CUSTOMER AGREEMENT

1. SUBJECT OF AGREEMENT

This Agreement establishes the comprehensive terms and conditions under which BluVox Markets (“the Company”) provides financial trading services to clients (“the Client”). This document is legally binding and governs the use of all services offered by the Company. The Client, by opening an account, registering, or conducting any activity with the Company, affirms full understanding, acceptance, and compliance with these terms. The Company operates as an execution-only broker, offering access to a wide range of financial markets including, but not limited to, foreign exchange (forex), commodities, indices, stocks, cryptocurrencies, and contracts for difference (CFDs), strictly through electronic platforms. No physical delivery of financial assets takes place. All transactions are processed electronically and are subject to the platform’s real-time conditions.

2. CLIENT REPRESENTATION

The Client hereby represents and warrants that they: - Are at least 18 years old and of full legal capacity to enter into binding contracts; - Are not a politically exposed person (PEP) unless disclosed and approved through enhanced due diligence; - Are not resident in any jurisdiction where services offered by BluVox Markets would violate local laws or sanctions; - Are the sole and ultimate beneficiary of their trading account and not acting on behalf of a third party; - Are financially capable and aware of the high risks associated with leveraged trading and derivatives.

3. SCOPE OF SERVICES

3.1. BluVox Markets offers non-advisory trading services via proprietary and third-party platforms (including MetaTrader 5), allowing self-directed access to financial instruments.

3.2. Services include live market data feeds, charting tools, economic calendars, trading signals (non binding), educational materials, technical indicators, and user support.

3.3. BluVox does not provide discretionary portfolio management, investment advisory, or fiduciary services. Information provided is not to be considered as investment advice.

3.4. The Company may restrict, modify, or discontinue services without prior notice for security, regulatory, or business reasons.

3.5. The Company reserves the right to add/remove financial instruments or modify contract specifications at any time.

4. CLIENT ONBOARDING & VERIFICATION

4.1. All clients must undergo a strict Know Your Customer (KYC) process before accessing the platform.

4.2. Clients are required to provide the following: - Government-issued identification (passport, ID card, driver's license) - Recent proof of residence (utility bill or bank statement not older than 90 days) - Source of funds and wealth declaration where required - Enhanced due diligence for high-risk clients or jurisdictions.

4.3. BluVox reserves the right to reject applications that do not pass compliance checks without providing justification.

5. CLIENT RESPONSIBILITIES

5.1. The Client must keep login credentials confidential and is fully responsible for all account activity.

5.2. The Client agrees not to use BluVox services for any unlawful purpose, including but not limited to: - Money laundering, fraud, or terrorist financing - Market manipulation (e.g., price manipulation, insider trading) - Exploiting system vulnerabilities or latency arbitrage - Using external automated systems without prior written approval .

5.3. Clients must report any suspicious activity, loss of credentials, or suspected security breach immediately.

6. TRADING TERMS AND RISK DISCLOSURE

6.1. All trades are executed at real-time market conditions via electronic systems. Slippage, spread widening, requotes, and execution delays may occur.

6.2. Clients acknowledge that leveraged trading involves high risk and that loss may exceed the initial investment.

6.3. The following risks are acknowledged and accepted: - Volatility and liquidity gaps - Platform crashes, connectivity disruptions - Price manipulation in illiquid markets - Stop-out events, margin calls

6.4. The Company is not liable for trading losses, errors in third-party data, delays, or service interruptions.

7. ACCOUNT FUNDING AND WITHDRAWALS

7.1. Clients may fund accounts only through approved and verified payment methods listed on the BluVox Client Portal. All deposits must originate from accounts under the Client's name. Third-party deposits are strictly prohibited.

7.2. The Company enforces a strict “same-source” policy for withdrawals. Withdrawals must be returned to the original source of deposit and to an account held in the Client’s name. BluVox reserves the right to decline or delay withdrawals that violate this policy or are flagged during compliance reviews.

7.3. Deposits may be subject to temporary holding periods, verification delays, or additional documentation requirements before trading access is granted. Funds deposited during compliance review may be frozen until clearance is provided.

7.4. Withdrawal requests are processed in the order received and are subject to full compliance with AML checks, identity verification, account usage analysis, and transaction scrutiny. BluVox reserves the right to take up to ten (10) business days to process any withdrawal, and may extend this period under reasonable circumstances.
7.5. Withdrawal requests submitted while positions are open may be restricted or declined if they materially impact margin levels, violate risk thresholds, or pose financial or operational risk to the platform.

7.6. The Company reserves the absolute right to delay or reject withdrawals in the following cases: - Unusual or suspicious activity detected - Repeated deposits and withdrawals without significant trading volume - Compliance issues pending resolution - Funds suspected to be linked to fraud or regulatory violations

7.7. Clients are solely responsible for providing accurate withdrawal details. BluVox is not liable for delays or losses caused by incorrect banking or crypto wallet information provided by the Client.

7.8. If a chargeback is initiated without justification or an attempt is made to reverse a legitimate deposit, BluVox reserves the right to: - Immediately suspend the Client’s account and withhold funds - Initiate legal action and debt recovery proceedings - Permanently blacklist the client and report to global fraud prevention databases. 7.9. The Company may charge administrative, processing, or compliance-related fees on deposits or withdrawals. These fees may vary depending on the method used and will be displayed transparently in the Client Portal.

7.10. Withdrawals involving bonus funds, promotional credits, or referral earnings are subject to fulfillment of specific trading conditions as detailed in the Bonus Terms & Conditions. Failure to meet such conditions may result in rejection of the withdrawal and forfeiture of the associated funds.

7.11. BluVox reserves the right to withhold, delay, or freeze any Client funds, including withdrawal requests, in the event of: - Ongoing legal investigation or regulatory inquiry - Suspected tax evasion or financial misconduct - Account under internal review for abuse or fraud - Lack of cooperation from the Client during compliance procedures.

8. ORDERS AND EXECUTION

8.1. Orders include: Market, Limit, Stop, Stop Loss, Take Profit, Trailing Stops.

8.2. Execution quality depends on liquidity, market depth, and conditions.

8.3. Orders may not execute during market gaps, news releases, or technical failure. The client accepts execution risk.

8.4. Abusive practices (e.g., off-market pricing exploitation, latency arbitrage) are strictly prohibited. Such trades will be voided.

8.5. To ensure fair trading conditions and to minimize risks associated with high volatility during major economic news releases, the following rules shall strictly apply:

8.6. Trade Timing Restriction: No trades shall be opened or closed within 5 minutes before and 5 minutes after a scheduled news release.
Any trade executed during this restricted period must remain open for a minimum duration of 2 minutes.

8.7. Profit Validation Rule: If any client opens or closes trades in violation of this policy, any profit generated from such trades will be removed.
In such cases, the client will only be entitled to their initial deposit amount, excluding any profits made from policy violation.

8.8. Extended Profit Nullification: If profits earned from a violation are further used to generate additional profits, all such subsequent profits will also be removed.
The client will, under all circumstances, only be eligible to withdraw their initial deposit amount.

This policy is mandatory and applies to all trading accounts without exception.

9. COMMUNICATION AND RECORDS

9.1. The primary communication channels are email, Client Portal, and platform notifications.

9.2. Phone calls, emails, and chats may be recorded for compliance and service quality.

9.3. The Client must ensure their contact information is accurate and up-to-date at all times.

10. MONITORING, COMPLIANCE, AND TERMINATION

10.1. The Company monitors all accounts for suspicious behavior. Violations of any clause herein will result in: - Account restriction or termination - Freezing or confiscation of funds pending investigation - Reporting to regulatory or law enforcement authorities

10.2. The Company may terminate this Agreement immediately without notice if fraud, non-compliance, or reputational risk is identified.

10.3. Clients may terminate their account provided no open positions or compliance flags exist. Withdrawal must be completed before closure.

11. LEGAL AND JURISDICTION

11.1. This Agreement is governed under the laws of Pakistan. Legal disputes are subject to the exclusive jurisdiction of the courts of Islamabad.

11.2. Force Majeure events, including but not limited to war, acts of terrorism, regulatory bans, server failure, or pandemics, absolve the Company of any performance obligations.

11.3. Clients waive any right to collective legal action and agree to individual arbitration for claims under USD 10,000.

12. AMENDMENTS

12.1. BluVox Markets reserves the right to revise this Agreement. Changes will be communicated via email or portal.

12.2. Continued use of the services after changes constitutes acceptance of the new terms.

13. FINAL ACKNOWLEDGMENT

By registering, funding, or using the services of BluVox Markets, the Client acknowledges full understanding and agreement to all clauses contained in this Agreement and commits to comply with all platform rules, regulatory requirements, and applicable international laws.