

GENERAL BUSINESS TERMS

IPS Privacy Policy

IPS Group of Companies ("[IPS](#)") respects each individual's right to privacy. We value our relationship with you, and we take pride in maintaining loyalty and respect with each individual client by providing you with security. The provisions of this notice apply to former clients as well as our current clients.

Personal Information

When you apply for or maintain a live or demo account with IPS, we collect personal information about you for business purposes, such as evaluating your financial needs, processing your requests and transactions, informing you about products and services that may be of interest to you, and providing client service. Such information may include:

- **Application Information** - Information you provide to us on applications and other forms, such as your name, contact info, mailing address, birth date, occupation, assets, and income.
- **Transaction Information** - Information about your transactions with us and with our affiliates as well as information about our communications with you. Examples include your account balances, trading activity, your inquiries and our responses.
- **Verification Information** - Information necessary to verify your identity such as a passport or drivers license. Examples also include background information about you we receive from public records or from other entities not affiliated with IPS. The Anti-Money Laundering Policy requires us to collect information and take actions necessary to verify your identity.
- **Information about your subscriptions**, such as signal, alert, news category and price subscriptions.

About Cookies

Cookies are small files containing information that a Web site uses to track its visitors. IPS may set and access IPS cookies on your computer, enabling us to learn which advertisements and promotions bring users to our website. IPS or any of its divisions may use cookies in connection with IPS's products and services and to track your activities on our websites. Such information that we collect and share would be anonymous and not personally identifiable.

Sharing Information With Third Parties

IPS does not disclose your personal information to third parties, except as described in this Policy. Third party disclosures may include sharing such information with non-affiliated companies that perform support services for your account or facilitate your

Date Client name Client's signature

transactions with IPS, including those that provide professional, legal, or accounting advice to IPS. Non-affiliated companies that assist IPS in providing services to you are required to maintain the confidentiality of such information to the extent they receive it and to use your personal information only in the course of providing such services and only for the purposes that IPS dictates.

We may also disclose your personal information to third parties to fulfill your instructions or pursuant to your express consent.

We want you to know that IPS will not sell your personal information.

Security Technology

IPS uses Secure Socket Layer (SSL) encryption technology in order to protect certain information that you submit. This type of technology protects you from having your information intercepted by anyone other than IPS while it is being transmitted to us. We work hard to ensure that our websites are secure and that they meet industry standards. We also use other safeguards such as firewalls, authentication systems (e.g., passwords and personal identification numbers) and access control mechanisms to control unauthorized access to systems and data.

Regulatory Disclosure

Under limited circumstances, IPS may disclose your personal information to third parties as permitted by, or to comply with, applicable laws and regulations. For example, we may disclose personal information to cooperate with regulatory authorities and law enforcement agencies to comply with subpoenas or other official requests, and as necessary to protect our rights or property. Except as described in this privacy policy, we will not use your personal information for any other purpose unless we describe how such information will be used at the time you disclose it to us or we obtain your permission.

Opt Out

You are not required to supply any of the personal information that we may request. However, failure to do so may result in our being unable to open or maintain your account or to provide services to you. While we make every effort to ensure that all information we hold about you is accurate, complete and up to date, you can help us considerably in this regard by promptly notifying us if there are any changes to your personal information.

If you do not wish to have your personal information disclosed to third parties as described in this Policy, please contact us via e-mail at:
compliance@instantprofitservices.com

Date Client name Client's signature

Anti-Money Laundering Policy

Money laundering is the act of converting money or other monetary instruments gained from illegal activity into money or investments that appear to be legitimate, so that its illegal source cannot be traced. Domestic and international laws that apply to companies, whose customers can deposit and withdraw funds from their accounts, make it illegal for IPS forex company, or its employees or agents, to knowingly engage, or attempt to engage in a monetary transaction of criminally derived property.

Implemented Procedures

The objective of Anti-Money laundering procedures that IPS implements is to ensure that customers engaging in certain activities are identified to a reasonable standard, while minimizing the compliance burden and impact on legitimate customers. IPS is committed to assisting governments combat the threat of money laundering and financing terrorist activities around the world. For that purpose IPS has set up a highly sophisticated electronic system. This system documents and verifies client identification records, and tracks and maintains detailed records of all transactions.

IPS carefully tracks suspicious and significant transaction activities, and reports such activities "providing timely and comprehensive information" to law enforcement bodies. To uphold the integrity of reporting systems and to safeguard businesses, the legislative framework provides legal protection to providers of such information.

In order to minimize the risk of money laundering and financing terrorist activities, IPS neither accepts cash deposits nor disburses cash under any circumstances. IPS reserves the right to refuse to process a transfer at any stage, where it believes the transfer to be connected in any way to money laundering or criminal activity. It is forbidden for IPS to inform customers that they have been reported for suspicious activity.

Additional Disclosures

Identification

For the purpose of complying with Anti-Money laundering laws, IPS requires two different documents to verify the identity of the customer.

The first document we require is a legal government-issued, identifying document with the picture of the customer on it. It may be a government-issued passport, driver's license (for countries where the driver's license is a primary identification document) or local ID card (no company access cards).

Date Client name Client's signature

The second document we require is a bill with the customer's own name and actual address on it no older than 6 months. It may be a utility bill, bank statement, affidavit, or other bill with the name and address of the customer from an internationally recognizable organization.

IPS also requires a completed and physically-signed account application form to be submitted to the company.

Customers are required to submit up-to-date identification and contact information in a timely manner, as soon as changes occur.

Documents in non-western letters must be translated into English by an official translator; the translation must be stamped and signed by the translator and sent together with the original document with a clear picture of the customer on it.

Deposits and Withdrawals

IPS requires all deposits, where the name of the originating customer is present, to come from the name matching the name of the customer in our records. Third party payments are not accepted.

As for withdrawals, money may be withdrawn from the same account and by the same way it was received. For withdrawals where the name of the recipient is present, the name must exactly match the name of the customer in our records. If the deposit was made by wire transfer, funds may be withdrawn only by wire transfer to the same bank and to the same account from which it originated. If the deposit was made by means of electronic currency transfer, funds may be withdrawn only by the means of electronic currency transfer through the same system and to the same account from which it originated.

Date Client name Client's signature