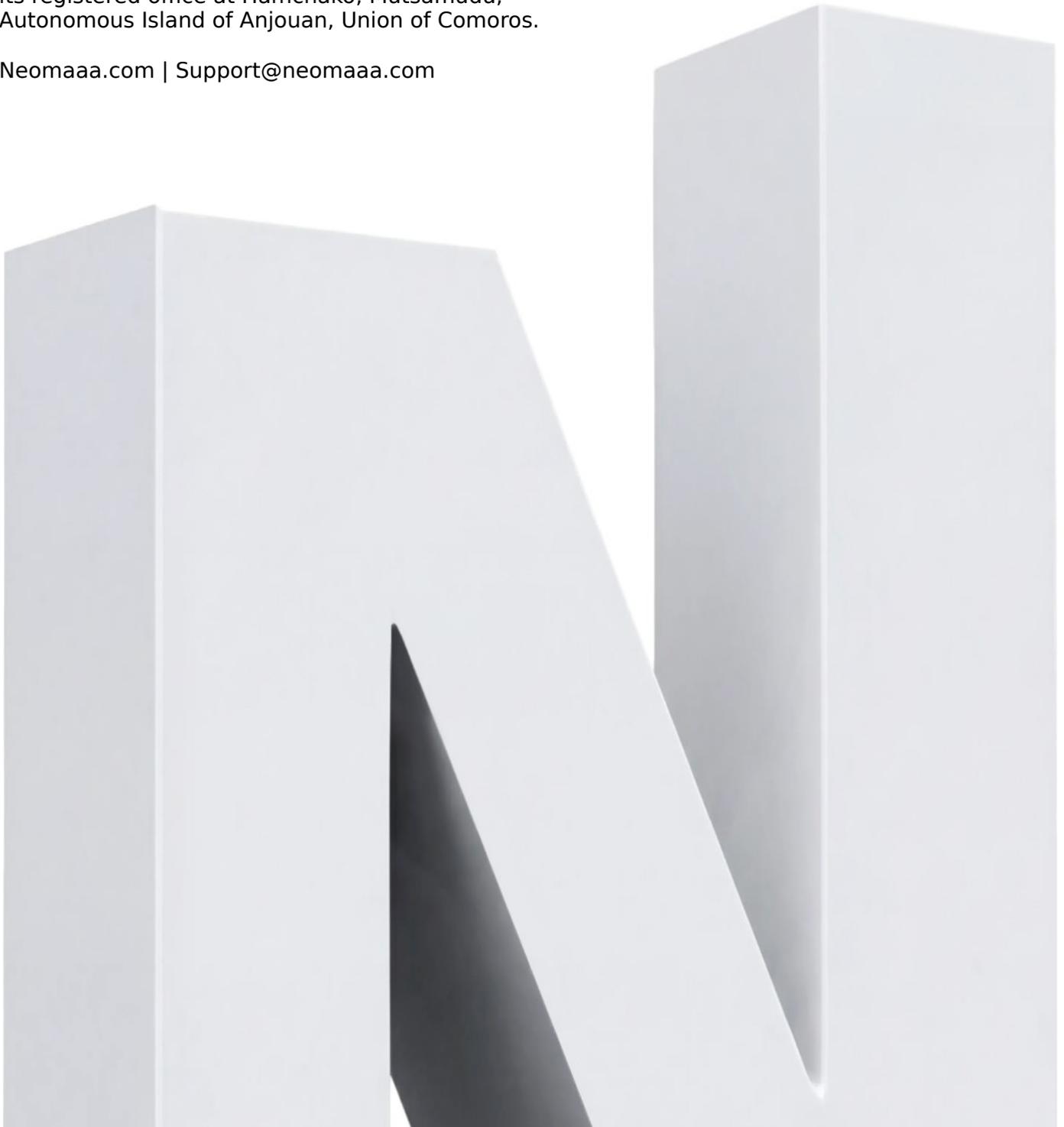


NEOMAAA

Terms of Use

The Anjouan Offshore Finance Authority of the Union of Comoros with an Investment Dealer license 15968, having its registered office at Hamchako, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros.

Neomaaa.com | Support@neomaaa.com



Terms of Use

Version v.1.0 — 1 March 2026

Neomaaa Ltd

Registered as International Business Company No. 15968

Licensed under International Brokerage License Number L15968/N

Licensed and authorized by the Anjouan Offshore Finance Authority (AOFA), Union of Comoros
Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros

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1. Acceptance of Terms

These Terms of Use govern your access to and use of the website operated by Neomaaa Ltd (trading as NEOMAAA, the "Company"), including all pages, subdomains, content, and services accessible through neomaaa.com (the "Website").

By accessing or using the Website, you indicate that you have read, understood, and agree to be bound by these Terms of Use, together with the Company's Privacy Policy, Cookies Policy, Client Agreement, Terms & Conditions, and all other policies published on the Website (collectively, the "Terms").

If you do not agree to these Terms, you must immediately cease using the Website.

2. Company Information

Neomaaa Ltd (trading as NEOMAAA) is registered as International Business Company No. 15968. The Company is licensed and authorized by the Anjouan Offshore Finance Authority (AOFA), Union of Comoros, holding International Brokerage License Number L15968/N.

Registered office: Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros.

3. Eligibility

The Website and the Company's services are intended for persons who are at least 18 years of age (or the legal age of majority in their jurisdiction, whichever is greater). By using the Website, you represent and warrant that you meet these eligibility requirements.

The Company's services are not available to residents of jurisdictions where the distribution or use of such services would be contrary to local law or regulation. It is your responsibility to determine whether your use of the Website complies with applicable laws in your jurisdiction.

4. Accessing the Website

4.1. Access to the Website is provided on a temporary basis. The Company reserves the right to withdraw, suspend, or amend the Website or any part of it at any time without notice.

4.2. The Company will not be liable if the Website is unavailable at any time or for any period.

4.3. The Company may restrict access to some or all parts of the Website to registered users.

4.4. You are responsible for making all arrangements necessary to access the Website, including maintaining adequate internet connectivity and compatible hardware and software.

4.5. You are responsible for ensuring that all persons who access the Website through your internet connection or device are aware of and comply with these Terms.

5. Account Security

If you are provided with login credentials (username, password, or other authentication information), you must treat them as confidential and must not disclose them to any third party.

The Company reserves the right to disable any login credentials at any time if, in its opinion, you have failed to comply with these Terms or if there are security concerns regarding your account.

You are solely responsible for all activity that occurs under your account credentials. The Company shall not be liable for any loss arising from unauthorized use of your account where such unauthorized use results from your failure to maintain the security of your credentials.

6. Acceptable Use

When using the Website, you agree not to:

- Use the Website in any way that breaches any applicable local, national, or international law or regulation;
- Use the Website for any unlawful, fraudulent, or harmful purpose;
- Transmit or procure the sending of any unsolicited advertising, spam, or promotional material;
- Knowingly transmit any data or upload any material containing viruses, trojans, worms, keystroke loggers, spyware, or any other harmful code;
- Attempt to gain unauthorized access to the Website, its servers, or any connected systems or databases;
- Conduct any denial-of-service attack or distributed denial-of-service attack against the Website;
- Use automated tools, bots, scrapers, or crawlers to access, extract, or index any content from the Website without the Company's express written consent;
- Reverse engineer, decompile, or disassemble any software or technology used by the Website;
- Interfere with or disrupt the integrity or performance of the Website;
- Impersonate any person or misrepresent your identity or affiliation;
- Engage in abusive trading practices, including latency exploitation, arbitrage abuse, or platform manipulation;

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- Use the Website or the Company's services to facilitate money laundering, terrorist financing, or any other financial crime.

7. Intellectual Property

The Company is the owner or licensee of all intellectual property rights in the Website and in all content published on it, including but not limited to text, graphics, logos, images, software, data compilations, page layouts, and underlying code. These rights are protected by copyright, trademark, and other intellectual property laws.

You may print and download extracts from the Website for your personal, non-commercial use only. You must not:

- Modify any materials printed or downloaded from the Website;
- Use any illustrations, photographs, video, audio, or graphics separately from accompanying text;
- Use any Website content for commercial purposes without the Company's written consent;
- Reproduce, republish, or redistribute Website content except as permitted by these Terms.

The Company's name, logo, trademarks, and trade names are the exclusive property of the Company and may not be used without express written permission.

8. Prohibition of Data Scraping and Automated Access

Automated access to the Website, including through bots, crawlers, scrapers, data mining tools, or any similar technology, is strictly prohibited without the Company's prior written consent.

The Company reserves the right to block any IP address, device, or network that engages in automated access, and to take legal action against any person or entity that scrapes, harvests, or otherwise systematically extracts data from the Website.

9. No Investment Advice

The Website and all content published on it, including market analysis, research, commentary, news, and educational materials, are provided for informational purposes only and do not constitute investment advice, financial advice, trading advice, or any other form of personal recommendation.

The Company does not provide investment advice or personal recommendations. The Company provides execution-only brokerage services. Any decision to trade or invest is made solely by you, at your own risk.

The Company acts solely as an execution-only service provider and does not act as a fiduciary, advisor, agent, or trustee for any user. The Company does not owe any fiduciary duty or duty of care beyond the execution of user instructions.

The Company does not monitor trading decisions, assess their suitability for users, or provide any form of portfolio management. No communication from the Company shall be construed as a personal recommendation or advice.

10. No Reliance on Information

Content and materials posted on the Website are not intended to amount to advice on which reliance should be placed. The Company disclaims all liability arising from any reliance placed on such materials by any visitor to the Website.

While the Company endeavors to keep the Website updated, the Company makes no representations or warranties that any content is accurate, complete, or current.

11. Execution Methodology

The Company provides execution services through its proprietary execution infrastructure, which connects to a network of liquidity providers, counterparties, pricing engines, and execution systems. Execution routing is determined dynamically based on execution efficiency, pricing stability, liquidity availability, and operational considerations.

The Company does not operate as an exchange or matching facility and acts solely as an execution service provider.

The Company does not guarantee execution through any specific liquidity provider, venue, or external counterparty.

Execution routing, aggregation, and risk management processes are confidential and proprietary.

12. Price Formation

Prices are derived from aggregated market data, liquidity providers, and proprietary pricing systems designed to ensure execution efficiency and operational stability.

The Company does not guarantee that prices will match prices available from other brokers, exchanges, or data providers.

Price differences may occur due to market conditions, latency, or liquidity availability. Such differences are inherent to the OTC market structure and do not constitute an error or grounds for complaint.

Prices may be generated, validated, or adjusted by the Company's proprietary execution and pricing infrastructure to ensure execution stability and operational integrity.

13. Risk Management

The Company maintains proprietary risk management infrastructure designed to support execution efficiency, operational stability, and platform integrity.

Specific risk management methodologies are confidential and proprietary.

14. Nature of Platform

The Company provides access to trading instruments through its proprietary trading infrastructure and execution network.

Transactions are executed through the Company's execution infrastructure, which may interact with external liquidity providers, counterparties, or internal execution systems depending on execution efficiency, liquidity availability, and operational considerations.

The Company's trading environment operates within an OTC framework consistent with global OTC market standards.

The Company does not operate a public exchange or centralized order book.

15. Conflicts of Interest

The Company and its affiliates may have commercial, financial, or operational interests in connection with execution services provided to the Client.

Such interests are managed through internal risk management policies, execution protocols, and operational procedures designed to ensure execution integrity and platform stability.

The Company operates under commercially reasonable standards consistent with OTC brokerage services.

The Company may act as principal or counterparty to transactions where appropriate under applicable execution arrangements.

16. Execution Standards

The Company seeks to provide efficient, reliable, and commercially reasonable execution based on available liquidity, execution infrastructure, and market conditions.

Execution outcomes may vary depending on market volatility, liquidity availability, and technical conditions.

The Company does not guarantee execution at any specific price or venue.

17. Execution Relationship Clarification

The Client acknowledges that the Company provides execution services within an OTC framework and that transactions are not conducted on a centralized exchange.

The Client understands that execution arrangements may involve proprietary execution infrastructure, counterparties, or liquidity providers, and that such arrangements are standard within OTC brokerage environments.

The Client agrees that execution methodologies and counterparties are confidential and form part of the Company's proprietary operational structure.

18. Platform Technical Limitations

The Client acknowledges that trading platforms are technological systems subject to latency, errors, interruptions, and technical limitations. The Company shall not be liable for any loss arising from platform delays, execution errors, connectivity issues, or system malfunctions.

The Client is responsible for maintaining adequate hardware, software, and internet connectivity for using the Company's platforms.

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19. Trading Losses

The Company shall not be liable for any trading losses, including but not limited to losses resulting from:

- Market volatility, price movements, or adverse market conditions, including differences between the Company's prices and prices available from other sources;
- Slippage, price gaps, or requotes;
- Execution delays, system latency, or platform response times;
- Liquidity conditions, spread widening, or market disruptions;
- Margin calls, stop-outs, or forced position closures;
- Any market conditions beyond the Company's control.

Trading in OTC derivatives involves substantial risk of loss. Past performance is not indicative of future results. The Client is solely responsible for all trading decisions and their outcomes.

20. Limitation of Liability

The Website and all content are provided on an "as-is" and "as-available" basis without any guarantees, conditions, or warranties as to accuracy, completeness, or fitness for any purpose.

To the maximum extent permitted by law, the Company excludes all liability for:

- Loss of income, revenue, or profits;
- Loss of business or contracts;
- Loss of anticipated savings;
- Loss of data or goodwill;
- Wasted management or office time;
- Any indirect, consequential, special, or incidental loss or damage, however arising, whether caused by tort (including negligence), breach of contract, or otherwise, even if foreseeable.

The Company's total aggregate liability under these Terms shall not exceed the greater of: (a) the greater of: (i) the total fees and commissions paid by the User to the Company in the twelve (12) months preceding the claim, or fifty US dollars (USD 50); subject to an absolute maximum liability of five hundred US dollars (USD 500), or (b) the total amount of fees paid by you to the Company in the three (3) months preceding the event giving rise to the claim.

Nothing in these Terms excludes liability for death or personal injury caused by negligence, or for fraud or fraudulent misrepresentation, or any other liability that cannot be excluded under applicable law.

21. Indemnification

You agree to indemnify, defend, and hold harmless the Company, its directors, officers, employees, agents, and affiliates from and against any claims, losses, damages, liabilities, costs, and expenses (including legal fees) arising from:

- Your use of the Website;
- Your breach of these Terms;
- Your violation of any applicable law or regulation;
- Any content you upload, post, or transmit through the Website;
- Any third-party claim arising from your use of the Website.

22. Privacy and Data Protection

The Company processes personal data in accordance with its Privacy Policy and Cookies Policy, both available on the Website. By using the Website, you acknowledge that the Company will collect, use, and process your personal data as described in the Privacy Policy.

You warrant that all personal data you provide is accurate, current, and complete.

23. Third-Party Links

The Website may contain links to third-party websites and resources. These links are provided for information only. The Company has no control over and accepts no responsibility for the content, privacy policies, or practices of any third-party websites.

The Company is not responsible for any loss or damage arising from your use of third-party websites.

24. Linking to the Website

You may link to the Website's homepage provided that you do so in a way that is fair, legal, and does not damage the Company's reputation. You must not:

- Establish a link that suggests any form of association, approval, or endorsement by the Company where none exists;
- Use the Company's trademarks, trade names, or logos without written permission;
- Frame the Website on any other site;
- Link from any website that is not owned by you.

The Company reserves the right to withdraw linking permission without notice.

25. User-Generated Content

Any material you upload or submit to the Website will be considered non-confidential and non-proprietary. The Company has the right to use, copy, distribute, and disclose such material for any purpose.

User contributions must not contain defamatory, obscene, offensive, hateful, discriminatory, or illegal content. The Company reserves the right to remove any content that violates these standards.

The Company has the right to disclose your identity to any third party claiming that content you posted violates their intellectual property rights or right to privacy.

26. Viruses, Hacking, and Security

You must not misuse the Website by knowingly introducing viruses, trojans, worms, logic bombs, or other malicious or technologically harmful material. You must not attempt to gain unauthorized access to the Website, its servers, or any connected systems.

Breach of this provision may constitute a criminal offense. The Company will report any such breach to relevant law enforcement authorities and will cooperate fully by disclosing your identity.

The Company will not be liable for any loss or damage caused by viruses, distributed denial-of-service attacks, or other technologically harmful material resulting from your use of the Website.

27. Suspension and Termination

The Company may, at its sole discretion, suspend or terminate your access to the Website at any time, for any reason, including but not limited to breach of these Terms, suspected fraudulent or illegal activity, or for operational or security reasons.

Upon termination, your right to use the Website ceases immediately. The Company shall not be liable for any loss arising from suspension or termination of access.

28. Social Media and Reviews

Users must not publish false, misleading, defamatory, or malicious content regarding the Company, its services, employees, or management on any website, social media platform, forum, or other public medium.

The Company reserves the right to take legal action against false, defamatory, or malicious statements, and to seek damages and injunctive relief. The Company may also report such content to platform operators for removal.

29. Right to Refuse Service

The Company reserves the right, at its sole discretion, to refuse, suspend, or terminate access to the Website and its services without explanation or prior notice where deemed necessary for legal, regulatory, risk management, or operational reasons.

The Company is not obligated to disclose the reasons for any refusal, suspension, or termination of service.

30. Service Availability

The Company does not guarantee uninterrupted, continuous, or error-free operation of the Website or any related services. The Company reserves the right to modify, suspend, or discontinue any service, feature, or functionality of the Website at any time without liability.

31. Third-Party Platform Disclaimer

The Company shall not be liable for any loss, damage, or service disruption resulting from the failure, malfunction, or interruption of third-party platforms, software, or services, including but not limited to trading platforms (such as MetaTrader), liquidity providers, internet service providers, VPS providers, or data feed providers.

32. Force Majeure

The Company shall not be liable for any failure or delay in performing its obligations under these Terms where such failure or delay results from circumstances beyond the Company's reasonable control, including but not limited to natural disasters, wars, terrorism, strikes, government actions, pandemics, internet outages, cyberattacks, or failures of external third-party systems beyond the Company's reasonable control.

33. Severability

If any provision of these Terms is found to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions shall continue in full force and effect.

34. Governing Law and Jurisdiction

These Terms of Use are governed by and construed in accordance with the laws of the Union of Comoros. Any dispute arising from these Terms shall be subject to the exclusive jurisdiction of the courts of the Union of Comoros.

You irrevocably submit to the exclusive jurisdiction of the courts of the Union of Comoros and waive any objection to the exercise of jurisdiction by such courts.

35. Amendments

The Company may revise these Terms at any time by amending this page. You are expected to check this page periodically. Continued use of the Website after any amendment constitutes acceptance of the revised Terms.

36. Contact

Email: support@neomaaa.com

Address: Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros

Neomaaa Ltd

Trading as NEOMAAA

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Contact Information

Company: Neomaaa Ltd

Email: support@neomaaa.com

Compliance: compliance@neomaaa.com

Website: neomaaa.com

Address: Hamchako, Mutsamudu, The Autonomous Island of Anjouan, Union of Comoros

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International Brokerage License Number L15968/N

Acknowledgement

By using the Company's services, the Client acknowledges having read, understood and accepted the Terms of Use.

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