



RUBY MARKETS LIMITED

(Registration Number: 12396596)

Registered with the Registrar of Companies for United Kingdom,
under the Company Act 2006.

TERMS & CONDITIONS

Terms & Conditions

Terms & Conditions (hereinafter "TC") of RUBY MARKETS LIMITED (hereinafter "RUBY MARKETS LIMITED") governing the use of the products and services available on the Website www.rubymarkets.com and its subdomains. RUBY MARKETS LIMITED is an online platform (hereinafter "Platform" and/or "Website") offering private investors (hereinafter "Users") access to the trading signals of traders.

The user can execute leverage instruments transactions such as indices, forex and commodities on the platform, and make the results accessible to the public.

1. Area of validity

The following T&C are applicable to the free use of the platform. Data protection applies in accordance to the data protection regulations of the website.

2. Registration/ User profile

RUBY MARKETS LIMITED may be used only after completion of registration to open a User Account and to set up a User Profile. Registration is free of charge.

2.1 Registration is open every natural persons with full social and business capabilities

2.2 The data requested by RUBY MARKETS LIMITED upon registration must be provided in complete and correct form, unless such data is marked as optional.

2.3 When registering, the User shall select a Username. The Username should not violate third-party rights, such as brand or trademark rights, or offend against common decency.

2.4 Users are obligated in the event of changes to their data that are of relevance to the Website, to update the corresponding settings without delay

2.5 RUBY MARKETS LIMITED shall confirm receipt of the data transferred upon registration by immediately sending an email to the address entered by the User when registering. Successful completion of registration shall be deemed to have been effected only after Users have acknowledged this by clicking on the link they are sent. Only after this link has been accessed does a contractual agreement on the use of the RUBY MARKETS LIMITED Platform come about

2.6 To prevent misuse, the User is obliged to keep all access data confidential

2.7 Any claim for entering into a license agreement does not exist. RUBY MARKETS LIMITED may decline a registration without giving any reasons.

3. Termination/Deletion

3.1 Should a User no longer wish to use the RUBY MARKETS LIMITED Platform, the User Agreement may be terminated at any time without the need for reasons and without having to adhere to a notice period. The User is required to send an email with which he registered on RUBY MARKETS LIMITED to support@RubyMarkets.com. Clearly stating in the subject field "cancellation".

3.2 RUBY MARKETS LIMITED may also duly terminate the User Agreement at any time without the need for reasons and without having to adhere to a notice period. The cancellation is announced by the sending of an e-mail to the registered e-mail address of the User. The right to cancel for good reason or to revoke a user in accordance with clause 5.3 of these Conditions remains unaffected.

3.3 RUBY MARKETS LIMITED can retain the right to use the content posted by the User even after the deletion of a User Account or termination of a User Agreement. Most notably, the trading signals posted by the User shall not be deleted.

4. Subject and scope of the services

4.1 RUBY MARKETS LIMITED allows the RUBY MARKETS LIMITED Platform to be available to Users for utilization of, among others, the following free services: setting up a profile; opening a User Account; Inspection of rankings; setting and adjustment of portfolio allocation.

4.2 RUBY MARKETS LIMITED is entitled to appoint and entrust a third party to provide a part of these services or in it's entirety.

4.3 RUBY MARKETS LIMITED is authorized to use technological means to edit, process and adapt User content to enable such content to also be displayed on devices or the software applications of third parties.

4.4 RUBY MARKETS LIMITED reserves the right to modify, limit or discontinue the services set forth under paragraph 4.1. or, following an announcement to this effect, to levy fees for the use of services previously provided free of charge.

4.5 The User Agreement is the sole contractual agreement to be concluded between RUBY MARKETS LIMITED and the User. Most notably, usage of the services set forth under paragraph 4.1. shall not be construed as a contractual relationship, such as an agreement to provide consultancy or information services. Any further provisions shall be deemed valid only by User consent.

4.6 On the website RUBY MARKETS LIMITED makes available to Users real-time price information. Real time means determination and publication of less than 15 minutes.

5. Use of the platform

5.1 Users are authorized to post content on the Platform and to access content from the Platform. Without the express written consent of RUBY MARKETS LIMITED, however, Users shall not be permitted to use for commercial purposes the price information accessible on the Website.

5.2 The content and services made available on the Platform are protected by industrial property rights. Without the express written consent of RUBY MARKETS LIMITED, duplication, publication, or utilization of the contents made available, in whole or in part, is not permitted. This shall also apply to the downloading, distribution or storing of contents, with the exception of the caching that occurs when visiting the Website

5.3 In the event that a User violates the duties and obligations governing use of the Website, or there is a suspicion that the functions and content made available have been wrongfully used, RUBY MARKETS LIMITED shall be authorized, without having to provide prior notification, to block that User's access to the Platform, either temporarily or permanently, and to forward personal data to third parties, to the extent that this may be prescribed by relevant legal provisions or requirements. In the event that access is blocked, RUBY MARKETS LIMITED shall not be obliged to provide the User with notification to this effect. RUBY MARKETS LIMITED shall, in instances where the corresponding legal requirements are met, reserve the right to bring damages claims against the User

5.4 The User confirms that he has the right to make posted content available to the general public over the Internet or similar service.

6. Assigning of usage rights

6.1 The User grants to RUBY MARKETS LIMITED with the setting or uploading of content of whatever kind, be it simple, spatially and temporally, including beyond the date of the User's profile deletion, an unlimited, transferable and fee-free right to utilization of the respective content.

6.2 Any User cannot demand for deletion of uploaded content. This does not affect the deletion of the profile as such. The usage rights thus assigned permit RUBY MARKETS LIMITED to use such content in whatever manner it chooses, and to issue sub-licenses to third parties. Most notably, RUBY MARKETS LIMITED shall be authorized to license its content utilization rights to third-party cooperation partners and/or companies affiliated to RUBY MARKETS LIMITED, who may display such content on their websites or utilize them in other manner.

7. Warranties

7.1 RUBY MARKETS LIMITED hereby draws the attention of Users to the fact that ongoing and final examination of the content posted by Users and the data accessed by third parties (e.g. such as real-time prices) is not possible on account of the real-time mode on the Website. Controls are carried out by RUBY MARKETS LIMITED only on a random basis in the form of spot checks.

RUBY MARKETS LIMITED is thus unable to guarantee that the content posted by Users on the Platform, and the data accessed by third parties, is correct, complete, lawful, and up-to-date. RUBY MARKETS LIMITED does not adopt any expressions of opinion and factual assertions made by Users. The same shall apply to links and banners, and the content accessible through these means.

7.2 as the service provider RUBY MARKETS LIMITED is not obliged to monitor the information that is transmitted or stored, nor to search for circumstances that may reveal unlawful acts. Should RUBY MARKETS LIMITED gain any knowledge of an unlawful act on the part of a User or an unlawful item of information, such information shall be removed or access to it blocked immediately.

7.3 Users may, as a basis principle, access the RUBY MARKETS LIMITED Website at any time. This shall, however, not be deemed to constitute a legal right to access. RUBY MARKETS LIMITED reserves the right to limit access to the Platform, or to suspend access temporarily (e.g. for service and maintenance). While RUBY MARKETS LIMITED shall make every effort to keep the Platform and individual services available to Users at all times, no guarantee for such permanent access can be given. Most notably, this shall be the case with regard to services supplied to RUBY MARKETS LIMITED by third parties. The quality of access to the internet and data traffic is dependent on circumstances beyond the control of RUBY MARKETS LIMITED; accordingly, RUBY MARKETS LIMITED is thus similarly unable to assume any guarantee for such matters. Most notably, RUBY MARKETS LIMITED shall not be held liable for disruptions to the quality of access to the internet and data traffic on the internet due to force majeure, or to events beyond the control of RUBY MARKETS LIMITED that may seriously hamper the provision of the service or render this completely impossible.

7.4 Identification of Users on the internet is only a limited possibility. Accordingly, RUBY MARKETS LIMITED cannot completely exclude the possibility that false information is provided when Users register to use the service. RUBY MARKETS LIMITED thus accepts no liability for the true identity of a User.

8. Liability

8.1 The liability of RUBY MARKETS LIMITED for wrongdoing of its own or on the part of its appointed agents shall be- irrespective of whatever legal reason - limited to criminal intent and gross negligence following clause below.

9. User indemnification of RUBY MARKETS LIMITED

9.1 The User hereby indemnifies RUBY MARKETS LIMITED against all and any claims brought against RUBY MARKETS LIMITED by third parties due to the infringement of their rights through content posted on the RUBY MARKETS LIMITED Platform by that User, or through such User's utilization of the software applications made available by RUBY MARKETS LIMITED In such instances, the User shall meet the cost, to the statutory amount, of the requisite legal defense counsel for RUBY MARKETS LIMITED, inclusive of all court fees and attorney costs; this shall not apply in

instances where the infringement or rights was not caused by any culpable conduct on the part of the User

9.2 The User hereby undertakes, in the event of RUBY MARKETS LIMITED being the subject of litigation brought by third parties, to share both truthfully and completely of all information in the User's possession that might be required to verify the grounds for the claims and to mount the necessary defense. RUBY MARKETS LIMITED's right to bring additional damages claims against the User shall remain unaffected by this provision.

10. Offsetting of claims

Against any claims of RUBY MARKETS LIMITED against the user, the user may only offset with undisputed or legally valid claims

11. Changing of the T&C

RUBY MARKETS LIMITED reserves the right to modify and change regulations of these Terms at any time and without notice for any reason.