



CUSTOMER AGREEMENT

This AGREEMENT made by and between GIFA (hereinafter referred to as the 'GIFA FX') and (Hereinafter referred to as the 'Customer')

Subject

Customer can open an individual USD account and invest an amount of their choice no less than 100 USD and without upper limits with the Gifa Forex, which is part of Gifa Holding Ltd.

1.0 Margin Account Opening Conditions:

- a. Customer has read, understands and accepts the agreement, trading policies and Risk Disclosure statement. Also customer can review to all documentations without limitations.
- b. Customer must be legal age (18 years old)
- c. Customer has full beneficial ownership of customer account. There must be one natural and sole person for individual account. There must be 2 natural person for joint Account.
- d. Customer will execute and deliver all documents, give all notices, make all fillings and take such other actions as GIFA FX.

1.1 GIFA FX can change and amend this agreement articles if deemed necessary and notify each customer accordingly. Customer will also be able to see such amendments or changes from gifaforex.com website.

1.2 Customer will have access to and be able to read this agreement when amendments and changes occurred.

1.3 All information provided by customer to GIFA FX is assumed and accepted as true, correct and complete as of the date hereof, and Customer will notify GIFA FX promptly of any changes in such information.

2.0 Trading:

2.1 Customer authorizes GIFA FX to invest the funds deposited with and held in customers account in return for a guaranteed return on such investment amounting to 5% per month.

2.2 Customer will be issued with his/her own unique account ID and PIN number. Customer should not share his/her user ID or passwords PIN number with

anybody. In the event that such information is disclosed to a 3rd Party by the Customer GIFA FX will not be held responsibilities liable for the consequences.

3.0 Position and Trading Limits:

3.1 GIFA FX reserves the right to limit the number of Accounts that Customer may open and or maintain in Customer's Account. GIFA FX reserves the right, in its sole discretion to refuse to accept any instructions for opening a new position or increasing an amount held in an opened account.

4.0 Margin Requirements:

4.1 Customers shall provide to and maintain with GIFA FX margin in such amounts, in cash or

- others such forms, and within such limits as GIFA FX, in its sole discretion, may from time to time require.

4.2 Customer' Account will be under the control of GIFA FX.

5.0 Account Funding:

5.1 Customer can send deposit in his/her account via wire or credit card. But Customer must send this deposit from his/her own bank account. This is valid for Joint Account. If this deposit comes from other person bank account then GIFA FX will not accept this deposit and send back to bank Account.

6.0 Withdrawals:

6.1 Customer shall not be allowed to withdraw all or part of the funds from their investment account in the FIRST month of the opening of the account. Furthermore, if the customer draws all or part of the funds held in the investment account before the end of the 6 months of the opening of the ACCOUNT than the 5% paid for each month shall be deducted from the capital invested and

the balance will be receivable by the customer. If withdrawal is after 6 months or thereafter, the customer shall not pay back the 5% gained for each month the account has been opened. The only charge will be bank charges for the transfer of money to the customer. The 5% gained per month shall be deposited by GIFA FX per month into a separate account held by the Customer and the Customer shall be free to withdraw this amount as and when they wish to do so.

6.2 If a customer make a request for part or full withdrawal from their Capital amount invested with GIFA FX he/she must first complete and sign the appropriate form. Until the appropriate form reaches the GIFA FX no payment will be authorised. Account holder or holders must sign and date the Claim Form in order for payment to be authorised. The processing time for such payments will be an average of 3 days.

7.0 Investment Confirmations:

7.1 Account opened online and any investment executed online will be confirmed within 24hrs via electronic confirmation and telephone call. Monthly statements will be sent within periodic time by GIFA FX.

8.0 Charges:

8.1 GIFA FX sole discretion to deliver, roll over or offset all open positions. Roll over debt/credit will be applied regarding market conditions to Customer Accounts by GIFA FX.

9.0 Communications:

9.1 Reports, statements, notices and any other communications from GIFA FX may be transmitted to Customer by placement on GIFA FX's website or mail or other delivery service to Customer's current address as reflected on GIFA FX record. Customer shall notify GIFA FX immediately of any change in Customer's address by e-mail to GIFA FX.

9.2 Customer accepts true of his/her address in application form.

Your Details:

Name:

Date:

Signed:

10.0 Security:

10.1 GIFA FX never shares Customer information with anybody and not sell such information to any other company.

11.0 Recordings:

11.1 Customer acknowledges and agrees that any and all conversations between Customer and GIFA FX principals, agents, employees or associates, including the GIFA FX Trading Desk and customer service and operations desks may, at the option and in the sole discretion of GIFA FX be recorded electronically with or without the use of an automatic tone warning device. Customer further agrees to the use of such recordings and transcripts thereof as evidence by either party in connection with any dispute or proceeding that may arise involving Customer or GIFA FX.

12.0 Risk and Compensation:

12.1 GIFA FX will be responsible for all trading expenses and risks. Customer will always have the capital amount invested available and accessible to them subject to rules set out in *withdrawal paragraph* above.

13.0 Termination:

13.1 This Agreement shall continue and be in effect until termination by Customer or GIFA FX.

13.2 GIFA FX may terminate this Agreement if:

13.3 GIFA FX may, in its sole discretion, terminate Customer's Account if it suspects unethical and or unlawful action by the Customer or for any other reason which deemed against the GIFA FX INTEREST.

14.0 Legal Procedure:

14.1 This agreement is governed by and shall be construed in accordance with laws and the judiciary of the Country within which GIFA FX is registered.

14.2 Customer shall be responsible for meeting legal fees and expenses arising from any legal disputes.

Details of Joint Signatory (if applicable)

Name:

Date:

Signed: