

## CLIENT CONTRACT

This document is a binding agreement between:

Vandior, Inc. a registered and licensed company in the Republic of Panama by Public Deed #933, File No: 428936, Document No: 431925, January 31, 2003. Registered Address: Ave. Ricardo J Alfaro, Sun Towers, 1<sup>st</sup> Floor, Office 39, Panama City, Republic of Panama

Representing the trade mark VanFunds and the website [www.vanfunds.com](http://www.vanfunds.com)

Hereafter referred to as: The Company

And

Full Name:

Hereafter referred to as: The Client

Signature

Objectives of this Agreement:

The subject of this agreement is to arrange the relationship between The Company and The Client.

### I. Rights and Responsibilities of The Company

1. The Company will conduct investments and speculative activities on the international currency markets, managing the money of The Client according to the terms and conditions of the investment product (Forex fund) that The Client chooses.
2. The Company is obligated to distribute the revenues achieved as a result of its activities according to paragraph 1, and published on the official website of The Company – [www.Vanfunds.com](http://www.Vanfunds.com) – within the time frame of:
  - 5 to 15 business days for bank wires after The Client has confirmed the withdrawal request.
  - 1 to 5 business days for payments to Vandior Prepaid Cards after The Client has confirmed the withdrawal request.
3. The Company is obligated to present The Client with complete and accurate information related to their account. The Company also is obligated to protect the money and personal and payment information of The Client from being revealed to third parties.
4. The Company guarantees full confidentiality of personal or corporate information of The Client. Information about The Client can only be revealed if it's required by a government body or international investigatory institution if it's suspected of being used for criminal activities.
5. The Company sends all clients e-mails for every investment, withdrawal request, referral commission or internal transfer. The Company e-mails may go to Spam folders of some e-mail providers and The Company is not responsible for this action. The Company can't be held responsible if The Client does not receive our e-mails due to reasons outside our control.
6. The Company reserves the right to send clients registered at [Vanfunds.com](http://Vanfunds.com) e-mails and newsletters online, by mail or by phone. The Company can contact The Client in any way possible if required.
7. The Company has commitments to protect the website and the server as thoroughly as possible, so as to prevent any theft of information or loss of data. If for some reason The Client's personal information is changed or an action is made from his or her account; due to viruses, incorrect use or mistakes on The Client's end, The Company is not responsible nor will it be obligated to help The Client.
8. The Company reserves the right to block The Client's access to the website if The Company receives a valid complaint from a 3rd party. The outcome of an investigation in this matter will determine whether or not The Client will have access restored.
9. The Company is required to inform every client of any and all significant changes related to money management aspects.
10. The Company reserves the rights to modify and change the current terms and conditions if needed and at any time without notice and without the agreement of The Client. In any case where the changes to the terms of the contract or the facts related to The Client are significant, The Company is required to inform The Client online or offline via e-mail, phone call or SMS.
11. The Company is obligated to do everything in its power to try to decrease and limit the eventual financial losses that may occur and to perform strict money management on the capitals it manages. Neither The Company, nor third parties, guarantee in any way the investments of The Client.
12. The Company is not liable, according to the terms of this contract, if its activities are hindered, directly or indirectly, by third parties and circumstances that are not in The Company's control. The Company is not liable for changes that occur in the economic, political or financial situation of the world that directly or indirectly affect its activities as well as events that may occur as the result of natural calamities, wars or other uncontrollable circumstances.

13. The Company does not allow The Client or any third parties to use illegal advertising methods, such as e-mail spam or SMS spam, related in any way to The Company or its activities. The Company reserves the right to block The Client's account and their investments if The Client is caught using illegal advertising methods.
14. The Company has the right to reject the investments of The Client if The Client violates any of the terms of this contract.
15. The Company is not liable under any circumstances if The Client takes part in illegal advertising methods and charges and/or actions are taken against him in the country affected by his advertising. The Client has joint liability for his actions related to advertising The Company and/or its products and services.
16. The Company is not liable for false, incomplete, or altered information related to the activities of The Company that is published by The Client or third parties. The Company is only liable for the information that is published on its web sites or in the media on The Company's behalf.

## **II. Rights and Responsibilities of The Client:**

1. The Client declares that after reading this paragraph he is aware of the insecurities, inconsistencies and risks related to the currency trading market and understands that their investment is not guaranteed. The Client has decided that they want, of their own free will, to participate in the investment products offered by The Company. The Client realizes that in the international currency markets there are factors that The Company can't control. The Client understands that the investments made by them are not considered a form of gambling. The Client declares to The Company that the amount they invest will not harm their financial stability.
2. The Client permits and authorizes The Company to perform various payments and transfers of the money invested by The Client so the money can be deposited in the Forex account of The Company and/or be deposited to The Client's account.
3. The Client declares that:
  - They entered complete, accurate and truthful information in their account.
  - They are of legal age to and have the right to make investments
  - They are not subject to prosecution by the law and don't have interdictions that can hinder them from complying with the terms of this contract
  - If The Client is a lawyer, political or religious person, the laws in their country don't forbid them from participating in investment projects, such as Vanfunds.com, or to make investments.
4. After registering at The Company's web site, Vanfunds.com, The Client must provide at least one identification document such as a copy of their Driver's license, Passport, State ID or Country ID, and a copy of a utility bill in his name such as a Phone bill, Electricity bill, Bank statement, Credit Card statement, etc. that confirms his address. The Company will approve the investments of The Client only after it receives and confirms the above mentioned documents.
5. The Client becomes an investor only when they deposit money in their account at Vanfunds.com and invests in one of The Company's investment products.
6. The minimum amount that The Client can request a bank wire withdrawal from their account at Vanfunds.com is 300 USD. The exact fees for sending a bank wire from The Company to The Client can be found on The Company's web site – Vanfunds.com.
7. The Client is obligated to provide The Company with complete and accurate personal information and documents requested by The Company in case of the introduction of new requirements related to the "Know Your Client" (KYC) directive.
8. The Client is allowed to change their personal information on their account at Vanfunds.com after the initial account registration only after describing the reasons of this change to The Company and receiving The Company's permission.
9. The Client is allowed to have only one account at Vanfunds.com in their name. If The Company discovers that The Client has more than one account, it has the right to block all accounts and to withhold The Client's rights on all his accounts and investments.
10. The Client confirms that the money he invests in Vanfunds.com is not earned as the result of illegal activities and is not related to current and/or unsolved lawsuits and litigations.
11. The Client confirms that the investment they make in The Company's investment products (Forex funds) will be trusted to The Company for all management purposes. The Client declares that they have no rights to interfere in the decisions of The Company and its investment activities.
12. The Client has access to his capital at all times, but if he decides to withdraw his investment from The Company's funds before the end of the lock-in period, his investment will be a subject to a penalty fee. The lock-in periods of the investments are as follows:
  - Fund VD-UF – 3 month lock-in period
  - Fund VD-FBM – 6 month lock-in period

Signature:

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- Fund VD-FM – 12 month lock-in period

13. The Client can receive information about their investments, profits and commissions only after they identify themselves by logging in to their account at Vanfunds.com. All the information displayed in The Client's account is accurate and displayed in real time.
14. Only the person that has registered at Vanfunds.com and has signed the present contract has the right to submit a request for the withdrawal of profits, commissions or invested capital.
15. The fees related to the transfer of money to and from The Client's account are described in detail in The Client's account at Vanfunds.com. These fees are subject to change by the partners of The Company at any time and without notice.
16. The Client has the right to use advertising methods to promote The Company and its investment products and to earn commissions but The Client's advertising methods must comply with the laws in their country of residence and must not have an adverse effect on the Company itself.
17. The Client may not sell or divulge the information on their Vanfunds.com account to third parties, including relatives. The only way to do this is to submit a written request to The Company, which can be approved or rejected by The Company. In the case of death of The Client, his legal heirs can gain the rights on his account and investments after informing The Company and sending the needed documents to prove the death of The Client and to identify themselves as the legal heirs.
18. The Client has the right to send and receive money to and from other clients of Vanfunds.com using the "Internal Transfer" system of web site.
19. The Client has the right to earn commissions for referring other people to Vanfunds.com. The earned commissions can be withdrawn immediately by The Client or invested in one of The Company's investment products on their account. Commissions are earned when a referred person's investment becomes active and/or when they receive interest on an investment.
20. If The Client has faked, lied, or misrepresented any personal information in their account at Vanfunds.com, The Company has the right to take legal action against The Client in the jurisdiction where he resides and also to suspend or absorb the rights on their account and all the money in it.
21. The Client doesn't have the right to insult or slander The Company in any way or by any means. The Client is obligated to preserve the reputation and the good name of The Company. If The Client fails to do so, The Company has the rights to take legal actions against The Client and also to suspend or absorb the rights on his account and all the money in it.
22. The Client does not have the right to initiate or participate in any type of legal or illegal action against The Company. The Client understands that the services offered by the Company are not in any way guaranteed and that the client can profit and/or lose by investing into the Company funds. The Client agrees that what is offered by the Company may have risk involved and there is no guarantee to the money that can be earned. The Company funds produce positive as well as negative returns from time to time depending on the state of the market.
23. The Client does not have the right to contact, in any way or for any reason, the partners of The Company, such as any banks and card providers. If there is a problem, The Client should contact The Company and solve the problem through it, without contacting the partners of The Company directly. If The Client contacts one of The Company's partners in any way and for any reason, The Company has the rights to suspend or absorb the rights of their account and/or charge a penalty fee. This is done to preserve the reputation of The Company and its good relations with other institutions.
24. This contract arranges the relations between The Company and The Client. Other written or oral arrangements between The Client and a representative of The Company can't substitute the clauses of this contract or the rights and the responsibilities of both sides.

The present contract will operate only after it is printed, read, signed and sent to The Company by The Client and has the authority of a written contract. This contract is written in compliance with the norms and laws in force in The Republic of Panama. By signing this contract, The Client agrees, without precedent, to all the clauses mentioned above.

Christian Widmer  
President  
Vandior, Inc.  
Ave. Ricardo J Alfaro, Sun Towers  
1<sup>st</sup> Floor, Office 39  
Panama City, República de Panamá

Signature: 

Date:

Client ID:

Full Name:

Country:

Signature: 