

I. MANAGEMENT MANDATE FOR THE INVESTUI SERVICE

Between:

WH SELFINVEST S.A. ("WH")

33 rue du Puits Romain

8070 Luxembourg-Bertrange

Luxembourg

And:

_____ ("the client")

This contract serves to appoint WH as the manager of the client to implement the selected Investui service ("the service") on the client's account. The clauses contained in this contract are a complement. They do not replace the general terms and conditions related to opening a WH account unless specified otherwise. The mandate is discretionary management without discretion.

1 Management Mandate

By signing this contract, the client mandates WH without limitations to place orders for his managed account. WH is mandated to place buy orders, sell orders, and short sell orders on all financial instruments and using leverage if the instructions so provide. The client also mandates WH to execute all administrative and other acts related to all the assets in the account.

WH does not need to seek client approval for any act. The client explicitly approves in advance all acts executed by WH for his managed account. This mandate does not allow WH to transfer money or financial instruments out of the managed account. The only outgoing transfers allowed are those agreed upon in this contract or those which are part of the general terms and conditions related to opening a WH account.

For the implementation of this contract the client submits to WH's view of what it considers to be in good faith and favorable to the client's interests. WH informs clients that in case they open an account based on a third-party recommendation WH may pay this third-party a one-time fixed fee, and possibly a variable fee. No fees or commissions are provided to WH by these third parties. WH commits to provide any further information upon request.

2 Duration

This contract is entered into for an unlimited period of time. It goes into effect on the day of signature by both parties. Both the client and WH retain the right to terminate this contract in writing at any time and for whatever reason.

If the client desires to terminate the contract, termination will take effect upon receipt of the client's written instruction. Any open positions will be closed at market price no later than two working days after termination. If WH desires to terminate, the contract termination will take effect the first working day in Luxembourg following the day the termination letter is sent to the client, unless agreed otherwise. WH will close all open positions at market price no later than two working days after termination.

3 Minimum capital

Market Effects – The minimum capital the client needs to invest is € 10.000 for a managed account or € 5.000 for a self-trading account. If the client opts for another base currency, the minimum capital invested must be equal to the countervalue of € 10.000 in the chosen base currency. Crypto-Assets – There is no minimum investment.

4 The market effects service

The service is based upon a combination of specific trading strategies and is implemented within specific risk parameters. These strategies are outlined on the official Investui service website. The parameters of the trading strategies may evolve in order to adapt to market conditions. Evolutions, if any, will be reflected on the official website. In the case of changes deemed major by WH, the client will be informed via e-mail.

The strategies are based on active buy and sell policies (swing and day trading). The transaction cost and, in the case of overnight positions, the financing cost have an impact on the return on investment.

Investment strategies based on active buy and sell policies and using leverage should only make up a limited part of the client's total assets.

5 The crypto assets service

The service is based upon the concept of buy-and-hold. Depending on the solution chosen the portfolio consists of one or more crypto assets.

If applicable the financial instruments are approximatively equally weighted in the account. Every quarter and when money enters or leaves the account the positions are reset to reflect about equal weighing.

6 Account

The client can choose the base currency of the account within the choices available. The base currency of an account cannot be changed. The client will receive a signed letter confirming the opening of the new managed account.

7 Placing orders

The client cannot place orders to open a position on his managed account, be it via an order platform or otherwise. The client can only place close-at-market orders via the telephone.

8 Warnings

Past results are no indicator of future results. The client should not assume, based on past results, that future results will be similar or even positive.

Past results do not necessarily reflect all relevant charges and costs for each individual. Taxes, for example, can vary from investor to investor. These charges and costs can have a negative influence on returns. Past results do not

necessarily reflect all possible gains. Unexpected gains can have a positive influence on returns.

This service is not a capital guaranteed service. This service is not a service with a guaranteed minimum return. The value of financial instruments can vary significantly and it is possible the client may lose a part or, although unlikely, the total of the investment.

Exchange rates vary and can have an impact on the return.

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Investment strategies based on active buy and sell policies and using leverage should only make up a limited part of the client's total assets.

9 Monitoring and depreciation reporting

The client has at his disposal all statements and reports necessary to monitor his account. The client can contact the support desk on working days within the hours 8:00 – 22:00 unless specified otherwise. The statements and reports are e-mailed to the client every day. They include the required depreciation reporting.

The client commits to frequently monitoring the account balance and to cancel this mandate immediately, should the loss exceed the maximum loss level the client determined for himself at the start.

10 Responsibility

The client warrants that he has, before signing this agreement, diligently informed himself about all the characteristics of the service and the investment strategies it comprises. The client confirms he has amply reflected before taking the decision to sign this contract.

The client declares that the information supplied by WH is sufficient to allow him to understand this service fully and that in case the actual return deviates from his expected return this is solely due to the client's inaccurate interpretation of the information provided.

The client warrants that he will inform WH without delay and in writing should there be any change in his or her investor profile or financial situation.

11 Discharge

WH does not guarantee any particular return related to the investment decisions taken. The client hereby grants full discharge to WH for any responsibility related to the investment returns.

12 Order commissions and various

The client will be charged order commissions, and a set-up fee. If applicable a fee related to the monitoring of the relevant market effects or a fee related to the re-balancing of the crypto assets on the account is charged. The precise amount of the order commissions and the fees is available on the official website and in the ex-ante costs and charges disclosure document.

The client will not be charged an entry fee or an exit fee.

13 Transfers

Funding the account can be done by money transfer to our depository bank. The cost to receive, process and apply the transfer is € 5.

For the client's security we only accept a transfer out instruction signed by the account holder(s). Transfer out costs are € 5 for amounts below € 30.000 and 0,10% (with a maximum of € 50) for amounts above € 30.000.

14 Correspondence

Unless specified otherwise the client and WH will correspond in writing by letter, fax or e-mail. The day of receipt is agreed upon as the next working day after the delivery day.

15 Language

For the convenience of the client this document can be translated in other languages. In the case of any dispute, the English language version will always prevail.

16 Entire agreement and severability

If any provision of this contract is held to be invalid, void or unenforceable by reason of any law, rule, administrative order, or judicial decision, that determination shall not affect the validity of the remaining provisions of this contract.

17 Governing law

This agreement will be governed by the laws of the Grand Duchy of Luxembourg. You irrevocably submit to the exclusive jurisdiction of the courts of the Grand Duchy of Luxembourg. WH retains the right to take legal action in any country against any client should WH deem it necessary for its protection.

II. RISK NOTICE

The information contained in this risk notice is a complement. It does not replace the risk notice, which is part of the WH account opening process and which refers to the risks specific to the instruments traded (futures and CFDs).

Market Effects service:

Dynamic. The service's investment style is dynamic. New positions are opened two to four times a week. Depending on the strategy, positions are closed the same day, after one or two days or after nine days. A dynamic investment style results in more order commissions than a passive investment style. The strategies should be able to absorb these costs.

Risk. The dynamic investment style uses a moderate amount of leverage depending on the number of positions. The number of positions varies from zero to maximum three. The client can request WH to close an open position.

Strategies. The four strategies, which make up the service, are all based on market effects. The strategies open a position at a particular point in time. The open position uses a time stop. The position is closed at a particular point in time. There is no profit target. Positions are opened and closed at the market price on a best-efforts basis.

Markets. The service invests in two major market indices, the DAX and the S&P 500, a major commodity, gold, and a major currency pair (GBP/USD). These are liquid underlying values and the instruments based on them, futures and CFDs, tend to be equally liquid.

Crypto Assets service:

Passive. The service's investment style is passive. Only long positions are bought and maintained. When a future is about to expire, the long position is closed and a new long position is opened. If applicable, positions are re-balanced quarterly or when money enters or leaves the account. A passive investment style results in a limited number of order commissions. The service is suitable for investors, who wish to invest in the long-term appreciation of major crypto assets.

Risk. The passive investment style uses no leverage. The volatility is therefore very similar but not necessarily identical to the market price of the underlying assets. The number of positions and their proportional distribution varies between one (Bitcoin only), two in equal proportion (Bitcoin and Nasdaq 100) and a number depending on the number of CME spot-quoted crypto currency futures in equal proportion (Crypto Basket).

Strategy. The strategy is a long-term buy-and-hold strategy. Investors can opt for Bitcoin only, a basket of crypto currencies or Bitcoin in combination with the Nasdaq 100 market index. In the case of portfolios with multiple crypto assets or the Nasdaq, all assets are approximatively equally weighted. The approximative equal weighting is reset every quarter or when sufficient money enters or leaves the account.

Markets. The service, depending on the client's chosen solution, invests in Bitcoin, Ethereum, the Nasdaq 100 market index and any other CME spot-quoted futures on a crypto currency that may be added in the future. Spot-quoted futures are a new type of future, which quote on the exchanges of the Chicago Mercantile Exchange Group (CME). There is no historical data available on the liquidity and the bid-ask spread of the relevant futures. The CME is a major market with very significant volume.

III. THE INVESTMENT PROFILE

This investment profile details the main characteristics of the Investui service. The client should carefully consider if these characteristics correspond with his or her investor profile.

Market Effects service:

Duration. The service is based on market or seasonal effects. The success is a function of implementing these market effects repeatedly, without exception over a longer horizon. This is not a short-term investment. The minimum logic evaluation horizon is two to three years.

Returns. The service does not provide a guaranteed return. The service does not provide a monthly return. The returns vary from year to year, based on the market conditions.

Liquidity. The service only invests in short-term positions on liquid instruments. The client can instruct WH at all times to close the positions and return his account balance. The service is therefore a liquid investment.

Risk. The service only invests in major market indices (DAX and S&P 500), gold and the USD/GBP currency pair. These instruments can be volatile. The number of positions in these instruments varies from zero to three. The minimum number of transactions per week is two. The maximum number of transactions per week is four.

Investment. The minimum investment is € 10.000 for both the futures account and the CFD account. The positions sizes are adapted on a quarterly basis to the effective account size. The simulator on the Investui website allows the client to get an impression of the positions and the position sizes corresponding to an amount invested above the minimum investment size.

Crypto Assets service

Duration. The service is based on the expectations that crypto currencies will enter the mainstream of investment categories, and that crypto currencies will increasingly find use in industry, commerce, services, and daily human life. Both these phenomena are slow processes. A positive outcome for these two processes is not certain. The success is a function of keeping long positions, without exception over a longer horizon. This is not a short-term investment.

Returns. The service does not provide a guaranteed return. The service does not provide a monthly return. The returns can be very volatile and vary from year to year, based on the value of the underlying assets. The instruments used and the client account is in USD. Investors valuing their assets in a currency other than USD are by definition subject to exchange rate risk.

Liquidity. The service only invests in spot-quoted futures quoted on the exchanges of the CME Group. The client can instruct WH at all times to close the positions and return his account balance. The service is therefore a liquid investment.

Risk. The service only invests in crypto currencies and the Nasdaq 100 market index depending on the client's choice of solution. These instruments can be very volatile. The valuation of crypto currencies does not follow the established rules of valuing traditional financial instruments or commodities. Although the word currency is used to describe this commodity they cannot be considered a currency in the traditional economic sense of the word. They cannot be compared to a national currency managed by a central bank. The regulatory framework around crypto assets evolves and changes can have a negative impact on the value of crypto assets. Instability or breakdowns in the technology and platforms related to the creation and exchange of crypto assets can have a negative impact on the value of crypto assets.

Investment. There is no minimum investment. The investment size is dictated by the parameters of the CME spot-quoted futures and the value of the underlying assets. If, for example, the Bitcoin has a value of \$ 110.000 and the Bitcoin spot-quoted future is defined as 1/100 of a Bitcoin, the minimum investment is \$ 1.100.

IV. SUITABILITY VERIFICATION – Please respond to all statements. The reason for assessing suitability is to enable WH to act in the client's best interest.

	Yes	No
1. This service guarantees a positive return.	<input type="checkbox"/>	<input type="checkbox"/>
2. This is a capital guaranteed service, losing even a part of the investment is not possible.	<input type="checkbox"/>	<input type="checkbox"/>
3. This service is an addition to my other investments. It does not replace them.	<input type="checkbox"/>	<input type="checkbox"/>
4. My planned horizon for this investment is longer than a year and a half.	<input type="checkbox"/>	<input type="checkbox"/>
5. The amount I intend to invest represents less than 20% of my net worth excluding family residence.	<input type="checkbox"/>	<input type="checkbox"/>
6. The loss of this investment will impact my current lifestyle.	<input type="checkbox"/>	<input type="checkbox"/>
7. I understand the return can be volatile.	<input type="checkbox"/>	<input type="checkbox"/>
8. The loss of this investment does not impact my ability to pay my debts.	<input type="checkbox"/>	<input type="checkbox"/>
9. I have a financial and psychological tolerance for higher-risk investments.	<input type="checkbox"/>	<input type="checkbox"/>
10. I can call WH to close my open position(s).	<input type="checkbox"/>	<input type="checkbox"/>
11. I consider this service and these financial instruments to be suitable for my personal situation.	<input type="checkbox"/>	<input type="checkbox"/>
12. I can instruct WH at any time to close my account without paying a penalty.	<input type="checkbox"/>	<input type="checkbox"/>
13. If requested I can and will supply a proof of the origin of the funds I intend to invest.	<input type="checkbox"/>	<input type="checkbox"/>

V. INDICATE YOUR PREFERENCE

What amount do you intend to invest? _____ EUR / USD / CHF

I declare I have read, understood, and accept all articles of this contract (in particular I accept 1§1, 1§3, 2, 10, and 15), the risk notice and the investment profile. I declare I have faithfully answered the suitability questions.

X _____
Signature

_____/_____/_____
Date