

Terms & Conditions

Last updated: October 14, 2026

Applicability labels

These Terms & Conditions ("Terms") use the following applicability labels:

[ALL USERS]

This provision applies to both Consumers and Business Users.

[CONSUMERS]

This provision applies only to a natural person who uses the Service mainly for purposes outside their trade, business or profession.

[BUSINESS USERS]

This provision applies to a company, organisation or person who uses the Service mainly for business or professional purposes.

Mandatory applicable law shall always take precedence over these Terms.

1. Parties and acceptance of the Terms

[ALL USERS]

These Terms apply to the 4Edge service provided by 4Edge Software Oy, Business ID 3647149-6, domiciled in Tampere, Finland ("4Edge", "Service Provider", "we", "us" or "our").

Customer service, complaints, Subscription cancellation and statutory withdrawal notices: accounts@4edge.app.

The Service means the 4Edge dashboard, website, possible applications and the software, algorithmic trading tools, integrations, market information, educational content, community features, technical support and other features offered through them from time to time ("Service").

By creating a User Account and accepting these Terms, the User confirms that:

1. The User has read and understood these Terms;
2. The User accepts these Terms as binding on themselves or the company they represent;
3. The User is at least 18 years old;
4. The User has provided accurate information as to whether the Service is being used as a Consumer or Business User; and
5. The User requests access to the Service to begin immediately after the Subscription is purchased.

A person accepting these Terms on behalf of a company or other organisation confirms that they have authority to accept these Terms on behalf of that entity.

2. User Account

[ALL USERS]

The User is responsible for the accuracy, completeness and currency of the information provided to the Service Provider.

The User is responsible for appropriately protecting usernames, passwords and other authentication information.

A personal User Account may not be transferred or made available for use by a third party.

The User must notify the Service Provider without undue delay of any suspected unauthorised use or security breach.

3. Right to use the Service

[ALL USERS]

The Service Provider grants the User, for the duration of the Subscription, a limited, non-exclusive and non-transferable right to use the Service in accordance with these Terms and the service package selected by the User.

A Consumer may use the Service for their own personal use.

A Business User may use the Service for its own internal business purposes and its own trading activities.

The Service or any related right of use may not, without the Service Provider's written permission, be resold, rented, sublicensed, shared or otherwise transferred to a third party.

4. Content of the Service

[ALL USERS]

The Service may include, among other things:

- Dashboard and analytics functionality;
- Market news and an economic calendar;
- General market analysis;
- Trading-related educational content;
- Algorithmic and automated trading tools;
- Technical integrations relating to trading accounts and trading platforms;
- Features relating to proprietary trading services;
- Technical setup and User support;
- Community functionality; and
- Other features made available through the Service from time to time.

Part of the technical implementation of the Service may rely on third-party systems and technologies.

5. Nature of trading-related content

[ALL USERS]

The Service may provide market data, market analysis, trading strategies, information regarding the operation of algorithms, actual Service results and clearly identified historical, backtested or simulated results, educational content and other trading-related information.

In the normal course of providing the Service, the Service Provider does not assess the User's personal wealth, income, investment assets, loss-bearing capacity, personal investment objectives or other personal financial circumstances for the purpose of determining an individually suitable trading solution for the User.

The User independently decides whether to use the Service or any particular algorithmic trading tool.

The User is responsible for the amount of capital allocated to trading and for any settings and risk parameters that the Service makes available for the User to select.

Technical support may explain the technical operation of the Service, an Algorithm and its settings.

6. Algorithmic and automated trading tools

[ALL USERS]

The Service may include one or more algorithmic or automated trading tools ("Algorithm", "Bot" or "Trading Tool").

The User independently decides whether to activate a Bot and connect it to a trading account selected by the User.

6.1 Bot activation

Automated operation of a Bot begins only after the User personally activates or connects the Bot through the Service.

By activating a Bot, the User authorises the Bot to operate automatically in accordance with its applicable trading logic, trading strategy and the available settings selected by the User.

Activation of a Bot is a voluntary and conscious decision made by the User.

6.2 Individual trades are not separately approved

The User understands and accepts that automated trading forms part of the Bot's operating principle after activation.

While the Bot is active, it may automatically generate and execute trading orders.

The User is not asked to provide separate approval, confirmation or any other action before each individual trade.

While the Bot is active, the User cannot individually approve or reject trades generated by the Bot before they are executed.

Activation of the Bot means that the User accepts the automated operation of the Bot as a whole and accepts that trades generated by the Bot may be executed without trade-by-trade approval.

This acceptance remains effective for as long as the Bot remains active.

Accordingly, when accepting these Terms, the User understands that if the User later decides to activate a Bot, individual trades generated by the Bot will not be presented to the User for separate approval before execution.

6.3 User-selectable settings

To the extent that the Bot allows settings to be changed by the User, the User is responsible for the selections made by the User.

Such settings may include, for example:

- Capital allocated to trading;
- Position size;
- Risk level;
- Loss limit; and
- Other parameters made available for selection by the User.

6.4 Deactivating a Bot

The User may deactivate or disconnect a Bot in accordance with the technical functionality made available through the Service.

Following deactivation, new orders generated by the Bot will generally no longer be transmitted once the deactivation has technically taken effect.

Deactivating a Bot does not necessarily close positions that are already open on the trading account.

The User is responsible for reviewing, monitoring and, where necessary, closing any open positions.

7. Trading accounts and User funds

[ALL USERS]

Trading takes place on the User's own trading account within the system of the broker, proprietary trading company or other external account provider used by the User.

Under these Terms, the Service Provider does not receive or hold the User's trading funds and does not act as counterparty to transactions on the User's trading account.

The User retains control over the trading account and the funds held on that account in accordance with the terms applicable to that account.

Under these Terms, the Service Provider has no right to withdraw or transfer funds held in the User's trading account.

8. Trading risks

[ALL USERS]

The User understands and accepts that trading in financial instruments, particularly leveraged products, may involve a significant risk of financial loss.

The User may lose all or part of the capital allocated to trading.

Trading results may be affected by factors including:

- Market volatility;
- Leverage;
- Spread;
- Slippage;
- Market gaps;
- Liquidity;
- Order execution delays;
- Failures of trading platforms or other technical systems;
- Internet and server connections;
- Differences in price feeds;
- Actions of third parties; and
- Settings selected by the User.

A trade executed in a source or strategy used by the Bot may not necessarily be executed on the User's trading account at exactly the same time, at the same price or otherwise on identical terms.

9. No guarantee of returns

[ALL USERS]

The Service Provider does not guarantee:

- Profitability of trading;
- Any specific return;
- Any specific win rate;
- Any specific drawdown;
- Avoidance of losses;
- Successful completion of a proprietary trading challenge;
- Maintenance of a funded account; or
- Receipt of any profit share or payout.

Historical, actual, calculated, backtested or simulated trading results are not a guarantee of future performance.

Results presented in connection with the Service relate to its trading tools or strategies. Actual account results and backtested, simulated or calculated examples are identified as such. The relevant presentation explains its period, assumptions, risk level and treatment of costs. Results from one account or period do not establish the result another User will obtain.

10. Third-party services

[ALL USERS]

Operation of the Service may require or utilise third-party trading platforms, brokers, trading technology, infrastructure, market data, payment services, proprietary trading services or other technical systems.

Services provided by third parties are subject to the applicable third party's own terms.

The Service Provider is not responsible for a third party's disruption, service outage, execution delay, pricing, slippage, spread, order execution, rule change, account closure or other action to the extent that such matter is outside the Service Provider's reasonable control. This does not exclude the Service Provider's responsibility to a Consumer for its own contractual performance or the performance of subcontractors used to provide the agreed Service.

11. Proprietary trading services

[ALL USERS]

The User is responsible for ensuring that use of a Bot or another part of the Service is permitted under the current rules of any proprietary trading company used by the User.

The Service Provider does not guarantee that a third party will approve a particular Bot, automated trading method or the User's trading activity, grant or maintain a funded account or make a payout.

Interpretation and amendment of third-party rules are outside the Service Provider's control.

12. Commercial and technical relationships

[ALL USERS]

The Service Provider may cooperate with brokers, technology providers, infrastructure providers and other partners for the purpose of providing the Service or individual features of the Service.

Unless expressly stated otherwise, such a partner is not a party to the agreement between the User and the Service Provider under these Terms.

A separate service provided by a partner may be subject to that partner's own terms.

13. Subscription and pricing

[ALL USERS]

Use of all 4Edge services and Service features requires a valid paid Subscription.

Without a valid paid Subscription, the User has no right to use the Service or any related Bots.

The Basic Subscription is available for €89 per month or €900 per year. The applicable price and billing cadence are displayed and confirmed before the User completes the purchase. Consumer prices include applicable taxes; the total payable amount and any applicable add-on charges are shown before the payment order.

The Basic Subscription automatically includes the right to use one Pulse Bot licence for the duration of the Subscription.

Use of the included Pulse Bot does not result in a separate additional charge on top of the selected monthly or yearly Basic Subscription price.

The selected Basic Subscription price remains €89 per month or €900 per year regardless of whether the included Pulse Bot has been activated.

The recurring Subscription automatically renews for successive monthly or yearly billing periods, according to the cadence selected by the User, until cancelled in accordance with these Terms.

When the User purchases a Bot or other add-on after the Basic Subscription has begun, its recurring billing date is aligned with the applicable Basic Subscription billing cycle. The User is charged immediately for the prorated

period from the add-on purchase until the next aligned renewal date, as shown and confirmed by the payment processor before purchase. No free interim period is granted.

14. Bot licence activation and maintenance

[ALL USERS]

This section and the withdrawal provisions in section 15 apply to all Bots offered through the Service, whether used individually or as part of a Bot combination. A Bot licence becomes active only when the User personally activates the relevant Bot through the Service.

Upon activation, the User-specific technical connection required to operate the Bot is established and maintenance of the Bot licence begins.

The agreed maintenance component for activated Bot licences is €30 per applicable monthly or yearly billing period, included in the Basic Subscription payment.

This €30 maintenance component is always included within the selected Basic Subscription price and is not charged to the User as a separate additional fee.

The Basic Subscription price remains €89 for each monthly billing period or €900 for each yearly billing period.

By activating a Bot, the User requests that the relevant Bot licence and related technical maintenance begin immediately.

15. Consumer 14-day right of withdrawal

[CONSUMERS]

A Consumer generally has a statutory right to withdraw from a distance service contract within fourteen (14) days in accordance with applicable consumer protection law.

The withdrawal period begins when the contract is concluded.

15.1 No Bot has been activated

If the Consumer exercises the statutory right of withdrawal within fourteen (14) days after conclusion of the contract and no Bot has been activated, the Service Provider will refund the first Subscription payment in full.

Refund: €89 for a monthly Subscription or €900 for a yearly Subscription.

In this situation, the Service Provider will not deduct the value of any other ordinary 4Edge Service used by the Consumer from the refund.

15.2 A Bot has been activated

If the Consumer activates any Bot, individually or as part of a Bot combination, during the 14-day withdrawal period, the Consumer simultaneously requests immediate commencement of the relevant Bot licence and related maintenance.

The agreed maintenance component for activated Bot licences for the applicable monthly or yearly billing period is €30, which is included in the selected Basic Subscription payment.

If the Consumer subsequently exercises the statutory right of withdrawal within the 14-day period, the standard amount refunded by the Service Provider is:

€59 for a monthly Subscription or €870 for a yearly Subscription.

The €30 component attributable to maintenance of activated Bot licences is not refunded, to the extent permitted by mandatory applicable law.

The €30 amount is not a separate cancellation fee or contractual penalty. It represents the portion of the applicable monthly or yearly Subscription payment allocated to activated Bot licences and their maintenance.

If mandatory consumer protection law requires a greater refund in an individual case, the amount required by mandatory law will apply.

15.3 Defective Service

The above refund provisions do not restrict any mandatory statutory rights of the Consumer where the Service is legally defective.

15.4 Withdrawal notice

4Edge provides a clear electronic withdrawal function within the Service, which the Consumer should primarily use when exercising a statutory withdrawal right.

The Service Provider will provide confirmation of a withdrawal submitted through the Service on a durable medium.

This provision does not restrict the Consumer's right to use another unequivocal withdrawal notice where such method must be accepted under mandatory consumer protection law.

16. Business User cancellations

[BUSINESS USERS]

Business Users do not have the statutory 14-day Consumer withdrawal right.

Subscription fees paid by a Business User for a billing period that has already begun are non-refundable unless the Service Provider expressly agrees otherwise in writing or mandatory applicable law provides otherwise.

17. Normal Subscription cancellation

[ALL USERS]

The statutory 14-day Consumer right of withdrawal and normal cancellation of a recurring Subscription are separate matters.

Normal cancellation of a recurring Subscription must be completed exclusively through the Subscription cancellation functionality available on the 4Edge platform.

An email, support conversation, community message, social media message or other similar communication does not constitute normal cancellation of a recurring Subscription.

Once the User properly cancels the Subscription through the platform, the cancellation prevents the next billing-period charge.

Unless mandatory applicable law provides otherwise, access continues until the end of the billing period already paid for and a billing period that has already begun is not refunded as a result of normal cancellation.

18. Service availability and changes

[ALL USERS]

The Service Provider seeks to maintain the Service appropriately but does not guarantee continuous, uninterrupted or error-free operation.

4Edge supplies the security and other updates necessary to keep the agreed digital Service in conformity with the contract. Temporary maintenance or an interruption does not remove a Consumer's statutory remedies for a defective Service.

Changes beyond what is necessary to maintain conformity may be made only for a justified reason specified here: compliance with a change in law or a binding authority requirement; correction of a documented security vulnerability; compatibility with a changed supported platform or essential integration; or replacement of a discontinued third-party technical component. For Consumers such changes will not create additional costs, and their nature and timing will be explained clearly.

If a change has more than a minor adverse effect on a Consumer's access to or use of the Service, 4Edge will give advance notice on a durable medium, explaining the change, its date and the right to terminate free of charge. The Consumer may terminate within 30 days after receiving that notice or after the change takes effect, whichever is

later. This right does not arise if 4Edge enables the Consumer to retain the unchanged, conforming Service without additional cost. Any refund required by law will be made.

A change to the essential nature of an agreed trading strategy is not authorised merely by calling it maintenance. Material changes outside the rights described above require a separate agreement where required by law. Changes to prices or these Terms are addressed in section 26.

19. Intellectual property rights

[ALL USERS]

All software, algorithms, trading strategies, user interfaces, source code, operating logic, documentation, text, images, trademarks and other materials relating to the Service belong to the Service Provider or the applicable licensor.

Without written permission, the User may not:

- Copy or resell the Service;
- Sublicense the Service;
- Disassemble or decompile software;
- Reverse engineer software;
- Attempt to discover the source code or non-public operating logic of any Algorithm;
- Circumvent technical usage or licensing restrictions; or
- Use non-public materials from the Service to create a competing service.

20. User content and community content

[ALL USERS]

The User generally retains ownership of content created by the User.

How content submitted to the Service or the 4Edge community may be used depends on the location in which the content is submitted.

20.1 Private support conversations

Content submitted through a private support conversation or another clearly private support channel will not, on the basis of this provision, be used for public marketing.

20.2 Community content and marketing permission

Publishing content in a 4Edge community area allows 4Edge to host, display and moderate it for that community in accordance with the applicable access settings and community rules. The User retains ownership of their content and must have the rights needed to share it.

Posting a message, result, image, screenshot, video, review or feedback in a community area does not itself authorise its use in public marketing. Acceptance of these Terms is not marketing consent. Use of identifiable customer content or testimonials in advertising requires separate permission specifying the content, identifiers and intended channels of use. That permission is optional and is not a condition of access to the paid Service.

Where personal-data use is based on consent, the User may withdraw that consent through the contact route in the Privacy Policy. Withdrawal does not affect the lawfulness of earlier processing, and 4Edge will stop future consent-based use and address existing publications in accordance with applicable law. Any separately agreed content licence remains subject to those rights.

Customer feedback used in 4Edge marketing is received from paid members of the Service. Results and testimonials concern the Service; this does not mean they have been independently verified or that they represent every User's experience. Editing for length or presentation must not change the substance or create a misleading impression of expected returns. Section 9 applies to results shown in marketing as well as within the Service.

21. Prohibited use

[ALL USERS]

The Service may not be used:

- For unlawful activity;
- For fraud or money laundering;
- For market manipulation;
- For unauthorised trading on behalf of a third party;
- For unauthorised resale of the Service;
- For unauthorised sharing of User credentials;
- To circumvent technical restrictions;
- To gain unauthorised access to systems;
- To distribute malicious software;
- To interfere with operation of the Service; or
- To infringe third-party rights.

22. Trading risk, financial losses and limitation of liability

[ALL USERS]

The User is solely responsible for all trading carried out in connection with the Service or a Bot and for the financial risks associated with such trading.

To the fullest extent permitted by mandatory applicable law, the Service Provider is not responsible for any trading loss, loss of capital or other financial loss arising directly or indirectly from use of the Service, a Bot or a connected trading account.

This includes losses or damages relating to:

- Trades generated or executed by a Bot;
- The outcome of a trading strategy;
- Market movements;
- Volatility;
- Slippage;
- Spread;
- Liquidity;
- Leverage;
- Execution or non-execution of orders;
- Execution delays;
- Technical failures or service interruptions;
- Actions of third parties;
- Broker activity;
- Trading-platform operation;
- Settings selected by the User;
- Open positions;
- Loss or closure of a trading account;
- Failure of a proprietary trading challenge;
- Loss of a funded account;
- Denial of a payout;

- Lost profit or trading opportunity; or
- Any other monetary loss arising from trading.

The Service Provider does not reimburse the User for money or capital lost in trading merely because the 4Edge Service or a Bot was used in connection with that trading.

22.1 Consumers

Ordinary market risk and an unprofitable strategy do not by themselves establish a defect in the Service. However, the trading-risk statements above do not shift responsibility for 4Edge's own breach of contract, negligence or a legally defective Service to the Consumer. 4Edge remains responsible for the agreed Service, including subcontractors used to supply it, in accordance with mandatory consumer protection law.

The Consumer may require a defect to be corrected free of charge within a reasonable time and without significant inconvenience. Where the legal conditions are met, the Consumer may claim a price reduction, terminate the contract and obtain a refund, or claim compensation for damage caused by delay or a defect. The Consumer may also withhold a proportionate part of the payment as permitted by law. The existence, cause and recoverability of any claimed loss are assessed under the applicable law; trading losses are not automatically excluded merely because a Bot was involved.

Please report a defect to 4Edge Support or customer service with enough information to investigate it. Nothing in these Terms excludes or restricts liability or remedies that cannot legally be excluded or restricted. The Business User liability cap below does not apply to Consumers.

22.2 Business Users

The Service Provider is not liable to a Business User for indirect or consequential loss, loss of profit, trading losses, loss of revenue, business interruption, loss of business opportunity or other comparable economic loss.

The Service Provider's aggregate liability to a Business User arising under or in connection with these Terms is limited to the amount of Service fees paid to the Service Provider during the six (6) months immediately preceding the event giving rise to the claim.

These limitations do not apply to damage caused intentionally or through gross negligence or to the extent that liability cannot legally be restricted.

23. Payment failure, Service suspension and account freeze

[ALL USERS]

Use of the Service requires a continuously valid and paid Subscription.

23.1 Failed or overdue payments

If any Basic Subscription or add-on payment fails, remains unpaid or is not received by its due date, the User's access to the Service and all Bots may be suspended automatically and immediately.

The Service Provider sends a free electronic payment notice to the registered email address. The notice states that access is frozen and includes a link to the authenticated billing page, where the User can update the payment method or settle the outstanding payment through the payment processor.

While the User Account is frozen for non-payment, access is limited to the authenticated billing page required to resolve the payment. Dashboard, Bots and other Service features remain unavailable.

Access may be restored only after the payment processor has confirmed that the outstanding payment has been successfully processed and received.

The Service Provider is not required to compensate the User for interruption of access caused by the User's failed or unpaid Subscription payment.

Suspension of a Bot does not necessarily close positions that are already open on the trading account. The User remains responsible for monitoring and managing all open positions.

23.2 Continued non-payment after notice

If the outstanding payment has not been received within 14 days after the electronic payment notice is delivered, the Service Provider may fully freeze the User Account and all Bots, disable linked trading accounts within the Service, and remove the User's technical connections and accounts from the trading connectivity service or another execution provider. Non-payment alone does not permanently delete the canonical User Account.

Provider connections are removed in accordance with trading-safety controls. Removal does not transfer, withdraw or otherwise manage funds in the User's broker account, and it may be delayed while an open position requires safe management. The User remains responsible for outstanding fees and for monitoring and managing positions in the User's own trading account.

If the payment processor later confirms receipt of the outstanding payment, the Service Provider restores access to the User Account and the currently paid Basic Subscription and add-on usage rights, including the one Pulse Bot licence included in the Basic Subscription. Technical trading connections removed after the 14-day period are not recreated automatically and the User must connect the relevant Bot and trading account again.

Freezing the User Account does not require the Service Provider to erase billing, transaction, security, audit or other records that must or may be retained under applicable law and the Privacy Notice.

23.3 Other suspension or termination

The Service Provider may also suspend the User's access to the Service, community or individual features, or terminate the User Account, where:

1. The User materially breaches these Terms;
2. The User uses the Service unlawfully;
3. The User attempts to circumvent technical restrictions;
4. The User's activity threatens the Service, other Users or the Service Provider's systems;
5. The User acts in the 4Edge community in violation of the community rules in force from time to time;
6. The User harasses, threatens, abuses or otherwise materially disrupts other community members, administrators or the Service; or
7. Continued provision of the Service becomes impossible or materially restricted because of applicable law, regulatory requirements or a material change to an essential third-party service.

A serious or repeated breach of the community rules may result in suspension or termination of access both to the community and to the Service.

24. Force majeure

[ALL USERS]

The Service Provider is not responsible for failure to perform an obligation to the extent that such failure is caused by circumstances outside the Service Provider's reasonable control and the legal requirements for relief are met. This does not remove a Consumer's mandatory right to a price reduction, termination or repayment for a service not supplied in conformity with the contract.

25. Privacy

[ALL USERS]

The Service Provider processes personal data in accordance with applicable data protection law.

Information about the processing of personal data, recipients, retention and data-protection rights is available in the [4Edge Privacy Policy](#).

The Privacy Policy is not consent to data processing created merely by accepting these contractual Terms. Instead, it describes the purposes and legal bases of processing and the other information required by applicable data protection law.

Acceptance of these Terms does not itself constitute consent to optional electronic direct marketing where separate consent is required by applicable law.

26. Changes to these Terms

[ALL USERS]

These Terms may be updated for future purchases. A new published version does not by itself change an existing contract or an existing User's previously accepted rights.

For an existing Consumer contract, changes may be made only on a valid, specifically stated basis and within the limits of mandatory law. The permitted bases are a change in applicable law or a binding authority requirement, or a necessary contractual adjustment to a Service change permitted by section 18. A material change to the essential contract requires the Consumer's agreement. A change to a price displayed for new sales does not itself reprice an existing Subscription.

4Edge will notify the Consumer on a durable medium of the changed terms, the reason, the effective date and any right to terminate before they apply. Normally at least one month's notice is given; a shorter period is used only where permitted by mandatory law, for example a binding legal requirement. Where the Consumer exercises a right to terminate because of the change, the previous terms continue during the applicable notice period unless mandatory law requires otherwise. Statutory rights under section 18 remain available.

For Business Users, justified changes relating to the Service, technology, law, security or essential third-party services may be made on reasonable advance notice. No amendment excludes rights that cannot lawfully be restricted.

27. Governing law and dispute resolution

[ALL USERS]

These Terms are governed by the laws of Finland.

Business Users [BUSINESS USERS]

The parties will first seek to resolve disputes through negotiations.

If no settlement can be reached, the dispute shall be resolved by the Pirkanmaa District Court, Finland.

Consumers [CONSUMERS]

Please first contact 4Edge Support or customer service to try to resolve a complaint. A Consumer may seek advice from the Finnish Consumer Advisory Services at www.kkv.fi . If the dispute cannot be resolved, the Consumer may refer it to the Finnish Consumer Disputes Board at www.kuluttajariita.fi . The Board issues recommendations.

The Consumer retains the right to bring a claim before a court having jurisdiction under applicable law, including the competent court of the Consumer's place of residence where provided by law. The choice of Finnish law does not deprive a Consumer of the mandatory protection of the law that would apply without that choice, including the law of the Consumer's habitual residence where applicable.

28. Entire agreement and severability

[ALL USERS]

These Terms, information provided in connection with the Subscription, applicable risk disclosures, Service descriptions, community rules and other documents expressly incorporated into the agreement form the contractual framework between the User and the Service Provider.

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will remain in force.