



Business Finder Terms and Conditions

Credit Financier Invest (International) Ltd

Regulated by the Financial Services Commission (Vanuatu)

These Terms and Conditions (the “Terms”) govern the relationship between Credit Financier Invest (International) Limited and those who wish to become business finders. Please read these Terms carefully before proceeding. By acknowledging these Terms, you confirm your acceptance of the conditions outlined below, as well as the general Terms and Conditions of Credit Financier Invest (International) Limited.

These Terms and Conditions (the “Terms”) govern the relationship with Credit Financier Invest (International) Limited (“the Company” &/or “CFI Vanuatu”), a limited liability company, authorized and regulated by the Financial Services Commission (hereafter the “FSC”) incorporated under the number 700479 with its registered office in Vanuatu at 1st Floor, Govant Building, P.O. Box 1276, Kumul Highway, Port Vila, Vanuatu.

By proceeding with your account application request, you confirm acceptance of these Terms along with the general Terms and Conditions of CFI Vanuatu.

Acknowledgment of Terms

Acceptance of Terms: Submission of your account application request signifies acceptance of these Terms, including both the specific Terms outlined here and the general Terms and Conditions of CFI Vanuatu.

Compliance: Upon acknowledgment, you agree to adhere to all policies, procedures, and obligations as established by CFI Vanuatu.

Scope of Relationship: The relationship outlined by these Terms is subject to compliance with the rules and regulations of the FSC.

TERMS DEFINITIONS

Duration: These Terms shall come into effect once the Business Finder completes the required application process, submits all necessary documents as communicated by the Company and receives written confirmation of acceptance from the Company.

The relationship governed by these Terms will remain in effect indefinitely, subject to termination in accordance with the relevant provisions outlined in the Termination section of these Terms.

Advertising: The Business Finder (BF) shall not advertise, promote, or distribute any written material or information about CFI Vanuatu or its business to any clients or other parties without obtaining prior written approval from CFI Vanuatu.

Client: refers to any individual or entity that has been approved by CFI Vanuatu to open an account, subject to the terms outlined in the Client Agreement.

Client Agreement: refers to the documents a Client signs or accepts upon opening an account with the Company.

Intellectual Property: CFI Vanuatu, its affiliates or its respective licensors and third party information providers retain all rights, title and interest in and to all of the information, content, data, designs, materials and copyrights, patent rights trademark rights and other proprietary rights provided under these terms.

The Business Finder shall not use, display or alter CFI Vanuatu's name, logo or any related intellectual property under any circumstances. This includes websites, printed materials, advertisements, or any other method of communication, whether digital or physical. Any use of CFI Vanuatu's intellectual property requires prior written approval from the Company.

Website: Means the Company's domain name and/or any other domain operated by the Company, mainly for promotional and marketing purposes.

Finder Rebate: Means any commission, rebates, and/or other remuneration paid or payable to the Finder by CFI Vanuatu, in line with the legislative requirements that might be issued related to the Business Finder's remuneration.

THE FINDER SERVICES

CFI Vanuatu agrees with the Business Finder on a non-exclusive basis to the following responsibilities:

- a) **Directing Clients:** The Business Finder may refer Clients to relevant information available on CFI Vanuatu's website. However, the acceptance of Clients remains at the sole discretion of CFI Vanuatu.
- b) **Account Opening Assistance:** The Business Finder will assist Clients in the account opening process, including helping them upload required documents on the platform and guiding them in using the platform and website in accordance with the Company's guidelines.
- c) **Compliance with instructions:** The Business Finder must adhere strictly to CFI Vanuatu's instructions and is strictly prohibited from promoting or marketing CFI Vanuatu's investment and ancillary services.
- d) **No Agency or Advisory Role:** The Business Finder shall not act as CFI Vanuatu's agent or representative, provide advice, make recommendations, or assume any obligations or commitments on behalf of CFI Vanuatu.
- e) **Business Conduct:** the Business finder must maintain high standards of business conduct ensuring that all business practices reflect positively on CFI Vanuatu, avoiding deceptive, misleading or unethical practices or advertising concerning CFI Vanuatu and its provided services;
- f) **Compliance with Laws and Terms:** The Business Finder must comply with these Terms and applicable laws and regulations, including any amendments. This compliance extends to the laws and regulations of any countries where the Business Finder operates.
- g) **Providing Information:** the Business Finder shall provide CFI Vanuatu with all necessary and relevant information related to each Client as required;
- h) **Due Diligence:** CFI Vanuatu reserves the right to conduct due diligence it deems necessary, whether onsite or offsite through any means.

ACKNOWLEDGEMENT

By completing and submitting the Business Finder application, continuing to access or use the Company's Website, or accepting any commissions and/or payments from the Company or any of its Clients, the Business Finder acknowledges and agrees to the following:

- a) These actions constitute acceptance of these Terms and Conditions.
- b) The Business Finder is entering into a legally binding agreement with CFI Vanuatu.

- c) The Business Finder fully agrees to abide by and be bound by these Terms and Conditions, including any amendments that may apply over time.

REPRESENTATIONS, WARRANTIES AND COVENANTS

The Business Finder Represents, Warrants, and Covenants as Follows:

- a) **Accuracy of Information:** The Business Finder confirms that all information provided to CFI Vanuatu about their identity, activities, intended activities, plans, and other related matters is accurate, complete, and up to date.
- b) **Legal status and Authority:** If the Business Finder is a company or another entity, they confirm that they are duly organized, validly existing, and in good standing under the laws of its jurisdiction. The Business Finder holds all necessary legal and regulatory authority to conduct business within its jurisdiction and other jurisdictions where it operates.
- c) **Compliance with Laws:** From the commencement of this relationship and throughout its term, the Business Finder shall remain in compliance with all applicable laws and regulations;
- d) **Authorization and enforceability:** The Business Finder has taken all necessary steps to authorize the execution and performance of these Terms. The Agreement is properly authorized, executed, and binding upon the Business Finder enforceable in accordance with these Terms.
- e) **Mediation Activities and Information disclosure:** as a mediator, the Business Finder agrees to provide accurate and complete information to the Company at all times, including but not limited to: identity, contact information, payment instruction, nationality, residency, participation in affiliate/partner /finder programs of other websites, location and nature of Business Finder's mediation activities carried out for the purposes of referring, explaining the financial services offered by the Company to prospective Clients as well as any other information that the Company may occasionally request;
- f) **Registration and Compliance with regulatory bodies:** The Business Finder confirms that they have met all registration, qualification and/or other requirements relevant to their activities and jurisdiction. The Business Finder will remain in strict compliance with these throughout the term of these Terms.
- g) **Independent Contractor:** The Business Finder will act and operate as an independent contractor and not as an agent, employee, or representative of CFI Vanuatu.
- h) **No Investment Advice:** The Business Finder is not authorized to provide investment advice to the Clients and will not do so. Additionally, the Business Finder must disclose to the Clients any commission received or involved with the service provided. The Business Finder is solely responsible for the payment of all relevant duties and/or charges and/or taxes arising from their activities;
- i) **Restrictions on use of Intellectual Property:** The Business Finder may not use the Company's logo in correspondence, business cards, electronic transmission, or any other medium without explicit written authorization from the Company. In addition, the Business Finder may not register a business or domain name containing the words: "CFI" or "CFI Vanuatu" or "Credit" or "Financier" under their name or any affiliated entity.
- j) **Prohibited content and media:** The Business Finder will not place promotional materials related to the Company on any website or use any medium that contains or is linked to: sexually explicit materials, violence, or illegal activities, discrimination based on race, sex, religion, nationality, disability, sexual orientation, age or any manipulating keywords;
- k) **Preserving Reputation and Goodwill:** The Business Finder will avoid actions or practices that could negatively impact the Company's reputation and goodwill;

- l) **Client Documentation and Disclosure:** The Business Finder acknowledges that each Client must sign the relevant standard agreements and documents (the “Standard Documents”) in accordance with CFI Vanuatu’s account opening policy. The Client must confirm they have reviewed these Standard Documents. CFI Vanuatu’s retains full discretion to accept or reject any client application. Moreover, the Business Finder must disclose to the company any agreement, delegation, authority over the Client account, or any information communicated to by the Client or their representative;
- m) **Material Breach and Legal Remedies:** Any violation or attempted violation of these Terms by the Business Finder constitutes a material breach. CFI Vanuatu reserves the right, at its sole discretion, to pursue legal and equitable remedies, including:
- Immediate suspension of the Business Finder’s account(s).
 - Termination of this agreement without prior notice.
 - Pursuit of any available civil or criminal remedies.

The Business Finder Further Warrants That Their Website(S) and Any Displayed Materials:

- a) Comply with all applicable laws, statutes, and regulations in the countries where they operate.
- b) Do not breach any rights, including intellectual property, privacy, consumer protection, or other legal obligations.
- c) Do not contain pornographic, hate-related, or violent content.
- n) Indemnification: The Business Finder agrees to indemnify, defend and hold CFI Vanuatu, its affiliates, directors, officers, shareholders, employees, representatives, successors as well as assigns, harmless from or against any claim, loss, damage, liability, obligation, judgment, cause of action, cost, charge, expense or fee, including legal fees, costs arising from the Business Finder’s performance under these Terms. This applies as well on any claim or violation related to an introduced account or applicable law and regulations. CFI Vanuatu shall not be liable for any third- party claim arising from or related to the Business Finder’s actions under these Terms;

FURTHER CONDITIONS

- a) **No Agency or Employment Relationship:** The Business Finder acknowledges that these Terms do not constitute and shall not be interpreted as constituting an agency, partnership, venture or employer/employee relationship between the Business Finder and CFI Vanuatu;
- b) **Strict Interpretation and Compliance:** Any deviation from the standard interpretation of these Terms, will be considered a breach unless a written confirmation is obtained from the Company. The Business Finder is responsible for referring prospective Clients in accordance with the services specified in the Client Agreement. Referrals may be made by redirecting Clients to CFI Vanuatu’s customer representatives or assisting Clients in completing required information on the website;
- c) **Account Funding:** Clients referred by the Business Finder must fund their accounts directly from their personal bank accounts, accompanied by relevant documentation, which must be approved by CFI Vanuatu. The Company reserves the right to return funds only to the original remitter using the same payment method through which the funds were deposited.

- d) **Client Relationship and Data Ownership:** Any Client, referred by a third party and accepted by CFI Vanuatu, becomes the Company's Client, and is subject to all of Company's rules, policies procedures. All Client data remains the sole property of CFI Vanuatu. The Business Finder acquires no rights to such data except as expressly stated herein. CFI Vanuatu may accept or reject any referred Client by the Business Finder at its sole discretion and reserves the right to terminate the business relationship with any referred Client at any time.
- e) **Marketing and Promotion:** The Company will not be responsible for any marketing or promotion activities initiated by the Business Finder for the need or purpose of their own business. This applies as well on the mediation services provided under these Terms and on any cost or charge for such activity. All such expenses will be borne solely by the Business Finder.
- f) **Mediation Activities:** the Business Finder may refer to potential Clients to the Company's staff in order to assist with explanations regarding financial products offered by the Company. All mediation activities must be carried out professionally in accordance with applicable laws and regulations, and in proper and lawful manner.
- g) **Commission and Rebate Eligibility:** No Client will be considered referred to by the Business Finder unless confirmed in writing by the Company. The Company reserves the right to deny the Business Finder any commission and/or rebate on clients even if introduced by the Business Finder, based in various factors such as insufficient efforts in securing the Client's account opening. The Business Finder may not claim any commission or rebate unless CFI Vanuatu agrees to grant it.

CONFIDENTIALITY AND PERSONAL DATA PROTECTION

Confidential Information: The Business Finder shall maintain the confidentiality of all information received about CFI Vanuatu's business and activities referred to as "Confidential Information", along with these Terms. This confidentiality obligation shall survive the termination of the relationship between the parties.

Non-Disclosure Obligations: The Business Finder shall not disclose and shall prevent its employees and agents from disclosing any confidential information, in whole or in part to any individual or entity, except with the prior written authorization of CFI Vanuatu. The Business Finder acknowledges that the unauthorized disclosure of Confidential Information may cause irreparable damage to CFI Vanuatu. In the event of unauthorized disclosure, the Business Finder must immediately notify CFI Vanuatu and take all necessary actions to remedy the disclosure and mitigate any potential damage. The Business Finder acknowledges the importance the Company places in protecting the privacy of its Clients. Furthermore, the Business Finder agrees not to access or attempt to access any "Personal Data" related to prospective, new or existing Clients, without the express prior written consent of the Company.

FORCE MAJEURE

- a) **Determination of Force Majeure:** The Business Finder acknowledges that CFI Vanuatu may, at its reasonable discretion, determine that an event of "Force Majeure" has occurred or is about to occur. If such a determination is made, CFI Vanuatu will notify the Business Finder as soon as reasonably practicable.
- b) **Company Actions During Force Majeure:** If a Force Majeure event occurs or is imminent, CFI Vanuatu may, at its sole discretion and without prejudice to any other rights, take any actions it deems necessary or appropriate under the circumstances, considering the interests of the Business Finder and their Clients.
- c) **Liability Exemption:** Neither CFI Vanuatu nor its directors, officers, employees, agents, or advisers will be held liable for any failure, delay, or hindrance in fulfilling its obligations under these Terms due to a Force Majeure event. Additionally, the Company will not be responsible for any actions taken or omitted

under such circumstances.

- d) **Events Beyond Control:** CFI Vanuatu will not be deemed in breach of these Terms for any loss or damage resulting from events beyond its control that prevent the Company from fulfilling its obligations. Such events may include, but are not limited to:
- Acts of God (natural disasters such as earthquakes or floods) War, invasion, or rebellion
 - Acts or threats of terrorism
 - Civil unrest or labor disputes
 - Acts of government, state, or regulatory bodies
 - Explosions or fire
 - Failures or disruptions of market communication or infrastructure
- e) **Communication and System Failures:** In the event of Force Majeure, CFI Vanuatu will not be held liable for any communication failure, including disruptions with market makers or liquidity providers. This includes any failure of computer systems or communication breakdowns between CFI Vanuatu, the Business Finder, or third parties.
- f) **Corrective Measures:** CFI Vanuatu will take reasonable corrective actions, where appropriate, to mitigate the impact of any Force Majeure event. The Business Finder acknowledges and agrees that the Company may in its reasonable opinion, determine that an event of “Force Majeure” exists or is about to occur; as the case may be, the Company will inform the Business Finder as soon as reasonably practicable upon making such determination. If the Company determines that an event of Force Majeure exists or is about to occur, then it may (without prejudice to any other rights under this Agreement and at its sole discretion) take such action as it deems necessary or appropriate in the circumstances, having regard to the Business Finder and their Clients. Neither the Company, nor any of its directors, officers, employees, agents or advisers will be liable for any failure, hindrance or delay in performing its obligations under this Agreement or for taking or omitting to take any action pursuant to this provision.

The Company shall not be in breach of this Agreement and shall not convey any kind of responsibility for any loss or damage that might be caused to the Business Finder due to any event beyond the Company’s control, which prevents CFI Vanuatu from complying with any or all of its obligations under this Agreement.

In case any of the above events happen, the Company will not be liable for its inability to communicate with market makers or liquidity providers. The Company is also exempted from any possible liability in relation to the failure of any computer dealing system and/or any breakdown or failure of transmission of any nature in communication facilities between the Company and the Business Finder and/or any third party.

The Company will always make sure to take any reasonable corrective measures, when deemed appropriate.

LIMITATION OF LIABILITY AND COMMUNICATION

Limitation of Liability: CFI Vanuatu, its employees, affiliates and related parties shall not be liable on any claim, whether in contract, tort or otherwise, for any direct, indirect, special, incidental or consequential damages arising out of, or in connection with this relationship, or the activities governed by these Terms, or the Business Finder’s inability to perform their obligations or any products, services or data covered by these Terms.

Waiver of claims: the Business Finder expressly waives and renounces any right to pursue any claim against CFI Vanuatu, its employees, affiliates and related parties for any loss or damages including but not limited to

trading or investment related loss resulting from the use of CFI Vanuatu's products or services. The Company makes no express or implied warranties, regarding its products or services including but not limited to warranties of merchantability or fitness for a particular purpose.

NOTICE

- a) **Method of Communication:** All notices or other communications related to these Terms must be in writing and may be sent by letter, facsimile or email unless otherwise specified.
- b) **Deemed Receipt:**
 - 1. By letter: A notice is deemed to be received when delivered personally or on actual receipt.
 - 2. By facsimile or email: A notice is deemed to be received when it arrives in a legible form
- c) **Business Finder's communication Obligations:** Unless otherwise specified, the Business Finder must send any notice, instruction, request or other communication in writing to the Company's mailing address at: No11, ABIS Centre Providence Estate, Victoria, Mahe Vanuatu, or by email to info@cfi.trade.

CFI Vanuatu may provide notices or Information to the Business Finder in paper format or by email to the address provided during registration, saved in the company's CRM system.
- d) **Language of Communication:** Any notice and communications exchanged between the Company and the Business Finder must be in English.
- e) **Change of Address:** The Company reserves the right to change its mailing address or contact details. If such changes occur, the company will inform the Business Finder accordingly.

MISCELLANEOUS

- a) **No Waiver of Rights:** Failure by either party to enforce any provision of these Terms at any time shall not affect their right to enforce the same provision at a later date. A waiver of any breach or condition must be in writing to be effective and shall not be considered a waiver of any future breaches or conditions.
- b) **Assignment and Delegation:** The Business Finder may not assign, delegate, or transfer these Terms, or any rights or obligations under them, in whole or in part, without the prior written consent of CFI Vanuatu.
- c) **Severability:** If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court or other competent authority, the remainder of the Terms shall remain in full force and effect. The parties will endeavor to replace the invalid provision with one that is valid, legal, and achieves the same purpose and intent.

REBATE AND COMMISSION

The Business Finder shall be entitled to the following commission/rebate structure: MT5

	Zero Commission Level 1	Zero Commission Level 2	Zero Commission Level 3	Zero Commission Level 4	Dynamic Trader Level 1	Dynamic Trader Level 2	Dynamic Trader Level 3
FX and Bullion	Total Agent Rebate≈ \$7 commission / Lot (round turn)	Total Agent Rebate≈ \$4 commission / Lot (round turn)	Total Agent Rebate≈ \$2 commission / Lot (round turn)	Total Agent Rebate≈ \$1 commission / Lot (round turn)	Total Agent Rebate≈ \$4 commission / Lot (round turn)	Total Agent Rebate≈ \$2 commission / Lot (round turn)	Total Agent Rebate≈ \$1 commission / Lot (round turn)
CFD	Total Agent Rebate≈ \$7 commission / Lot (round turn)	Total Agent Rebate≈ \$4 commission / Lot (round turn)	Total Agent Rebate≈ \$2 commission / Lot (round turn)	Total Agent Rebate≈ \$1 commission / Lot (round turn)	Total Agent Rebate≈ \$4 commission / Lot (round turn)	Total Agent Rebate≈ \$2 commission / Lot (round turn)	Total Agent Rebate≈ \$1 commission / Lot (round turn)

*All commissions are based on US dollar

** CFI rebate scheme is not valid for Stocks, CFDs on Stock/ETFs and CFDs on Cryptos *** CFI rebate scheme is not available for all the items applicable on markup or additional commission

- a) The Company is responsible for calculating and paying the Business Finder’s commissions. However, in the event of a dispute, or complaint from a Client, the Company reserves the right to withhold any commission(s) until the issue is fully resolved. If the Company detects any abusive trading activities from a referred client such as churning (the practice of opening and closing trades instantly to generate commissions), the Company may apply time limitations on the Business Finder’s profile. Please refer to the Company’s internal penalty table for specific sanctions related to abusive activities or misleading information provided to CFI Vanuatu’s Clients.
- b) The Business Finder must ensure that they facilitate the agreement between the Client and the Company before the Client’s account is opened. The Business Finder obligations, including those necessary for the Company to enter into an Agreement with the Client, remain in effect even if the Client contacts the Company through the Finder’s website or other means;
- c) If a client referred by the Business Finder opts to receive a rebate or commission on their own trading account(s), the Business Finder rebate or commission may be adjusted or reduced at the discretion of CFI Vanuatu’s Management.
- d) The trading volume of VIP clients introduced clients, institutional/professional clients, and special accounts (such as those accounts entitled to discounts or high rebates) shall be allocated at the discretion of CFI Vanuatu’s Management. If the Business Finder agreement or any other agreement with CFI Vanuatu is terminated for any reason, the Business Finder will not be entitled to any further commissions and/or rebates.
- e) The commission rebates may be changed at any time in accordance with CFI’s internal rules and policies without prior notice. The Business Finder will be informed of any such changes in writing or via email. Additionally, CFI reserves the right to reclassify the group or type of client under which client is trading if conditions are not met. in such cases rebates will be adjusted accordingly without the need for consulting with the Business Finder.
- f) The Business finder acknowledges that these Terms is inure to the benefit of the Company and its subsidiaries, affiliates or any related Company, whereby the Company may transfer any Client offered/introduced by the Business Finder to any of its subsidiaries, affiliates or any related company without the Business Finder’s prior consent . The transferred Client will remain under the same terms

and conditions including any agreed commissions and rebates.

- g) CFI Vanuatu reserves the right to reduce commissions paid to the Business Finder, to reflect any increased costs incurred by the company due to changes in applicable law or regulatory rules;
- h) Commissions and other returns accrued on closed business will be credited to the Business Finder's Master account in CFI Vanuatu records as soon as possible after the last day of the month in which they were earned. CFI Vanuatu will provide the Business Finder with a monthly statement showing the commissions credited for the preceding month, through any means deemed appropriate by the company.
- i) All payments made to the Business Finder are subject to applicable income taxes or similar taxes as required by regulators. Any such taxes will be deducted at the Business Finder's sole cost and responsibility;
- j) The Company will monitor the trading activities of Clients introduced by the Business Finder to calculate commissions in accordance with the Business Finder's remuneration structure. Only accounts approved by the Company through active mediation with the Business Finder, are eligible for commission tracking.
- k) In the event of any trading activities of Clients introduced by the Business Finder are deemed suspicious, CFI Vanuatu reserves the right to delay payment of commission) until it verification of the relevant transactions is completed. If the Company identifies fraudulent activities such as traffic fraud, CFI Vanuatu is entitled to terminate this Agreement and/or to recalculate or withhold the Business Finder's commission(s) accordingly and at the Company's' sole discretion. Furthermore, it may demand repayment of any commissions or rebates previously paid, deeming them undue. In case of delayed repayment by the Business Finder to the Company, a penalty interest of 5% plus libor per annum pro rata will apply from the date the repayment becomes due until fully settled.

The Company may also cancel any future commissions or rebates at its sole discretion;

- l) All payments will be made in United States Dollars (USD) only unless the company at its sole discretion offers alternative payment methods or currencies. Any charges incurred from using other payment methods or currencies will be borne by the Business Finder and deducted from their commission(s);
- m) Payments made under these terms are intended solely for the Business Finder use and may not be transferred to or shared with any third party, unless expressly authorized beforehand in writing by the expressly authorized in writing by the Company (including via email);
- n) The Business Finder acknowledges and agrees that any funds, payments, or other amounts due under these Terms may be forfeited by CFI Vanuatu if:
 - The Business Finder's account remains inactive, with no transactions for a consecutive period of six months or
 - The sum of transactions does not exceed USD 10,000 within a six months period.

In such cases, CFI Vanuatu may terminate the Business Finder's agreement without further notice and the Business Finder will have no right to make any claim against the company for the forfeited amounts.

- o) The Deposit or acceptance of payments by the Business Finder will be considered final settlement of all commissions for the relevant month. If the Business Finder disagrees with the amount or reports related to any payment, they must NOT accept the payment and must promptly submit a written dispute notice to CFI Vanuatu. Dispute notices must be sent within thirty (30) calendar days after the end of the month for which the payment was made. Failure to submit a dispute notice within this timeframe will result in the waiver of the right to dispute the payment or report. The Business finder will also forfeit any claims for restitution and/or unjust enrichment related to that payment or report;

AMENDMENT AND TERMINATION

- a) These Terms may be amended from time to time. However, any changes will not affect the commissions earned on transactions completed before the effective date of the amendments unless agreed otherwise. The Company will notify the Business Finder of any changes at least five (5) business days before the amendments take effect. The Business Finder will always be subject to the most up to date Terms and Conditions used by CFI Vanuatu;
- b) Either party, whether CFI Vanuatu or the Business Finder may discontinue the relationship under these Terms by giving five (5) days written notice to the other party. Upon discontinuation for any reason, the Business Finder will no longer be entitled to any commissions and/or rebates accrued on their account and no further commissions, rebates, or foreign exchange (fx) payments will be payable.
- c) The Company reserves the right to terminate or suspend without prior notice any rights or participation to the Business Finder under these Terms and any related appendices. This action may be taken at the Company's sole discretion in the event of any malpractice, breach, failure or other events, including liquidation or insolvency, on the part of the Business Finder.
- d) The CFI Vanuatu reserves the right to terminate or suspend the participation of the Business Finder without prior notice if:
- The Business Finder ceases to provide the services outlined in these Terms for any reason.
 - The Business Finder's account remains inactive for six consecutive months or generates less than USD 10,000 in total activity over six months.
 - In the Company's sole opinion, the Business Finder becomes incapable of fulfilling their obligations under these Terms due to any of the following:
 - The Business Finder is in liquidation, insolvency, bankruptcy, or similar financial distress.
 - A negative due diligence outcome affects the Business Finder's standing.
 - The Business Finder is in breach of these Terms and Conditions or any related agreement.
 - Any representation, warranty, or covenant made by the Business Finder is found to be inaccurate or untrue.
- e) Upon termination, the Business Finder must return to the Company all material provided for promoting the Business Finder's business including Newsletters, banners, text, and other related content. If the Business operates a website displaying any material representing the Company, such material must be immediately removed upon termination;
- f) Furthermore, the Company may terminate this Agreement forthwith for cause, upon written notice to the Business Finder, if: (a) it becomes unlawful for either the Company and/or the Business Finder to fulfill any obligations outlined in these Terms; or (b) the Business Finder ceases, in Company's reasonable opinion, to be fit and proper to assist the Client in filling/preparing required documents regarding the Company's services without providing any personal advice, if the Business Finder no longer holds the necessary authorization, license or consent to perform the obligations under these Terms or is prevented for any reason from continuing their activities; and (c) in the event of any change in applicable law or government regulations;
- g) The termination of the Business Finder participation will not affect the confidentiality obligations outlined in clause 6 of these Terms or any other rights owed by the Business Finder to the Company;
- h) Following termination, all Clients previously introduced by the Business Finder will remain Clients of CFI Vanuatu. the Business Finder will no longer be entitled to any further commission(s) or rebates. "The



Business Finder must cease all interaction with CFI Vanuatu and return all documents, brochures, business cards, call reports or other material in the Business Finder's services.

GOVERNING LAW AND JURISDICTION

Language: These Terms and any related documents (present or future) are written in English. Any translations into other languages are provided for convenience only. In case of any discrepancy or inconsistency between the English version and a translated version, the English version shall prevail.

Governing Law and Jurisdiction: These Terms and all related transactional relations between the Business Finder and CFI Vanuatu are governed by the laws of Vanuatu and the competent court for the settlement of any dispute which may arise between them shall be the District Courts of Vanuatu.

Regulatory Compliance: CFI Vanuatu may take any action it deems necessary, at its sole discretion, to ensure compliance with the rules of the Vanuatu Financial Services Commission (FSC) or other applicable laws and regulations.

Such actions will be binding on the Business Finder and will not create liability for CFI Vanuatu, its directors, officers, employees, or agents.

Cooperation with Regulators: The Business Finder agrees to cooperate with CFI Vanuatu, the FSC, and any other relevant regulators on matters related to these Terms upon receiving reasonable written notice from the Company.

By proceeding, the Business Finder confirms that they have read, understood, and accepted the Terms and Conditions outlined herein.

June, 2026