

TERMINOLOGY

Main Account – an account that can be topped up by a customer using the payment systems.

Bonus Account – a Partner's account, where the bonus earned from the partner program is accrued on.

Promotional Account – a Partner's account where, the bonus earned by the partner program is accrued on and which is equal to the one on the bonus account.

Gift Account – the Customer's account, where gifts from the Company are accrued on.

Payment system – a technical infrastructure that provides the transfer of funds to the Main Account.

Balance - the state of the accounts

Balance operation - the operation of the following type: depositing funds to the Main Account, withdrawing funds from the Bonus Account and balance adjustment.

Deposit currency – a currency unit in which the topping up and withdrawal operations are carried out.

Customer – a physical or legal person using the services of the Company.

Partner – a physical or legal person who advertises the Company's services.

Company – RSW Investment Group Ltd

Internal rate - the exchange rate of the Company, which is used for topping up, withdrawals funds and balance adjustment.

EMU (Electronic Internal Certificate) – The Company Certificate that confirms the relationship of obligation of the Company with a Partner, an agent of the Company.

EIP – Educational Investment Product) - a package consisting of training investment programs and obligations under EMU.

Personal Account – The Customer's software interface that allows you to make operations with the Customer's accounts: to top up the balance, withdraw funds from the balance; to acquire certificates; to use Partner's tools and to use other functions within the technical capabilities of the Personal Account.