

INVESTMENT ADVICE AGREEMENT

This Agreement is made and entered into on this [] day of, **20** by and between:

Client Name:

Address:

ID/Passport Number:

Email:

Cyprus Investment Firm (CIF):**Mega Equity Securities and Financial Services Public Ltd**

Licensed and regulated by the Cyprus Securities and Exchange Commission (CySEC)

License Number: 011/03

Registered Office: 42-44 Griva Digenis 1080 Nicosia, Cyprus

Tied Agent:**J. Knobel Investor Services Limited**

Registered as a tied agent of the CIF under CySEC

55 Vyzantiou Street, Nicosia 2064, Cyprus

1. Purpose of the Agreement

This Agreement governs the provision of Investment Advice (Service 2) by J. Knobel Investor Services Limited, acting as a tied agent on behalf of Mega Equity Securities and Financial Services Public Ltd ("the CIF"), in accordance with:

- Directive 2014/65/EU (MiFID II)
- The Investment Services and Activities and Regulated Markets Law of 2017 (Law 87(I)/2017)
- The CIF's CySEC license and tied agent registration

All services provided by the Tied Agent under this Agreement are deemed to be provided directly by the CIF, which bears full and unconditional responsibility.

2. Scope of Services

Under this Agreement, the CIF (acting through its tied agent) is authorized to:

- Provide personalized investment advice to the Client concerning financial instruments
- Receive and transmit the Client's orders to the CIF for execution

The investment advice shall be based on a suitability assessment reflecting the Client's financial situation, knowledge and experience, investment objectives, and risk tolerance.

3. Authorized Financial Instruments

This Agreement covers advice and related services concerning the following financial instruments, as defined under Law 87(I)/2017:

1. Transferable securities
2. Money-market instruments
3. Units in collective investment undertakings
4. Options, futures, swaps, forward rate agreements, and any other derivative contracts relating to securities, currencies, interest rates or yields
5. Derivative instruments for the transfer of credit risk
6. Options, futures, swaps, and other derivatives related to commodities
7. Derivatives related to climatic variables, freight rates, or inflation

4. Obligations of the Client

The Client agrees to:

- Provide accurate and complete information for the suitability assessment
- Review and confirm all risk disclosures and costs prior to acting on advice
- Make independent decisions regarding execution of investment advice

5. Obligations of the CIF and Tied Agent

The CIF, through its tied agent, agrees to:

- Act honestly, fairly, and professionally in the Client's best interest
- Provide advice that is suitable for the Client
- Maintain appropriate records of all advice given
- Disclose any actual or potential conflicts of interest

The tied agent does not act independently but solely as an extension of the CIF under its license and supervision.

6. Costs and Charges

A full breakdown of costs and charges associated with the services provided will be disclosed in a separate Fee & Cost Disclosure Statement, in accordance with MiFID II requirements.

7. Termination

This Agreement may be terminated by either party upon written notice. Termination shall not affect any transactions already initiated or rights/obligations arising before termination.

8. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the Republic of Cyprus.

9. Client Acknowledgment

By signing below, the Client confirms:

- They understand and accept the nature and scope of services to be provided
- They have received all required disclosures, including the CIF's regulatory status, costs, and risks
- They understand that the Tied Agent acts solely on behalf of the CIF

Signed by the Client:

Signature:

Name:

Date:

On behalf of the Tied Agent (for the CIF):

Signature:

Name:

JOHN KNOBEL (CN1583)

Position:

Managing Director of the Tied Agent

Date: