



## Clients' Memo

### 1. Access to the trading account

- 1.1. To access the trading account at Larson&Holz, Client is required to have access codes (unique 'LOGIN' and 'PASSWORD').
- 1.2. When registering trading account on the official English-language site of the Company (<https://lh-broker.com/>), the client autonomously enters any convenient 'PASSWORD', and the 'LOGIN' is automatically e-mailed to the address given by the client upon registration of the account and recorded in the Contract. Registration and data transfer are carried out through SSL secure protocol, which excludes any unauthorized access. Thus, at the time of the account opening, the client enjoys the exclusive right of access to the account.
- 1.3. In order to prevent a third party unauthorized access to the account the client must ensure confidentiality of the access codes. Larson&Holz, and its branches are not liable for potential consequences resulting from the third party obtaining access codes.
- 1.4. The Client may change the 'PASSWORD' at any time, and the Company recommends its Client to change the 'PASSWORD' on a periodic basis. The Client autonomously changes the 'PASSWORD' through the RateStreamer software. The secured parts of the site should be accessed through the original 'PASSWORD'.
- 1.5. If the access codes are lost or if they become known to a third party the Client may address the Company with the request to restore the access codes or to allocate new codes.

The following documents are required for the purpose

- Copy of page 10 of the Client Contract
- Clients' passport copy
- Application addressed to the Company Directors with the request to restore 'LOGIN' или 'PASSWORD'

### 2. Account management

- 2.1. The Client either manages the trading account autonomously or assigns the account management rights to a trusted person at Client's discretion.
- 2.2. If the Client transfers the account management rights to a third party (trader) the Client needs to be aware that he acts in good faith and accepts absolute responsibility for the decision made. Any trading account management agreements between the Client and other parties are outside the competence of the Company. Larson&Holz and its true and lawful representatives do not provide trust management services, do not guarantee revenues and never act as a party in account management contracts. Larson&Holz provides exclusively services for currency exchange and arbitrage transactions at the FOREX market and for CFD contracts, acting exclusively as a transactions registrar and is NOT a management company.
- 2.3. Account management is carried out in real time through the placement of purchase or sale orders with the assistance of Real Streamer software. With the above mentioned software the Client can autonomously carry out round-the-clock monitoring of the open transactions, has access to the trading history for any period of time. The transactions are automatically logged on two sites – on the trading server of the Company and on the Client's computer which is used for operations.
- 2.4. The client may autonomously change the password at any time, may either close the open transactions or set protective tools, such as stop-loss, which limit losses on each specific transaction to a level planned in advance.
- 2.5. If the Client transfers the account management right to a trader, the Company, at the Client's request, can install additional specialized software limiting the account risks. This is a non-documented Company option, and the absence of this software does not relieve the trader of his liabilities to the Client and does not assign risks to the Company.

### 3. Risk disclosure

- 3.1. The Client needs to realize that margin trading is a high-risk activity.
- 3.2. You may lose a part or all the assets available on the account, for that reason it is not recommended to trade with assets essentially important for your wellbeing.
- 3.3. You should not begin trading if you do not understand the basic principles of margin trading and if you do not know how to use software for trading and for trading operations monitoring. Signing of this memo by you indicates that you fully understand the principles of trading and accept the associated risks.
- 3.4. The Client should realize that he may and should autonomously control the risk (losses) level associated with the trading account. For the purpose it is necessary to check the status of the trading account as often as possible (at least once a day), to make use of the stop-loss tool which automatically limits losses on each individual transaction, and on a regular basis change the password for trading account.

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I, \_\_\_\_\_, Login \_\_\_\_\_

I have read and fully understood the document and fully agree with all the provisions of the document.

Date \_\_\_\_\_

Signature \_\_\_\_\_