



OANDA Third-Party Platform Disclaimer

OANDA provides customers with the ability to use certain third-party platforms for order entry and trade execution. These third-party platforms are linked to the OANDA Trading System through an API connection that in some cases does not currently provide two-way communication. This limitation prevents orders or trades sent through certain third-party platforms from being recognized by the OANDA Trading System, which can result in trade discrepancies. To avoid potential customer confusion and/or potential losses resulting from this limitation, OANDA typically disables access to the OANDA Trading System and any other platforms that could cause trade discrepancies when a customer connects through a third-party platform. Further information on these limitations is provided below:

- 1) For customers that have activated and are trading on a third-party platform that is affected by potential trade discrepancies, trades that are managed via the OANDA Trading System or any other platform that is not designated for the specific third-party platform may result in trade discrepancies and could lead to unintended losses.
- 2) In order to avoid potential platform or trade discrepancies, OANDA recommends that customers: (i) use the designated sub-account assigned to the third-party platform by OANDA, and (ii) close and manage trades on the same platform that the trade was opened on, unless stated otherwise by OANDA.
- 3) Because OANDA provides access to different third-party platforms, the designated system of record – the ultimate authority for order monitoring and execution, mark-to-market open positions, margin utilization, and margin close-out processes – depends on your account type as follows:
 - **v20 Accounts linked to MetaTrader 4 (MT4):** OANDA endeavours to mirror the v20 account in the linked MT4 account as closely as possible. However, it is critical to note that the designated system of record is the **v20 account** (accessible via proprietary OANDA UIs), and not the linked MT4 account.
 - **MT5 Accounts:** Because MT5 operates as a standalone platform, the **MT5 account** itself serves as the designated system of record.

Regardless of the platform used, the designated system of record for your specific account type will prevail in the event of any discrepancies arising from a customer's use of a third-party platform.

OANDA makes no warranty or representation, either express or implied, with respect to platforms which are provided by third parties separate from OANDA Corporation and its affiliated companies through OANDA's API, including their quality, performance, merchantability, fitness for a particular purpose, or that they are error-free.

You acknowledge that there are important differences when using a third-party platform to access your OANDA trading account. You further acknowledge that you understand and accept the aforementioned risks and agree to indemnify OANDA and its employees from any claims arising from or relating to any third-party platform discrepancies.

You assume full responsibility and risk of loss you may suffer as a result of using or accessing any third-party platform. In no event will OANDA be liable to you or any third party for any claims; losses; costs or expenses (including attorneys' fees); or direct, indirect, special, incidental, punitive or consequential damages, arising out of or relating to your use of or inability to use any third-party platform, even if advised of the possibility of such losses.