By becoming a Member of Money Miracle Wealth<sup>®</sup>, you agree to the following Terms of Membership. These terms govern your participation in our Voucher Payment System<sup>®</sup>, Personal Placement Payment Program<sup>®</sup>, and all other aspects of our platform.

- Overview: Money Miracle Wealth<sup>®</sup> is a cutting-edge platform offering Members the chance to earn substantial returns without putting their capital at risk or experiencing market fluctuations. As a Member, you will automatically participate in our Personal Placement Payment Program<sup>®</sup>, a multi-level platform that rewards you with a commission for each new Member you introduce, who is accepted and becomes part of our program.
- 2. Eligibility: You must be at least 18 years of age and possess the legal capacity to enter into a binding agreement to become a member of MMW.
- 3. Account Information: You agree to provide accurate and complete personal information during the application process and to promptly update your account information as necessary. Failure to provide accurate information may result in suspension or termination of your membership.
- 4. **Confidentiality:** You are responsible for maintaining the confidentiality of your account login credentials, including your username and password. You agree to promptly notify MMW of any unauthorized access or use of your account.
- 5. **Compliance with Laws:** You agree to comply with all applicable laws, regulations, and rules in connection with your use of the MMW platform and services.
- 6. **Tax Obligations:** You acknowledge and agree that you are solely responsible for determining and fulfilling any tax obligations arising from your participation in the MMW program. MMW is not responsible for any tax liabilities incurred by its members.
- 7. Account Termination: MMW reserves the right to suspend or terminate your membership at any time, without notice, if you are found to be in breach of these terms and conditions or for any other reason at the sole discretion of MMW.
- 8. Limitation of Liability: MMW shall not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages resulting from your use of the MMW platform, services, or membership program.
- 9. Indemnification: You agree to indemnify, defend, and hold harmless MMW, its affiliates, and their respective officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, or expenses, including reasonable attorneys' fees and costs, arising out of or in any way connected with your access to or use of the MMW platform and services.
- 10. **Modifications to Terms and Conditions:** MMW reserves the right to amend or modify these terms and conditions at any time, without prior notice. Your continued use of the MMW platform and services following any such modification constitutes your acceptance of the revised terms and conditions.
- 11. **Personal Placement Payment Program<sup>®</sup>:** As a Member, you will automatically receive additional voucher payments through the Personal Placement Payment Program<sup>®</sup>. This program is an Affiliate Platform that rewards you for introducing new Members to our community, who are accepted and become part of our program.
- 12. Guaranteed Returns: Our patented Voucher Agreement System provides Members with guaranteed returns of 5% of the amount of their capital commitment, issued every 14 banking days and redeemable at your discretion.
- 13. Minimum and Maximum Commitment Amount: For Personal Members, the Minimum Commitment is £10,000.00 GBP (Ten Thousand British Pounds) and the Maximum Commitment is £1,000,000 GBP (One Million British Pounds). Larger amounts may be made by or on behalf of Corporate Members.
- 14. **Global Presence:** Money Miracle Wealth® operates worldwide, except for certain countries due to regulatory restrictions. We are unable to offer our services in the Republic of Belarus, Republic of Cuba, Republic of Iraq, Islamic Republic of Iran, Democratic People's Republic of Korea (North Korea), and the Syrian Arab Republic. We continuously monitor our list of approved and restricted countries and will notify Members of any updates.
- 15. Intellectual Property: Money Miracle Wealth<sup>®</sup> the Money Miracle Voucher Agreement System<sup>®</sup>, and the Personal Placement Payment Program<sup>®</sup> are the intellectual property of The Zubaidha Abdullah Sovereign Fund ذي زبيده عبدالله سفيريجن and are fully protected under international law.

## Money Miracle Wealth<sup>®</sup> Terms of Membership

- 16. **Compliance and Regulatory Requirements:** Members must comply with all applicable laws and regulations, including anti-money laundering (AML) and Know Your Customer (KYC) requirements. Members must provide accurate and complete information during the application process and notify Money Miracle Wealth<sup>®</sup> of any changes to their information.
- 17. Non-Circumvention, Non-Compete, and Confidentiality: Members agree not to circumvent or compete with Money Miracle Wealth<sup>®</sup> or its affiliated entities, or disclose any confidential information related to the platform, its operations, or its members to third parties without the express written consent of Money Miracle Wealth<sup>®</sup>. Confidential information includes, but is not limited to, trade secrets, business plans, financial data, member information, and any other information not publicly available. This obligation remains in effect during the term of membership and for two years after the termination of membership.
- 18. **Conduct and Penalties:** Members must conduct themselves professionally and ethically at all times. Any behaviour deemed inappropriate, unlawful, or detrimental to the reputation and interests of Money Miracle Wealth® may result in penalties, including but not limited to, suspension or termination of membership, forfeiture of earnings, and legal action, if necessary.
- 19. **Termination of Membership:** Money Miracle Wealth<sup>®</sup> reserves the right to terminate any membership in breach of these Terms of Membership or any applicable laws and regulations. Members may not cancel their membership within the first 12 months.
- Amendments to Terms of Membership: Money Miracle Wealth<sup>®</sup> may, at its discretion, modify these Terms of Membership. Members will be notified of any changes, and continued use of the platform constitutes acceptance of the revised terms.
- 21. Liability and Indemnification: Members agree to indemnify and hold harmless Money Miracle Wealth<sup>®</sup>, its affiliated entities, and their respective officers, directors, employees, and agents from any and all claims, damages, losses, liabilities, costs, and expenses (including reasonable attorneys' fees) arising out of or related to their membership, participation in the platform, or any breach of these Terms of Membership.
- 22. **Governing Law and Dispute Resolution:** These Terms of Membership shall be governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these Terms of Membership, including any question regarding their existence, validity, or termination, shall be referred to and finally resolved by arbitration under the London Court of International Arbitration (LCIA) Rules, which are deemed to be incorporated by reference into this clause. The number of arbitrators shall be one, and the seat of arbitration shall be London, England.
- 23. **Severability:** If any provision of these Terms of Membership is found to be invalid or unenforceable by a court of competent jurisdiction, such provision shall be severed from the remainder of these Terms of Membership, which shall remain in full force and effect.
- 24. Entire Agreement: These Terms of Membership, along with any applicable policies and guidelines, constitute the entire agreement between the Member and Money Miracle Wealth® and supersede all prior agreements, representations, and understandings, whether written or oral, relating to the subject matter hereof.

By participating in Money Miracle Wealth®, you agree to these Terms of Membership and all associated policies and guidelines.

# Money Miracle Wealth® Code of Conduct

As a valued member of Money Miracle Wealth<sup>®</sup> (MMW), you are expected to adhere to the following Code of Conduct. These guidelines promote professionalism, ethical behaviour, and a positive experience for all members.

## **Integrity and Honesty**

Members must act with integrity and honesty in all their interactions with fellow members, MMW staff, and third parties. Misrepresenting information, falsifying documents, or engaging in deceptive practices is strictly prohibited.

## **Respect and Courtesy**

Treat fellow members, MMW staff, and third parties with respect and courtesy. Discrimination, harassment, or any form of disrespectful behaviour towards others is not tolerated.

## Confidentiality

Maintain the confidentiality of MMW's proprietary information, as well as any sensitive or personal information about other members. Do not disclose or share confidential information without proper authorization from MMW or the concerned party.

## **Compliance with Laws and Regulations**

Ensure compliance with all applicable laws, regulations, and rules in your jurisdiction. This includes, but is not limited to, tax obligations, anti-money laundering (AML) requirements, and Know Your Customer (KYC) procedures.

## **Conflict of Interest**

Avoid situations that may create a conflict of interest or give the appearance of impropriety. Disclose any potential conflicts of interest to MMW as soon as they arise.

## **Ethical Promotion and Representation**

Promote MMW's products and services in an ethical and accurate manner. Do not make false, misleading, or exaggerated claims about the potential earnings, benefits, or performance of MMW's platform or services.

#### **Non-Solicitation**

Refrain from soliciting MMW members or staff for competing products, services, or business opportunities without prior written consent from MMW.

#### Intellectual Property

Respect the intellectual property rights of MMW and others. Do not use MMW's copyrighted material, trademarks, logos, or other proprietary information without proper authorization.

#### **Online Conduct**

Behave professionally and ethically when engaging with others on social media, online forums, or other digital platforms related to MMW. Do not post offensive, defamatory, or harmful content, or engage in trolling, spamming, or other disruptive activities.

## **Reporting Violations**

Report any violations of the Code of Conduct, MMW's Terms of Membership, or applicable laws and regulations to MMW's management immediately.

Failure to adhere to this Code of Conduct may result in penalties, including but not limited to, suspension or termination of membership, forfeiture of earnings, and legal action, if necessary. Money Miracle Wealth® reserves the right to take appropriate action in response to any conduct it deems to be in breach of these guidelines or detrimental to the reputation and interests of the organization.