TACTOFX CLIENT AGREEMENT

1.1 Purpose of This Agreement

This Client Agreement (“Agreement”) establishes the legally binding terms and conditions governing the relationship between TactoFX (“Company”, “TactoFX”, “we”, “our”, or “us”) and any individual, trader, institution, customer, user, or legal entity (“Client”, “Trader”, “you”, or “your”) accessing or using the products, services, technology, platforms, applications, software, educational materials, or financial services offered by TactoFX.

This Agreement defines the rights, responsibilities, obligations, limitations, disclosures, and operational procedures applicable to all Clients using TactoFX services.

By registering for an account, accessing the website, using any trading platform, depositing funds, placing trades, or otherwise engaging with any services offered by TactoFX, the Client acknowledges and agrees that they have:

- read this Agreement carefully;
- understood the contents of this Agreement;
- accepted all provisions contained herein;
- and agreed to be legally bound by this Agreement in full.

If the Client does not agree with any section of this Agreement, the Client must immediately discontinue use of all TactoFX services.

1.2 Nature of Services Provided

TactoFX provides online trading technology and financial market access services which may include:

- foreign exchange (Forex) trading;
- Contracts for Difference (CFDs);
- commodities trading;
- cryptocurrency CFDs;
- precious metals trading;
- index CFDs;
- synthetic instruments;
- educational services;
- trading analytics;
- market data;
- and related financial technology services.

The Company does not guarantee profitability, investment returns, capital preservation, or trading success.

The Client understands that leveraged trading involves substantial risk and may result in the loss of all invested capital.

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2. DEFINITIONS AND INTERPRETATION

2.1 Definitions

For purposes of this Agreement, the following definitions shall apply:

a) “Account”

An electronic trading account opened under the Client’s name for the purpose of accessing TactoFX services.

b) “Trading Platform”

Any web-based platform, desktop application, mobile application, software interface, or trading terminal provided by TactoFX.

c) “Financial Instruments”

Includes but is not limited to:

- Forex pairs;
- CFDs;
- commodities;
- metals;
- indices;
- cryptocurrencies;
- futures;
- and any additional products made available by the Company.

d) “Leverage”

A financial mechanism enabling the Client to control larger market positions using a smaller amount of deposited capital.

e) “Margin”

The collateral required to open and maintain leveraged trading positions.

f) “Force Majeure Event”

Any event beyond the reasonable control of TactoFX which disrupts or prevents normal operations.

g) “Applicable Law”

Any law, regulation, directive, rule, regulatory requirement, or governmental order applicable to the Company or Client.

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3. CLIENT ELIGIBILITY

3.1 Legal Age Requirement

The Client confirms and warrants that they are:

- at least 18 years of age; or
- the minimum legal age required in their jurisdiction to engage in financial trading activities.

Minors are strictly prohibited from opening accounts or using TactoFX services.

If the Company discovers that an account was opened by a minor, TactoFX reserves the right to:

- suspend the account immediately;
- terminate services;
- void transactions where legally permissible;
- and report the matter to relevant authorities if required.

3.2 Jurisdictional Restrictions

The Client acknowledges that TactoFX services may not be available in all countries or jurisdictions.

TactoFX reserves the right to restrict or deny services in jurisdictions where:

- forex trading is prohibited;
- CFD trading is restricted;
- licensing requirements prohibit operations;
- sanctions or embargoes apply;
- or regulatory obligations cannot reasonably be satisfied.

The Company may refuse account applications, terminate existing accounts, or restrict trading activity at its sole discretion.

3.3 Legal Capacity

The Client confirms that they:

- possess full legal capacity to enter into binding agreements;
- are not prohibited from participating in trading activities;
- are not acting on behalf of sanctioned individuals or entities;
- and are not using TactoFX services for unlawful purposes.

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4. RISK DISCLOSURE

4.1 High-Risk Nature of Trading

The Client acknowledges and understands that trading leveraged financial products involves substantial risk.

Trading may result in:

- rapid financial losses;
- loss of all deposited funds;
- increased exposure due to leverage;
- significant market volatility;
- and losses exceeding expectations during extreme market conditions.

The Client understands that leveraged products are speculative in nature and may not be suitable for all investors.

4.2 No Guarantee of Profit

TactoFX does not guarantee:

- profits;
- investment performance;
- income generation;
- successful trading outcomes;
- or preservation of capital.

Past performance, market commentary, educational materials, analytics, or historical results do not guarantee future outcomes.

4.3 Market Volatility Risks

Financial markets may experience:

- sudden price movements;
- extreme volatility;
- liquidity shortages;
- price gaps;
- flash crashes;
- exchange disruptions;
- or abnormal trading conditions.

Such conditions may impact:

- order execution;
- stop-loss functionality;
- pricing accuracy;
- spreads;
- and account balances.

4.4 Technology Risks

The Client understands that online trading involves technological risks including:

- internet disruptions;
- server outages;
- software failures;
- cyber incidents;
- latency issues;
- connectivity interruptions;
- and platform instability.

TactoFX shall not be liable for losses caused by technological disruptions beyond reasonable control.

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5. ACCOUNT OPENING AND VERIFICATION

5.1 Registration Process

To open an account, the Client must provide accurate and complete information including:

- full legal name;

- date of birth;
- residential address;
- phone number;
- email address;
- nationality;
- and identification documents.

Providing false, misleading, incomplete, or fraudulent information constitutes a material breach of this Agreement.

5.2 Know Your Customer (KYC)

TactoFX complies with anti-money laundering and customer verification obligations.

The Client may be required to provide:

- passport copies;
- government-issued identification;
- proof of address;
- source-of-funds documentation;
- bank statements;
- corporate documentation;
- tax information;
- or additional verification materials.

The Company reserves the right to:

- reject submitted documents;
- request additional information;
- delay account activation;
- suspend account activity;
- or terminate accounts where compliance requirements are not satisfied.

5.3 Account Security

The Client is solely responsible for maintaining the confidentiality of:

- usernames;
- passwords;
- authentication devices;
- and account access credentials.

Any activity conducted through the Client's account shall be deemed authorized unless proven otherwise.

The Client must immediately notify TactoFX if unauthorized access is suspected.

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6. CLIENT CLASSIFICATION

6.1 Retail Clients

Retail Clients are individuals trading primarily for personal investment or speculative purposes.

Retail Clients may receive:

- enhanced consumer protections;
- leverage limitations;
- standardized disclosures;
- and regulatory safeguards.

6.2 Professional Clients

Professional Clients are individuals or entities possessing sufficient trading experience, financial sophistication, or institutional capacity.

Professional Clients may:

- access higher leverage;
- receive different risk treatment;
- and waive certain retail protections where permitted.

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7. TRADING SERVICES

7.1 Available Financial Instruments

TactoFX may provide access to various financial instruments including:

a) Forex Pairs

Including major, minor, and exotic currency pairs.

b) Commodities

Including oil, natural gas, agricultural products, and energy markets.

c) Precious Metals

Including gold, silver, platinum, and palladium.

d) Indices

Including global stock market indices.

e) Cryptocurrency CFDs

Including digital asset derivatives based on cryptocurrencies.

7.2 Trading Hours

Trading hours depend on:

- market conditions;
- exchange schedules;
- liquidity provider availability;
- holidays;
- and instrument specifications.

Certain markets may close temporarily or experience reduced liquidity.

7.3 Order Execution

Orders are executed based on:

- available liquidity;
- pricing feeds;
- market conditions;
- execution technology;
- and order type.

TactoFX does not guarantee execution at requested prices under all conditions.

7.4 Slippage

The Client acknowledges that market prices may change rapidly.

As a result:

- orders may execute at prices different from requested prices;
- stop-loss orders may not guarantee exact execution prices;
- and volatile conditions may increase slippage.

7.5 Spreads and Pricing

Spreads may be:

- fixed;
- floating;
- variable;
- or dynamically adjusted.

Spreads may widen during:

- low liquidity;
- economic news releases;
- volatile conditions;
- market openings;
- or extraordinary events.

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8. LEVERAGE, MARGIN, AND RISK CONTROLS

8.1 Leverage Risks

Leverage amplifies both profits and losses.

The Client acknowledges that high leverage may:

- significantly increase risk exposure;
- accelerate losses;
- reduce margin availability;
- and increase liquidation probability.

8.2 Margin Requirements

The Client must maintain sufficient margin at all times.

If margin requirements are not maintained, TactoFX may:

- issue margin calls;
- liquidate positions;
- restrict trading;
- or close positions automatically.

8.3 Stop-Out Levels

When account equity falls below specified thresholds, the Company may automatically close positions without prior notice.

This is intended to:

- reduce exposure;
- preserve system stability;
- and limit negative balances.

8.4 Leverage Modifications

TactoFX reserves the right to modify leverage limits based on:

- market volatility;
- regulatory requirements;
- liquidity conditions;
- account activity;
- or risk management considerations.

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9. DEPOSITS AND WITHDRAWALS

9.1 Deposits

Clients may fund accounts through approved payment methods including:

- bank transfers;
- credit/debit cards;
- cryptocurrency transfers;
- electronic wallets;
- and alternative payment systems.

TactoFX reserves the right to reject or reverse deposits where:

- fraud is suspected;
- payment disputes arise;
- compliance concerns exist;
- or regulatory obligations require intervention.

9.2 Source of Funds

The Client confirms that all deposited funds:

- belong to the Client unless otherwise authorized;
- originate from lawful activities;
- and are not connected to money laundering or criminal conduct.

The Company may request documentation verifying the origin of funds.

9.3 Withdrawals

Withdrawal requests are subject to:

- identity verification;
- compliance reviews;
- payment provider requirements;
- and internal security procedures.

TactoFX may delay or refuse withdrawals where:

- fraud is suspected;
- verification is incomplete;
- suspicious activity exists;
- or legal obligations require restrictions.

9.4 Fees and Charges

The Client acknowledges that fees may apply including:

- withdrawal fees;
- conversion fees;
- blockchain fees;
- inactivity fees;
- and third-party banking charges.

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10. PROHIBITED TRADING PRACTICES

10.1 Market Manipulation

Clients are prohibited from engaging in activities intended to manipulate market conditions or exploit unfair advantages.

Prohibited conduct includes:

- price manipulation;
- coordinated trading schemes;

- abusive trading behaviour;
- spoofing;
- layering;
- and market interference.

10.2 Arbitrage Abuse

Clients may not exploit:

- latency delays;
- system errors;
- quote delays;
- pricing anomalies;
- or technical vulnerabilities.

10.3 Fraudulent Conduct

Fraudulent conduct includes:

- identity fraud;
- payment fraud;
- chargeback abuse;
- forged documents;
- account takeovers;
- and unlawful financial activity.

10.4 Unauthorized Technology Usage

Clients may not:

- reverse engineer software;
- introduce malware;
- conduct denial-of-service attacks;
- hack systems;
- or interfere with platform infrastructure.

10.5 Company Remedies

Where prohibited conduct is detected, TactoFX reserves the right to:

- suspend accounts;
- void transactions;

- confiscate profits;
- restrict services;
- close positions;
- pursue legal action;
- and report authorities.

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11. CLIENT MONEY AND ASSET PROTECTION

11.1 Segregation of Client Funds

Client funds may be maintained separately from Company operational funds where applicable.

This is intended to:

- reduce misuse risks;
- improve financial transparency;
- and support operational integrity.

11.2 Banking Risks

The Client acknowledges that funds may be held with third-party banking institutions.

TactoFX shall not be liable for losses arising from:

- bank insolvency;
- banking restrictions;
- payment freezes;
- or financial institution failures.

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12. PRIVACY AND DATA PROTECTION

12.1 Collection of Information

The Company may collect:

- personal data;
- financial information;
- trading history;
- device data;
- IP addresses;
- communication records;

- and transactional information.

12.2 Purpose of Data Usage

Collected data may be used for:

- compliance;
- customer support;
- fraud prevention;
- platform improvements;
- marketing;
- analytics;
- and legal obligations.

12.3 Data Sharing

Information may be shared with:

- regulators;
- banking partners;
- liquidity providers;
- payment processors;
- compliance providers;
- and law enforcement authorities where legally required.

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13. INTELLECTUAL PROPERTY

13.1 Ownership Rights

All:

- software;
- branding;
- logos;
- systems;
- educational materials;
- platform infrastructure;
- analytics;
- and website content

remain the exclusive intellectual property of TactoFX or its licensors.

13.2 Restrictions

The Client may not:

- copy;
- reproduce;
- distribute;
- modify;
- reverse engineer;
- or commercially exploit proprietary materials without written permission.

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14. LIMITATION OF LIABILITY

14.1 Exclusion of Liability

To the maximum extent permitted by law, TactoFX shall not be liable for:

- trading losses;
- loss of profits;
- indirect damages;
- consequential damages;
- technology failures;
- market disruptions;
- liquidity shortages;
- internet interruptions;
- data loss;
- or third-party failures.

14.2 No Liability for Investment Decisions

The Client acknowledges that all trading decisions are made independently.

TactoFX shall not be responsible for losses resulting from:

- market analysis;
- educational materials;
- trading strategies;
- or information provided through Company channels.

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15. FORCE MAJEURE

15.1 Definition

A Force Majeure Event means any circumstance beyond the reasonable control of TactoFX which disrupts operations.

This includes:

- natural disasters;
- cyberattacks;
- internet outages;
- government actions;
- war;
- terrorism;
- exchange disruptions;
- liquidity crises;
- banking failures;
- pandemics;
- infrastructure collapse;
- or telecommunications failures.

15.2 Company Rights During Force Majeure

During Force Majeure Events, TactoFX may:

- suspend services;
- restrict trading;
- reject orders;
- widen spreads;
- increase margin requirements;
- close positions;
- delay withdrawals;
- or temporarily disable platform access.

The Company shall not be liable for losses arising from such events.

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16. TERMINATION AND ACCOUNT CLOSURE

16.1 Termination by Client

Clients may request account closure subject to:

- settlement of obligations;
- closure of positions;
- and verification requirements.

16.2 Termination by TactoFX

TactoFX may suspend or terminate accounts without prior notice where:

- fraud is suspected;
- prohibited conduct occurs;
- compliance failures exist;
- legal obligations require action;
- or operational risks arise.

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17. COMPLAINTS AND DISPUTE RESOLUTION

17.1 Complaints Procedure

Clients may submit complaints through official support channels.

The Company will review complaints and attempt reasonable resolution.

17.2 Dispute Resolution

Disputes may be resolved through:

- negotiation;
- mediation;
- arbitration;
- or courts of competent jurisdiction.

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18. GOVERNING LAW

This Agreement shall be governed and interpreted according to the laws of the applicable jurisdiction under which TactoFX operates.

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19. AMENDMENTS

TactoFX reserves the right to modify this Agreement at any time.

Updated versions become effective upon publication on the official website.

Continued use of services constitutes acceptance of revised terms.

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20. ENTIRE AGREEMENT

This Agreement constitutes the complete understanding between the Client and TactoFX regarding the use of services and supersedes prior agreements, communications, or understandings.

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21. CONTACT INFORMATION

For legal, compliance, or support inquiries, Clients may contact:

TactoFX Support Department Email: support@tactofx.com Website: www.tactofx.com

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FINAL RISK WARNING

Trading Forex, CFDs, cryptocurrencies, and leveraged financial instruments involves a high level of risk and may not be suitable for all investors. Clients may lose all invested capital. Before trading, Clients should carefully assess their financial objectives, level of experience, and risk tolerance.

The Client acknowledges that all trading activity is conducted entirely at their own risk.