LEGAL & COMPLIANCE

Client Agreement

The terms below describe the structure of a private investment-services relationship. The parties, exact services, fees, custody arrangements and applicable law must be identified in an executed mandate before any service begins.

1. Parties and formation

A client relationship is formed only when the client and the service provider are identified in a written mandate accepted by both parties. Viewing a website, submitting an introduction request or opening an online account does not itself create an investment-management contract.

The signed mandate and its schedules control if they differ from this general document. No person may rely on an unsigned or incomplete schedule as authority to invest, move or hold assets.

2. Scope of services and authority

The mandate must describe whether the service is research, advisory, execution, discretionary management or another specified service. It must identify the permitted instruments, investment objectives, restrictions and any authority to place orders. No authority is inferred from access to a reporting portal.

Assets remain with the custodian or other party named in the signed mandate. Any transfer instruction, power of attorney or custody arrangement requires separate documented authority and verification.

3. Client information and suitability

Before providing a regulated service, the provider may request information on identity, beneficial ownership, investment knowledge, objectives, financial circumstances and risk tolerance. The client must provide accurate, current information and notify material changes. The provider may decline or suspend a service if required information is unavailable.

4. Risks and investment decisions

Investments can rise or fall in value, and the client may lose some or all of the capital committed. Quantitative models, automation and risk limits do not remove market, liquidity, execution, counterparty or operational risk. No target, estimate or historical result is a guarantee. The separate Risk Disclosure Policy provides additional detail.

5. Fees, costs and reporting

All fees, calculation methods, payment dates, third-party charges and any applicable taxes must be stated in the signed fee schedule. No fee is established by this document alone. Reporting frequency, valuation method, benchmark if any, and the process for correcting an error must also be specified in the mandate.

Online balances and transaction records may be entered or reconciled after an event. A portal display should be checked against authoritative custodian and transaction records before it is used for a financial decision.

6. Communications, complaints and conflicts

The parties should agree on secure communication channels and how instructions will be authenticated. A message on a public channel or from an unverified account is not an investment instruction. Conflicts of interest should be identified, managed and disclosed where applicable. Complaints should be sent through the contact route specified in the signed mandate and acknowledged in writing.

7. Duration, termination and governing terms

The effective date, notice periods, termination consequences, treatment of open orders, record delivery, governing law and dispute process must be set out in the signed mandate. Termination does not erase accrued obligations or duties required by applicable law. Personal-data handling is described separately in the Privacy Policy.