

TRADING TERMS AND CONDITIONS

I. Information about Amal Invest

Amal Invest (“Amal”, “us”, “we”, “our”), is incorporated and registered in Abu Dhabi Global Market (ADGM) with company number 6663 and registered address Suite 311, Alsarab Tower, ADGM, Abu Dhabi, United Arab Emirates. We are authorized and regulated by the Financial Services Regulatory Authority (“FSRA”) under the license number 210036 to conduct Dealing in Investments as Agent services. Contact details for Amal are set out in Section XVIII below. The address of the FSRA is Abu Dhabi Global Markets Authorities Building, ADGM Square, Al Maryah Island, PO Box 111999, Abu Dhabi UAE.

II. This Agreement and Definitions

(a) These Terms and Conditions (“Agreement”) govern the relationship between the Client (“you”) and Amal and constitute a client agreement under the FSRA Conduct of Business Rule Book. As this Agreement is a distance contract, signing the Agreement is not required and the Agreement has the same judicial power and rights as a regular signed one. You should always refer to the legal documentation posted on the Main Website for all information and disclosures about us and our activities.

PLEASE CAREFULLY READ, UNDERSTAND AND ACCEPT THE TERMS AND CONDITIONS OF THIS AGREEMENT BEFORE YOU CLICK "SUBMIT APPLICATION" OR OTHER SIMILARLY WORDED BUTTON. IF YOU HAVE ANY QUESTIONS ABOUT ANY OF THE PROVISIONS IN THIS AGREEMENT, DO NOT HESITATE TO EMAIL BY ENTERING INTO THIS AGREEMENT, YOU ACKNOWLEDGE RECEIPT OF THE AMAL INVEST PRIVACY POLICY AND PRIVACY AND SECURITY STATEMENT.

YOU UNDERSTAND THAT THIS AGREEMENT MAY BE AMENDED FROM TIME TO TIME BY US, WITH REVISED TERMS POSTED ON THE MAIN WEBSITE. YOU AGREE TO CHECK FOR UPDATES TO THIS AGREEMENT AND THAT BY CONTINUING TO MAINTAIN YOUR ACCOUNT WITHOUT OBJECTING TO ANY REVISED TERMS OF THIS AGREEMENT, YOU ACCEPT THE TERMS OF THE REVISED AGREEMENT AND YOU WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS.

(b) For the Purposes of this Agreement, following definitions shall apply.

“Account/s” means each account opened in your name pursuant to this Agreement for investment.

“Amal Invest App” is our mobile application through which we will provide to you the services addressed in this Agreement.

“Base Currency” means the currency of the country you live in.

“Cash Balance” means the cash that was invested by you that is available to be invested.

“Custodian” means Alpaca Securities LLC a limited liability company duly organized and in good standing under the laws of the state of Delaware, United States. Alpaca maintains a principal place of business at 20 North San Mateo Drive, Suite 10, San Mateo, California, 94401. Alpaca Securities LLC is a member of Financial Industry Regulatory Authority, Inc. (FINRA).

“Cut-off Time” for processing Orders is 9:45 EST on stock market trading days.

“Main Website” is <https://amalinvest.com/>

“Order” means an instruction from you to buy or sell via the Amal Investment App.

“Portfolio” is the total of all Portfolio Slices, meaning your portfolio of financial instruments in the Amal Investment App.

“Portfolio Slice” is an investment position and made up of the financial instruments available via the Amal Invest App, with which you may create your own Portfolio.

“Professional” means an individual who is registered or qualified with any securities agency, any securities exchange or association, or any commodities or futures contract market or association; engaged as an investment advisor or employed by a bank or other organization exempt from registration under relevant securities laws to perform functions that would require him or her to be so registered or qualified if he or she were to perform such functions for an organization not so exempt.

“Property” means all Client monies, contracts, investments, and options, whether for present or future delivery, and all related distributions, proceeds, products and accessions.

“Retail Client” means Clients who are not Professionals Clients under the definition of the FSRA Conduct of Business Rulebook.

III. Capacity, Status and Conflicts of Interest

As an individual, you are of legal age under the laws of the country of your residence and authorized to enter into this Agreement. If an entity, you are duly formed, validly existing and in good standing in your state of organization, have full power and authority to enter and perform this Agreement.

Amal shall categorize you as a Retail Client in relation to investment and ancillary services offered to you. This categorization provides the highest level of protection for a client in accordance with the FSRA Conduct of Business Rules.

You are the sole owner of the funds invested into the Account and the only person entitled to the funds and assets held in your Account. You hereby represent and warrant that no person, except yourself, has any interest in the Account opened pursuant to this Agreement. It is in violation of this Agreement that your account is shared and/or used by any natural or legal persons other than yourself.

You agree that unless we receive a written objection from you, we may provide your name, address, and securities positions to requesting companies in which you hold securities.

Except as otherwise disclosed to Amal in writing, neither you nor any member of your immediate family is an employee of any exchange, any corporation of which any exchange owns a majority of the capital stock, a member of any exchange or self-regulatory organization, a member of any firm or member corporation registered on any

exchange, a bank, trust company, insurance company or any corporation, firm or individual engaged in the business of dealing either as a broker-dealer or as principal in securities. You understand and agree that you are obligated to promptly notify us in writing if you or a member of your immediate family becomes registered or employed in any of the above-described capacities. Except as otherwise disclosed to Amal in writing, you are not a Professional. You further agree to promptly notify us in writing if you are now or if you become a Professional or an officer, director or 10% stockholder of any publicly traded company. You may request in writing to be categorized as a Professional Client in accordance with the definition under the FSRA Conduct of Business rulebook but the final decision of changing such a categorization will be at our discretion and in accordance with the FSRA rules in this regard.

IV. No Advice

Amal, acting solely in the capacity of a broker, offers a non-advised (execution-only) order transmission service in shares and fractions of shares (“fractional shares”) and therefore we do not offer any advice or provide you with any recommendations regarding the appropriateness of any Portfolio Slice, Portfolio, nor regarding tax, investment, and legal issues. Amal’s services include arranging investments in securities to Retail Clients and executing a contract with the Custodian who acts in the capacity of the executing broker to safeguard such securities. In the provision of our services to you, we are not required to assess the appropriateness of the Portfolio Slice, Portfolio or service offered to you. Whilst we may from time to time provide you with information about Portfolio Slices and Portfolios, this information is not, and should not be interpreted as, advice, and any decision to create your own Portfolio or Portfolio Slices is made solely by you. If you are uncertain as to whether any Portfolio Slice is suitable and/or appropriate for your individual circumstances or needs, you should seek independent professional advice. Any decision to acquire or sell a Portfolio Slice is solely yours and we are not responsible for such decisions.

The securities provided on the Amal App are considered generic products and Amal does not offer complex financial instruments. Additionally, Amal does not provide leverage and any losses incurred as a result of trading will be limited to the amount invested by each individual customer. Amal’s product offering is generally suitable for retail clients.

Amal represents and warrants that it does not receive nor accept any monetary compensation, favors of any kind or any other conceivable gains from the Custodian or any other company listed on the Amal Invest App for providing brokerage services on behalf of its Clients..

V. Acknowledgment of Risk

By agreeing to the terms of this Agreement, you also acknowledge and assume the following risks.

Trading financial instruments involves an element of risk. The value of your investment may fall as well as rise and you may get back less than your initial investment, and in some cases, you may lose your entire initial investment. Past performance of an instrument is not an indication of its future performance. Therefore, we do not advise that you borrow money in order to invest in the Amal Invest App.

Where your Portfolio Slices are denominated in currencies other than your Base Currency, fluctuations in foreign exchange rates may impact your profits and losses connected to your trading.

Where your Portfolio Slice is a share in a company, you own a portion of the issuing company's share capital, with your ownership interest determined by the number of shares you own as a percentage of the total issued share capital of that company. You should be aware that the insolvency of a company may drastically reduce the value of its shares, potentially risking the loss of your entire investment. Typically, ordinary shareholders rank lowest in the order of priority of repayment in the event of a company's insolvency, meaning the company may have exhausted the value of its available assets in paying other creditors by that time it comes to paying its shareholders, increasing the risk that shareholders will not receive any money from the company for their shares.

We do not provide, nor can we control, the prices for the Portfolio Slices you may buy or sell via the Amal Invest App. The market price of Portfolio Slices is influenced by a broad array of factors and can change rapidly and unexpectedly, meaning the value of those Portfolio Slices, and your related profits and losses on your Portfolio, can also change rapidly and unexpectedly. Amongst other things, prices of Portfolio Slices can be subject to gapping (where the price of the Portfolio Slice opens significantly above or below the previous day's closing price) and slippage (where the price a Portfolio Slice is executed at a different price to that which was quoted at the time the Order was submitted), especially in periods of market volatility.

You have the sole responsibility of monitoring the value of the Portfolio or Portfolio Slices you hold, and you should ensure that you can access the Amal Investment app on an ongoing basis to do this.

The Portfolio Slices that are shares, made available via the Amal Invest App are all admitted to trading on a regulated market, and in the event that you wish to sell your Portfolio Slices, a corresponding buyer of those Portfolio Slices must be found in the underlying market. Whilst certain Portfolio Slices can be very liquid, you should be aware that others, such as the shares of smaller companies or of companies located in other geographies or territories, can be less liquid and it is not guaranteed that there will be a buyer for your Portfolio Slices.

The Portfolio Slices that are fractional shares, cannot be traded on regulated markets (such as public exchanges) and as such may be subject to greater liquidity risk than full shares.

Whilst we will try to make the Amal Invest App available to you without interruption, we cannot guarantee that it will always be available to you. In these circumstances, your Orders may not be able to be submitted and you may not be able to monitor your Portfolio or Portfolio Slices via the Amal Invest App.

Changes to current legislation and regulations could give rise to changes in the price of Portfolio Slices, which could impact your profits or losses. The impact of such legal and regulatory changes can be material and unexpected, and may impact certain companies, markets, and jurisdictions more than others.

We may hold the funds received on your Account collectively in a Client bank account together with funds that we hold for other Clients. You hereby acknowledge the risks of commingling the funds, its administrative and operational difficulties. In the event of insolvency of the bank, Custodian or other relevant financial institution holding the collective money account, you understand that you may not be able to fully recover your funds. In the event of insolvency of the bank, Custodian or other relevant financial institution holding the collective money account, distribution of the monies will be governed by the applicable FSRA rules under the Conduct of Business Rulebook 14.4.

VI. Tax

You should be aware that various tax regimes may apply to your trading in financial instruments depending on your personal tax status and the rules and regulations in force from time to time. You have the sole responsibility of determining the relevant tax impact to your trading and you should consult an appropriate professional advisor if you have any questions or doubts in this regard.

VII. No Guarantee of Rights

Whilst Portfolio Slices can often have rights to dividends and, in certain instances, the right to vote on certain matters at general meetings of the issuing company, you should not assume that you will be able to exercise these rights. The payment of dividends by a company is not guaranteed and you may not have the opportunity to exercise any voting rights attaching to those Portfolio Slices.

VIII. Anti-Money Laundering and Counter Terrorist Financing

We are obliged to follow certain requirements as set out by the FSRA as well as UAE local authorities for preventing and suppressing money laundering and counter terrorist financing activities, which requires investment firms to obtain certain verification documents from Clients.

We will also request from you, the Client, to inform us how funds being invested were obtained/accumulated (source of wealth). This process may require proof of certain documentation. We have the right not to carry out Orders or instructions received from the Client as long as the Client has not supplied the information requested by us. Amal takes no responsibility for any possible delays where the Client's verification documents are outstanding.

IX. Further Client Obligations

In addition to the obligations throughout the Agreement, you represent and warrant that all documents and information that you have provided in order to open an Account are accurate and true.

You herewith agree and warrant that you will not conduct acts in any way that could result in market abuse or circumvention and/or violation of any relevant laws and regulations.

Clients must immediately notify Amal of any changes to their financial, Professional and any other relevant status and maintain their data and information updated.

X. Complaints

Amal has in place a Complaints handling procedure whereby all complaints submitted by you to us are handled in a professional and expedient manner. Employees are obliged to report all complaints received to the Firm's Compliance Officer (this applies to both written and verbal complaints).

The Compliance Officer is then obligated to inform senior management of the complaint received, write to you as the complainant acknowledging receipt of the complaint, nominate an individual internally to investigate the complaint and within 21 days of acknowledging the complaint, write to you to explain Amal views on the complaint and the action, if any that it proposes to take.

Where the complaint cannot be resolved within 21 days, Amal will provide you with a progress report including details of when the complaint will be resolved and when the complainant can expect a resolution.

A copy of Amal's Complaints handling procedure is available free of charge upon your request.

XI. Data Protection and Confidentiality

We keep your data and information confidential except (i) our employees, officers, representatives, group companies, affiliates, advisers or credit reference agencies who need to know such information for the purposes of carrying out obligations under or in connection with this Agreement or providing us with services relating to the subject matter of this Agreement; and as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.

We may collect, use and store the personal information which you provide from time to time including Personal Data within the meaning given to the terms in the Abu Dhabi Global Market Data Protection Regulation 2021 ("Personal Data"). Personal Data may include information provided for the purpose of compliance with anti-money laundering regulations and information deriving from Orders.

You consent to us using and holding your Personal Data in accordance with our Privacy Policy and Abu Dhabi Global Market Data Protection Regulation 2021.

In particular, we may use the Personal Data (i) to open your Account and enable Orders and trading arrangements; to supply the services; (ii) to meet our compliance requirements under relevant laws and regulations; (iii) for client service, analysis and market research purposes; (iv) to undertake credit and reference checks and/or to recover a debt or for the purposes of legal proceedings; and/or (v) for general account administration purposes.

You acknowledge and agree that Amal may share your Personal Data (i) to verify your identity; (ii) with affiliates and with third parties who may administer and operate the Account from time to time. We will always take appropriate measures and meet our legal obligations to ensure that any Personal Data transferred to such third parties is kept securely.

We shall keep and maintain copies of your documentations for at least 6 years or otherwise stipulated in relevant laws and regulations from the date of your Account closure.

XII. Fees and Currency

We do not charge any setup fees, transfer fees, or trading fees. Amal only charges a fixed monthly fee (“Monthly Fee”). Withdrawals from Amal to your bank account carry a fee (“Withdrawal Charges”). You may find all relevant pricing information on <https://amalinvest.com/pricing> (“Pricing Page”), which is binding on all parties to this Agreement. By continuing your use of the Amal Invest App, you agree to the Withdrawal Charges and payment of the prescribed Monthly Fee which is indicated on the Pricing Page. Amal may, from time to time, change the Monthly Fee. We hereby undertake that any modifications or adjustments to the Monthly Fee shall be expeditiously updated on the Pricing Page. Amal, to the best of its ability and in good faith, shall notify Clients when such changes occur. Any changes to the Monthly Fee shall come into effect after 10 business days following the day we update the Pricing Page and send a written notification to your email in that regard. However, you must regularly check the Pricing Page in order to avoid any uncertainty. While most assets you purchase will be denominated in USD, the Amal Invest App provides you with the option to select your Base Currency. Balances are converted at the market rate, and we do not charge a commission on conversion between USD and your Base Currency.

The minimum investment per Client is USD1 (“Minimum Investment”).

XIII. Orders

Orders shall be submitted from your Account and processed the same day until the Cut-off Time. All orders will be completed on a best execution basis in terms of price, fees and charges and efficiency of processing. If you submit any Orders after that time, they will be processed the next trading day. Cancellation of Orders is only possible for pending Orders prior to the Cut-off Time. In the event that you would like to cancel your Order after it has been processed, you must either sell or delete and liquidate the Portfolio Slice entirely.

All Orders for the purchase of securities given from your account via the Amal Invest App will be authorized by you and executed in reliance on your promise that an actual purchase is intended. An Order creates a binding commitment to sell or buy a Portfolio Slice. In order to create an Order to invest in the Portfolio Slice of your choice, you must ensure that at least the Minimum Investment amount is available in your Cash Balance. The funds to be deposited for the Cash Balance will be to an account at a licensed and registered UAE bank that is specified and held by us. You understand that the laws and practices relating to client money accounts in the relevant jurisdiction may differ to those of others, and this may affect your ability to recover the funds deposited in the client bank account.

You hereby acknowledge that the automatic investment (“Auto-Invest”) is enabled by default and any funds directed to the Cash Balance will be automatically invested to your chosen Portfolio. However, you have the right to opt out

of the Auto-Invest option. In the event that you elect to use the Auto-Invest, you may also opt for the Minimum Cash Balance option, which would preclude Amal from investing the assigned minimum balance (“Minimum Cash Balance”).

We do not guarantee, nor create the indicated prices of the relevant Portfolio Slices as the prices can change in a moving market. Therefore, it might not be possible to execute at the price shown on the Amal Invest App before you place your Order.

You understand Amal may at any time, in its sole discretion and without prior notice to you, prohibit or restrict your ability to trade securities. We have the final say on whether your Order is accepted or not without having to explain to you why an Order was rejected. However, we will notify you if an Order is rejected. Other restrictions may apply to submitting Orders dependent upon regulatory requirements and market conditions, an example would include but limited to trading restrictions imposed by regulators.

You further agree not to allow any person to trade for your Account unless a trading authorization for that person has been received and approved by Amal.

If we accept your Order, we will transmit it onto the Custodian for execution or onward transmission for execution. We will, in accordance with the terms of this Agreement, use your funds to buy and sell investments on your behalf through the Custodian account, which is a consolidated account we use for all our Clients. For terms and conditions and information on the safeguards our Custodian employs, please contact Alpaca Securities LLC or visit <https://alpaca.markets>

You hereby agree that (i) we may hold investments purchased on behalf of you in the Custodian account, which is a collective account, aggregated with other investments of our other Clients, and such investments may not be held in your name, although where feasible the account will be labeled “Client Account” and be specified in your name. This means that your investments will be commingled with the assets of our other clients. Given such commingling, the investments may be registered collectively in Amal’s name. You agree that if there are any dividends, interests, rights, benefits or other proceeds in relation to your investments resulting from such commingling, we shall have full discretion as to the allotment of such dividends, interests, rights, benefits or other proceeds; (ii) in the event of insolvency or default of the Custodian, you understand that you may not be able to fully recover your investments held in the Custodian account. Any shortfall in the investments may be shared among you and our other Clients pro rata; (iii) provided that we have selected or engaged such Custodian in good faith, we shall not be liable to you for any and all loss suffered or incurred by you as a result of any act, omission or insolvency of such Custodian; (iv) where investments are denominated in a foreign currency, the investments are held in a collective Custodian account with an entity which is licensed, registered or authorized to act as a custodian in the country or territory where such investments are held. You understand that the laws and practices relating to Custodian accounts in the relevant jurisdiction may differ. Depending on the jurisdiction, this may affect your ability to recover the investments deposited in the Custodian account; (v) your investments may be treated as fungible with other investments in the Custodian Account and therefore, we are not obliged to deliver any specific investments to you and may instead sell the investments on your behalf at your expense and transfer to your Account the proceeds of such sale (if any).

In the event that you sell a Portfolio Slice, the proceeds of such sale, as well as other revenues from your Portfolio shall be deposited to the designated bank account to be made available for your withdrawal.

XIV. Transaction Notifications and Statements

All executed transactions such as Orders are available for Clients to track on the Amal Invest App exclusively. In order to receive email notifications regarding each of your transactions, you must opt for the email confirmation option, which will be visibly and legibly indicated. Amal is not obliged to send an email confirmation notification unless the Client expressly chooses this option.

You shall receive a monthly statement that provides an overview of your Account (“Account Statements”) via email which includes but is not limited to cash balance and open securities positions. Furthermore, in order for our Clients to have a more comprehensive picture of their positions, we undertake to provide Month-on-Month and Year-to-Date performance indicators on their Account Statements.

XV. Insolvency of Invested Companies

Where your Portfolio Slice represents an ownership interest in a company, if that company becomes insolvent, the ability to trade those Portfolio Slices may be restricted, and the price of your Portfolio Slices may fall, which could result in you losing all the money you paid for those Portfolio Slices. In these circumstances, the relevant Portfolio Slices will be dealt with in accordance with appropriate insolvency procedures maintained by the Custodian. You should also be aware that if trading in a Portfolio Slice is suspended or if it is no longer listed on a relevant trading venue, this may affect your ability to sell that Portfolio Slice and may result in action being taken to close out your position. Any proceeds arising from the sale of your Portfolio Slice will be credited to the designated bank account for your withdrawal.

XVI. Account Suspension/Closure, Breach of Agreement and Termination

Ensure to notify us immediately if you suspect that you have breached this Agreement. As a result of your breach, you may be liable for any damage, loss, or expenses that we suffer, or which a reasonable person would consider as resulting from, your breach of this Agreement. If we become aware that you have breached this Agreement, we may suspend or terminate your Account on a temporary or permanent basis and in certain instances, we may terminate this Agreement, which will result in action being taken to close out your Portfolio(s).

If you have breached this agreement, and this has caused us to suffer a loss, (i) you will be responsible for any losses we suffer because of your action (we will try to keep the losses to a minimum); (ii) if your actions result in us losing profits, you may also be responsible for those losses. You won't be responsible if this would mean that we are compensated twice for the same loss; (iii) and you will also be responsible for any reasonable legal costs that arise as a result of our losses.

We may close or suspend your Account and access to our trading services immediately, and end your access to the Amal Invest App in case of (i) fraudulent or criminal activity; (ii) wrong and inaccurate information provision from your end; (iii) you have infringed this Agreement or any of our other connected terms and conditions; (iv) if we have good reason to believe that your use of the Amal Investment App is harmful to us or our software, systems or hardware; (v) if we have good reason to believe that continuing to use your account could damage our reputation or goodwill; (vi) if you've been declared bankrupt; or (vii) if we have to do so under any law, regulation, court's instructions.

If we close your Account in exceptional circumstances, you will only be able to liquidate your Account and send money via bank transfer before the Account is closed. You will not be able to use our trading services for any other purpose.

We may also decide to close or suspend your account for other reasons. We would contact you through the Amal Invest App at least 30 business days before we do this.

Amal and you can terminate this agreement by giving 30 business days' written notice of such termination. This agreement will continue to apply to you until such time as 30 business days has passed from the date on which any notice of termination is given. The termination of this Agreement shall not affect the continuity of the Sections XV, XVII.

If you close your trading account, all Portfolio Slices will need to be sold via the Amal Invest App. You may not transfer any of the Portfolio Slices to another broker.

XVII. Waiver, Limitation of Liability, Indemnification

You agree that your use of the App or the Main Website or any other service provided by Amal or its affiliates is at your sole risk. Amal's financial services are provided on an "as is," "as available" basis without warranties of any kind, either express or implied, statutory (including without limitation, timeliness, truthfulness, sequence, completeness, accuracy, freedom from interruption), implied warranties arising from trade usage, course of dealing, course of performance, or the implied warranties of merchantability or fitness for a particular purpose or application, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement. Although considerable effort is expended to make the Main Website, Amal Invest App and other operational and communications channels available around the clock, Amal does not warrant that these channels will be available and error free every minute of the day. You agree that Amal will not be responsible for temporary interruptions in service due to maintenance, Website or App changes, or failures, nor shall Amal be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THIS AGREEMENT, YOU UNDERSTAND AND AGREE THAT AMAL, ITS AFFILIATES, THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS, AND THE PROVIDERS (COLLECTIVELY THE "AMAL

PARTIES") WILL NOT BE LIABLE TO YOU OR TO THIRD PARTIES UNDER ANY CIRCUMSTANCES, OR HAVE ANY RESPONSIBILITY WHATSOEVER, FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING TRADING LOSSES, DAMAGES, LOSS OF PROFITS, REVENUE, OR GOODWILL) THAT YOU MAY INCUR IN CONNECTION WITH YOUR USE OF THE SERVICE PROVIDED BY AMAL OR ANY OF ITS AFFILIATES UNDER THIS AGREEMENT, BREACH OF THIS AGREEMENT, OR ANY TERMINATION OF THIS AGREEMENT, WHETHER SUCH LIABILITY IS ASSERTED ON THE BASIS OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, AND WHETHER OR NOT FORESEEABLE, EVEN IF ANY AMAL PARTY HAS BEEN ADVISED OR WAS AWARE OF THE POSSIBILITY OF SUCH LOSS OR DAMAGES. AMAL SHALL NOT BE LIABLE BY REASON OF DELAYS OR INTERRUPTIONS OF THE SERVICE OR TRANSMISSIONS, OR FAILURES OF PERFORMANCE OF THEIR RESPECTIVE SYSTEMS, REGARDLESS OF CAUSE, INCLUDING THOSE CAUSED BY GOVERNMENTAL OR REGULATORY ACTION, THE ACTION OF ANY EXCHANGE OR OTHER SELF REGULATORY ORGANIZATION, OR THOSE CAUSED BY SOFTWARE OR HARDWARE MALFUNCTIONS.

Except as otherwise provided by law, Amal or any of its affiliates or respective partners, officers, directors, employees or agents (collectively, "Indemnified Parties") shall not be liable for any expenses, losses, costs, damages, liabilities, demands, debts, obligations, penalties, charges, claims, causes of action, penalties, fines and taxes of any kind or nature (including legal expenses and attorneys' fees) (whether known or unknown, absolute or contingent, liquidated or unliquidated, direct or indirect, due or to become due, accrued or not accrued, asserted or unasserted, related or not related to a third party claim, or otherwise) (collectively, "Losses") by or with respect to any matters pertaining to your Account, except to the extent that such Losses are actual Losses and are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from Amal's or any of its affiliates' gross negligence or intentional misconduct. In addition, you agree that the Indemnified Parties shall have no liability for, and you agree to indemnify, defend and hold harmless the Indemnified Parties from all Losses that result from: (i) any noncompliance by you with any of the terms and conditions of this Agreement; (ii) any third-party actions related to your receipt and use of any information on the App or Main Website, whether authorized or unauthorized under this Agreement; (iii) any third-party actions related to your use of the App or the Main Website; (iv) You or your agent's misrepresentation or alleged misrepresentation, or act or omission; (v) Indemnified Parties following you or your agent's directions or instructions, or failing to follow you or your agent's unlawful or unreasonable directions or instructions; (vi) any activities or services of the Indemnified Parties in connection with your Account (including any technology services, reporting, trading, research or capital introduction services); or (vii) the failure by any person not controlled by the Indemnified Parties and their affiliates to perform any obligations to you. Further, if you authorize or allow third parties to gain access to Amal's services, including your Accounts, you will indemnify, defend and hold harmless the Indemnified Parties against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use. Amal does not warrant against Loss of use or any direct, indirect or consequential damages or Losses to you caused by your assent, expressed or implied, to a third party accessing your Account or information, including access provided through any other third-party systems or sites. You consent to the use of automated systems or service bureaus by Amal and its respective affiliates in conjunction with your Account, including Auto-Invest entry and execution, record keeping, reporting and account reconciliation and risk management systems (collectively

"Automated Systems"). You understand that the use of Automated Systems entails risks, such as interruption or delays of service, errors or omissions in the information provided, system failure and errors in the design or functioning of such Automated Systems (collectively, a "System Failure") that could cause substantial damage, expense, or liability to you. You understand and agree that Indemnified Parties will have no liability whatsoever for any of your Losses arising out of or relating to a System Failure. You also agree that Indemnified Parties will have no responsibility or liability to you in connection with the performance or non-performance by any exchange, clearing organization, market data provider, or other third party (including other broker-dealers and clearing firms, and banks) or any of their respective agents or affiliates, of its or their obligations relative to any securities. You agree that Indemnified Parties will have no liability, to you or to third parties, or responsibility whatsoever for: (i) any losses resulting from a cause over which Indemnified Parties do not have direct control, including the failure of mechanical equipment, unauthorized access, theft, operator errors, government restrictions, force majeure, market data availability or quality, exchange rulings or suspension of trading; and (ii) any special, indirect, incidental, consequential, punitive or exemplary damages (including lost profits, trading losses and damages) that you may incur in connection with your use of the App, the Website, Amal's brokerage, and other services provided by Indemnified Parties under this Agreement.

XVIII. Communication and Notifications

Unless otherwise agreed, all notices, instructions, and other communications to be provided by us under this Agreement will be given to the address or email provided by you. You will notify us of any changes to your address or your email.

All notices, instructions and other communications to be given by you to us under this Agreement will be given in writing using the details below or such other details as may be notified to you from time to time.

Address: Suite 311, Alsarab Tower, ADGM, Abu Dhabi, United Arab Emirates

Email: legal@amalinvest.com

Subject to applicable regulations, any communication between us using electronic signatures will be binding as if it were in writing. Orders or instructions provided to us via email or other electronic means will constitute evidence of the orders or instructions provided to us.

XIX. Governing Law and Jurisdiction

The provision of services to you under this Agreement will be governed by and construed in accordance with the laws of England. The exclusive place of jurisdiction for any disputes arising out of and/or in connection with this Agreement will be the courts of the ADGM. However, you further agree that Amal reserves the right to take legal action against you before the courts of the country in which you are a resident or before any other competent authority.

XX. Amendments

We have the right to amend the terms of this Agreement. If we make any material change to this Agreement, we will provide you with at least thirty (30) Business Days written notice to you. Such an amendment will become effective

on the date specified in the notice. If you do not close your Accounts prior to the date on which you are notified that the changes will come into effect, you will be deemed to have agreed to the changes and they will apply to your Accounts. Any other amendment must be agreed in writing between us. Unless otherwise agreed, an amendment will not affect any outstanding order or Transaction or any legal rights or obligations which may already have arisen.

XXI. Assignments

Amal may on thirty (30) days' prior written notice (which may be via email to the email address provided to Amal by you), assign its rights and/or obligations under this Agreement to a third party selected by Amal, including by way of merger, consolidation or the acquisition of all or substantially all of Amal's business and assets relating to this Agreement, provided that; (i) doing so will not adversely affect your rights or obligations under this Agreement; and (ii) the assignee is to Amal's reasonable satisfaction able to provide an equivalent level of service and regulatory and commercial assurance.

XXII. Severability

If a provision of this Agreement is or becomes illegal, unenforceable, or invalid in any jurisdiction, it shall not affect (1) the enforceability or validity in that jurisdiction of any other provision of this Agreement, or (2) the enforceability or validity in other jurisdictions of that or any other provision of this Agreement.