

EXCESS OF LOSS POLICY EVIDENCE OF COVER

INSURERS:	Arch Syndicate 2012 at Lloyd's of London.
INSURED:	Finalto (IOM) Limited (as the "Policyholder") for the Insured: <ol style="list-style-type: none">1. Finalto (Australia) Pty Limited2. Finalto (BVI) Limited3. Finalto (South Africa) Pty Limited4. Safecap Investments Limited5. Finalto Trading Limited
BENEFICIARIES:	Customers of the Insured who satisfy the requirements for Claimants set out in the Policy.
ADDRESS:	St George's Court; Upper Church Street; Douglas Isle of Man, IM1 1EE
POLICY PERIOD:	From: 14 January 2021 To: 14 January 2022
COVER:	The Insurer shall, on the occurrence of an Insolvency Event during the Policy Period, pay to the Insured for the benefit of the Claimants, an amount equal to the Ultimate Net Loss of each Claimant subject to the terms, conditions, exclusions from and limits of liability set out in the Policy.
SUM INSURED:	Up to USD 1,000,000 per Claimant, subject to and in accordance with the limits and the terms and conditions of the Policy.
RETENTION:	In respect of each Claimant the sum of all Distributions and Deemed Distributions pertaining to that Claimant, subject to a minimum of; <ol style="list-style-type: none">1. USD 20,000 (Markets.com Australia) each and every customer.2. USD 20,000 (Markets.com BVI) each and every customer.3. USD 20,000 (Markets.com South Africa) each and every customer.4. Euro 20,000 (Markets.com Cyprus) each and every customer.5. GBP 85,000 (Markets.com UK) each and every customer.

IMPORTANT NOTES

1. This evidence of insurance is provided for information purposes only and confers no rights upon any person in possession of it.
2. This evidence of insurance does not amend, extend or alter the terms of the Policy or otherwise form part of the Policy.
3. The insurance afforded by the Policy is subject to all terms, exclusions and conditions of such Policy and, in particular, the Policy contains a number of important limitations on and exclusions to the provision of insurance under the Policy
4. The Insured and Beneficiaries are required to comply with certain obligations in order for a claim under the Policy to be valid.
5. In the event of conflict, the terms and conditions of the Policy shall prevail.
6. Capitalised terms in this document have the meaning set out in the Policy.
7. A copy of the Policy is available, on request from the Insured and should be reviewed by all parties who may be a beneficiary of the Policy.