

# Client Agreement

## Client classification

We are required to classify clients as either a Retail Client, Professional Client, or Eligible Counterparty under FCA rules. Unless otherwise notified, you will be treated as a Professional Client, which provides you with the appropriate level of regulatory Protection.

## Services we provide

We provide the following service:

- Investment intermediation: arranging deals in investments by making available to you the realXmarket application for the investment into tokenised real estate.

We do not provide investment advice or discretionary portfolio management services and are not authorised to do so.

## Your responsibilities

You agree to:

- Provide complete and accurate information as part of the onboarding process;
- Keep us up to date regarding any change of personal details (a change of name or address, for instance) during the course of your relationship with us;
- Seek independent financial advice if you are unsure about whether or not to invest via the realXmarket application.

## Charges and Costs

As at the date of this client agreement, the only fees we will currently charge you are a 1% transaction fee on each and any of:

- The purchase price you pay for a property token in a property listed on the realXmarket application;
- The purchase price you pay or sale price you receive for a property token via the realXmarket application secondary marketplace noticeboard.

Should our fees change in any way, we give you at least 30 days notice of that change by email and by notification within the app.

## Conflicts of interest

We maintain a Conflicts of Interest Policy and Register to help us identify and manage any conflicts that may arise that could impact on our ability to deliver

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services to you in an impartial manner. A copy is available on request. Where we cannot manage a conflict of interest to such an extent that we are satisfied it will not impact on you, we will disclose it to you before proceeding.

### **Safeguarding of assets**

We do not hold client money or custody assets.

### **Communications**

We will typically communicate with you in English, in writing, electronically, or by telephone. If you need us to communicate with you in a different language, please let us know and we will do our best to accommodate your request. Records of our communications, including telephone conversations, may be retained as required by law.

### **Complaints**

If you are dissatisfied with our services, you should contact us in the first instance. You can do so in writing via email, by raising a support request via the realXmarket application or by telephone at INSERT NUMBER. We will never request you to put a complaint in writing but you may choose to do so.

A copy of our full complaints procedure is available on request. Depending on the nature of your complaint, you may be able to escalate it to the Financial Ombudsman Service if you are not happy with the way we have dealt with it. We will provide you with their contact details when responding to your complaint and also inform you whether your complaint is likely to fall within their remit.

### **Compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we are unable to meet our obligations. Limits and eligibility conditions apply. More information is available on our website.

### **Data Protection**

We process your personal data in accordance with UK GDPR and the Data Protection Act 2018. Our Privacy Policy explains how we collect, use, and store your information.

### **Termination**

Either party may terminate this Agreement by giving written notice at any time. Termination does not affect accrued rights or obligations, including payment of fees.

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### **Governing Law**

This Agreement is governed by and construed in accordance with the laws of England and Wales, and any disputes will be subject to the exclusive jurisdiction of the English courts.