Client Services Agreement

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Counsel-approved. Acceptance is recorded electronically with timestamp and version hash.

This Agreement is between **Pip2Dollar** ("Pip2Dollar", "we", "us") and the individual accepting it electronically ("Client", "you"). By creating an account and accepting, you agree to these terms.

1. The service

1.1 Pip2Dollar operates an automated gold (XAUUSD) trading strategy (the "Strategy") and, upon your enrollment, causes trades generated by the Strategy to be executed on **your own Exness MT5 trading account** (the "Account"), sized in proportion to your Account equity and subject to the risk limits in clause 4.

1.2 Pip2Dollar does **not** hold, receive, transmit, or have any ability to withdraw your funds. Deposits and withdrawals occur only between you and Exness through your Exness Personal Area, to which Pip2Dollar has no access.

1.3 Pip2Dollar is independent of, and is not operated, endorsed, or licensed by, Exness or MetaQuotes.

2. Authority to trade (limited mandate)

2.1 You grant Pip2Dollar a limited, revocable authority to place, modify, and close trades on the Account solely to execute the Strategy.

2.2 This authority is exercised through trading credentials you supply. These credentials permit trading only and cannot effect withdrawals at the broker level.

2.3 You may revoke this authority at any time with immediate effect through the one-tap disconnect in your dashboard, or by changing your Account trading password. Revocation stops new trades; you elect at disconnect whether open positions are closed or left in place.

2.4 The Strategy is executed on a reasonable-efforts basis. Pip2Dollar exercises the mandate as a technology and execution service and does not provide personalized investment advice or a recommendation to trade.

3. Eligibility

3.1 You must be at least 18 years old, legally able to contract, and not resident in a jurisdiction where the service or CFD trading is prohibited or where Pip2Dollar states it does not operate.

3.2 You must complete Pip2Dollar's verification steps, including confirmation that your Account is registered under Pip2Dollar's Exness partnership.

4. Risk and limits

4.1 **Trading CFDs on gold carries a high risk of loss. You may lose the entire amount you allocate. Past performance, including any published track record, does not guarantee future results.** Published figures are dated snapshots of a public record; your results can differ due to spreads, slippage, latency, execution timing, account type, and settings.

4.2 Per-client risk limits (maximum lot size, aggregate exposure cap, equity stop) apply as displayed in your dashboard at enrollment and as amended under clause 10.

4.3 No employee, agent, or communication of Pip2Dollar is authorized to promise profits or guarantee outcomes. Any such promise is void and should be reported to us.

5. Fees

5.1 Pip2Dollar charges a **performance fee of 20%** of Net New Profit above your Account's **High-Water Mark** ("HWM"), assessed monthly.

5.2 The HWM is the highest cash-flow-adjusted value your Account has reached under the service. Deposits raise it; withdrawals reduce it proportionally. No fee accrues unless your Account exceeds its HWM. **If there is no Net New Profit in a period, no performance fee is charged** for that period. Every invoice shows the exact calculation.

5.3 Invoices are issued in USD and may be settled in USD or NGN at a captured rate. Non-payment after the reminder schedule pauses the service (new copy trades stop; open positions continue to be managed) rather than liquidating your positions.

5.4 Exness may pay Pip2Dollar partner rebates in respect of trading on the Account. **This costs you nothing additional** — rebates are paid by Exness from its own revenue. Rebate arrangements, including the referral program, do not affect your trading conditions.

6. Your obligations

Keep your credentials current; maintain sufficient equity; avoid placing manual trades on the Account while enrolled, as manual trades may distort sizing and fee calculation; provide accurate information; and comply with Exness's terms.

7. Availability; no advice

7.1 The service is provided on a reasonable-efforts basis. Execution may be affected by broker availability, market conditions, connectivity, and maintenance. Kill-switch and containment mechanisms may pause trading for your protection.

7.2 Nothing in the service constitutes investment, legal, or tax advice or a personal recommendation.

8. Liability

8.1 To the maximum extent permitted by law, Pip2Dollar's aggregate liability arising out of or relating to the service is limited to the fees you paid in the three months before the event giving rise to the claim. Trading losses arising from market movements within your configured limits are not recoverable losses.

8.2 Nothing in this Agreement limits liability for fraud, willful misconduct, or any liability that cannot be excluded by law.

9. Data protection

Personal data is processed in accordance with the Pip2Dollar Privacy Policy (incorporated by reference) and the Nigeria Data Protection Act 2023. Trading credentials are stored as encrypted, versioned secrets and never in plaintext.

10. Changes

Material changes to fees or these terms take effect from the next billing period and require your re-acceptance. Declining pauses the service at the period boundary rather than binding you to terms you have not accepted.

11. Term, suspension, termination

Either party may terminate at will. Termination triggers a final fee assessment at the HWM then in effect. Pip2Dollar may suspend the service for non-payment (clause 5.3), suspected fraud, or a regulatory requirement.

12. Disputes; governing law

This Agreement is governed by the laws of the Federal Republic of Nigeria. The parties will attempt informal resolution through Pip2Dollar support for 30 days before pursuing other remedies.

13. Electronic acceptance

Acceptance is recorded with timestamp, IP address, and this version's hash, and the accepted text is preserved immutably.

Schedule A — Fee mechanics (worked example)

Suppose your Account rises from a $10,000 HWM to $11,000 in a month. Net New Profit above the HWM is $1,000; the 20% performance fee is $200; your new HWM is $11,000. If the next month ends at $10,600, you are below the HWM — no fee — until the Account exceeds $11,000 again. Deposits and withdrawals adjust the HWM so you are never charged on your own capital movements.

Schedule B — Referral program

If you refer other clients, the Pip2Dollar Referral Program Terms apply (incorporated by reference).