

GUARANTEED-RETURN STRUCTURED FIXED INCOME INVESTMENTS AGREEMENT

This Guaranteed-Return Structured Fixed Income Investments Agreement (the "Agreement") is entered into by and between **Fintech Media SY Ltd**, with its principal place of business at 103 Sham Peng Tong Plaza, Victoria, Mahe, Seychelles (hereinafter referred to as the "Provider") and _____, an individual residing at _____ (hereinafter referred to as the "Investor").

STRUCTURED FIXED INCOME INVESTMENTS DETAILS

A Structured Fixed Income Investments consists of an investment amount and a subscription for a copy trading system. The Provider guarantees a 50% return on the investment amount, which shall be calculated after 6 months of copy trading.

GUARANTEE MECHANISM

The Provider ensures a minimum profitability by additionally accruing the missing amount of income (including to maintain losses if any) on the following conditions:

- To receive the additional amount, it is necessary to attract other clients to purchase the same structured
- The amount of their investment must be 400% of the additional accrual amount.
- The total volume of transactions they close within the copy trading system when using the product must be organized not less than the number of market lots, equal to the amount of additional charge in dollars, multiplied by 0.2 (or 2 when taking into account Insta-lots, since Insta-lot is 10 times less than the market value).

For detailed calculations example, please, refer to the table in the Appendix I.

RISKS AND DISCLOSURES

The Investor acknowledges and understands that, despite the guaranteed return, all investments carry inherent risks. The Provider provides a detailed disclosure outlining potential risks associated with the investment.

TERMINATION CLAUSE

This Agreement may be terminated by either party upon written notice to the other party. Termination shall be effective as of the date specified in the notice, which shall not be less than the minimum notice period required by law or specified in this Agreement. In the event of termination, the Provider shall return the invested amount to the Investor.

GOVERNING LAW

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

SIGNATURES

By affixing their signatures below, the Client and the Provider acknowledge their comprehension and acceptance of the terms and conditions outlined in this Agreement.

The Client:

The Provider: **Fintech Media SY Ltd**

Signature: _____

Signature: _____

Date: _____

Date: _____

APPENDIX I EXAMPLE OF CALCULATIONS

Investment amount:				10000 USD		
Actual profitability	End of period amount	Return percentage	Return amount	Amount after return	Attracted investments amount, \$	Required volume of transactions from attracted clients
-100%	\$ -	150%	\$ 15000,00	\$ 15000,00	\$ 60000,00	3000,00
-50%	\$ 5000,00	100%	\$ 10000,00	\$ 15000,00	\$ 40000,00	2000,00
-25%	\$ 7500,00	75%	\$ 7500,00	\$ 15000,00	\$ 30000,00	1500,00
0%	\$ 10000,00	50%	\$ 5000,00	\$ 15000,00	\$ 20000,00	1000,00
10%	\$ 11000,00	40%	\$ 4000,00	\$ 15000,00	\$ 16000,00	800,00
25%	\$ 12500,00	25%	\$ 2500,00	\$ 15000,00	\$ 10000,00	500,00
40%	\$ 14000,00	10%	\$ 1000,00	\$ 15000,00	\$ 4000,00	200,00
50%	\$ 15000,00	0%	\$ -	\$ 15000,00	\$ -	-
75%	\$ 17500,00	0%	\$ -	\$ 17500,00	\$ -	-
100%	\$ 20000,00	0%	\$ -	\$ 20000,00	\$ -	-
150%	\$ 25000,00	0%	\$ -	\$ 25000,00	\$ -	-
200%	\$ 30000,00	0%	\$ -	\$ 30000,00	\$ -	-
300%	\$ 40000,00	0%	\$ -	\$ 40000,00	\$ -	-