



# TERMS AND CONDITIONS

IVM — International Investment Market  
Structured Institutional Layout

## Agreement Overview

These Terms and Conditions govern access to and use of the IVM website and investment platform services. By accessing or using the platform, users agree to be bound by these terms, together with the Privacy Policy and Cookie Policy. If you do not agree, you must discontinue use of the services.

### 1. Eligibility & Account Use

Users must be of legal age and legally permitted to use investment-related services in their jurisdiction. Account information must be accurate and kept up to date.

### 2. Platform Services

IVM provides digital access to information and tools related to investment activities. Nothing on the platform constitutes investment, legal, or tax advice unless explicitly stated.

### 3. User Obligations

Users agree to use the platform lawfully, maintain credential security, and avoid misuse, unauthorized access, or market abuse.

### 4. Risk Disclosure

Investments involve risk, including potential loss of capital. Past performance does not guarantee future outcomes.

### 5. Fees, Pricing & Third Parties

Certain services may involve fees or spreads as disclosed within the platform. Market data and execution may rely on third-party providers.

### 6. Suspension & Termination

IVM may restrict, suspend, or terminate access for compliance, risk management, fraud prevention, or breach of these terms.

### 7. Intellectual Property

All platform content, branding, software, and materials are owned by IVM or its licensors and may not be reproduced without permission.

### 8. Limitation of Liability

To the extent permitted by law, IVM is not liable for indirect or consequential losses, outages, or third-party failures.

### 9. Governing Law & Dispute Resolution

These Terms shall be governed by the laws specified in the platform legal notice. Disputes may be resolved by arbitration or competent courts as defined by applicable agreements.

### 10. Changes to Terms

IVM may update these Terms periodically. Continued use of the platform after updates constitutes acceptance of the revised Terms.

**Regulatory Notice:** Licensing status and service availability may vary by jurisdiction. These Terms are provided for informational purposes only and do not constitute legal or regulatory advice.

**Legal & Compliance:** support@ivm.email | **Website:** www.ivm.lat