HighBinary

Terms & Conditions

LEGALLY BINDING USER AGREEMENT

LEGAL ENTITY HighBinary Technologies Ltd

COMPANY NUMBER 17551319

REGISTERED OFFICE 37th Floor, One Canada Square, Canary Wharf, London E14 5AA, United Kingdom

LAST UPDATED 23 November 2026

Upon express acceptance, these Terms constitute a binding agreement between the eligible user and HighBinary Technologies Ltd, subject to applicable law. They establish the rights and obligations governing account access, eligible trading services, payments, privacy and customer protection.

Contents

User eligibility, account access, fixed-duration trades, market data, deposits, withdrawals, Copy Trading, Simple Earn, risk disclosures and consumer protections.

1. Introduction and Parties
2. Service Availability and Restricted Territories
3. Client Eligibility and Age
4. Registration and One-Account Rule
5. Identity and Payment Verification
6. Account Security
7. Platform Accounts and Demo Functionality
8. Trade Placement and Acceptance
9. Expiration, Trade Cancellation and Settlement
10. Trade Amounts and Account-Status Limits
11. Market Data and Quote Methodology
12. Price Errors and Trading Incidents
13. Trading Risks
14. Funding Methods
15. Zero-Fee Deposits
16. Withdrawal Requests
17. Zero-Fee Withdrawals
18. Withdrawal Limits and Available Funds
19. Flexible and Verified Payment Routing
20. Failed and Reversed Withdrawals
21. Chargebacks and Payment Disputes
22. Cryptocurrency Transfers and Recovery
23. Copy Trading
24. Simple Earn
25. Promotions, Rewards and Bonuses
26. Prohibited Conduct and Fraud Controls
27. Suspension and Company-Initiated Closure
28. Maintenance, Availability and Incident Response
29. Records, Statements and Audit Trails
30. Responsibility and Limitation of Liability
31. Complaints and Dispute Review
32. Amendments to These Terms
33. Voluntary Account Closure
34. Personal Data and Privacy
35. Intellectual Property
36. Force Majeure and Exceptional Events
37. Applicable Law and Jurisdiction
38. Official Notices and Communications
39. Digital Acceptance and Records
40. General Contract Provisions
41. Company and Support Details

ADDITIONAL SCHEDULES

Schedule A — Risk Disclosure

Schedule B — Payment Operations

Corporate Approval

1. Introduction and Parties

1.1 These Terms and Conditions ("Terms") establish the agreement governing each eligible user's access to the HighBinary online platform, trading terminal and features specifically made available to that user (together, the "Platform"). The Terms must be read together with the Privacy Policy, Risk Disclosure and any product-specific conditions clearly presented before use.

1.2 The Platform is operated by HighBinary Technologies Ltd (the "Company", "HighBinary", "we", "us" or "our"). Company Registration Number: 17551319. Registered office: 37th Floor, One Canada Square, Canary Wharf, London E14 5AA, United Kingdom.

1.3 "User", "you" and "your" mean the person who applies for or holds a Platform account. "Real Account" refers to the live-money balance; "Demo Account" means a simulated balance without real withdrawal value. "Trade" refers to an eligible fixed-duration, fixed-outcome transaction accepted by the Platform.

1.4 The Terms form a legally binding user agreement when the user has reviewed them and expressly accepted them using the Platform acceptance process, subject to mandatory applicable law and any additional formality that the law requires. A user who does not accept these Terms must not register for, or use, live-money services.

1.5 Regulated services and permissions. The Company shall make available each regulated product or financial service only where the licences, authorisations and other permissions required for that particular activity, jurisdiction and client category are in force. Permission to provide one service is not a representation that any other product or service is permitted. All product restrictions in Section 2 continue to apply.

1.6 Mandatory legal rights. Nothing in these Terms excludes or limits any statutory right, regulatory duty or consumer protection that cannot lawfully be excluded. If any term conflicts with a mandatory rule, that rule prevails to the extent of the conflict.

2. Service Availability and Restricted Territories

2.1 The Platform is designed for international use, but access to specific services depends on the laws of the user's location, residence, nationality where relevant, account category and the Company's ability to lawfully supply that service. There is no entitlement to access live trading merely because the website is visible.

2.2 No product is offered to a person or client category where marketing, distribution or sale of that product would be unlawful for the Company or the recipient. In particular, binary options are not marketed, distributed or sold to retail clients by a firm acting in or from the United Kingdom, regardless of the retail client's location. The Company restricts access accordingly.

2.3 We may refuse registration, funding, a product or a transaction where required by applicable law, genuine risk controls or payment-system rules. Such restrictions do not authorise arbitrary retention of money lawfully due to a user. Applicable geographical and product restrictions are available through the Platform.

2.4 Users must provide accurate residence and identity information and must not use VPNs, inaccurate declarations or third-party accounts to evade applicable restrictions. Any geographic control is additional to, not a replacement for, the Company's own legal obligations.

3. Client Eligibility and Age

3.1 The Platform may serve retail and professional clients only for products and in circumstances where the Company is legally permitted to do so. Classification as a professional client is determined under the applicable legal criteria; selecting that status in an interface does not establish eligibility.

3.2 A user must be at least 18 years old, or older if the legal age of majority or eligibility for the relevant service in their jurisdiction is higher. We may verify age and decline or suspend an account when eligibility cannot be established.

3.3 No statement on the Platform constitutes individual financial, investment, tax or legal advice. Each user is responsible for deciding whether a product is suitable, subject to any mandatory suitability, appropriateness or other investor-protection duties imposed on the operator.

4. Registration and One-Account Rule

4.1 Each natural person may open one main HighBinary user account only, unless the Company has separately approved a legally permissible arrangement. Multiple balances or features inside one account do not constitute multiple user accounts.

4.2 Users must register with accurate and up-to-date details, maintain a reachable email address and promptly correct material changes. Account access is personal and may not be sold, rented or transferred.

4.3 The Company may investigate related accounts where there are objective indications of evasion, fraud or bonus abuse. Shared devices or networks alone do not conclusively establish misconduct; decisions are based on a fair review.

5. Identity and Payment Verification

5.1 The Company may request identity, age, residence, source-of-funds, source-of-wealth or payment-method evidence when needed for withdrawals, security, fraud prevention or compliance. Any verification required by law must be completed before the service or transaction for which it is mandatory.

5.2 Verification requests are proportionate to their lawful purpose and are made through designated secure channels. Where lawful, the Company explains the required documents and review process. An unresolved mandatory verification may delay a transaction or restrict a feature, without prejudicing statutory rights.

5.3 We may re-check details following material changes, suspicious account activity or payment disputes and will handle identity documentation according to the Privacy Policy and applicable data-protection law.

6. Account Security

6.1 Users must safeguard login details, avoid sharing passwords or authentication codes, use available security controls and report suspected unauthorised access promptly.

6.2 The Company will implement reasonable technical and organisational security measures appropriate to the risks, monitor material incidents and provide a route for account recovery and security reports.

6.3 Responsibility for an unauthorised transaction will be assessed on the actual facts and applicable law; these Terms do not automatically assign all losses to the user or remove the Company's responsibility for its own failures.

7. Platform Accounts and Demo Functionality

7.1 A Demo Account is a simulation environment intended for familiarisation and testing. Its displayed funds, trades, returns and balances are not real money, are not redeemable and do not establish any claim against the Company.

7.2 Real Account balances record funds actually credited to the user under the relevant payment and ledger rules. Availability of a balance type does not establish availability of every product in every jurisdiction.

7.3 Demo-market conditions may differ from live conditions; past demo outcomes do not predict future real-money results.

8. Trade Placement and Acceptance

8.1 Before an eligible trade is submitted, the Platform displays the instrument, direction, amount, expiration, applicable payout rate and material trading conditions. The user must review these details before confirming the order.

8.2 A displayed quote or payout indication is not an accepted trade. A trade is accepted only when the trading server records it with an order identifier and acceptance time. A rejected request is not treated as an executed trade or charged as such.

8.3 The Platform may reject an order when an instrument is unavailable, the trading limit is exceeded, a price is stale, applicable law prevents execution or there is a legitimate technical/security reason. Accepted order details must be retained in the trade history.

9. Expiration, Trade Cancellation and Settlement

9.1 Trades ordinarily expire automatically at their contractually fixed time. A user cannot ordinarily close an accepted live trade early. If a separate Trade Cancellation benefit is available, its eligibility, time window, value and effect must be shown before use and it applies only when successfully accepted.

9.2 The applicable payout percentage is fixed at the moment of trade acceptance and does not change for that trade if the asset's generally displayed payout later changes.

9.3 If the verified closing quote exactly equals the verified opening quote under the published precision and timestamp methodology, the outcome is a draw and 100% of the original trade amount is returned, without profit or loss.

9.4 For a winning trade, the credited amount consists of the original trade amount plus the profit calculated using the fixed payout percentage. For a losing trade, the amount at risk may be lost in full. No guaranteed return is offered.

10. Trade Amounts and Account-Status Limits

10.1 The minimum amount for one trade is USD 1. The maximum permitted trade amount depends on the user's applicable account status and may also reflect lawful product restrictions.

10.2 The current permitted minimum and maximum are displayed before order confirmation. Changes to those limits apply prospectively; the Company will not retrospectively change the accepted amount of an existing trade.

10.3 An account status does not guarantee special treatment, priority financial returns or exemption from risk and eligibility controls.

11. Market Data and Quote Methodology

11.1 For trading instruments for which aggregated pricing is enabled, HighBinary derives quotes from multiple independent market-data feeds using a defined aggregation methodology. The relevant quote source and pricing rules applicable to each instrument form part of the product information available on the Platform.

11.2 The Company sets out the quote methodology, relevant timestamp and price precision, treatment of outliers and procedure used when data feeds disagree, become delayed or fail. Material rules affecting settlement are disclosed in accessible form.

11.3 For trade settlement, the authoritative quote is the quote determined by the disclosed methodology and reliably stored in the Company's trading records; differences from third-party displays alone do not prove an error. Reasoned requests for quote review may be submitted under Section 31.

12. Price Errors and Trading Incidents

12.1 Where price feeds are unreliable or an execution anomaly is detected, HighBinary may use available validated backup feeds, suspend new orders or take other proportionate steps to preserve accurate settlement and market integrity.

12.2 Where there is credible evidence of a material pricing or execution error, the Company may place the affected result under review. It will preserve records, explain the basis for any correction, give the user a way to challenge it and avoid arbitrary adjustments made solely because a trade won or lost.

12.3 If a confirmed error prevents fair settlement under the published price methodology, the remedy may include reconstruction from reliable recorded data, cancellation and return of the stake, or another lawful outcome. The same approach applies irrespective of whether the affected trade initially appeared profitable.

13. Trading Risks

13.1 Binary and other fixed-outcome trading carries a high risk of rapid loss. The user may lose the entire amount staked on each unsuccessful trade. The price of an underlying asset can move unexpectedly, market liquidity can change and technology or communications can fail.

13.2 Payout rates and past results do not predict profitability. Repeated short-duration trades can accumulate substantial losses even where individual trade amounts are small. Copy Trading and other automation can magnify those risks.

13.3 The Company does not promise profit or suitability and will present a clear risk notice for affirmative acknowledgement before any lawful real-money trading. Schedule A expands on the material risks and is part of these Terms.

14. Funding Methods

14.1 Deposits may be available through supported cryptocurrencies, bank cards and electronic payment systems. Methods and limits vary with availability, jurisdiction, currency and provider arrangements, and the applicable options are displayed before confirmation.

14.2 Only payments from methods belonging to, or verified as being under the lawful control of, the account holder are acceptable. Third-party payments may be refused or investigated, subject to lawful return procedures.

14.3 Deposits are credited only after the Platform or its payment provider has established that sufficient and final payment has been received. Delays or additional confirmations may occur for card, electronic-wallet and blockchain transactions.

15. Zero-Fee Deposits

15.1 HighBinary charges no deposit commission. For supported deposit routes, the Company bears the associated bank, payment-processing and blockchain-network transaction fees so that the user does not bear a deposit transaction commission.

15.2 If a supported payment provider deducts an eligible transaction fee, HighBinary covers or reimburses that fee through the mechanism disclosed at the time of payment. The amount sent, fee treatment and credited amount are shown transparently.

15.3 A currency conversion rate, market-price movement or exchange-rate difference is distinct from a transaction commission. Any conversion rate that affects the credited value is shown before the transaction is confirmed.

16. Withdrawal Requests

16.1 Eligible available balances may be withdrawn through the payment channels displayed in the Platform. A request may be subject to account ownership, transaction integrity and legally required verification.

16.2 Withdrawal processing times vary according to the selected payment method, transaction amount, necessary checks and external settlement networks. HighBinary displays the estimated processing time, request status and information about material delays when legally permissible.

16.3 Time spent by the Company reviewing or initiating a payment is distinct from the time taken by a bank, wallet provider or blockchain network to complete delivery. The Company must not misstate either stage or ignore any legally binding deadlines.

17. Zero-Fee Withdrawals

17.1 HighBinary charges no withdrawal commission. For supported withdrawal routes, the Company covers eligible bank, payment-provider and blockchain-network transaction fees so the user is not charged a withdrawal transaction commission.

17.2 If an external provider deducts an eligible withdrawal transaction fee, HighBinary covers or reimburses that charge under a transparent process. Withdrawal amounts and any applicable currency conversion are displayed accurately before confirmation.

17.3 Exchange-rate differences and conversion pricing are distinct from commissions. When the payout currency differs from the account currency, the applicable conversion treatment is disclosed before confirmation.

18. Withdrawal Limits and Available Funds

18.1 Minimum and maximum withdrawal amounts may vary by payment method, user account status, transaction size, applicable provider constraints and law. The actual limits applicable to a request must be shown before confirmation.

18.2 The amount requested does not need to match any earlier deposit. A user may request withdrawal of a different amount up to the amount lawfully available for withdrawal after accepted trades, uncompleted operations and product-specific restrictions.

18.3 Limits must be objectively explained and must not be used to impose disproportionate or indefinite barriers to the return of lawfully available customer funds.

19. Flexible and Verified Payment Routing

19.1 A withdrawal may be made by a different supported payment method from the one originally used for a deposit. For example, a lawful card deposit may be followed by an eligible crypto withdrawal, subject to the applicable restrictions and verification.

19.2 All destination bank cards, wallets and payment accounts must belong to the user or be demonstrably under their authorised control. Payment to an unrelated third party is prohibited unless a separate lawful exception has been expressly authorised.

19.3 The Company may require additional checks, including a one-time ownership verification or updated identity evidence, especially where the funding method, withdrawal route or payment amount materially changes.

19.4 Mandatory refund-to-source, anti-fraud, sanctions or payment-provider requirements override the user's preferred payment route. The Company will explain permitted alternatives where lawful and reasonably available.

20. Failed and Reversed Withdrawals

20.1 If an attempted withdrawal fails, the Company will seek to determine the reason, update the user and consider a secure retry where appropriate.

20.2 When the original instruction is conclusively confirmed unsuccessful and there is no risk of duplicate payment, the amount will be restored to the user's available Platform balance without a withdrawal fee, subject to lawful holds and reconciliation requirements.

20.3 No retry, reversal or refund will be made in a manner that knowingly produces duplicate credit or circumvents required payment verification.

21. Chargebacks and Payment Disputes

21.1 Users retain all non-waivable rights to dispute unauthorised or incorrect payments with their bank or payment provider. They should also provide relevant information to the Company when reasonably requested.

21.2 The Company may investigate chargebacks, preserve transaction records, prevent duplicate refunds and temporarily limit affected financial operations where objectively justified and proportionate.

21.3 A disputed payment does not automatically prove fraud or permit confiscation of unrelated funds. The Company will provide a meaningful route for the user to explain the circumstances and contest a final internal finding.

22. Cryptocurrency Transfers and Recovery

22.1 Before transferring digital assets, users must confirm the exact asset, blockchain network, deposit address, tags or memos where applicable, and other instructions displayed by the Platform. Blockchain transfers are often irreversible.

22.2 If a user sends an asset to an incorrect address or network, or omits required payment details, HighBinary may investigate the transaction and, where technically feasible, coordinate with relevant specialists or payment providers to attempt recovery.

22.3 Recovery is not guaranteed. Any attempt must avoid exposing keys or credentials and must be accurately described to the user. All qualifying ordinary deposit and withdrawal network transaction fees remain subject to the zero-fee commitments in Sections 15 and 17; unrecoverable principal lost from a mistaken transfer is a different issue.

23. Copy Trading

23.1 Where Copy Trading is lawfully offered, a user may choose a trader to follow, set copy amounts or proportions, and configure available stop, exposure and maximum-loss controls. A user is never guaranteed to reproduce another trader's entry price, payout, sequence or result.

23.2 Where supported, Copy Trading includes performance information, relevant trade histories, controls designed to reduce duplicate copied orders and tools to pause or stop future copying. The available settings and limits are displayed before activation.

23.3 Stopping copying generally prevents new copied orders after the stop instruction becomes effective; it does not reverse previously accepted trades. Market conditions, asynchronous execution, technical delays and partial availability can cause differences from the lead trader's results.

23.4 Users remain exposed to the full risk of copied trades. Loss limits and other controls reduce or cap specified activity only to the extent disclosed; they do not ensure against every loss or guarantee account capital.

24. Simple Earn

24.1 Simple Earn, if offered, is a separate product governed by the terms shown for each specific placement. Before committing, the user must see and confirm the amount, applicable duration, calculation and status of any expected rewards, lock-up conditions, maturity date and early termination or withdrawal consequences.

24.2 Simple Earn provides a record of placements and, where applicable, accrued or paid rewards. Locked sums are unavailable for withdrawal before maturity unless the selected plan expressly permits earlier access or applicable law requires otherwise.

24.3 Descriptions of expected yield must identify material contingencies and avoid suggesting that the product is a bank deposit, insured savings account or risk-free guaranteed investment unless this can lawfully and factually be substantiated.

24.4 The relevant Simple Earn product terms describe its actual structure, treatment of funds, risk allocation, reward calculation and withdrawal conditions. Availability is restricted wherever the product cannot lawfully be provided.

25. Promotions, Rewards and Bonuses

25.1 Any bonus, promotional credit, promo code, cashback or reward is subject to campaign-specific eligibility rules, limits, start and end dates, and permitted uses displayed before activation.

25.2 The Platform must distinguish a user's own deposited funds and lawfully earned amounts from promotional balances or non-withdrawable credits. Material trading, use, cancellation or withdrawal conditions must be explained prominently and cannot be changed retroactively to the user's detriment without lawful basis.

25.3 The Company may review abusive or fraudulent use of promotions, but any revocation will be supported by a reasoned process and a complaint route. Promotions must not mislead users into believing high-risk trading is safe or guaranteed to be profitable.

26. Prohibited Conduct and Fraud Controls

26.1 Users must not commit fraud, misrepresent identity, use stolen payment credentials, evade territory restrictions, exploit technical vulnerabilities, manipulate system requests, interfere with pricing infrastructure, misuse automated tools or create unauthorised linked accounts.

26.2 HighBinary may perform proportionate monitoring, anomaly detection, transaction reviews and duplicate-operation checks. A temporary protective restriction may be applied while credible evidence is reviewed.

26.3 A final restriction, forfeiture of legitimately proven fraudulent benefits or termination must follow applicable law, the evidence and a fair review. The Company will not treat mere suspicion as conclusive proof or automatically retain unrelated lawful funds.

27. Suspension and Company-Initiated Closure

27.1 The Company may temporarily suspend functionality when there are reasonable grounds to suspect account compromise, unauthorised transactions, serious Terms breaches, legal restrictions or material risks to the Platform or other users.

27.2 Where lawful and practicable, the Company will notify the user, explain the broad reason, request relevant information and review the restriction without undue delay. Immediate restrictions may be necessary in serious incidents.

27.3 Permanent closure will follow an appropriate investigation and any mandatory procedures. The Company will explain the treatment of open transactions, available balances and legally required holds and will provide an accessible complaints route.

28. Maintenance, Availability and Incident Response

28.1 Maintenance, software updates, infrastructure incidents and unforeseen interruptions may affect access to the Platform. The Company will take reasonable steps toward reliable service and, where feasible, notify users of material planned interruptions.

28.2 HighBinary uses proportionate incident management measures, protects transaction records, provides status communications for material incidents where feasible and reviews trades affected by confirmed outages or quote anomalies.

28.3 The Company does not guarantee uninterrupted access or zero latency. It will not use an outage as a blanket excuse to reject legitimate complaints or withhold lawfully due funds.

29. Records, Statements and Audit Trails

29.1 The Company will maintain records reasonably necessary to evidence account activity, accepted trades, settlement amounts, payments, material security events, complaints and user acceptance of Terms, in accordance with applicable recordkeeping and data-protection requirements.

29.2 Users may obtain a record of their trades, payment activity and material account transactions through the Platform or support, subject to legitimate access, security and retention requirements.

29.3 Records are evidence, not an irrebuttable presumption. A user may dispute material inaccuracies through the complaints process.

30. Responsibility and Limitation of Liability

30.1 The user bears the ordinary market risk of a trade lawfully accepted on properly disclosed terms. The Company does not guarantee a favourable trading result or the accuracy of third-party market predictions.

30.2 The Company remains responsible to the extent required by law for its own breach, negligence, fraud, misrepresentation, security failures or other actionable misconduct. Confirmed material execution or accounting errors will be remedied fairly and on evidence.

30.3 Nothing in these Terms excludes or limits liability where doing so would be unlawful, nor restricts non-waivable rights of consumers. Any other limitation of liability will be interpreted only to the extent it is fair, transparent, proportionate and legally enforceable.

31. Complaints and Dispute Review

31.1 Users may submit a complaint through support@highbinarytrading.com or the Platform's available support service. HighBinary records complaints and assigns an individual reference number for tracking.

31.2 The complaint process includes evidence review, status updates, applicable processing timelines, a reasoned written response and an opportunity to request internal reconsideration of the decision.

31.3 Users retain access to courts and independent dispute-resolution mechanisms to the extent available under applicable law. The Company must not suggest that a particular external scheme applies unless eligibility has been verified.

32. Amendments to These Terms

32.1 HighBinary may amend these Terms by publishing the updated text, its revision date and a clear summary of material changes. Users receive advance notice of material changes through email or the Platform where required or reasonably practicable.

32.2 A material change requiring additional consent under law or contract will not bind the user unless that consent has been validly obtained. Urgent security or mandatory legal changes may take effect sooner where legally permitted, with an appropriate explanation.

32.3 An update does not retroactively change the stake, payout or expiry of a trade already accepted. Users may discontinue future services when they do not agree to new terms and retain the right to recover lawfully available funds.

33. Voluntary Account Closure

33.1 A user may request account closure through official support or an available account-control feature. The Company will acknowledge the request, explain material outstanding obligations and seek to complete closure through a transparent process.

33.2 Accepted trades, active Copy Trading instructions, Simple Earn commitments and unsettled payments may require completion, cancellation where authorised or lawful settlement before the account can be fully closed.

33.3 Following required checks, the Company will permit withdrawal of lawfully available balances and provide closure confirmation. Users may request appropriate transaction records, subject to retention and privacy requirements. Legitimate funds are not automatically forfeited by closure.

34. Personal Data and Privacy

34.1 Personal data is processed in accordance with the HighBinary Privacy Policy and applicable data-protection law. The Privacy Policy explains relevant data categories, processing purposes and legal bases, processors, international transfers, retention and user rights.

34.2 HighBinary uses appropriate safeguards, limits access to sensitive data, responds to valid privacy-rights requests and provides incident notices where legally required.

34.3 Where these Terms and the Privacy Policy address different matters, each is read according to its own subject. Neither document removes non-waivable data rights.

35. Intellectual Property

35.1 Except for material expressly licensed from third parties or owned by users, proprietary rights in the HighBinary name, HB brand elements, original interface, source code, original graphics, tools and proprietary methodologies belong to the Company or its relevant licensors.

35.2 Users receive only a limited, non-exclusive, non-transferable permission to use the Platform for lawful personal account activities while access is permitted. This does not grant ownership or permission to resell, scrape, reverse engineer unlawfully or commercially reproduce protected material.

35.3 The Company respects legitimate third-party rights and will provide a process to report credible intellectual-property concerns. Nothing in these Terms restricts uses or exceptions protected by applicable law.

36. Force Majeure and Exceptional Events

36.1 Events outside reasonable control, such as major network outages, natural disasters, serious cyberattacks or compulsory governmental measures, may delay or prevent performance to the extent they actually cause the inability to perform.

36.2 The Company will take reasonable mitigation and recovery measures, safeguard financial records where feasible, communicate material developments and fairly review affected trades and payment requests.

36.3 Force majeure does not automatically extinguish rights in customer funds, excuse obligations that the law does not permit to be excluded or authorise unlimited delays without review.

37. Applicable Law and Jurisdiction

37.1 Subject to mandatory rules that apply regardless of any choice of law, these Terms are governed by the laws of England and Wales.

37.2 The parties will first seek to resolve disputes in good faith through the complaints procedure. A dispute may be referred to a court with jurisdiction under applicable law. Nothing in these Terms deprives a consumer of non-waivable protections or access to a competent court.

37.3 International users retain the benefit of mandatory local rules that cannot lawfully be waived by a contractual choice of law or forum.

38. Official Notices and Communications

38.1 The Company may provide service notices through the verified email address, in-account notification centre or another documented channel appropriate to the type of notice. Users should maintain accurate contact information.

38.2 Security alerts, transaction confirmations, legal notices and marketing communications should be distinguished. Marketing preferences and consent will be handled under applicable law.

38.3 Important notifications and agreement records are retained where appropriate, subject to applicable data-retention limits. Separate affirmative acknowledgment is obtained for notices or agreements whenever legally required.

39. Digital Acceptance and Records

39.1 Users are given a reasonable opportunity to read and save the current Terms before providing explicit acceptance through a separate, non-pre-ticked control.

39.2 HighBinary records the document version, acceptance date and time, account association and relevant consent history in a proportionate and secure manner.

39.3 Where revised terms require fresh user agreement, the Platform will request it before applying the revised conditions to the user. Mere website access alone will not be treated as proof of acceptance where the law requires affirmative agreement.

40. General Contract Provisions

40.1 If a provision is unenforceable, the remainder will continue only so far as lawful and consistent with the overall agreement. No delay in enforcing a valid right constitutes a general waiver.

40.2 Product-specific terms lawfully disclosed and accepted for a particular feature supplement these Terms. In case of an inconsistency, mandatory law prevails and the term that specifically governs the product takes precedence only where lawful and adequately disclosed.

40.3 Any assignment or outsourcing by the Company must respect applicable law and must not remove users' mandatory rights. The English-language version is intended to be the controlling text to the extent lawfully permitted, with understandable translations where required.

41. Company and Support Details

41.1 Legal entity: HighBinary Technologies Ltd. Company Registration Number: 17551319.

41.2 Registered office: 37th Floor, One Canada Square, Canary Wharf, London E14 5AA, United Kingdom.

41.3 Website: https://highbinarytrading.com/ . Support: support@highbinarytrading.com . The website and designated support channels provide operational contact information and notices relevant to the services available to each user.

Schedule A / Risk Disclosure

Important: fixed-duration trading carries substantial financial risk, including loss of the entire amount placed on a trade. Users should read and acknowledge these risks before entering into real-money transactions where legally permitted.

A1 Capital at risk. A losing fixed-duration binary trade can result in loss of the entire amount staked. Frequent trading increases cumulative exposure.

A2 Volatility and discontinuities. Instrument prices may be volatile or gap, especially around market openings, economic announcements, news or periods of thin liquidity.

A3 Execution and data. Orders, quotes, timestamps and payout calculations can be affected by latency, provider divergence, connectivity errors and platform downtime.

A4 Third-party and digital-asset risks. Banks, payment processors, wallet providers and blockchain networks may be delayed, unavailable or subject to fraud and irreversible mistakes.

A5 Copy Trading. Following another trader does not transfer responsibility or guarantee matching orders or returns; controls may fail to prevent some losses.

A6 Simple Earn. Product-specific placement conditions, lock-up periods, counterparty or technology risks and the legal nature of rewards must be understood before participation.

A7 No guaranteed outcome. Historical performance, displayed win rates, examples and promotional materials do not assure future profitability or suitability.

Schedule B / Payment Operations

B1 Payment method. Only supported, available and legally permitted rails may be used; the Company may verify beneficial ownership and control.

B2 Different deposit and withdrawal rails are allowed where lawful; otherwise mandatory provider or source-of-funds rules control.

B3 Deposits and withdrawals carry no transaction commissions charged to users. For supported routes, HighBinary covers eligible processing and blockchain transaction costs, with any conversion pricing disclosed separately.

B4 Available balances, withdrawal limits, verification, processing windows and transaction status must be shown before confirmation.

B5 Failed transfers must be reconciled before retrying or crediting money so that customer funds are not lost or duplicated.

Corporate Approval

HighBinary Technologies Ltd

Chief Executive Officer (CEO)

For and on behalf of HighBinary Technologies Ltd



Authorised Signature



Corporate Seal

Company Registration No. 17551319

37th Floor, One Canada Square, Canary Wharf, London E14 5AA, United Kingdom