

Foris Capital US LLC (“FCUL”) Account Transfer Bonus (“ATB”)

The FCUL ATB is subject to these Terms & Conditions.

Eligibility.

The FCUL ATB is only available to customers who have: (1) successfully opened an Account that is offered by FCUL, and (2) successfully make their first cash and stock transfer worth \$2,000 or more within the Offer Period as cash or eligible investments to the FCUL ATB account. Customer must keep the transferred funds or eligible investments in the FCUL account from initiation to completion of the 1-year term, where customer will be eligible for 50% of the bonus, and completion of the two year term for the additional 50% of the bonus. Should customer transfer out any eligible funds or eligible investments before the completion of the term(s), customer terminates any right to any future bonus on the value of the assets transferred out. Certain additional requirements, as described below, apply to the Basic (Midnight) and Plus (Ruby) Level Up Tiers and Non-Level Up users.

Offer.

FCUL Account Transfer Bonus. For eligible FCUL customers who transfer eligible securities or funds within the Offer Period, FCUL will provide up to 3% of the value of a customer's transfer to their FCUL Account in any given year, subject to a two-year earn provision as discussed below. The value of the percentage applicable to your bonus will be tied to your “Level Up” tier as determined at transfer completion time. The Level Up Tiers are as follows:

Non-Level Up – 2%, with a Max transfer cap of \$1M (thus the maximum bonus payout is \$20k)

Basic (Midnight) or Plus (Ruby) – 2%, with a Max transfer cap of \$1M (thus the maximum bonus payout is \$20k)

Pro (Jade/Indigo) – 2.5%, with a Max transfer cap of \$2M (thus the maximum bonus payout is \$50k)

Private (Icy/Rose) – 2.5%, with a Max transfer cap of \$4M (thus the maximum bonus payout is \$100k)

Private (Obsidian) – 3%, with a Max transfer cap of \$10M (thus the maximum bonus payout is \$300k)

Rhodium Prime – 3%, with a Max transfer cap of \$20M (thus the maximum bonus payout is \$600k)

The Offer Period for this Promotion is any time after 9:00 AM ET on September 17, 2025, through December 17, 2025. FCUL may change these dates at any time without notice. Transfers are eligible if they are initiated during the Offer Period, completed within 14 days from

the end of the Offer Period, and apply only to eligible investments (i.e. investments that can be transferred to the FCUL ATB account). Bonus is determined at the sole discretion of Foris Capital US LLC.

Limitations.

The FCUL ATB is credited to the customer account at the sole discretion of FCUL. Customer agrees to a two (2) year ATB calculation period. The ATB calculation period is determined at the sole discretion of FCUL according to certain tiers, which are determined at the sole discretion of FCUL. This Offer is eligible only to those customers who are submitting their **first transfer of \$2,000 or more** during the campaign period.

The FCUL ATB is payable at 50% of the calculated amount after 1 full year without any transfer out of the customer's eligible transfers being held in the FCUL account, and 50% payable at the completion of two years of the customer's eligible transfers held in the FCUL account. Your ATB will be limited to the lesser of 1) Your account Average Daily Balance calculated in the year 1 and again in year 2, or) the amount transferred into users account subject to this offer. Should you the customer transfer or distribute for any reason some or all of their FCUL ATB to an account outside of the FCUL ATB account prior to the earning period of two (2) years, that amount transferred will immediately no longer be subject to this ATB.

The amount payable at the completion of year 1 and year 2 will be as follows:

- 1) The user is a Plus (Ruby) user at the time of transfer completion, and he transfers \$1,300,000 of stocks, ETF and cash via ACATS. The transferred amount is above the maximum deposit amount to receive as a bonus for Plus (Ruby) (\$1,000,000). Therefore, the theoretical bonus he is entitled to is $\$1,000,000 \times 2\% = \$20,000$
- 2) Between the time of transfer completion and end of year 1, the daily average brokerage FCUL account balance (i.e. average of daily snapshots of users' brokerage account balance) is \$1,250,000. This is above the portion of the first transfer used to calculate the bonus. Therefore, at the end of year 1, the user would still get 50% of the earned $\$20,000 = \$10,000$.
- 3) Between the end of year 1 and end of year 2, the daily average brokerage account balance (only Apex account), i.e. average of daily snapshots of the users' brokerage account balance is \$900,000. This is below the portion of the first transfer used to calculate the bonus. Therefore, at the end of year 2, the user would get 50% of the earned $\$18,000 = \$9,000$