

VERTIFX LIMITED, T/As VERTIFOREX 187 Queen Street, Level 3, Suite 14 Auckland Central, Auckland, NZ 1010

Privacy Statement

Please sign and send via email to support@vertifx.com

We are committed to protecting our customers' personal and financial information. In the course of providing you with financial products and services, we need to collect and maintain certain nonpublic personal information about you. This Privacy Statement answers some questions about what nonpublic personal information we collect, what we do with it, and how we protect it.

We do not sell your personal information to anyone.

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with VERTIFX.COM, LLC.

We do not disclose any nonpublic information about you or former customers to anyone other than affiliates.

We restrict access to your nonpublic information to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic, and procedural safeguards to protect nonpublic personal information. Should have any questions regarding your account, please contact the Compliance Department at telephone number (800) 983-4127



U.S. PASSPORT HOLDERS & U.S. CITIZENS

VERTIFX.COM, LLC does not allow U.S. Citizens or U.S. Passport holders to open live account and/or to trade foreign currency markets on Vertifx.com platforms.

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HIGH RISK INVESTMENT

Margined Currency Trading is one of the riskiest forms of investment available in the financial markets and is only suitable for sophisticated individuals and institutions. An account with VertiFX permits you to trade foreign currencies on a highly leveraged basis (leverage up to 100:1 available). In a standard account or mini account, 1% of the notional value of the contract is required to enter into a position. The notional value is defined as 100,000 of the base currency.

The funds in an account trading at maximum leverage can be completely lost if the position(s) held in the account has a one percent swing in value. Theoretically, an account could lose more than the equity it contains, if the account is trading at maximum leverage and positions held in the account swing more than one percent in value. Given the possibility of losing one's entire investment, speculation in the off-exchange retail foreign currency market should only be conducted with risk capital funds that if lost will not significantly affect one's personal or institution's financial well beings.

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MARKET OPINIONS - VERTIFX

Any opinions expressed by representatives of VertiFX as to the future direction of prices of specific currencies are purely opinions, do not necessarily represent the opinion of VErti FX, and are not guaranteed in any way. In no event shall Verti FX have any liability for any losses incurred in connection with any decision made, action or inaction taken by any party in reliance upon the information provided verbally or via the Internet, or any delays, inaccuracies, errors in, or omissions of information.

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INTERNET TRADING RISKS

In addition, there are risks associated with utilizing an Internet-based deal execution trading system including, but not limited to, the failure of hardware, software, and Internet connection. Since Verti FX does not control signal power, its reception or routing via Internet, configuration of your equipment or reliability of its connection, we cannot be responsible for communication failures, distortions or delays when trading via the Internet. Verti FX employs back up systems and contingency plans to minimize the possibility of system failure, and trading via telephone is always available.

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LEVERAGE DISCLAIMER

The leveraged nature of FX trading means that any market movement will have an equally proportional effect on your deposited funds. This may work against you as well as for you. The possibility exists that you could sustain a total loss of initial margin funds and be required to deposit additional funds to maintain your position. If you fail to meet any margin call within the time prescribed, your position will be liquidated and you will be responsible for any resulting losses.



ECONOMIC NEWS DISCLAIMER

As with all major economic releases there could be significant price volatility with this announcement. Currency spreads will typically widen just before the release and will remain wide for a few minutes after. If the announcement is a shock to the consensus estimate, the price of the currency pair could gap significantly. For example, the price on the EURUSD trading at 1.2820 - 1.2822 just before release could gap up 60 pips to 1.2880 - 1.2882, without any available prices available between the price of 1.2820 and 1.2882. A Buy Stop placed before the announcement at 1.2830 would turn into a Market Order and would be filled at the prevailing price 1.2882. The same would be true with a Sell Stop.

During news, plan on the spreads widening and if you are trading with a Buy or a Sell Stop entry order, do not anticipate being filled at your entry price. You will be filled at the prevailing market price after the release, and this market price could be significantly different from your desired price of your entry order.



PRIVACY POLICY

The Commodity Futures Trading Commission approved regulations that impose various requirements on financial institutions' treatment of customer information. The regulations require that financial institutions develop privacy policies and disclose these policies to its customers.

Verti FX considers your privacy one of our utmost concerns. This Privacy Notice outlines our current policies and practices regarding how information about individual customers is collected and used. We will send existing customers an updated Privacy Notice on an annual basis.

In order to provide you with individualized service, Verti FX collects information about you from your account application and other forms that you may deliver to us. This information includes, but is not limited to, name, address, email address, phone number, birth date, social security number/passport number, nationality, employment information, financial and investment qualifications, etc. Interbank also collects information about your transactions with Interbank and its affiliates. We use this information to open an account for you, process your requests and transactions and to provide you with additional information about our products and services.



We safeguard the confidentiality of your information in a number of ways. For example:

- Interbank does not sell or license lists of our customers or the personal, non-public information that you provide to us.
- Interbank restricts access to the personal, non-public information that you have shared with us to those our employees, agents, and affiliates who need to know such information in connection with the services that we provide to you.
- Interbank maintains strict employment policies that prohibit employees who have access to your personal, non-public information from using or disclosing such information except for business purposes.
- Interbank takes substantial precautions to safeguard your personal, nonpublic information. For example, the Interbank system can be accessed only by authorized Interbank personnel via valid user names and passwords. In addition, our Internet-based systems include security measures such as encryption and firewalls. Interbank uses the personal, nonpublic information that we collect from you to service your account (e.g., to qualify you for trading the products and using the services available through the Interbank system and to execute and confirm your Interbank transactions). In doing so, we may share such information with our employees, agents, and affiliates.

We do not disclose any nonpublic personal information about our customers to other independent firms, organizations or individuals except in furtherance of our business relationship with you, or as otherwise permitted or required by law. For example, among other reasons we may disclose or report such information: where necessary to authorize, effect, administer, or enforce transactions that you request or authorize; to maintain and administer your account; to provide you with account confirmations, statements and records; to maintain appropriate archival records; where we believe that disclosure is required by applicable law, rules or regulations; to cooperate with law enforcement or regulatory or self-regulatory organizations; to enforce our customer and other agreements; to meet our obligations, or to protect our rights and property.

If you decide at some point to close your Verti FX account, we will continue to adhere to the privacy policies and practices described in this notice.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your personal information.

If you have any questions or concerns regarding the privacy of your information at Interbank, please contact us at 1-800-983-4127, Monday through Friday, between the hours of 8 a.m. and 5 p.m. Mountain Standard Time.

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Full Name	 Signature	 Date	