

Terms of Service

Effective Date: January 25th, 2026

These Terms of Service ("Terms") govern your access to and use of the paper trading platform, website, and related services provided by Forum Markets Group Inc. ("we," "us," or "our") (collectively, the "Service").

By creating an account, accessing, or using the Service, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree, you may not use the Service.

1. Eligibility

You must be at least 18 years old to use the Service. By using the Service, you represent and warrant that you meet this requirement and that you are legally permitted to use the Service under applicable laws.

2. Nature of the Service (Paper Trading Only)

The Service provides a simulated trading environment using fictitious money for educational and informational purposes only.

No real money is involved. No actual trades are executed. The Service may include simulated markets and instruments that are modeled on derivative-style products (such as perpetual or index-based contracts), using synthetic pricing and fictitious balances. The Service does not involve the purchase or sale of real securities, commodities, cryptocurrencies, or other financial instruments.

The Service does not provide brokerage services, custody of funds, clearing, or settlement of trades.

3. No Financial, Investment, or Trading Advice

The Service and all content provided through it are offered for educational and informational purposes only.

Nothing on or through the Service constitutes financial, investment, trading, tax, or legal advice, or a recommendation or endorsement of any security, investment strategy, or transaction.

You acknowledge that you are solely responsible for your own decisions and actions, and that you should consult qualified professionals before making real-world financial decisions.

4. Hypothetical Performance Disclaimer

The Service involves hypothetical, simulated performance results that have inherent limitations.

Simulated results do not represent actual trading and may not reflect the impact of market factors such as liquidity, slippage, transaction costs, or execution timing.

No representation is made that any account will or is likely to achieve profits or losses similar to those shown through the Service.

5. Accounts and Access

To access certain features, you may be required to create an account and provide accurate and complete information.

You are responsible for maintaining the confidentiality of your account credentials and for all activity that occurs under your account.

We reserve the right to suspend or terminate accounts at any time, with or without notice, for any reason, including misuse of the Service or violation of these Terms.

6. User Conduct

You agree not to:

- Use the Service for any unlawful purpose;
- Attempt to gain unauthorized access to the Service or other users' accounts;
- Interfere with or disrupt the operation of the Service.

7. Data and Market Information

The Service may incorporate real-world data, metrics, or indices, including data derived from third-party or proprietary sources. While such underlying data may reflect real-world activity or signals, all trading activity, prices, positions, balances, and performance displayed through the Service are simulated and use fictitious money.

Market prices, valuations, and outcomes on the Service are generated within a simulated environment and do not represent real market prices, executable opportunities, or economic value.

8. Intellectual Property

The Service and all related content, software, and trademarks are owned by or licensed to us and are protected by applicable intellectual property laws.

You are granted a limited, non-exclusive, non-transferable, revocable license to use the Service for personal, non-commercial purposes only.

9. Termination

You may stop using the Service at any time.

We may suspend or terminate your access to the Service at any time, with or without cause or notice, including if we discontinue the Service or any portion of it.

Upon termination, your right to use the Service will immediately cease.

10. Disclaimer of Warranties

The Service is provided on an "as is" and "as available" basis.

To the maximum extent permitted by law, we disclaim all warranties, express or implied, including warranties of accuracy, reliability, merchantability, fitness for a particular purpose, and non-infringement.

11. Limitation of Liability

To the maximum extent permitted by law, we will not be liable for any indirect, incidental, consequential, special, or punitive damages, or for any loss of profits, data, or use, arising out of or related to your use of or inability to use the Service.

12. Indemnification

You agree to indemnify and hold harmless Forum Markets Group Inc. and its officers, directors, employees, and agents from any claims, damages, losses, liabilities, and expenses arising out of your use of the Service or violation of these Terms.

13. Changes to the Service or Terms

We may modify or discontinue the Service at any time without notice.

We may update these Terms from time to time. Updated Terms will be effective when posted. Your continued use of the Service after changes are posted constitutes acceptance of the updated Terms.

14. Governing Law

These Terms are governed by and construed in accordance with the laws of the State of Delaware, without regard to conflict of law principles.

15. Contact Information

If you have questions about these Terms, please contact us at:

Forum Markets Group Inc.

Email: contact@forum.market

These Terms apply only to the paper trading Service and do not govern any future live trading, brokerage, or financial services, which would be subject to separate terms if and when offered.