all damages, including lost profits, costs of legal proceedings, and legal representation and other financial or non-financial claims arising from the claims or lawsuits of that third party. This indemnification obligation shall survive termination or expiration of the Agreement.

10. CONFIDENTIALITY

10.1 The User shall maintain at all times confidential, and make not disclosure to any third party of, any Confidential Information without OFP's prior written consent. If such disclosure is authorised, the User must ensure the relevant third party is bound by equivalent confidentiality obligations. OFP may disclose the User's information to its affiliates, agents, or service providers who are bound by confidentiality obligations for the purpose of performing the Agreement.

10.2 The obligations with regard to Confidential Information under above clause 10.1 shall not apply in any case where (i) information provided is publicly available or known at the time of its use or disclosure unless its public availability or knowledge was due to a breach of the Agreement; or (ii) the obligation to disclose the Confidential Information is required by law or any other legal regulation or based on a final decision of a court, arbitration body or administrative body.

10.3 The restrictions and obligations with regard to Confidential Information shall survive termination or expiration of the Agreement.

11. USE OF PERSONAL DATA

11.1 The User undertakes to provide OFP, upon registering on the Website, with real and truthful personal data and undertakes that any such data will be kept up to date for the entire term of the Agreement. Accordingly, OFP shall not be liable for any damage or loss which is or might be caused by a failure in updating the data from the User (i.e. the failure of receiving communications because of an old email address).

11.2 OFP undertakes to process personal data in accordance with the OFP Privacy Policy available at [.] and the Data Protection Act 2018 as amended on implemented from time to time

12. DURATION AND AMENDMENTS OF THE AGREEMENT

12.1 The Agreement is entered into for an indefinite period (ongoing basis) and shall not terminate unless one of the following occurs: (i) The User is in a material breach of any of the obligations arising from the Agreement, particularly by failing to comply with one of the provisions under clauses 4.8, 4.11, 4.15, and 4.16; (ii) one of the Parties terminates the Agreement in accordance with clause 12.2 below.

12.2 Either Party may terminate the Agreement without specifying any reason by serving a written notice on the other Party, with effect from the date of delivery of such a notice.

12.3 Upon termination of the Agreement, the OFP Account will be cancelled immediately, and all Demo Trading will be closed. In the case the User, upon termination, is or becomes entitled to a Reward for the current Trading Period or part thereof, then the Trading Period will be deemed to end on the Calendar Day of cancellation of the OFP Account and all the provision of section 5 shall adapt accordingly for the calculation of the Reward.

12.4 The User shall not be entitled to the Reward or a proportional part thereof if the Agreement is terminated in case of termination under the provisions of clause 12.1(i).

12.5 Given that the provision of the Services requires active access to User Dashboard, this Agreement shall also be deemed to terminate in the event the User loses access to the User Dashboard, irrespective of the reason for such a loss. In this case, clause 12.3 shall apply regarding the entitlement to the Reward.

12.6 Upon termination of this Agreement, the User shall return to OFP all documents, instruments, electronic, or other storage media, or any other means provided to the User by OFP and containing information about the activities of OFP.

12.7 If, as a result of a change in legislation or the practice of the relevant supervisory authorities, or as a result of a change in legal interpretation, a need arises to regulate the legal relationship established by the Agreement differently from a material or formal point of view, the User and OFP undertake to conclude an amendment to the Agreement or to replace the Agreement with a new agreement to meet any such need(s).

13. COMMUNICATION

13.1 All communication from OFP or its partners in connection with this Agreement will be sent to the email address provided by the User during registration on the Website, unless it has been subsequently updated through written notice.

13.2 All communication from the User regarding this Agreement must be sent to OFP via the following email address: support@ofpfunding.com.

14. SERVING A COMPLAINT

14.1 If the Services are not delivered as agreed or fail to meet the expectations under the Agreement, the User may submit a complaint by emailing support@ofpfunding.com. OFP will confirm receipt of the complaint in writing.

14.2 OFP will make its best effort to resolve any complaint as quickly as possible, and in any case no later than 30 Calendar Days from the date the complaint is received.

15. GOVERNING LAW AND JURISDICTION

15.1 These TOS and the Agreement shall be governed by and construed in accordance with the law of England and Wales and the Parties submit to the English courts the resolution of any dispute arising from, or connected with, the interpretation and execution of these TOS and the Agreement.

15.2 If any undertaking or other provision in these TOS will be held to be illegal or unenforceable in whole or in part under any enactment or rule of law, such undertaking or other provision or part thereof shall, to that extent, be deemed not to form part of this TOS but the enforceability of the remainder of the undertakings and other provisions of this TOS shall not be affected.

16. FINAL PROVISIONS

16.1 Nothing in the Agreement is intended to limit any legal claims set out elsewhere in the Agreement or arising from the applicable legal regulations. If OFP or any third party authorised thereto does not enforce any breach of the Agreement, this shall in no way be construed as a waiver of any right or claim accrued.

16.2 OFP may assign any claim arising to it under the Agreement or any agreement to a third party without the User's consent. To this extent, the User agrees that OFP may, as the assignor, transfer its rights and obligations under the Agreement or any agreement (or any parts thereof) to a third party and the User will be notified of any such assignment where required by law. The User shall not be entitled to transfer or assign their rights and obligations under this Agreement or any other agreement (or any parts thereof) or any receivables arising therefrom, in whole or in part, to any third party.

16.3 The Agreement constitutes the entire agreement between the Parties and supersedes all prior agreements relating to the subject matter of the Agreement, whether verbal or in writing.

16.4 The User has reviewed and accepted the potential risks associated with entering into the Agreement and assumes the risk of a change of circumstances, including but not limited to changes in applicable laws, market conditions, or technical infrastructure, and waives any claim based on hardship or frustration of contract.

Schedule A

"Available OFP Account Plans"

Release Date: February 9, 2026

OFP offers different Plans for Demo Trading, each designed to accommodate different simulated trading styles, experience levels, and virtual risk preferences. All Demo Trading occurs in a simulated environment with virtual funds that replicate real market conditions.

NOTE: All OFP Account Plans are offered exclusively in USD currency.

1. INSTANT FUNDING PLANS

Instant Funding Plans offer immediate access to virtually funded accounts without evaluation phases. These plans are designed for experienced Users who prefer to start trading immediately.

1.1 Instant Lite

Account Size	**$50,000**	**$100,000**	**$200,000**
Profit Split	80-100%	80-100%	80-100%
Leverage	1:30	1:30	1:30
Daily Drawdown	3%	3%	3%
Overall Drawdown	5%	5%	5%
Max Risk Limit	1%	1%	1%
Profit Target	5%	5%	5%
Min Trading Days	5 days	5 days	5 days
Max Trading Days	30	30	30
Consistency Rule	No	No	No

1.2 Instant Classic Max Daily Drawdown 3%

Account Size	$5,000	$10,000	$25,000	$50,000	$100,000	$200,000	$300,000
Profit Split	100%	100%	100%	100%	100%	100%	100%
Max Leverage	1:100	1:100	1:100	1:100	1:100	1:100	1:100
Daily Drawdown	3%	3%	3%	3%	3%	3%	3%
Overall Drawdown	6%	6%	6%	6%	6%	6%	6%
Max Risk Limit	None	None	None	None	None	None	None
Profit Target	None	None	None	None	None	None	None
Min Trading Days	None	None	None	None	None	None	None
Max Trading Days	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Consistency Rule	20%	20%	20%	20%	20%	20%	20%

1.3 Instant Classic Max Daily Drawdown 5%

Account Size	$5,000	$10,000	$25,000	$50,000	$100,000	$200,000	$300,000
Profit Split	100%	100%	100%	100%	100%	100%	100%
Max Leverage	1:100	1:100	1:100	1:100	1:100	1:100	1:100
Daily Drawdown	5%	5%	5%	5%	5%	5%	5%
Overall Drawdown	10%	10%	10%	10%	10%	10%	10%
Max Risk Limit	None	None	None	None	None	None	None
Profit Target	None	None	None	None	None	None	None
Min Trading Days	None	None	None	None	None	None	None
Max Trading Days	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Consistency Rule	20%	20%	20%	20%	20%	20%	20%

1.4 Instant Pro

Account Size	$25,000	$50,000	$100,000
Profit Split	100%	100%	100%
Leverage	1:50	1:50	1:50
Daily Drawdown	3%	3%	3%
Overall Drawdown	5%	5%	5%
Max Risk Limit	1%	1%	1%
Profit Target	None	None	None
Min Trading Days	10	10	10
Max Trading Days	Unlimited	Unlimited	Unlimited
Consistency Rule	No	No	No
Payout Frequency	Monthly	Monthly	Monthly

1.5 Instant Prime

Account Size	$10,000	$25,000	$50,000	$100,000	$200,000
Profit Split	100%	100%	100%	100%	100%
Leverage	1:30	1:30	1:30	1:30	1:30
Daily Drawdown	5%	5%	5%	5%	5%
Overall Drawdown	10%	10%	10%	10%	10%
Max Risk Limit	1%	1%	1%	1%	1%
Profit Target	None	None	None	None	None

Min Trading Days	10 days	10 days	10 days	10 days	10 days
Max Trading Days	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Consistency Rule	No	No	No	No	No

2. CHALLENGE PHASE PLANS

Challenge-Phase Plans are designed for beginner Users who prefer to go through a challenge phase in order to get evaluated before moving to more advanced Demo Trading.

2.1 One-Phase Challenge Specifications

Single evaluation stage with profit targets, suitable for confident Users who want the fastest path to funding with fewer evaluation steps.

Challenge Phase:

Account Size	**$5,000**	**$10,000**	**$25,000**	**$50,000**	**$100,000**	**$200,000**
Leverage	1:100	1:100	1:100	1:100	1:100	1:100
Daily Drawdown	3%	3%	3%	3%	3%	3%
Overall Drawdown	6%	6%	6%	6%	6%	6%
Profit Target	8%	8%	8%	8%	8%	8%
Min Trading Days	5 days	5 days	5 days	5 days	5 days	5 days
Consistency Rule	No	No	No	No	No	No

Funded Phase:

Account Size	$5,000	$10,000	$25,000	$50,000	$100,000	$200,000
Profit Split	100%	100%	100%	100%	100%	100%
Daily Drawdown	3%	3%	3%	3%	3%	3%
Overall Drawdown	6%	6%	6%	6%	6%	6%
Min Trading Days	5 days	5 days	5 days	5 days	5 days	5 days
Consistency Rule	No	No	No	No	No	No

2.2 Two-Phase Challenge Specifications

Traditional two-stage evaluation process balancing achievable targets with thorough skill assessment, ideal for most traders seeking a structured path to funding.

Phase 1: Evaluation

Account Size	$5,000	$10,000	$25,000	$50,000	$100,000	$200,000
Daily Drawdown	5%	5%	5%	5%	5%	5%
Overall Drawdown	10%	10%	10%	10%	10%	10%

Profit Target	8%	8%	8%	8%	8%	8%
Min Trading Days	5 days	5 days	5 days	5 days	5 days	5 days
Consistency Rule	No	No	No	No	No	No

Phase 2: Verification

Account Size	**$5,000**	**$10,000**	**$25,000**	**$50,000**	**$100,000**	**$200,000**
Daily Drawdown	5%	5%	5%	5%	5%	5%
Overall Drawdown	10%	10%	10%	10%	10%	10%
Profit Target	4%	4%	4%	4%	4%	4%
Min Trading Days	5 days	5 days	5 days	5 days	5 days	5 days
Consistency Rule	No	No	No	No	No	No

Funded Phase:

Account Size	**$5,000**	**$10,000**	**$25,000**	**$50,000**	**$100,000**	**$200,000**
Profit Split	Up to 100%	100%	100%	100%	100%	100%

Daily Drawdown	5%	5%	5%	5%	5%	5%
Overall Drawdown	10%	10%	10%	10%	10%	10%
Min Trading Days	5 days	5 days	5 days	5 days	5 days	5 days
Consistency Rule	No	No	No	No	No	No

Schedule B - Prohibited Strategies

For the purpose of this Schedule B, any and all the following trading strategies and behaviours shall be deemed to constitute Prohibited Strategies:

1. Knowingly or unknowingly using trading strategies that exploit errors in the services such as errors in the display of prices or delays in their updates;

2. Performing trades using an external or slow data feed;

3. Performing, alone or in concert with any other person, including between connected accounts, or accounts held with different OFP entities, trades or combinations of trades the purpose of which is to manipulate trading, for example by simultaneously entering into opposite positions;

4. Performing trades in conflict with the TOS and/or the terms and conditions of the Trading Platform;

5. Using any software, artificial intelligence, ultra-high speed, or mass data entry which might manipulate, abuse, or give an unfair advantage when using our systems or services;

6. Performing gap trading by opening trade(s): (i) when major global news, macroeconomic event or corporate reports or earnings ("Events"), that might affect the relevant financial market

(i.e. market that allows trading of financial instruments that might be affected by the Events), are scheduled; and (ii) 2 hours or less before a relevant financial market is closed for 2 hours or longer; or (iii) otherwise performing trades in contradiction with how trading is actually performed in the forex market or in any other financial market, or in a way that establishes justified concerns that OFP might suffer financial or other harm as a result of the User's activities (e.g. overleveraging, overexposure, one-sided bets, account rolling).

7. Allowing access to and trading on a User's OFP Account by any third party nor engaging or cooperating with any third party in order to have such third party perform trades for that User, whether such third party is a private person or a professional.

8. Accessing any third party OFP Account, trading on behalf of any third party or performing any account management or similar services.

9. Exploiting the Services by performing trades without applying market standard risk management rules for trading on financial markets including, inter alia, the following practices (i) opening substantially larger position sizes compared to other trades of the same User, or (ii) opening substantially smaller or larger number of positions compared to the User's other trades.

10. Any other unusual trading behaviour, practice, strategy or simulation that OFP reserves the right to determine, at its own discretion, as Prohibited Strategies.