HITOMORROW SECURITIES LTD

CLIENT DOCUMENTATION

Terms and Conditions

Hitomorrow Securities Ltd (previously T.C.R. International Ltd)
Cyprus Investment Firm · CIF licence no. 237/14 · Reg. No. HE 326383
Version 1.0 · September 2026 · Approved by the Board of Directors

1. Definitions

ACCOUNT	Any account opened in the books of Hitomorrow Securities Ltd and recorded in the name of the Client.
AGREEMENT	Any agreement concluded between Hitomorrow Securities Ltd and the Client in connection with the provision by Hitomorrow Securities Ltd of its Services, including these Terms and any other agreement incorporating these Terms by reference.
ASSETS	The Client's assets held in the Account, including monetary funds and/or Financial Instruments.
AUTHORISED PERSON	Any person duly authorised to represent the Client and to act on behalf of the Client under these Terms and in any Transaction under them.
WEBSITE	The official website of Hitomorrow Securities Ltd: hi2morrowsecurities.com.
BUSINESS DAY	The normal working hours of Hitomorrow Securities Ltd, which are 08:30 to 17:30 Cyprus time, Monday to Friday, except for Cyprus public holidays.
CLIENT	Every legal or natural person to whom Hitomorrow Securities Ltd provides Services.
CYSEC	The Cyprus Securities and Exchange Commission.
FINANCIAL INSTRUMENT	Any of the financial instruments listed in the Company's authorisation.

INSTRUCTION	The Client's instruction to the Company to perform any act within the scope of these Terms, other than to conclude a transaction in Financial Instruments.
LAW	The Investment Services and Activities and Regulated Markets Law of 2017, as amended from time to time.
MARKET RULES	The rules, regulations, customs and practices of any exchange or other organisation or market, or of any third party involved in the execution of a Transaction, and any exercise by any such exchange, organisation, market or third party of any power or authority conferred on it.
MEMBER STATE	A European Union member state, or another state that is a contracting party to the Agreement on the European Economic Area.
ORDER	Any Client order to the Company to enter into a transaction in Financial Instruments.
SERVICES	Any of the investment services, ancillary services and investment activities that the Company is authorised to provide.
TRANSACTION	Any transaction, including any securities financing transaction, which the Company may carry out with or for the Client in accordance with these Terms.

2. Introduction

These Terms and Conditions (the "Terms"), together with the Investment Services Agreement and its appendices (the "Main Agreement") and the KYC and due diligence questionnaires (the "KYCDD Questionnaires"), form the entire agreement between the Client ("you") and Hitomorrow Securities Ltd ("we", "us", the "Company"). The Terms set out the terms and conditions applicable to the provision of investment and ancillary services and to the carrying on of investment activities (the "Services") by the Company.

These Terms are referred to in various sections of the Main Agreement and the KYCDD Questionnaires. By signing the Main Agreement and the KYCDD Questionnaires you acknowledge that you have carefully read and fully understood these Terms, with which you unreservedly agree. We recommend that you read these Terms very carefully. If you are unsure about the meaning or effect of any of these Terms, you should seek advice from an appropriate professional. Please keep these Terms in a safe place for future reference, and contact an authorised representative if you have any questions or require any clarification about these Terms, the Main Agreement or the KYCDD Questionnaires.

3. Who we are

The Company is a private company limited by shares registered in the Republic of Cyprus with registration number HE 326383, having its registered office at Office 202, Athalassis 54, 2nd Floor, Strovolos, 2023 Nicosia, Cyprus. Telephone: +357 96 0404 66. Email: info@hi2morrowsecurities.com.

The Company was previously registered under the name T.C.R. International Ltd. The change of name does not affect the legal personality of the Company, its registration number or its CIF licence number.

The Company is authorised and regulated by the Cyprus Securities and Exchange Commission under licence number 237/14 to provide investment and ancillary services and to carry on investment activities. The Company's licence details may be verified on the CySEC website at www.cysec.gov.cy/en-GB/entities/investment-firms/cypriot/40638/.

The Company is authorised to provide the following investment services:

1. reception and transmission of orders in relation to one or more financial instruments;
2. execution of orders on behalf of clients;
3. dealing on own account.

> The Company **does not** provide the investment services of portfolio management or investment advice, and does not provide services in relation to financial contracts for differences. The Company does not provide tax, accounting or legal advice or services.

The Company conforms to its policies and procedures and to the requirements of the Law, and acts honestly, fairly and professionally in accordance with the best interests of each Client.

4. General terms and conditions

4.1 General terms

These Terms, together with any accompanying documents, as amended from time to time, set out the basis on which the Company will provide Services to you.

These Terms apply to any and all Services and Transactions which the Company may carry out with or for the Client, subject to the terms of any other agreement relating to any specific business or Transaction between the Client and the Company.

The Company may at any time alter these Terms, without prior consultation with or consent from the Client, by written notice to the Client or by publication on the Website.

The Company will notify the Client of any material changes to these Terms by posting updated versions of the Terms on the Website. Unless the Company notifies the Client otherwise, any such amendment shall take effect ten (10) Business Days after the date of posting the updated version, provided that no variation shall affect Transactions executed before the time of that variation.

The Client acknowledges that a variation of these Terms made by the Company to reflect a change in applicable regulations or Market Rules, or on account of an extraordinary situation, takes effect immediately where necessary.

The Client also acknowledges that a variation made by the Company which does not provide for conditions less favourable to the Client than before, or which is made for the purpose of introducing new products or services, takes effect immediately.

The Company may, at its discretion, give the Client additional notice of any changes to these Terms by email. This does not release the Client from the responsibility to monitor all changes on the Website.

The Services provided by us to you are specified in the Main Agreement and its appendices.

4.2 Language

These Terms are available in English, and all communications in connection with the Services we provide shall be in English.

4.3 Access to Services

Services shall be provided by the Company to the Client in accordance with these Terms, subject to the successful completion by the Company of its due diligence procedure in relation to the Client and to acceptance of these Terms in accordance with the procedure specified below. These Terms shall be considered accepted by the Client when the Client signs the Main Agreement.

Any person wishing to become a Client of the Company shall provide the Company with the following documents and information:

- completed and duly executed KYCDD Questionnaires approved by the Company;
- the full set of identification documents listed in the document checklist of the KYCDD Questionnaires;
- any other information as may be required by the Company pursuant to applicable EU regulations and the laws and directives of the Republic of Cyprus, and/or upon the request of the relevant regulatory or other state authorities.

The Company may be unable, under applicable regulations, to accept a person as its Client until all properly and fully completed documentation required for the establishment of the business relationship or for the execution of an occasional transaction has been received by the Company, and all internal checks, including but not limited to anti-money laundering checks and the appropriateness assessment, have been satisfied.

The Client shall be fully responsible for the completeness and adequacy of the information and documents provided, and shall indemnify the Company and hold it harmless against any loss and damage connected with the provision of incomplete or inadequate information or documents.

The Client confirms that it has read and fully understood these Terms, and that it will not enter into any Transaction unless it has a full understanding of all of the terms, conditions and risks of that Transaction, and is capable of assuming and willing to assume, financially and otherwise, those risks.

4.4 Representations and warranties

You acknowledge that we provide Services to you in full reliance on the representations and warranties set out in these Terms, the KYCDD Questionnaires and the Main Agreement, and you undertake to notify us should any of these representations and warranties cease to be valid.

The representations and warranties set out in these Terms are given by you on an ongoing basis, and will be deemed, unless specified otherwise, to be repeated by you on each day from the effective date until our engagement is terminated.

You make the following general representations, warranties and undertakings to the Company:

- you have read, understood and accepted the risk warnings contained in these Terms and in the Risk Disclosure and Warnings Notice;
- any information given to us, including but not limited to the KYCDD Questionnaires and the Main Agreement, is complete, accurate and not misleading;
- you have the financial resources to bear even substantial losses.

You confirm that we have made no guarantee or assurance whatsoever as to the expected or projected profitability, return, success, performance, result, effect, consequence or benefit, whether legal, regulatory, tax, financial, accounting or otherwise, of any investment.

You agree to notify us immediately in writing if there is any change in respect of any of the information or representations made, and to provide us with such additional information as we may require.

5. Provision of information

The Company shall provide the Client with up to date information on the Company, its Services and the conditions on which the Services are provided, by publishing that information on the Website.

At the Client’s request, the Company undertakes to disclose to the Client the existence, nature and amount of any fee, commission or benefit paid or provided to or by a third party in connection with the provision of the Services, other than as specified in the fee schedule which forms part of the Main Agreement.

The Company shall provide the Client with any other information upon reasonable written request of the Client.

The Company may make public, or provide to the Client, information concerning the stock market environment, stock exchanges and Financial Instruments, for remuneration or free of charge. Such information is provided for information only and does not constitute investment advice or a personal recommendation.

The Company shall keep the Client informed of any changes in the fees and Services provided by the Company, by providing the Client with the relevant amended appendices which form part of the Main Agreement.

6. Data protection

Please see the Company’s Privacy Policy, available at hi2morrowsecurities.com/documents.

7. Services

The Company will provide investment and ancillary Services to the Client in accordance with the authorisation granted to it by CySEC, and will act honestly, fairly and professionally in accordance with the best interests of the Client.

To the extent that the Company is required by the Law to assess whether a Transaction, Service or product is appropriate for the Client, the Company will, for the purposes of that appropriateness assessment, rely on the information supplied to it by the Client. In respect of a professional Client, the Company shall be entitled to assume that, in relation to any Transaction, product or Service for which specific Client instructions have been provided, the

Client has the necessary level of knowledge and experience in order to understand the risks involved in the proposed Transaction, product or Service.

The Client understands that, where the Client fails to provide information sufficient for the Company to assess whether the Client has the necessary experience and knowledge in order to understand the risks involved in relation to the product or investment service offered, the Company may not be able to determine whether the Transaction, Service or product is appropriate for the Client and will therefore not be able to offer that Transaction, Service or product to the Client.

In accordance with applicable regulations and Market Rules, prior to the execution of a Transaction the Company will determine whether the Client is acting as principal, as agent, or partly as principal and partly as agent. The Client agrees that any Transaction may be executed on behalf of the Client in the name of the Company, in which case the Company will act on behalf of the Client as undisclosed principal. The Client further authorises the Company to act as agent for the Client, as either identified or unidentified principal.

The Company will not be obliged to execute any Transaction, or to do anything else, which the Company reasonably believes would breach any applicable regulations.

8. Reception, transmission and execution of Client orders

8.1 Client orders and instructions

Any Client Order or Instruction forwarded to the Company shall contain sufficient detail for its unambiguous interpretation and execution. The Client agrees that, otherwise, the Company may reject the Order or Instruction and/or interpret it at its sole discretion in accordance with standard market practice.

Any Order or Instruction shall be given by the Client in a form acceptable to the Company. The Company reserves the right to reject any Client Instruction or Order given in a form other than that approved by the Company.

The Client shall be responsible for any Orders and Instructions submitted, and for the accuracy of information provided to the Company by email or otherwise on behalf of the Client and used for the identification of the Client.

Client Orders and Instructions sent to the Company outside the Company’s normal working hours, when the Company is closed and/or on a day that is not a Business Day, are binding on the Client. Such Orders and Instructions shall be considered sent by the Client and received by the Company on the first Business Day following the day on which they were actually sent.

8.2 Authorised Persons

The Client shall appoint its Authorised Persons for the purposes of exercising its rights and performing its obligations under these Terms, and no persons other than Authorised Persons may interact with the Company on behalf of the Client.

The Client warrants that any person signing documents on the Client’s behalf, and any person representing the Client in entering into any Transaction, is duly authorised by the Client to act on its behalf. The Client shall bear all risk and full responsibility for non-compliance with this provision.

In the case of any change in the list of Authorised Persons, the Client shall notify the Company in writing within one Business Day following the day of that change, and, in the case of the appointment of a new Authorised Person, shall deliver all documents confirming that appointment and the scope of that person's authority. The Company shall not be bound by any such variation or replacement until written notice is actually received and confirmed by the Company.

8.3 Communication and transmission of orders

The Client may deliver Instructions and Orders to the Company by telephone, email, fax, post, by hand, or at meetings between the Client and the Company, in which case the Instruction or Order shall be properly documented in the form of written minutes or notes. Client Orders shall be considered accepted by the Company for processing upon actual receipt by the Company of an Order submitted in accordance with these Terms, subject to confirmation by the Company, given orally or in writing, including by electronic or facsimile message, that the Order has been received.

The Company shall not be liable for any loss, expense, cost or liability, including consequential loss, suffered or incurred by the Client as a result of Instructions or Orders being given, or any other communication being made, via the internet or any other electronic medium.

If an Order or Instruction contains corrections or omissions and therefore cannot be unambiguously construed and executed, the Company shall immediately contact the Client and request the necessary clarification. The Client shall promptly prepare and deliver to the Company a new Order or Instruction containing the required supplements or amendments.

Any Order or Instruction sent by email or fax shall at least be legible. Otherwise the Company will not be able to accept and execute it, and will promptly notify the Client accordingly.

Unless otherwise provided in these Terms, the Main Agreement or the Order or Instruction, all Orders and Instructions shall be accepted, acknowledged, confirmed and executed on a first-received, first-executed basis.

Upon opening a Client Account, the Company provides the Client with a contact telephone number and email address for giving Orders to the Company. The Client shall give Orders to the Company only through the designated telephone number or email address.

The Client agrees that telephone conversations between the Client and the Company are recorded. Any recording will be the sole property of the Company. In addition:

- the Company may act upon telephone instructions before receipt of any written confirmation, and the recording will be conclusive evidence of the relevant conversation, including any Instruction communicated during it, and of the terms of any Transaction verbally agreed;
- the records kept may be provided to the Client concerned upon request, and shall be kept for a period of five (5) years and, where requested by the competent authority, for a period of up to seven (7) years;
- we may provide any recording, a copy of any recording, or any transcript of any recording, as required or requested under applicable law or by any governmental or regulatory authority.

For the purposes of giving an Order to the Company by telephone, the Client shall complete the Company's identification procedure. Specifically, the Client shall provide the following information:

- Client full name;
- Authorised Person full name;

- Client Account number;
- the code word or password provided by the Client in the KYCDD Questionnaires.

The Client agrees that the Company will engage third parties for the execution of the Client's Orders. In that case, the Company shall act in the best interests of the Client and take all sufficient steps to obtain the best possible result, taking into account the factors specified in the Order Execution Policy referred to in section 14 of these Terms. The Company undertakes to take all reasonable care in selecting any such third party, and the Client agrees that the Company shall in that case be liable to the Client only for its failure to exercise reasonable care in selecting that third party.

Unless otherwise instructed by the Client, the Company may aggregate similar Orders and transmit them simultaneously, in accordance with the principles of aggregation and fair allocation described in the Company's Order Execution Policy.

The Client understands that any Client Order containing specific conditions may prevent the Company from applying the provisions of the Order Execution Policy for the purpose of obtaining the best possible result in the execution of that Order.

Limit Orders will be executed by the Company, as transmitted to a third-party broker, on the basis of the current market situation, by means of acceptance of a firm quotation of another market participant. For the purposes of these Terms, a limit Order means any Order to buy or sell at a fixed price.

Where the Client places a limit Order in securities admitted to trading on a regulated market with the Company, and that limit Order, as transmitted to a third-party broker, is not immediately executed under prevailing market conditions, the third-party broker may, but is not required to, make the limit Order public in a manner easily accessible to other market participants, unless the Client has specifically instructed otherwise.

8.4 Trading procedure

The Company enters into Transactions in Financial Instruments on the basis of Client Orders, in accordance with the following standard trading procedure:

- the Client deposits monetary funds and/or Financial Instruments in the Account opened with the Company for the Client;
- pursuant to applicable regulations and Market Rules, the Company reserves the funds and/or Financial Instruments for the purpose of effecting settlement of the Client's Transactions;
- the Client transmits to the Company an Order to enter into a Transaction, by the means specified in these Terms, the Main Agreement or any other relevant agreement;
- the Company enters into the relevant Transaction on the terms specified in the Client's Order and delivers to the Client a trade confirmation by the means specified in these Terms or the relevant agreement;
- the Company transmits the Order to the broker to execute the Transaction and effect settlement;
- the Company prepares and delivers to the Client a report containing full information on the Transaction.

Any Transaction entered into by the Company in the interests of the Client, as well as any open position closed by the Company for the Client, shall be confirmed orally or by a written trade confirmation made by the Company to the

Client, or to the Client's Authorised Person, no later than the Business Day following the date of the relevant Transaction.

The content of each trade confirmation shall be carefully checked by the Client and, in the absence of manifest error, shall be deemed conclusive unless the Client notifies the Company to the contrary, orally or in writing, immediately upon receipt.

8.5 Reporting

Where the Company holds Financial Instruments and/or funds of the Client, it shall send the Client, in a durable medium and at least quarterly, a statement of those Financial Instruments and/or funds, unless such a statement has already been provided in another periodic statement. The statement of assets shall include:

- details of all the Financial Instruments and/or funds held by the Company for the Client at the end of the period covered by the statement;
- the extent to which the Financial Instruments and/or funds of the Client have been the subject of securities financing transactions; and
- the extent of any benefit that has accrued to the Client by virtue of participation in any securities financing transactions, and the basis on which that benefit has accrued.

8.6 Use of brokers and agents

The Company may effect trades or transactions, or provide any Services under these Terms for you, with counterparties or through brokers or agents, including but not limited to custodians, sub-custodians, depository agents and clearing houses, of our own choice and upon such terms and conditions as we deem fit, and you shall be bound by the same. We shall not be responsible for any act or omission of any such counterparty, broker or agent, save for negligence or wilful default on our part in the selection and appointment of that counterparty, broker or agent. In particular, but without limitation, you shall bear the risk of the bankruptcy or insolvency of any counterparty, broker or agent with whom a transaction on any account is effected, or through whom any service is provided.

9. Client classification

Please see the Client Categorisation Policy, available at hi2morrowsecurities.com/documents.

10. Complaints

Please see the Complaints Policy, available at hi2morrowsecurities.com/documents, and the complaints handling procedure published at hi2morrowsecurities.com/complaints.

11. Safeguarding of Financial Instruments and assets

The Company takes a number of measures in order to ensure the maximum protection of the Financial Instruments and funds safeguarded on behalf of its Clients.

The Company deposits the funds of its Clients into special bank accounts with authorised credit institutions, under the designation “Clients’ account”, and takes all necessary steps to protect the Client’s proprietary rights. In order to safeguard Clients’ rights in respect of their Financial Instruments and assets, the Company:

a. keeps all necessary records and accounts in order to be in a position, at any time and without delay, to distinguish the assets held on behalf of one Client from those held on behalf of any other Client and from the Company’s own assets;
b. keeps its records and accounts in a way that ensures they are true and accurate and that they correspond to the Financial Instruments held on behalf of Clients;
c. takes all necessary measures to ensure that Financial Instruments deposited with third persons can be distinguished from those belonging to the Client;
d. takes all necessary measures to ensure that Clients’ assets deposited with authorised financial institutions are held in an account or accounts separate from any accounts used for assets belonging to the Company;
e. applies all necessary organisational measures in order to minimise the risk of loss or diminution of Clients’ assets, or of rights in connection with those assets, as a result of misappropriation, fraud or negligence.

The Company safeguards the Financial Instruments of its Clients in the following ways:

a. Financial Instruments listed on regulated markets are registered in the Client’s name, or in the name of the Company as custodian for the Client;
b. in the case of other securities held by a custodian in materialised or dematerialised form and registered in an account held by that custodian, the Company shall ensure that:
    i. the custodian is a central securities registry or other authorised central securities depository, a system for keeping accounts of dematerialised securities, a credit institution, or an investment firm entitled to provide custody and safekeeping services; and
    ii. the custodian is aware that the Financial Instruments and funds registered in those investment accounts are held on behalf of the Company’s Clients. The Company may hold these in omnibus accounts on behalf of more than one Client, distinguishing in its books which Financial Instruments correspond to each Client.

Tangible safeguarded Financial Instruments shall be held:

a. by the Company in the name of the Client; or
b. by a financial institution, investment firm or other undertaking entitled to act as a custodian of financial instruments, in the name of the Client or in the name of the Company on behalf of the Client.

In the case of a custodian operating in a third country outside the European Union and governed by the laws of that third country, the Company shall deposit the Client’s Financial Instruments with that custodian only if the custodian is subject to specific regulation and supervision in that third country. In such a case, the Client’s rights may be inferior to the rights arising in respect of a custodian based and operating in a Member State of the European Union.

The Company does not accept liability towards its Clients in respect of:

a. the inadequate performance or non-performance of a custodian’s obligations;
b. the solvency and, generally, the performance of the obligations of custodians, including central securities registries, central securities depositories of every kind, and clearing and settlement systems, with which Clients’ assets are held. The Company is not responsible for errors or omissions committed by custodians.

Unless instructed otherwise by a Client, the Company shall not dispose of, charge, manage or otherwise use the Financial Instruments held on behalf of that Client.

12. Investor Compensation Fund

Please see the Investor Compensation Fund Policy, available at hi2morrowsecurities.com/documents.

13. Conflicts of interest

Please see the Conflicts of Interest Policy, available at hi2morrowsecurities.com/documents.

14. Order execution

Please see the Best Interest and Order Execution Policy, available at hi2morrowsecurities.com/documents.

15. Fees and charges

Before signing the Main Agreement, the Client should obtain details of all commissions, fees and other charges for which the Client will be liable. If any charges are not expressed in monetary terms, for example as a percentage of contract value, the Client should obtain an explanation in order to establish what those charges are likely to amount to in specific monetary terms.

16. Risk disclosure

Please see the Risk Disclosure and Warnings Notice, available at hi2morrowsecurities.com/documents.

The value of an investment can both increase and decrease, and investors may lose all of the capital they invest. Past performance is not a reliable indicator of future results. The tax treatment of an investment depends on the individual circumstances of each Client and may be subject to change in future.