



TERMS OF SERVICE

CONTENT

- Definitions
- Investment
- Which legal entities are party to this agreement?
- Which documents form part of the agreement?
- What are your rights and responsibilities?
- What are NEPTO CAPITAL rights and responsibilities?
- What is NEPTO CAPITAL not responsible for?
- What does not apply to this agreement?
- What fees and charges do you pay?
- What legislation and regulations govern this agreement?
- Complaints

TERMS AND CONDITION

This document sets out the terms and conditions applicable to your Investment with NEPTO CAPITAL

1.0 DEFINITIONS

- **NEPTO CAPITAL:** The company that offers trading/Investment services, A subsidiary of Finesse Assets Management INC. is authorized to do so in terms of the Canadian Securities Administrators Act. In this document it is referred to as 'NEPTO CAPITAL'.
- **INVESTOR:** The person/legal entity, including a trust, who has invested with NEPTO CAPITAL and in whose name the investment is held addressed as 'YOU'.
- **TRADING WEEK:** This is are others known as business days. During this period our traders trade on profitable assets in a bid to generate revenue for the Company and returns for the Investor.
- **WITHDRAWAL WINDOW:** The stipulated period of time for requesting a withdrawal
- **GROWTH PERIOD:** The First Three Months of Investing. After which the Investor may request to Withdraw their Investment.

2.0 INVESTMENT

- **Investment:** Your investment is solely the responsibility of NEPTO CAPITAL. We give a 30 day Callback window from the day you make your deposit. During this period you may request to withdraw your Investment. After the 30-Day Callback window Closes, You're Expected to stay Invested for a minimum of Three(3) Trading Months. This period is referred to as the Growth Period. After Three Months Elapses you may then request to withdraw your Investment. Withdrawing Your Investment Terminates your contract with NEPTO CAPITAL.
- **Withdrawals:** At the end of the Trading Period. Your Returns are made available for withdrawal. The Withdrawal Window opens after trading for the week closes. You're expected to request a withdrawal from your Investment Account within the stipulated time. Failure to do so would result in a roll over of your returns until the next trading week. Your Request is received by your Account Manager, Reviewed and sent to our Finance Department for Processing. Our Finance Department processes your withdrawal and Sends your Returns directly to your Wallet. Note That your withdrawal request will not be processed if you owe any outstanding fees

TERMS AND CONDITION

This document sets out the terms and conditions applicable to your Investment with NEPTO CAPITAL

3.0 WHICH LEGAL ENTITIES ARE PARTY TO THIS AGREEMENT?

There are two legal entities that are party to this agreement. These are:

- YOU (INVESTOR)
- NEPTO CAPITAL

4.0 WHICH DOCUMENTS FORM PART OF THE AGREEMENT?

The terms of your investment with NEPTO CAPITAL is based on the application form, supporting documentation that you provide and this document. All other instructions which you provide and which NEPTO CAPITAL accepts will also form part of the agreement.

5.0 WHAT ARE YOUR RIGHTS AND RESPONSIBILITIES?

- **Provide accurate information:** You must ensure that all information in instructions and supporting documentation that NEPTO CAPITAL receives from you is true and accurate.
- **Make informed financial decisions:** NEPTO CAPITAL assigns a Financial Adviser to you. He/She will also be responsible for Managing your account with NEPTO CAPITAL.
- **Appoint or change your financial adviser:** You may request to change or remove your financial adviser at any stage by writing to NEPTO CAPITAL. Trade Finesse will inform your financial adviser of the change. If you remove your appointed financial adviser, this will take effect after five business days.

6.0 WHAT ARE NEPTO CAPITAL'S RIGHTS AND RESPONSIBILITIES?

- **Accept or reject instructions:** NEPTO CAPITAL may accept or reject your application or any NEPTO CAPITAL may also reverse a transaction if it decides the circumstances justify it.
- **Advice:** NEPTO CAPITAL assigns a Financial Adviser to you.
- **Communicate with you:** NEPTO CAPITAL will communicate with you. You are entitled to any information that the law requires a Manager or listed company to disclose. Your financial adviser receives communication on your behalf. Information will be sent to both you and your appointed financial adviser Quarterly statements and other communication will be sent to you through your Account Manager
- **Confirm changes:** NEPTO CAPITAL will confirm any changes made to your investment with you.

TERMS AND CONDITION

This document sets out the terms and conditions applicable to your Investment with NEPTO CAPITAL

- **Provide statements:** NEPTO CAPITAL will provide you with quarterly statements applicable.
- **Processing of Personal Information:** You acknowledge that NEPTO CAPITAL requires your personal information, and consent to process such information to open and administer your investment accounts. In addition, you expressly consent that NEPTO CAPITAL may verify and process your personal information (including your voice biometric data) for security purposes and so as to comply with its obligations in terms of legislation. NEPTO CAPITAL may transmit your personal information to third- party service providers for the purposes of storing and maintaining that information. Where information is transmitted to offshore providers, NEPTO CAPITAL has confirmed that sufficient legislation and agreements are in place to ensure the protection of that information. Where directed by your financial adviser, NEPTO CAPITAL will transmit your information to third-party service providers appointed by your adviser.
- **Process all instructions:** NEPTO CAPITAL will process your instruction once all supporting documentation is received and requirements are met. Unit prices are calculated daily at 16:00 by taking the total value of all assets of the unit trust, including any income accrual less permissible deductions, and dividing that by the number of units created for the unit trust. Because pricing takes place at the close of each business day, the price is only available the following business day.

7.0 WHAT IS NEPTO CAPITAL NOT RESPONSIBLE FOR?

Certain losses suffered NEPTO CAPITAL is not responsible for any losses that may be suffered due to:

- Difference in Market prices when Changing Cryptocurrency to fiat.
- The failure of any networks or electronic or mechanical devices; NEPTO CAPITAL acting on information sent electronically.
- NEPTO CAPITAL acting on incorrect information where you have failed to notify them of any changes to such information; or the delayed sale of units in a unit trust due to ring-fencing.
- The Administrator may delay the payment or reinvestment of returns. NEPTO CAPITAL will carry out instructions at the earliest possible opportunity, subject to legislation, its own administration procedures. NEPTO CAPITAL does not accept responsibility for delays in processing instructions as a result of extraordinary events that cause disruptions.

TERMS AND CONDITION

This document sets out the terms and conditions applicable to your Investment with NEPTO CAPITAL

8.0 WHAT DOES NOT APPLY TO THIS AGREEMENT?

- **Cancellation:** You cannot cancel the investment During the growth Period
- **Investment Guarantees:** NEPTO CAPITAL guarantees returns on your investment only if your Capital remains invested.

9.0 WHAT FEES AND CHARGES DO YOU PAY?

There are generally three types of fees that you may be charged during the course of investment:

1. Administration fees,
 2. Investment management fees,
 3. Financial adviser fees.
- **Administration fee:** A portion of the investment management fee may be used to cover administration costs.
 - **Investment Management Fee:** investment management fees will be Charged. These fees vary per Investment; they may be fixed or performance related. You will be unable to request withdrawals until all outstanding fees are paid. Investment Management Fees ranges from 20-40% of your Capital depending on the Account Type.
 - **Financial adviser fee:** You and your financial adviser may agree to an annual financial adviser fee.

OTHER FEES

- **Termination fee:** There is no fee when you withdraw your investment from the NEPTO CAPITAL.
- **Investment Plan switching fee:** NEPTO CAPITAL does not currently charge a switching fee.
- **Account Termination Fee:** NEPTO CAPITAL does not currently charge an Account Termination fee.
- **Value added tax (VAT):** VAT may be added to any fees or charges relating to your investment.

TERMS AND CONDITION

This document sets out the terms and conditions applicable to your Investment with NEPTO CAPITAL

Kindly Note that:

- You are expected to pay the quarterly fee after the first three months(First Quarter) of Investing.
- Your withdrawal request will not be processed if you owe any outstanding fees.
- You will be unable to request for an account closure until all fees are settled.
- Fees cannot be deducted from your Capital nor Returns.
- After an Invoice is generated, You will be given a grace period of Seven Days (7 Days) to settle all outstanding fees. Failure to do so will result in disruption of all services rendered And possibly an indefinite suspension of your account.

Changes in fees or charges: the fees and charges that NEPTO CAPITAL recovers from the Investment Account may change. NEPTO. CAPITAL reserves the right to change the fees charged at any point in time without formally notifying the parties involved. New or additional charges or fees are added. There is a change in the method of calculation to any fee which leads to an increase in fees.

Reporting of fees: The quarterly statement will indicate the applicable fees for this investment for that period.

More information about the fees and charges may be obtained from your financial adviser

10.0 WHAT LEGISLATION AND REGULATIONS GOVERN THIS AGREEMENT?

The following are some of the main acts and regulations that govern this contract, amendments to or replacements of the legislation and directives issued by the regulatory authorities may change these terms and conditions.

Canada Investment Act: This act regulates Investment Schemes.

Income Tax Act: This act applies where we refer to taxation.

Access to Information Act: This act requires that NEPTO CAPITAL obtains certain information to verify who you are before it processes your application.

Financial Advisory and Intermediary Services Act: This act applies to any advice given in relation to this investment. It also governs any form of intermediary services between you and NEPTO CAPITAL.

TERMS AND CONDITION

*This document sets out the terms and conditions applicable to your
Investment with NEPTO CAPITAL*

11.0 COMPLAINTS

If you are not satisfied with this investment or the services from NEPTO CAPITAL;

You can send a Complaint to the Administration: info@neptocapital.com,

Remember to include all supporting documents.

NEPTO CAPITAL will acknowledge the complaint in writing and will inform you of the contact details of the person who should be able to resolve it.