FairTrade Financial – Participant Onboarding Guide

This guide provides an overview of the key agreements and documents that an institution must review, accept, or sign to onboard and transact on the FairTrade Financial (FTF) platform. It explains what each document does, when it applies, and whether execution is required once at onboarding or for each transaction.

Purpose of This Guide

FairTrade Financial uses a modular document structure to simplify onboarding while ensuring that individual transactions are legally binding. This guide is intended to help participants understand how the documents fit together and what actions are required at each stage. This guide is for informational purposes only; legally binding obligations are set out in the underlying agreements themselves.

Agreement & Execution Overview

Document	Purpose	User Action	Execution Timing	Frequency	Notes
Platform Terms of Use	Governs access to and use of the FairTrade platform and services.	Accept	Onboarding	Once	Applies to all users; no re-execution required for transactions.
Registration / Onboarding Form	Establishes institutional identity, authority, and authorized signatories.	Sign	Onboarding	Once	Formal execution to enable platform access and trading authority.
Privacy Policy	Explains how personal and institutional information is collected, used, and protected.	Acknowledge / Accept	Onboarding	Once	Applies throughout platform use.

Master Terms Agreement (MTA)	Provides the core legal framework governing all loan sale and purchase transactions.	Sign or Accept (per onboarding workflow)	Onboarding	Once	Sets standing contractual terms; incorporated by reference into Confirmations.
Schedule A (and other Schedules, if applicable)	Sets asset-specific or product-specific purchase/sale (trading) terms.	Accept	Onboarding or first applicable trade	As applicable	Only applies when referenced in a Confirmation.
Transaction Confirmation	Legally completes and documents each individual transaction.	Sign (Buyer and Seller)	Each transaction	Every transaction	Contains transaction details and incorporates the MTA and applicable Schedule.

How the Documents Work Together

• Platform Terms, Privacy Policy, Registration Form, and the Master Terms Agreement are completed once during onboarding.

• The Master Terms Agreement establishes a standing legal framework for transactions.

• Asset-specific Schedules apply only where referenced and are not necessarily required for all users.

• Each individual loan sale or purchase is finalized through a signed Transaction Confirmation, which is executed on a per-transaction basis.

Execution Flow (Simplified)

Onboarding:

Platform Terms → Registration Form → Privacy Policy → Master Terms Agreement → (Applicable Schedules)

Purchases & Sales (Trading):

Offer → Match → Transaction Confirmation (Signed) → Settlement

For questions regarding these documents or the onboarding process, please contact FairTrade Financial.