



Time Invest – Client Agreement

1. Services

Time Invest provides a digital investment platform for managing, investing, and monitoring financial assets. The services may include:

- Account opening and management
- Investment execution and portfolio management
- Access to market information and research tools

Time Invest may modify or discontinue any service with prior notice.

2. Client Obligations

The Client agrees to:

1. Provide accurate and complete personal, financial, and identification information.
2. Keep login credentials secure and notify Time Invest immediately of any unauthorized access.
3. Comply with all applicable laws, regulations, and Time Invest policies.

3. Risk Acknowledgment

The Client understands that all investments involve risk, including potential loss of capital. Past performance is not indicative of future results. The Client is solely responsible for investment decisions made using the platform.

4. Fees and Charges

Time Invest may charge fees, commissions, or account-related charges. All fees will be disclosed in the Fee Schedule provided to the Client and may be amended from time to time with prior notice.



5. AML, KYC, and Regulatory Compliance

The Client agrees to provide all necessary documents for **Anti-Money Laundering (AML)** and **Know Your Customer (KYC)** procedures. Time Invest may:

- Verify client identity and source of funds
- Monitor transactions for suspicious activity
- Report to relevant regulatory authorities as required by law

6. Confidentiality

Time Invest will keep Client information confidential, except as required by law or regulatory authorities. The Client agrees to treat all platform information and communications as confidential.

7. Termination

Either party may terminate this Agreement with written notice. Upon termination:

- The Client's account will be closed.
- Remaining funds and assets will be returned subject to applicable fees and processing times.

8. Liability

Time Invest will exercise reasonable care in providing services. However, Time Invest is not liable for:

- Losses due to market fluctuations
- Technical or system failures beyond our control
- Unauthorized access resulting from client negligence

9. Governing Law

This Agreement is governed by the laws of **England and Wales**. Any disputes arising under this Agreement will be resolved under the jurisdiction of English courts.

10. Acknowledgment and Acceptance

By opening an account or using Time Invest services, the Client acknowledges that they have read, understood, and agree to the terms of this Agreement.