

FORIS CAPITAL US LLC. OFFICIAL RULES FOR LIMITED REWARDS PROGRAM OFFERINGS

Foris Capital US LLC (“Foris Capital” or “FCUL”) will conduct certain rewards offerings linking these rules (the “Offer”). By entering or participating, each entrant or participant (“Entrant”) agrees unconditionally to be bound by these official rules (the “Official Rules”) and the decisions of FCUL, which are final and binding in all respects to the Offer. Receiving any Reward is contingent upon fulfilling all requirements set forth herein.

OFFER VOID WHERE PROHIBITED BY LAW OR RESTRICTED BY LAW. PLEASE READ THESE RULES FULLY AND CAREFULLY. THESE RULES CONTAIN A BINDING ARBITRATION PROVISION AND A WAIVER OF YOUR RIGHTS TO CLASS OR REPRESENTATIVE ACTIONS.

By entering the Offer, Entrant:

(A) Agrees to be bound by these Official Rules and by the interpretation of these Official Rules by FCUL and by the decisions of FCUL, which are final and binding in all respects;

(B) Acknowledges compliance with these Official Rules; and

(C) Agrees to comply with any and all applicable federal, state, and local laws, rules and regulations. Receiving the Reward (defined below) is contingent upon fulfilling all requirements set forth in these Official Rules.

Sponsored and Administered by: The Offer subject to these Official Rules is sponsored and administered by Foris Capital.

1. Eligibility: a. General Eligibility: Unless otherwise specified, the Offer is open only to persons: (i) who are eighteen (18) years of age or older at the time of entry; and (ii) who are residents of the United States (except the U.S. State of New York). VOID WHERE PROHIBITED. Individuals Excluded From Entry: Employees, officers and representatives, and the immediate family members of such employees, officers and representatives (i.e., parent, spouse, siblings, children, grandparents, step-parents, step children and step siblings, and their respective spouses, and those living in the same household, whether or not related) of FCUL or its affiliated companies, parent companies, subsidiaries, participating promotional partners, advertising and promotion agencies, webmasters and any company involved in the creation, design, execution, production, or fulfillment of the Offer (collectively, the “Offer Entities”), are not eligible to enter. b. Additional Eligibility Requirements. Prior to being eligible to receive any Reward, a Recipient (as defined below) must provide FCUL with any information or

certifications needed by FCUL, in its judgment. Without limiting the foregoing, a Recipient may be required to sign a copy of these Official Rules, to complete and sign a Declaration of Compliance, Liability, and Publicity Release (except where prohibited by law), and provide any other document that FCUL determines is required, necessary or appropriate, in its judgment, to confirm the Recipient's eligibility and for tax reporting or other purposes. If the Recipient fails to satisfy these conditions within five (5) days of the notice that such person has been selected, that Entrant will not be eligible for the Reward, and an alternate Entrant will be selected, as described in "Entrant Selection and Notification" clause below. VOID WHERE PROHIBITED.

2. Acceptance of Rules: By entering the Offer, Entrant: (a) agrees to be bound by these Official Rules and by the interpretation of these Official Rules by FCUL and by the decisions of FCUL, which are final and binding in all respects; (b) acknowledges compliance with these Official Rules; and (c) agrees to comply with any and all applicable federal, state, and local laws, rules, and regulations. Winning the Reward (defined below) is contingent upon fulfilling all requirements set forth in these Official Rules. VOID WHERE PROHIBITED.

3. Campaign Period: The Offer will begin and end on the days and at the times specified by FCUL (the "Campaign Period"). Entry methods for the Offer will be specified by FCUL and all entries must be received during the Campaign Period. Entries must be submitted during the Campaign Period in order to be eligible for the Offer. FCUL shall have the sole and final decision regarding timekeeping for entry in the Offer. Normal time rates, if any, charged by the Entrant's Internet service or mobile provider will apply.

a. Registration of a Foris Capital Stocks App Account. To enter the Offer, Entrants must apply for a Foris Capital Stocks App account and successfully complete all know-your-customer (KYC) processes. FCUL shall have the sole and final decision regarding timekeeping for entry in the Offer. Normal time rates, if any, charged by the Entrants' Internet service or mobile provider will apply.

b. Complete and Truthful Entries. When submitting an entry, Entrant is required to provide complete and truthful information. Entries that are incomplete, illegible, corrupted, false, lost, late, or misdirected, deceptive, or otherwise not in compliance with the Official Rules may be disqualified from the Offer at FCUL's sole and absolute discretion. Entries submitted by persons who do not meet the eligibility requirements (including all requirements with respect to age and residence) are void.

c. Use of Automation for Repetitive Entries. The use of any scripts, computer programs, robotic repetitive, macro, automatic, programmed, or similar automated entry methods or agents to submit entries will void all entries submitted by that person or that person's agents. FCUL will disqualify any entry from individuals who do not meet the eligibility requirements.

d. Eligible Entries. All entries submitted in compliance with these Official Rules and not disqualified or void are

considered “Eligible Entries.” All entries are the property of FCUL. Any trades that are executed through bad trading practices in FCUL's absolute opinion, including but not limited to wash trades, false trading, self-dealing, or trades that display any attributes of market manipulation ('disqualified trades'), will not be counted towards the Entrant's transaction volume. e. Number of Entries. One (1) Entry per person. Multiple entrants are not permitted to share the same email address. Any attempt by any person to enter the Offer more than once using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. FCUL and its affiliates, and their respective officers, directors, employees, contractors and agents are not responsible for lost, late, incomplete, invalid, unintelligible or misdirected registrations, which will be disqualified.

4. Method of Entry: Entry methods for the Offer will be specified by FCUL, and all entries must be received during the Campaign Period. To participate in the Offer, you must satisfy the eligibility criteria and satisfy the specific offer requirements, as specified by FCUL, during the Campaign Period (each, an “Entry”). FCUL will, in its sole and absolute discretion, determine the validity of each and every Entry, including but not restricted to whether the transaction in question met the requisite level of spending to qualify as an Entry and any exchange rate to be applied with regards to the Entry. FCUL's decision and calculations shall be final and binding on the Entrant.

5. Rewards: The Reward(s) of the Offer will be specified by FCUL (the “Reward”). The total approximate total retail value of the Reward(s) is as specified by FCUL. This Limited Offer is being run across multiple jurisdictions and Recipients will include participants on a global basis. Rewards shall be as determined by FCUL in its sole, absolute, and final discretion and are non-transferrable. a. Rewards: Rewards shall be distributed to each Recipient's Foris Capital Stocks App account in accordance with the method outlined by FCUL. b. Ticket Reward. If the Reward comprises any tickets, these shall be as provided by FCUL, in its sole and absolute discretion, and it is Recipient's sole responsibility to download the relevant tickets or ticketing app, comply with any additional terms and conditions and complete all procedures relating to receipt of any tickets constituting the Reward or part thereof. In receiving such a Reward, the Recipient: (i) undertakes to obey and follow all rules, policies, guidance and regulations as directed by the event organizer and its affiliated entities, or as dictated by the venue, which may include, but is not limited to Health and Safety policies which may require the Recipient to be “fully vaccinated” before they may attend the event and/or require the presentation of a COVID-19 digital certificate; and (ii) understands and agrees that the tickets provided as compensation do not guarantee attendance at the relevant match. By accepting any Reward, Recipient acknowledges and agrees that: (x) it is Recipient's

sole responsibility to comply with all necessary procedures and approvals for Recipient to attend the event and any match, including, without limitations, providing identification documents; and (y) Recipient assumes all risks related to attending a match and releases FCUL and its affiliates from any claims relating to such risks. c. Unavailability of Reward. If for any reason the Reward(s), or any part of Reward, is unavailable or related event is delayed, canceled, or postponed, or for any other reason, FCUL reserves the right to modify the Reward in its sole discretion and award a substitute Reward, or portion of Reward, of comparable or greater value as set forth in these Official Rules. No substitution, transfer, assignment, or cash equivalent of the Reward, or any portion thereof, is permitted by the Recipient. d. Inability to Accept Reward. FCUL and the Offer Entities shall have no responsibility or obligation to a Recipient who is unable or unavailable to, or who does not for any reason, accept or utilize a Reward. In the event a Recipient cannot accept the Reward, an alternate Recipient will be drawn from all remaining Eligible Entries. e. Reward(s) Provided "As-Is". The Reward(s) are provided "as-is." Entrants acknowledge that FCUL and the Offer Entities have neither made nor are in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to the Reward(s), including any implied warranty of merchantability of fitness for a particular purpose. Any Reward(s) pictured in advertising and other Offer materials are for illustrative purposes only. f. Recipient Responsible for Any Applicable Tax Liability Associated Reward(s). The value of the Reward(s) may be taxable to the Recipient as income. All federal, state, and local tax liability, and any other costs and expenses associated with acceptance or use of the Reward(s) not specifically provided for in these Official Rules are solely the Recipient's responsibility (regardless of whether the Reward, in whole or in part, is used).

6. Entrant Selection and Notification: The potential "Recipient(s)" of the Reward in the Offer will be determined according to the method specified by FCUL in the relevant campaign details, in FCUL's sole and exclusive discretion. a. Notification of Recipient. The Reward will be awarded to the authorized account holder of the email address submitted with the entry regardless of the individual who submitted the entry. The authorized account holder is the person who is assigned to the e-mail address by an Internet service provider or other organization that is responsible for assigning e-mail addresses or the domain names associated with e-mail addresses. Each potential Recipient will be notified, within ninety (90) days (or such other time specified by FCUL) of the end of the Campaign Period, by email (at the email address provided with the entry), by phone (at the phone number provided with the entry), or such other method specified by FCUL, and will be required to confirm their email address and/or phone number. b. Publicity of Recipient. Additionally, FCUL and the Offer Entities reserve the right to make a public announcement, announcing the Recipient on either the FCUL

website, through the Foris Capital Stocks App, or in any manner (including, without limitation, social media (e.g., Facebook®, Instagram®, Twitter®, Youtube®)), which they deem appropriate. c. Failure of Recipient to Respond to Notification of Selection. If the Recipient cannot be reached after a reasonable effort has been exerted and/or fails to respond to confirm their email address within one (1) day (or such other time specified by FCUL) from when the initial notification email is sent, the Recipient forfeits the Reward, and an alternate Recipient may be selected. d. Alternative Recipient. If the alternate Recipient does not comply with these Official Rules or is otherwise unable to accept the Reward, the Reward is forfeited and another alternate Recipient will be selected. This Recipient selection and notification process shall be continued until a Recipient is confirmed. If the Reward or a Recipient notification is returned as undeliverable, the Reward will be forfeited and an alternate Recipient will be selected.

7. Recipient Verification: The Recipient may be required to prove eligibility, including, without limitation, proof of age, residence, and identity, which may include submitting a copy of his/her passport or similar government issued identification within twelve (12) hours after being notified of being a potential Recipient. a. Official Confirmation of Recipient. The Recipient (or any alternate Recipient if one must be selected) is not official and shall not be confirmed as the Recipient until he/she has provided information and completed, signed and returned all documentation required by FCUL, in its sole judgment. b. Recipient Obligations. Recipients may be required to sign and return (1) a Declaration of Compliance, Liability, and Publicity Release (except where prohibited), (2) a Waiver and Release from Liability, and (3) any other document FCUL determines is required, necessary or appropriate, in its judgment, to confirm the Recipient's eligibility and for tax reporting purposes. Each of these items must be received by FCUL within five (5) days of the date notice or attempted notice is sent, in order to claim the Reward. If, at any time, (i) FCUL determines that any Recipient is not eligible to participate in the Offer, or (ii) a person whose name is drawn refuses to accept the selection as Recipient, or (iii) a person whose name is drawn cannot or does not complete the eligibility requirements, including without limitation a failure to sign and return the required documents described above or provide any other requested information within the required time period, or (iv) the Recipient (or any alternate Recipient) cannot be contacted, then that person will be ineligible to receive the Reward(s) In the event that a potential Recipient is disqualified or ineligible for any reason, the potential Recipient forfeits the Reward, and all privileges otherwise due as a Recipient shall be terminated and an alternate Recipient will be chosen by the same drawing method from among all of the remaining Eligible Entries. c. Delay of Confirmation or Announcement of Recipient. Provided that the Recipient is in compliance with the Official Rules and after having successfully proven eligibility, the

Recipient will be officially confirmed as the Recipient. FCUL expressly reserves the right to delay the announcement of the Recipient for any reason it deems necessary. In addition, FCUL reserves the right to select an alternate Recipient in the event that any Recipient fails to comply with these Official Rules.

8. LIMITATION OF LIABILITY: THE REWARD IS OFFERED AND PROVIDED “AS-IS” WITH NO WARRANTY OR GUARANTEE BY FCUL OR ANY OFFER ENTITY, EITHER EXPRESS OR IMPLIED. IN NO EVENT WILL FORIS CAPITAL OR ANY OFFER ENTITY BE LIABLE TO ENTRANT FOR ANY DIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS, OR PROFITS) ARISING OUT OF OR IN CONNECTION WITH ENTRANT’S PARTICIPATION IN THE OFFER, WHETHER SUCH LIABILITY ARISES FROM ANY CLAIM BASED UPON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE, AND WHETHER OR NOT FCUL AND/OR OTHER OFFER ENTITIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

9. Indemnification. By entering the Offer, Entrant agrees to indemnify, defend, and hold harmless FCUL and any other Offer Entities from any and all liability, for any claims, damages, injuries, or losses of any kind, and to release all rights to bring any claim, action, or proceeding arising out of, in connection with, or relating to (i) participation in the Offer; (ii) without limitation, death, or property damage, arising directly or indirectly from the acceptance, possession, misuse, or use of the Reward(s) (iii) defamation, violation of publicity rights, or invasion of privacy in connection with the Offer or acceptance and use of the Reward(s); and (iv) copyright infringement, trademark infringement, or any other intellectual property-related cause of action arising from or related to the Offer, the Reward(s), or FCUL’s advertising and marketing related to the Offer, Entrants, or the Recipient, in all cases, including but not limited to: (a) unauthorized human intervention in the Offer; (b) technical errors related to computers, servers, providers, telephone, or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Offer or the processing of entries; or (f) injury or damage to persons or property (including to any computer or mobile device systems resulting from participation in or accessing or downloading information in connection with the Offer), which may be caused, directly or indirectly, in whole or in part, from Entrant’s participation in the Offer or receipt or use of any Reward(s). Entrant assumes all liability for any injury or damage caused, or claimed to be caused, by participation in the Offer, or the acceptance,

receipt, or use of the Reward(s) or any Reward component. Entrant further agrees that in any cause of action, FCUL and/or the Offer Entities' liability will be limited to the value of the Reward, and in no event shall the Offer Entities be liable for attorney's fees.

10. No Assumption of Responsibility. FCUL and the Offer Entities assume no responsibility for and will disqualify entries that are: stolen, late, lost, illegible, incomplete, invalid, unintelligible, altered, tampered with, unauthorized, fraudulent, damaged, destroyed, delayed, misdirected, not delivered, not received, or that have incorrect or inaccurate entry information, whether caused by any of the equipment or programming associated with or utilized in the Offer, or by any human, mechanical, or electronic error that may occur in the processing of the entries in the Offer, or other errors appearing within the Official Rules or in the Offer-related advertisements. FCUL and the Offer Entities assume no responsibility for any typographical or other error in the printing of the offer, administration of the Offer, errors in processing entries, identifying the Recipient, in the announcement of the Reward(s) and Recipient the delivery of the Reward(s), any problems or technical malfunction of any telephone network or lines, computer systems, online systems, servers or providers, computer equipment, software, failure of any email or players on account of technical problems or traffic congestion on the Internet or on any website including FCUL, or any combination thereof, including, without limitation, any injury or damage to Entrant's or any other person's computer system/software related to or resulting from participation in, uploading any materials or downloading any materials in the Offer. Use of any device to automate or subvert entry is prohibited and any entries received by such means will be void. FCUL reserves the right in its sole discretion to disqualify any person it suspects or finds (i) to have tampered with the entry process or the operation of the Offer; (ii) to be acting in a disruptive manner, or with the intent to annoy, abuse, threaten, or harass any other person; (iii) to display behavior that will bring such Recipient, FCUL, or the Offer Entities into disgrace; (iv) to have provided inaccurate information on any legal documents submitted in connection with the Offer; or (v) to be acting in violation of these Official Rules. ANY VIOLATION OF THESE OFFICIAL RULES BY A RECIPIENT WILL RESULT IN SUCH RECIPIENT'S DISQUALIFICATION AS A RECIPIENT OF THE OFFER AND ALL PRIVILEGES AS A RECIPIENT WILL BE IMMEDIATELY TERMINATED.

11. Grant of Rights. Except where prohibited by law, by entering the Offer and/or winning the Reward, Entrant irrevocably consents to the use of his or her name, image, photograph, likeness, biographical information, entry, statements attributed to Entrant (if true), and any video footage related to the Reward, for all Offer Entities' advertising, promotional, or other commercial purposes in all media now or hereafter known, worldwide and in perpetuity without additional compensation and additionally consents

to the Offer Entities putting their name on a Recipient's list. Please note that FCUL may not acknowledge or return any entries. a. Intellectual Property. By submitting an entry, Entrant represents and warrants to FCUL that they have the rights, authorizations, and licenses to all the content they share with FCUL via any platform. This includes, but is not limited to, getting the owner's consent before sharing third-party content and/or not infringing (or causing FCUL to infringe) any third-party rights, including third-party intellectual property rights. Entrant grants to FCUL a perpetual, non-exclusive, transferable, sublicensable, royalty-free, worldwide license to use, copy, modify, distribute, publish, and process the content they share with FCUL (including their intellectual property) without any further consent, notice, and/or compensation to them or to others for any purpose. Entrant can end this license by deleting such content and notifying FCUL at contact@foriscapital.com. Entrant further agrees to hold FCUL harmless against any liability, claims, or demands arising from the content they share with FCUL. b. Right of Publicity. By submitting an entry, Entrant agrees to FCUL's use of their name, address, likeness, or Reward information for promotional purposes in any medium without additional compensation to the extent permitted by law.

12. General Terms; Force Majeure. The Offer Entities are not responsible if the Offer cannot take place, or if the Reward(s) cannot be awarded due to delays, interruptions, or failures due to acts of God, war, natural disasters, weather, acts or threats of terrorism, global pandemic, local epidemics, strikes, lockouts, labor disputes, work stoppages, fire, acts of government, or other events outside of the reasonable control of the Offer Entities. a. Right to Terminate. If, for any reason, the Offer is not capable of running as planned, including, without limitation, due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the reasonable control of the Offer Entities, which, in FCUL's sole determination, corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Offer, FCUL reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the Offer or any part of the Offer. If the Offer or any part of the Offer is terminated or modified prior to the closing of the Campaign Period, notice will be posted on FCUL. FCUL reserves the right to modify and amend these Official Rules from time to time during the Campaign Period for clarification purposes.

b. Reservation of Rights. ANY ATTEMPT BY ANY PERSON TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE OFFER MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAW AND SHOULD SUCH AN ATTEMPT BE MADE, FCUL RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

c. Severability. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. FCUL's failure to enforce any term of these Official Rules will not constitute a waiver of that term or any other provision of these Official Rules. Entrant agrees to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of these Official Rules or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in the Offer-related materials, privacy policy, or terms of use on a website and/or the Terms and Conditions of these Official Rules, the Official Rules shall prevail, govern, and control, and the discrepancy will be resolved in FCUL's sole and absolute discretion. d. Risk: Nothing contained herein shall be construed to be financial advice. Please seek professional advice before making any financial, investment, or trading decisions.

13. Privacy: By participating in the Offer, the participant acknowledges having read the FCUL Privacy Notice, which is published at <https://foriscapital.com> and understands that FCUL will use the information provided for the purposes of identity verification, assessing the participant's eligibility to participate in the Offer, and reward redemption. Among other things, the information the participant provides may be used for sending participant company updates and announcements about FCUL and its products and/or services following the applicable requirements.

14. Binding Arbitration: The arbitration provisions of the Foris Capital Stocks App Terms and Conditions applicable to your jurisdiction apply in the event of any differences between those Terms and Conditions and this Section 14. Except where prohibited by law, Entrant agrees that: (1) ANY DISPUTE, CONTROVERSY OR CLAIM ARISING OUT OF OR RELATING TO THE OFFER OR ANY REWARD SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (2) Any dispute, controversy, difference or claim arising out of or relating to this contract, including the existence, validity, interpretation, performance, breach or termination thereof or any dispute regarding non- contractual obligations arising out of or relating to it shall be referred to and finally resolved by the arbitration clause as set out in the Foris Capital Stocks App Terms and Conditions applicable to your jurisdiction; (3) unless both Entrant and FCUL agree in writing, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of class or representative proceeding; (4) judgment upon any award rendered may be entered in any court having jurisdiction thereof; and (5) any award or judgment shall be subject to all limitations and

releases set forth in these Official Rules and be limited to actual out of pocket damages, and shall not, in any event, include any punitive, exemplary, consequential or incidental damages, attorney's fees or costs of bringing a claim, or any injunctive or other equitable relief. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU.

15. Governing Law: The governing law and dispute resolution provisions of the Foris Capital Stocks App Terms and Conditions applicable to your jurisdiction apply in the event of any differences between those Terms and Conditions and this Section

16. All federal, state, and local laws and regulations apply. Void where prohibited by law.

17. Accessibility of Official Rules and Recipients List: The terms and conditions relating to validly submitting an entry to the Offer are available separately via the relevant campaign blog post. Where required by law, FCUL will provide the name of Recipient(s) to those who request it. Requests for the list of Recipients shall be emailed to FCUL at contact@foriscapital.com within twenty-eight (28) days of the end of the Campaign Period start date.

18. Social Media: By submitting an entry, Entrant agrees to a complete release of Facebook®, Instagram®, Twitter®, YouTube®, and/or any other social media platform used to promote or enter into the Offer and acknowledges that the Offer is in no way sponsored, endorsed, administered by, or associated with Facebook®, Instagram®, Twitter®, YouTube®, and/or any other social media platform. Further, Entrant agrees to abide by any and all, if any, requirements imposed by any social media platform used to promote or enter into the Offer.

19. No Financial Advice. Nothing contained herein shall be construed to be financial advice. Nothing contained herein shall constitute a solicitation, recommendation, endorsement, or offer by FCUL to invest, buy or sell any security or other investment product. Please seek professional advice before making any financial, investment or trading decisions.

20. Entire Agreement. These Official Rules and any Addendums constitute the entire agreement between the FCUL and Entrant

ADDENDUM - SPECIFIC RULES APPLICABLE TO REWARDS IN STOCKS AND FRACTIONAL SHARES OF STOCKS

Taxes related to these offers are the customer's sole responsibility. Consult with a tax advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt of a stock reward before enrolling. For taxable accounts, the value of all FCUL offers received may be reported as "Other Income" on a Form 1099-MISC where required by applicable rules and regulations.

Fractional shares are illiquid outside of FCUL and not transferable. For a complete explanation of conditions, restrictions and limitations associated with fractional shares, see the Fractional Shares section of [Foris Capital US LLC's Customer Agreement](#). Other restrictions may apply.

Any individual stock shown in any marketing communications is not a recommendation or solicitation that a customer buys, holds, or sells any investment or investment strategy, and any such stock is a visual representation of what a customer can receive in connection with this Offer. Stocks that are shown are available as part of this Offer, and any individual or group of stocks that are shown reflect the frequency of stocks that are chosen as part of this Offer by Foris Capital US LLC's customers.

For the pricing of fractional shares, FCUL will endeavor to price fractional shares at the last trade price. While FCUL endeavors to price fractional shares as of the time that the reward is claimed, there may be a small lag time between when the reward is claimed and the fractional shares are priced.

For eligible customers, FCUL will provide a certain dollar amount of rewards in the customer's individual FCUL taxable brokerage account, and the eligible customer must use that dollar amount entirely on purchases of whole or fractional shares of stocks that

FCUL makes available through this program. The 10 stocks that are available to choose from are selected by choosing the S&P 500 companies by market cap according to the data on 9 April 2025. Occasionally, FCUL's inventory of settled shares may not include any given stock among this group for various reasons, including if FCUL is out of inventory for any given stock or fractional stock. Neither receipt of a share or a fractional share of stock through this program nor identification of a particular security in communications related to this program constitutes a solicitation of the security, investment advice or recommendation of any security, transaction, account type, investment strategy involving securities, or order. The cash value that an eligible customer receives that must be spent on stocks available in this program is disclosed on the campaign website or on the app. Approximately 95% of participants will receive the minimum of cash value of \$5. All eligible customers who fulfill the conditions of this program will receive a cash value that they can only use to purchase whole or fractional shares pursuant to this program.