

MDM TRADERS (PTY) LTD

Education Disclaimer and Risk Disclosure

1. Introduction

This Education Disclaimer and Risk Disclosure ("Disclaimer") governs your access to and use of the educational services, website, online community, webinars, digital content, social media platforms and other services made available by MDM Traders (Pty) Ltd ("MDM", "we", "our" or "us").

By registering for, accessing or using any MDM services, you acknowledge that you have read, understood and accepted this Disclaimer.

This Disclaimer should be read together with any additional policies or notices published by MDM from time to time

If you do not agree with this Disclaimer, you should not access or use our services.

2. Nature of the Services

MDM provides educational content relating to financial markets, trading strategies and market analysis. The information and material made available through our platforms is intended solely to assist users in developing their knowledge and understanding of financial markets and trading principles.

Our services may include, but are not limited to:

- online courses and educational programmes;
- live or recorded educational sessions and webinars;
- educational articles, videos and other digital content;
- general market commentary and analysis;
- community discussion forums and online platforms; and
- other educational resources made available by MDM from time to time.

All content is provided for educational and informational purposes only. Any examples, demonstrations, market commentary, charts, trading strategies or discussions are intended to

illustrate trading concepts and should not be interpreted as personalised recommendations or instructions to enter into any transaction.

MDM does not provide investment management, portfolio management, discretionary trading, financial planning or any other regulated financial services through its educational platforms.

3. Educational Content Only

All information, material and content provided by MDM is made available solely for educational and informational purposes.

Examples, illustrations, charts, market commentary, trading strategies, demonstrations and discussions are intended to assist users in understanding financial markets and trading concepts. Such content is provided as part of the educational experience and should not be interpreted as personalised recommendations, instructions to trade or recommendations to buy, sell or hold any financial product.

Participation in webinars, live sessions, community discussions or other educational activities does not create an advisory relationship between MDM and any user.

Users remain solely responsible for evaluating the information provided and for making their own trading and investment decisions.

4. No Financial Advice

Unless expressly stated otherwise in writing, nothing provided by MDM constitutes financial advice, investment advice or a recommendation to buy, sell or hold any financial product.

The information provided by MDM is of a general educational nature and does not take into account your individual objectives, financial situation, needs or risk tolerance.

Any opinions, market commentary, educational discussions, examples or responses provided during webinars, live sessions, community discussions or other educational activities are intended solely for educational purposes and should not be construed as financial advice or personalised recommendations.

Before making any trading or investment decision, you should carefully consider your own circumstances and, where appropriate, obtain independent advice from a suitably qualified and authorised financial adviser.

You remain solely responsible for evaluating the information provided by MDM and for any trading or investment decisions made in reliance on such information.

5. Trading Risk Warning

Trading financial products, including Contracts for Difference (CFDs), foreign exchange (Forex), commodities, indices, crypto-assets and other leveraged instruments involves a high degree of risk and may not be suitable for all individuals.

The value of financial products may fluctuate rapidly due to market volatility, leverage, liquidity constraints, economic events and other factors beyond your control. Trading may result in substantial financial losses.

You should never trade with money that you cannot afford to lose or funds required to meet your ordinary financial commitments.

Past performance, historical returns, simulated trading results or examples discussed during educational sessions are not reliable indicators of future performance and should not be interpreted as guarantees of future profitability.

No representation or warranty is made that any trading strategy, methodology, market commentary or educational content provided by MDM will result in profitable trading or protect against financial loss.

Before engaging in any trading activity, you should ensure that you fully understand the risks involved and carefully consider whether trading is appropriate for your financial circumstances, experience and risk tolerance.

6. Intellectual Property

All educational material, course content, videos, webinars, presentations, documents, graphics, logos, trademarks, written content, recordings and other intellectual property made available by MDM are owned by, or licensed to, MDM, unless otherwise stated, and are protected by applicable intellectual property laws.

Access to MDM's educational services grants you a limited, non-exclusive, non-transferable and revocable licence to access and use the content solely for your own personal, non-commercial educational purposes.

Unless expressly authorised in writing by MDM, you may not reproduce, distribute, publish, modify, record, copy, sell, sublicense, commercially exploit or otherwise make any MDM content available to any third party.

Users may not record, reproduce, distribute, livestream or otherwise make available any live educational session, webinar or community discussion without MDM's prior written consent.

Unauthorised use, reproduction or distribution of MDM's intellectual property may result in the suspension or termination of your access to our services and may result in legal action.

7. Community Standards

MDM is committed to maintaining a professional, respectful and constructive learning environment for all participants.

Users are expected to interact with other members, presenters and representatives in a respectful, lawful and professional manner at all times.

MDM reserves the right to suspend or terminate a user's access to its educational platforms where the user:

- engages in abusive, threatening, defamatory, discriminatory or unlawful conduct;
- disrupts educational sessions or community discussions;
- shares login credentials or grants unauthorised access to MDM content or services;
- records, reproduces or distributes educational content without prior written authorisation;
- infringes MDM's intellectual property rights;
- uses MDM's platforms for unlawful, fraudulent or commercial purposes without authorisation; or
- otherwise acts in a manner that materially prejudices MDM, its representatives, its members or the integrity of its educational services.

Any decision to suspend or terminate access will be exercised in good faith and in accordance with applicable law.

8. Refunds

MDM provides digital educational products and services. Due to the nature of digital content, access to educational materials, live sessions or online resources is generally irreversible once granted.

Accordingly, refunds will not ordinarily be available once a user has been granted access to purchased digital content or educational services have commenced.

Nothing contained in this Disclaimer limits or excludes any rights or remedies that cannot lawfully be excluded under applicable South African legislation, including the Consumer Protection Act, 2008, where applicable.

Any refund permitted by law or granted by MDM shall be processed in accordance with MDM's applicable refund policy.

9. Limitation of Liability

To the fullest extent permitted by applicable law, MDM shall not be liable for any loss, damage, liability, claim or expense arising from a user's reliance on educational content, market commentary, discussions, examples or other information provided through its educational platforms.

Without limiting the generality of the above, MDM shall not be liable for any trading losses, investment losses, loss of profits, loss of business opportunities or other financial losses resulting from decisions made by users in connection with any educational material or content provided by MDM.

Users acknowledge that all trading and investment decisions are made independently and entirely at their own risk.

Nothing contained in this Disclaimer excludes, limits or restricts any liability that cannot lawfully be excluded or limited under applicable South African law.

10. General

MDM reserves the right to amend or update this Disclaimer from time to time. Any amendments will be published through MDM's official website or other authorised communication channels

and will apply from the date of publication. Users are encouraged to review this Disclaimer periodically to remain informed of any changes.

This Disclaimer shall be governed by and interpreted in accordance with the laws of the Republic of South Africa.

If any provision of this Disclaimer is found to be unlawful, invalid or unenforceable, that provision shall, to the extent necessary, be severed from the remainder of the Disclaimer without affecting the validity or enforceability of the remaining provisions.

Any questions regarding this Disclaimer may be directed to MDM using the contact details published on its official website.