

## Terms and Conditions – Fully Paid Securities Lending (FPSL) Double Rewards Campaign

**Effective Dates: October 1 – November 30**

By participating in the “FPSL Double Rewards Campaign” (“Campaign”), you agree to the following Terms and Conditions, which supplement and form part of the general terms of service and customer agreement of Foris Capital US LLC (“FCUL,” “we,” “us,” or “our”).

### 1. Campaign Overview

This Campaign offers eligible users the opportunity to earn 2x interest received through the Fully Paid for Securities Lending (“FPSL”) program during the promotional period from October 1, 2025, to November 30, 2025 (“Promotion Period”). The reward will be issued as a **100% match** of FPSL interest received during the Promotion Period and will be paid in the form of a **fractional share reward**.

### 2. Eligibility Requirements

- The Campaign is open **only to users who opt into FPSL for the first time** during the Promotion Period.
- Users must enroll in the FPSL program between **12:00 AM ET on October 1, 2025, and 11:59 PM ET on November 30, 2025**.
- Existing participants of FPSL prior to October 1, 2025, are **not eligible** for this Campaign.
- The user’s account must remain in good standing through the date of reward issuance.

### 3. Reward Details

- Eligible users will receive a reward equal to **100% of the total FPSL interest earned** when the reward calculated is equal to or greater than \$1 during the Promotion Period.
- Rewards will be issued in the form of **fractional shares**, and, if proceeds from the customer’s reward are sufficient, **full and fractional shares**. Eligible participants will be able to choose this reward in the form of one stock from the **top 10 S&P 500 stocks by market capitalization** at the time of reward processing.
- The valuation and selection process will follow the same rules and procedures as other rewards campaigns currently offered by FCUL.

- The reward will be deposited into the user's account **within 1 month** after the end of the Promotion Period (i.e., by December 31, 2025).

#### **4. Limitations and Restrictions**

- One reward per eligible user.
- The offer is non-transferable and cannot be redeemed for cash or other alternatives.
- FPSL interest earned outside the Promotion Period will not qualify.
- Users who unenroll or are removed from FPSL during the Promotion Period may forfeit their eligibility.

#### **5. Modifications and Termination**

FCUL reserves the right to amend, suspend, or terminate this Campaign at any time, for any reason, including but not limited to fraud, abuse, technical errors, or legal or regulatory considerations, without prior notice.

#### **6. Taxes and Reporting**

Users are responsible for any taxes that may apply to rewards received through this Campaign. FCUL may issue tax documents (e.g., Form 1099) where required by law.

#### **7. General**

Participation in this Campaign constitutes acceptance of these Terms and Conditions. All decisions made by the Company regarding eligibility and reward issuance are final and binding.

For questions or additional information, please contact FCUL.