

Community Terms and Conditions

Last Updated: January 2026

These terms constitute a legally binding agreement between you ("User") and PT Gotrade Investasi Digital, including all affiliates, subsidiaries, and related entities (collectively referred to as "We" or "Gotrade"). By accessing or using the Gotrade Community feature within the Gotrade Indonesia application, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

Use of the Community feature also means that you agree to comply with all applicable rules, guidelines, and additional policies, including but not limited to the Community Guidelines, Privacy Policy, and other terms that We may establish from time to time.

By continuing to use the Community feature, you also acknowledge and accept that any activity you engage in carries certain risks, and all such risks are entirely your responsibility as a User.

Use of Community Feature

Users must use the Community feature responsibly and in accordance with applicable laws. The Community feature may only be used for legitimate purposes, namely to share investment ideas, discuss market trends, and engage with other community members. We reserve the right to restrict, suspend, or deny User access to some or all Community features if there is suspicion of misuse, violation of terms, fraud attempts, or other activities that may pose risks to Users, the system, Us, or other parties, to the extent such action is necessary to maintain security, service integrity, and compliance with applicable regulations.

User Account Confidentiality

Users are fully responsible for maintaining the confidentiality and security of their Account, including but not limited to username, password, PIN, OTP codes, and other authentication

methods used to access the Application. Users must ensure that all authentication information is stored securely, not shared with any party, and not used on unprotected devices. Users are prohibited from lending, transferring, or providing Account access to any party in any form. Any use, activity, instruction, or transaction that occurs through the User's Account, including if performed by another party who gained access through the User's device or information, will be considered valid and is entirely the User's responsibility.

We are not responsible for losses, misuse, unauthorized transactions, or unauthorized access arising from User negligence in maintaining Account security, authentication information, or devices used to access the Application. If Users become aware of or suspect any security breach, unauthorized access, or compromise of authentication information, Users must immediately update such security information and/or contact Our official support service for further protective action.

Users are also advised to always be vigilant against all forms of fraud, phishing, account takeover attempts, or parties claiming to represent Us through unofficial channels. We never ask Users to disclose passwords, OTP codes, confidential information, send funds to personal accounts, or provide remote access to User devices. Users must ensure that every communication originates from official sources and not provide sensitive information to any unverified party. Any losses arising from fraud, manipulation, social engineering, or activities of other parties beyond Our control are the User's responsibility to the extent permitted by law.

Personal Information

Any personal information you provide will be managed in accordance with our Privacy Policy. By using the Community feature, you consent to the collection, use, and processing of personal data as described in that policy.

User-Generated Content

By posting content in the Community, Users grant Gotrade a non-exclusive, worldwide, royalty-free license to display, distribute, reproduce, and modify such content for the purposes of operating and promoting the Community feature. Users retain ownership of their content but acknowledge that posted content may be visible to other users and may be used by Gotrade for platform improvement purposes.

Users are solely responsible for content they post. Content must not:

- Contain false or misleading information about stocks, markets, or investments
- Constitute financial advice unless the User is a verified licensed advisor
- Infringe on intellectual property rights of others
- Contain spam, promotional content, or advertisements without approval
- Include personal information of others without consent
- Contain illegal, explicit, violent, or offensive material
- Harass, bully, or attack other users
- Attempt to manipulate markets or coordinate pump-and-dump schemes

Content Moderation

Users may report content that violates these terms using the in-app report feature. Gotrade reviews all reports and may remove content without prior notice. Repeated violations may result in account suspension or termination. Moderation decisions are final.

Gotrade reserves the right to remove any content at its sole discretion if such content is deemed harmful to the community, violates applicable laws, or poses risks to users or the platform.

Limitation of Liability

Users understand that investment discussions and opinions shared in the Community are for informational purposes only and do not constitute professional financial advice. Any investment decisions made based on Community content are made at the User's own risk.

Users agree that We are not responsible for any losses, damages, or negative outcomes arising from:

- Investment decisions made based on Community content
- Inaccurate or misleading information posted by other users
- Technical issues affecting access to Community features

- Actions of other users within the Community

By continuing to use the Community feature, Users hereby agree that Gotrade, including directors, commissioners, employees, affiliates, partners, contractors, technology service providers, and other parties cooperating with Us, are released from any claims, demands, liabilities, or losses arising from or related to the use of the Community feature, except as expressly required by applicable laws and regulations.

Force Majeure

The Community feature may experience obstacles, disruptions, delays, or become inaccessible due to events or conditions beyond Our ability, power, or control ("Force Majeure"). Force Majeure includes, but is not limited to, natural disasters; fires; floods; storms; disease outbreaks, epidemics, or pandemics; strikes; riots; security disturbances; war; disruption or failure of electricity supply, telecommunications networks, or supporting infrastructure; government or regulatory policies, actions, instructions, restrictions, or decisions; changes in laws and regulations; significant changes in economic or market conditions; as well as failures or disruptions in systems, infrastructure, or technology required for services to operate.

Disclaimer

Any information, analysis, projections, opinions, or statements available through the Community feature cannot be considered as a guarantee of results or future performance. Historical performance does not reflect or guarantee future performance. Users are advised to obtain professional advice regarding legal, taxation, accounting, or risk assessment matters before making investment decisions.

Posts and opinions in the Community are personal views of individual users and do not represent the views of Gotrade. We do not endorse, verify, or guarantee the accuracy of any user-generated content.

Prohibitions

Users are prohibited from performing any actions that may violate Our Intellectual Property rights or disrupt the Community, including but not limited to:

- Copying, modifying, duplicating, distributing, or reproducing any content from the Community without permission
- Using automated methods or other technology (bots, crawlers, scripts) to access, imitate, or collect data from the Community without permission
- Impersonating other users, companies, or public figures
- Creating multiple accounts to circumvent bans or restrictions
- Engaging in any form of market manipulation or coordinated inauthentic behavior

Violation of these provisions constitutes a legal violation and gives Us the right to take civil or criminal legal action, including termination of User access.

Other Provisions

We may from time to time provide information, educational materials, promotional offers, feature recommendations, or other marketing content through the Application or official communication channels. All such information is provided only as general information and is not intended as investment advice, transaction recommendations, or guarantees of any results; trading decisions are entirely the User's decision.

In order to maintain security, integrity, and compliance with applicable laws and regulations, We are authorized to impose restrictions, suspensions, freezes, or temporary terminations on some or all User access to the Community feature if there is suspicion of violation of terms of use, unusual activity, security risks, regulatory requests, or other circumstances requiring preventive action.

The terms in this Agreement may be updated, adjusted, or enhanced from time to time in line with service developments, operational policies, legal obligations, or regulatory requirements. Users are advised to review such updates periodically, and continued use of the Community feature constitutes User agreement to the latest terms.

User Declaration

By using the Community feature, Users declare that they are at least 18 (eighteen) years of age or have legal capacity to perform civil acts, and are not under guardianship or other conditions that limit the User's legal capacity. Users also declare that all information provided is true, complete, accurate, and accountable.

Users understand and agree that Gotrade has the right to perform additional verification, request supporting documents, reject registration, suspend access, or close Accounts if data discrepancies, indications of legal violations, or non-compliance with regulatory provisions are found.