



MERCIA SECURITIES LTD

(formally Initial Merit Secure Ltd)

Terms and Conditions for the use of the website

www.MerciaSecurities.com

August 2026

CIF Licence No. 229/14 | Registration No. HE 291905

www.merciasecurities.com

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Website Terms and Conditions

Last updated: August 2026

1. Introduction

These Website Terms and Conditions (“Terms”) govern your access to and use of the website operated by **Mercia Securities Ltd** (“Mercia Securities”, “Mercia”, “we”, “us” or “our”).

Mercia Securities Ltd is a Cyprus Investment Firm (“CIF”), incorporated in the Republic of Cyprus under registration number **HE 291905** and authorised and regulated by the **Cyprus Securities and Exchange Commission (“CySEC”)** under licence number **229/14**.

By accessing or using this website, you acknowledge that you have read, understood and agree to be bound by these Terms.

If you do not agree with these Terms, you should not use this website.

These Terms apply solely to the use of this website. They do not govern the provision of investment services by Mercia Securities. Any investment services provided by Mercia Securities are subject to separate agreements, policies, disclosures and other contractual documentation applicable to the relevant client relationship.

2. Regulatory Status

Mercia Securities Ltd is authorised and regulated by the Cyprus Securities and Exchange Commission under CIF licence number 229/14.

The Company provides investment services within the scope of its regulatory permissions and in accordance with applicable laws and regulations.

Information concerning Mercia Securities’ regulatory status, policies, disclosures and client documentation is available within the **Legal Documents** section of this website.

Regulatory authorisation does not constitute an endorsement or guarantee of any financial instrument, transaction, product or service.

3. Intended Audience

This website is intended primarily for professional investors, institutional clients, eligible counterparties and other persons who are legally permitted to receive information concerning the products and services described herein.

Certain products, services or financial instruments may not be available to all persons or in all jurisdictions.



Nothing on this website constitutes an offer or solicitation in any jurisdiction in which such an offer, solicitation or distribution would be unlawful or where Mercia Securities is not authorised to provide the relevant service.

Users are responsible for ensuring that their access to and use of this website complies with all laws and regulations applicable in their jurisdiction.

4. Information Only

The information contained on this website is provided for general informational and corporate purposes only.

Nothing on this website constitutes, or should be construed as:

- investment advice;
- a personal recommendation;
- portfolio management;
- legal advice;
- tax advice;
- accounting advice;
- an offer to buy or sell a financial instrument;
- a solicitation to enter into any transaction; or
- a representation that any financial instrument or service is appropriate or suitable for any particular person.

Mercia Securities does not provide investment advice through this website.

Any decision relating to a financial instrument or transaction should be made independently by the user, taking into account the relevant risks, terms and circumstances and, where appropriate, after obtaining independent professional advice.

5. No Reliance

Although Mercia Securities takes reasonable care in preparing and maintaining the information displayed on this website, information may not always be complete, current or accurate.

Market information, prices, yields, rates, valuations, charts, indices, financial data, commentary and other content may be obtained from third-party sources and may be delayed, indicative, incomplete or subject to change without notice.

Mercia Securities does not represent or warrant that any information available on this website is accurate, complete, timely or suitable for any particular purpose.

Users should not rely solely on website content when making investment or transactional decisions.

6. Market Data

The website may display market data, including prices, indices, yields, foreign-exchange rates, commodities information, charts, tables and other financial information supplied by third-party data providers.

Such information may be delayed and is provided for informational purposes only.

Market data displayed on this website:

- may not represent executable prices;
- may differ from prices available from execution venues, counterparties or liquidity providers;
- may be delayed or temporarily unavailable;
- may contain errors or omissions; and
- may be subject to licensing or usage restrictions imposed by third-party providers.

Mercia Securities does not guarantee the accuracy, completeness or availability of any market data displayed on the website.

No market data displayed on this website should be regarded as an offer, recommendation or representation regarding the value or suitability of any financial instrument.

7. Investment Risk

Investing in financial instruments involves risk.

The value of investments and any income derived from them may increase or decrease, and investors may lose some or all of the capital invested.

Different financial instruments may involve different forms and levels of risk, including market risk, credit risk, interest-rate risk, currency risk, liquidity risk, counterparty risk, issuer risk, settlement risk and operational risk.

Structured products, asset-backed securities, derivatives and other complex financial instruments may involve additional risks.

Past performance is not a reliable indicator of future results.

Users should review Mercia Securities' **Risk Disclosure and Warning Notice** and any applicable product-specific documentation before entering into a transaction.

8. No Guarantee of Availability or Performance

Mercia Securities does not guarantee:

- the availability of any financial instrument;
- the availability of liquidity;
- execution at any particular price or yield;

- any allocation in a new issue;
- any investment return;
- preservation of capital;
- any particular investment outcome; or
- uninterrupted access to any market, system or service.

Execution, pricing, allocation and settlement may depend on market conditions, liquidity, counterparties, issuers, settlement systems and other factors outside Mercia Securities' control.

9. Website Availability

Mercia Securities seeks to maintain reasonable availability of the website but does not guarantee continuous, uninterrupted or error-free access.

The website may be temporarily unavailable due to:

- maintenance;
- system upgrades;
- technical failures;
- telecommunications failures;
- cyber incidents;
- internet disruption;
- third-party service failures;
- force majeure events; or
- other circumstances outside Mercia Securities' reasonable control.

Mercia Securities may modify, suspend or discontinue any part of the website at any time without prior notice.

10. Third-Party Websites and Services

This website may contain links to websites, platforms or services operated by third parties. Such links are provided for convenience or informational purposes only.

Mercia Securities does not control and is not responsible for:

- the content of third-party websites;
- the accuracy of information provided by third parties;
- the availability or security of third-party systems;
- the privacy practices of third parties; or
- products or services offered by third parties.



The inclusion of a third-party link does not constitute an endorsement, recommendation or approval by Mercia Securities.

Users access third-party websites at their own discretion and subject to the applicable terms and policies of those third parties.

11. Client Portal and Electronic Systems

Access to any client portal, trading platform or other electronic system made available through or linked from this website may be subject to separate terms, agreements and security procedures.

Users are responsible for maintaining the confidentiality of their login credentials and for taking reasonable measures to prevent unauthorised access to their accounts.

Mercia Securities will never request that users disclose passwords or other confidential access credentials through unsecured communication channels.

Where there is any inconsistency between these Website Terms and the terms governing a client portal, trading platform or client relationship, the applicable client or platform agreement shall prevail in relation to that service.

12. Intellectual Property

Unless otherwise stated, all content available on this website, including:

- text;
- graphics;
- logos;
- trademarks;
- photographs;
- illustrations;
- page layouts;
- design elements;
- reports;
- documents;
- software;
- databases; and
- other materials

is owned by or licensed to Mercia Securities and is protected by applicable intellectual-property laws.

Users may view and download materials for personal, informational or internal business use only, unless otherwise permitted in writing.



No material may be reproduced, distributed, modified, republished, transmitted, commercially exploited or incorporated into another website or publication without prior written consent from Mercia Securities or the relevant rights holder.

13. Permitted Use

Users may use this website only for lawful purposes.

Users must not:

- attempt to gain unauthorised access to any system, account or network;
- interfere with the operation or security of the website;
- introduce viruses, malware or harmful code;
- scrape, harvest or systematically extract website content or data without permission;
- impersonate another person or entity;
- use the website for fraudulent or unlawful activities;
- circumvent security or access controls; or
- use the website in a manner that infringes the rights of Mercia Securities or any third party.

Mercia Securities reserves the right to restrict or terminate access where misuse is identified.

14. Limitation of Liability

To the fullest extent permitted by applicable law, Mercia Securities shall not be liable for any loss or damage arising directly or indirectly from:

- access to or use of this website;
- inability to access the website;
- reliance on information contained on the website;
- inaccuracies, omissions or delays in website content;
- interruption or failure of electronic systems;
- third-party websites, services or market-data providers; or
- events outside Mercia Securities' reasonable control.

Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited under applicable law.

Nothing in these Terms affects any rights or protections that a client may have under applicable financial-services legislation or under a separate agreement with Mercia Securities.



15. Privacy and Personal Data

Mercia Securities processes personal data in accordance with applicable data-protection legislation, including the General Data Protection Regulation (“GDPR”), where applicable.

Information concerning how personal data is collected, used, stored and protected is available in our **Privacy Policy**.

By using this website, users acknowledge that personal data may be processed in accordance with that policy.

16. Cookies

This website may use cookies and similar technologies for functionality, security, analytics and other purposes.

Details concerning the cookies used and the choices available to users are set out in the **Cookies Policy**.

17. Communications

Information submitted through website contact forms, email or other electronic channels should not be considered secure unless expressly stated otherwise.

Users should not transmit confidential account credentials, passwords or other highly sensitive information through unsecured channels.

Electronic communications may be delayed, intercepted, corrupted or otherwise affected by circumstances outside Mercia Securities’ control.

18. Complaints

Mercia Securities maintains procedures for handling complaints in accordance with applicable regulatory requirements.

Information concerning the submission and handling of complaints is available in the **Complaints Handling Policy** within the Legal Documents section of the website.

19. Conflicts of Interest

Mercia Securities maintains policies and procedures designed to identify, prevent or manage conflicts of interest in accordance with applicable regulatory requirements.

Further information is available in the Company’s **Conflicts of Interest Policy**.

20. Client Categorisation

Clients receiving investment services from Mercia Securities may be classified in accordance with applicable regulatory requirements.



The level of regulatory protection available may vary according to the relevant client classification.

Further information is available in the **Client Categorisation Policy**.

21. Investor Compensation Fund

Mercia Securities is a member of the Investor Compensation Fund for Clients of Cyprus Investment Firms.

Eligibility for compensation depends on the applicable legal and regulatory requirements and the client's classification.

Mercia Securities' current target market generally comprises Professional Clients and Eligible Counterparties, for whom Investor Compensation Fund protection may not apply.

Users should refer to the Company's **Investor Compensation Fund Policy** for further information.

22. Amendments to These Terms

Mercia Securities may amend these Terms from time to time to reflect changes in:

- law or regulation;
- regulatory guidance;
- website functionality;
- business operations; or
- internal policies.

The revised Terms will become effective when published on this website unless otherwise stated.

Users are encouraged to review these Terms periodically.

23. Severability

If any provision of these Terms is found to be invalid, unlawful or unenforceable, that provision shall be interpreted or limited to the minimum extent necessary, and the remaining provisions shall continue in full force and effect.

24. Governing Law and Jurisdiction

These Terms and any non-contractual obligations arising from or relating to the use of this website shall be governed by the laws of the Republic of Cyprus.

Subject to any mandatory rights or jurisdictional rules applicable under law, the courts of the Republic of Cyprus shall have jurisdiction in relation to disputes arising from the use of this website.



25. Contact Information

If you have questions regarding these Website Terms and Conditions, please contact:

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