

# Investment Contract

U.S.B. Group, Limited Liability Company, registered at: 910 Foulk Road, Suite 207, Wilmington, New Castle County, Delaware 19803, USA, with registration number 4846403, hereinafter referred to as "Company", represented by General Manager Mr. Andrew Moray, acting on the basis of the Charter on the one hand, and

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on the other hand, hereinafter referred to as "Investor", hereinafter collectively referred to as "Parties", entered into this agreement hereinafter referred to as "Contract" \_\_\_\_\_ " \_\_\_\_\_ " 2014 year with follows:

## 1. Scope of the contract

1.1. Investor makes, and Company receives monetary funds (hereinafter referred to as "Deposit"), in U.S. dollars in the amount of \_\_\_\_\_ for a period of \_\_\_\_\_.

1.2. Monetary funds are entered on investment account No \_\_\_\_\_ (hereinafter referred to as "Account"), opened to Investor.

The Company has the right to change the account No Investor because of change of period of this Agreement or in connection with changes in U.S. law. The new account No is reported to the Investor. If account No has changed, the Company may do account transactions based on the payment documents with the old billing information of Investor.

1.3. Terms of deposit agreement beginning from the day following the date of receipt of the deposit, referred to in paragraph 1.1. this Contract.

1.4. The expiration date of the Deposit is \_\_\_\_\_.

1.5. The Company pays interest on Deposit in the currency of the Deposit in accordance with the terms of this Contract.

## 2. Rights and responsibilities of parties

2.1. The Company undertakes:

a) enter to the Account monetary funds received in the form of cash, and / or in the form of bank transfer in accordance with paragraph 1.1., 3.1., 3.2., 3.3. and 3.4. this Contract;

b) return the Deposit and accrued interest, at the request of the Investor in accordance with the terms of this Contract;

c) accrue and pay interest on the Deposit in accordance and in the manner with the Contract;

d) deposit guarantees the secrecy and provides information on it only in cases and in the manner provided by the legislation of the United States.

2.2. Investor undertakes:

a) to Deposit monetary funds in the form of cash and / or in the form of bank transfer in accordance paragraph 1.1. this Contract. In case of non receipt of monetary funds within 5 (five) banking days from the date of signing of this Contract, the Agreement shall be deemed as not concluded, the rights and responsibilities of the Parties to the Contract does not arise;

b) to open and make transactions on the account, provide to the Company the documents, provided by the current U.S. law and the internal documents of the Company;

c) inform the Company about changes in the details of the identity document, name, last name, street address, residential address;

d) in case of change the place of residence, and other requisites, in case of change or terminate the power of trustees, immediately report to the Bank and to submit with the relevant documents of the changes. Pending of getting receipt of these documents the Company is in any relationship with Depositor, including those that not related to this Contract, the right to be guided the documents at its disposal, including the authority to consider the current trustees of the Investor, and the company is not responsible for any negative consequences.

2.3. The Investor has the right :

a) get the Deposit and accrued interest on Deposit under the terms of this Contract, in accordance with the working hours of the relevant representatives of the Company;

b) give power of attorney to third parties to dispose the Deposit, certified by a notary or other equivalent method, and certified by the Company;

c) prematurely terminate this Contract at the end of 2 (two) months from the date of coming into effect of this Contract, and to claim the full amount of the Deposit at any time (with taking into consideration paragraph 3.1., 3.2., 3.3. and 3.4.);

d) make additional contributions, which will increase the amount of the Deposit. The minimum amount of the additional fee shall be not less than \$ 100 (one hundred dollars). Acceptance by the Company of additional contributions is not more than 30 (thirty) days before the expiration date of the Deposit. Additional contributions can be made both in cash or by bank transfer;

e) make debit transactions against Account. The minimum size of the irreducible balance on the account may not be less than the amount specified in paragraph 1.1., as well as on a replenishment of additional contributions referred to in paragraph 3.4. this Contract. If Investor filing requirement for early repayment of the Deposit and execution of the requirements of the company, resulting in a cash balance in the Account will be less than the minimum balance, entails the termination of this Contract by the Investor, the moment of termination of the Contract is the date of write-off of all monetary funds;

f) the right to bequeath monetary funds deposited under the Deposit, in procedure established by the U.S. law.

### 3. Settlement procedure

3.1. Interest on Deposit accrued at the end of each 1(one) months from the date of coming into effect of this Contract until the date of his actual return to the Investor or the write-off for other reasons inclusive. Interest on Deposit accrued at the rate of the amount specified in paragraphs 1.1. this Agreement. For interest calculation basis take the actual number of calendar days for every 1 (one) months (120, 121, 122, 123 - pro tanto).

3.2. Accrual of interest is the following system:

a) if the investment period for the average dynamics of price movements in the stocks in the portfolio is negative, the investor is charged 0.3% return of the deposit.

*example:*

*Investment period for shares of the same companies included in the portfolio rose by 1.5%, the second company shares tumbled 0.9% and shares of a third company fell by 0.7%. The overall result of driving dynamics is  $1.5\% - 0.9\% - 0.7\% = -0.1\%$ . Dynamics of prices is negative.*

b) if the investment period for the mean change from price movements in the stocks in the portfolio is positive, the investor is charged following percentage depending on the period of investment:

- Investment period 2 months, the percentage yield of 1.5% per month. The maximum percentage of 18% for the year ( $1.5\% * 12$  months);

- 4 month investment period, the percentage yield of 2% per month. Maximum percentage for the year of 24%

(2% \* 12 months);

- 6 months period of investment, the percentage yield of 2.5% per month. The maximum percentage of 30% for the year (2.5% \* 12 months);

- Investment period of 12 months, the percentage yield of 3% per month. The maximum percentage of 36% for the year (3% \* 12 months).

*example:*

*Investment period of 2 months, the interest rate of 1.5%. Investment period for shares of the same companies included in the portfolio rose by 1.5%, the second company shares tumbled 0.9% and shares of a third company fell by 0.5%. The overall result of driving dynamics is 1.5% - 0.9% - 0.5% = 0.1%. Dynamics of prices is positive.*

3.3. Interest accrued on the Deposit shall be paid to the Investor at the end of each 1 (one) months (interest period) placing monetary funds on the Deposit account and on the day of expiry of the Deposit by bank transfer to account №\_\_\_\_\_ to contributor (current Account) to the sum of the Deposit .

3.4. If you refill Investor Deposit additional fee, the amount of minimum balance becomes equal to the amount specified in paragraph 1.1. this Treaty with the addition of an additional fee. Accrual of interest will be set forth in subparagraph 3.1. and 3.2. this Agreement from the date of accrual of interest on a regular savings account. All additional fees are added to the sum specified in paragraph 1.1. this Agreement and are the sum of the minimum balance.

3.5. In the case of no demand, Deposit, in its expiration date, the Deposit agreement is renegotiated at the time specified in paragraph 1.1. this Contract. The terms of the interest rates and the tariffs are the same in accordance with paragraph 3.2. this Contract, the size of the minimum balance on the Account is established in the amount stated in paragraph 1.1., as well as the conditions of refill of additional contributions referred to in section 3.4. this Contract with the addition of accrued and previously not withdrawn Investor interest, as well as additional contributions.

3.6. In the case of early withdrawal Investor the Deposit or consumption by the Investor from the Account in the amount of the Deposit, which involve a reduction in the minimum balance set in paragraph 3.5. this Contract, interest on deposits will no longer be charged. Investor provides the Company the consent of the investor and provides the right (on the order of the Company, made out in the framework of existing forms of non-cash payments) withhold / deduct the sum of interest paid excessive from amounts of Deposit.

3.7. Investor provides the Company with the consent of the Depositor to withdraw monetary funds from the account of Deposit in case, if the amount of money wrongly credited to the Account of Investor Deposit, for which the Investor give the right to debit the Company (at the direction of the Company, made out in the framework of existing forms of non-cash payments) funds from the Accounts of the Deposit in the amount of money wrongly credited to the Deposit account.

#### **4. Proceeding of contract**

4.1. Present Contract comes into effect on the date of receipt of the Deposit, referred to in paragraph 1.1. to the Account and is valid until the Parties fulfill their obligations.

4.2. This Contract shall terminate upon the written request of the Investor, or in the manner prescribed by U.S. law and this Contract.

#### **5. Settlement of disputes**

5.1. All disputes, the Parties undertake to resolve through negotiations. If no agreement is reached, the debate on the claims of the Company and claims by the Depositor shall be referred to the courts in accordance with applicable U.S. law.

5.2. All that is not provided by the Contract, governed by the laws of the United States and settled in accordance with this banking rules.

## 6. Additional terms

6.1. Transactions with money of Investor made in accordance with applicable in U.S. laws, regulations, and tariffs approved by the Company.

6.2. Investor agrees the processing of his personal data by the Company (any information relevant to investors, including the name, surname, patronymic, year, month, date and place of birth, address, phone number, biometric personal data), including their transfer to other organizations in order to the conclusion and execution of Contract, as well as to promote the Company's services to the Investor and other organizations, including by making direct contact with the Investor by means of communication, to the processing of personal data of other organizations of the Investor for the above purposes. The Company and other organizations have the right to perform the following activities with your personal data - collecting, recording, organizing, accumulation, storage, revision (update, change), use, transfer (distribution, providing access), depersonalization, blocking, deletion, destruction of personal data. The processing of personal data can be carried out with the use of automation and / or without the use of such methods. Consent to the processing of personal data is given with the date of this Contract and shall be valid for the term of the Contract, and for 10 years after termination of this Contract. This consent may be revoked by the Investor to the Company by filing a written statement.

6.3. This Contract may be changed and supplemented by mutual agreement of the Parties. All changes and additions to this Contract shall be valid, provided that they are made in written form and signed by the Parties.

6.4. Parties are not responsible for nonperformance or improper performance their obligations under this Contract in the event that the proper performance has not been possible due to force majeure, ie extraordinary and unavoidable under the given clause conditions.

6.5. In the part not covered herein, the existing relations between the Parties are governed by U.S. law.

6.6. All disputes arising between Parties in the execution process, the termination of this Contract, the Parties agree to resolve through negotiations. In the case of failure to reach agreement, the dispute shall be referred to arbitration court in accordance with the subordinate and the jurisdiction established by the legislation in compliance with the U.S. claim procedure. Applicable law - the right of the United States.

6.7. The Company is a member of a deposit insurance system. All deposits are insured in order sizes and under conditions established by the Federal Deposit Insurance Corporation for the United States (Federal Deposit Insurance Corporation; FDIC). Information on insurance Investor can get in all representations of the Company.

6.8. This contract is made and signed in two equally valid copies in both Russian and English language, one for each Party.

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**7. Addresses and payments details of the parties**

The Company	The Investor
<p><b>U.S.B. Group, Limited Liability Company</b>                      Registration number: 4846403                      Legal address: 910 Foulk Road, Suite 207,                      Wilmington, New Castle County, Delaware 19803,                      United States                      email: investment@usbbroker.com</p>	<p>_____</p> <p>_____</p> <p>Identity Card No _____</p> <p>_____</p> <p>_____</p> <p>Address: _____</p> <p>_____</p> <p>_____</p> <p>email: _____</p> <p>The Account on Deposit No in the Company U.S.B.                      Group, LLC: _____</p>

**8. Signatures of parties**

The Company  / Mr. Andrew Moray /  
 General Manager of U.S.B. Group, LLC



The Investor \_\_\_\_\_ / \_\_\_\_\_ /