CAPTRADER

1st of June 2024

GENERAL TERMS AND CONDITIONS OF CAPTRADER GMBH

English translation, German text prevails.

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I. PRINCIPLES OF THE BUSINESS RELATIONSHIP

1. SCOPE AND AMENDMENTS TO THESE TERMS AND CONDITIONS

1.1. Scope

The General Terms and Conditions ("Principles of Business Relationship" and the Special Terms and Conditions apply to the entire business relationship between the customer and CapTrader GmbH (hereinafter referred to as "CapTrader")). In addition to the "Principles of Business Relationship", the Special Terms and Conditions, which may contain deviations from or supplements to these "Principles of Business Relationship", apply to individual business relationships.

1.2. Changes

Amendments to the "Principles of the Business Relationship" and the "Special Terms and Conditions" will be offered to the customer in text form no later than six weeks before the proposed date of their entry into force. If the customer has agreed upon an electronic communication channel with CapTrader within the scope of the business relationship (e.g. the use of an electronic trading system or e-mail), the changes can also be offered in this way. The customer is deemed to have given his approval if he has not indicated his rejection before the proposed date of the changes becoming effective. CapTrader will specifically point out this approval effect to him in its offer.

2. NO INVESTMENT ADVICE

CapTrader does not assume any contractual obligation to provide advice beyond the legal obligation to inform and advise. The customer has to make his own investment and trading decisions and is responsible for them. Market data and market information, analyses and seminars provided to the customer do not constitute investment or trading recommendations.

3. BANKING SECRECY / TELEPHONE RECORDING / DATA COLLECTION

CapTrader is obligated to secrecy about all customer-related facts and evaluations of which it gains knowledge (banking secrecy). CapTrader may only pass on information about the customer if this is required by law or the customer has agreed. The customer agrees that all telephone conversations with CapTrader will be recorded and kept as far as CapTrader considers this reasonable or necessary. The recording will be kept for at least 60 months, on official request 84 months and then deleted, if CapTrader has no reason for longer storage. All personal data arising in the course of the business relationship will be collected, processed and used by CapTrader for the purpose of executing the contract.

4. LIABILITY OF CAPTRADER; CONTRIBUTORY NEGLIGENCE OF THE CLIENT; MALFUNCTION OF THE SERVICE

4.1. Liability principles

CapTrader is liable in cases of intent or gross negligence of an employee or vicarious agent as well as in cases of culpable injury to life, body or health according to the statutory provisions. Apart from that CapTrader is only liable for culpable violation of essential contractual obligations. The claim for damages for the culpable violation of essential contractual obligations is, however, limited to the contract-typical foreseeable damage, unless a case listed according to sentence 1 and sentence 2 is given. As far as the special conditions for individual business relations or other agreements regulate something different, these regulations take precedence. CapTrader is not liable for the electronic access of the customer to the IT system of CapTrader, the data transmission via communication channels provided by third parties and for the use of third party software.

4.2. Malfunction of the operation

CapTrader is not liable for damages and lost profits caused by force majeure, riots, acts of war and natural disasters or other events for which CapTrader is not responsible (e.g. strikes, lockouts, traffic disruptions, acts of domestic or foreign authorities, network node failures).

4.3. Disruption of the operation of hardware & software provided by third parties together with connections

CapTrader does not assume any liability in case of malfunctions of the operation of hardware and software including connections not provided by CapTrader.

4.4. No assumption of third-party obligations

CapTrader does not assume the fulfillment of obligations of third parties, in particular not the obligations of the customer's partner bank towards the customer, such as the provision of information on cost transparency and products.

5. GENERAL COOPERATION OBLIGATIONS OF THE CUSTOMER

5.1. Notification of changes

For the proper handling of business transactions it is necessary that the customer informs CapTrader immediately about changes of his name and his address as well as his electronic address (e-mail address) and about the expiration or the change of a power of representation granted to CapTrader (in particular a power of attorney). This obligation to notify CapTrader also exists if the power of representation is entered in a public register (e.g. in the commercial register) and its expiration or change is entered in this register.

5.2. Clarity of assignment

Assignments must make their content clear beyond any doubt. Orders that are not clearly formulated may result in queries, which may lead to delays. Above all, the customer must ensure that the information provided in orders is correct and complete. Changes, confirmations or repetitions of orders must be marked as such.

5.3. Special note in case of urgency of execution of an assignment

If the customer considers special urgency necessary for the execution of an assignment, he has to inform CapTrader separately. For assignments placed by form, this must be done outside the form.

5.4. Review and objections to notices from CapTrader

The customer shall immediately check account statements, securities statements, transaction, custody account and income statements, other statements, notifications of the execution of orders and information on expected payments and consignments (notifications) for correctness and completeness and raise any objections without delay. This shall also apply to notifications issued electronically.

5.5. Notification to CapTrader in the absence of notifications

If account-, securities-, transaction-, deposit- and income statements, other statements, notifications about the execution of assignments as well as information about expected payments and shipments (notifications) are not received by the customer, he must notify CapTrader immediately. The obligation to notify CapTrader also exists in case of non-receipt of other notifications which the customer expects to receive. This also applies to electronically issued notifications.

5.6. Duty to provide complete and correct information

CapTrader is obligated, among other things, to ascertain who the ultimate beneficial owner of the business relationship is. The customer is obliged to provide the customer data requested by CapTrader for the purpose of fulfilling the legal requirements completely and correctly.

5.7. Duty to maintain and control the e-mail inbox and the mailbox

In addition to the control of the mailbox of the trading system used by the customer, the customer is obliged to constantly control the email account specified by the customer and the email account used for correspondence with CapTrader.

6. LIMITS OF THE CUSTOMER'S RIGHT OF SET-OFF / EXCLUSION OF ASSIGNMENT

The customer can only set off against claims of CapTrader if his claims are undisputed or legally binding. The assignment or pledge of the customer's claims against CapTrader from the business relationship is excluded. This prohibition applies to all claims.

7. RIGHT OF DISPOSAL AFTER THE DEATH OF THE CUSTOMER

After the death of the customer, the person who invokes the legal succession of the customer towards CapTrader has to prove to CapTrader his inheritance right in a suitable way. If CapTrader is presented with a copy or a certified copy of the testamentary disposition (last will, contract of inheritance) together with the corresponding official record, CapTrader may consider the person who is designated as heir or executor as entitled, let him dispose of it and in particular make payments to him with discharging effect. This does not apply if CapTrader is aware that the person named therein (for example after contestation or due to nullity of the will) is not authorized to dispose or if this has not become known to CapTrader due to negligence.

8. GOVERNING LAW AND PLACE OF JURISDICTION / NO DISPUTE RESOLUTION

8.1. Applicability of German law / severability clause
German law applies to the business relationship between the customer and CapTrader. If the business relationship was opened as a consumer and at the time of the opening of the business relationship the habitual residence is in another country, the application of mandatory legal provisions of this country remains unaffected by the choice of law made in sentence 1. Should individual clauses of these General Terms and Conditions be or become invalid in whole or in part, this shall not affect the validity of the remaining clauses or the remaining parts of these clauses. They shall be replaced by effective clauses oriented to the original purpose.

8.2. Jurisdiction for domestic customers
If the customer is a merchant and if the disputed business relationship is to be attributed to the operation of his trade, CapTrader can sue this customer at the registered office of CapTrader or at another competent court; the same applies to a legal entity under public law and to special funds under public law. CapTrader itself can only be sued by these customers at the registered office of CapTrader.

8.3. Jurisdiction for foreign customers
The agreement on the place of jurisdiction shall also apply to customers who carry out a comparable commercial activity abroad, as well as to foreign institutions that are comparable with domestic legal entities under public law or with a domestic special fund under public law.

8.4. No participation in dispute resolution proceedings before a consumer arbitration board
CapTrader is not obligated to participate in a dispute resolution procedur before a consumer arbitration board and is in principle unwilling to do so.

9. COST OF SERVICES

9.1. Interest, fees and expenses in business with customers
The amount of interest and fees for the services CapTrader provides to consumers, including the amount of payments exceeding the fees agreed upon for the main service, are set forth in the "List of Prices and Services". If a customer makes use of a main service listed therein and no deviating agreement has been made, the interest and fees specified in the List of Prices and Services at that time shall apply. CapTrader can only make an agreement with the customer which is directed to a payment of the consumer which exceeds the agreed fee for the main service, even if it is shown in the list of prices and services. For the payment of the services which are not listed in the list of prices and services, which are provided on behalf of the customer and which, judging by the circumstances, are only if no other agreement has been made, the statutory provisions shall apply.

9.2. Non-remunerable service
CapTrader will not charge a fee for a service which CapTrader is obligated to provide by law or due to a contractual secondary obligation or which CapTrader performs in its own interest, unless it is legally permissible and is charged according to the legal regulation.

9.3. Change in charges for services used on a permanent basis
Changes of fees for services, which are typically used by the customer in the course of the business relationship on a permanent basis, will be offered to the customer in text form at least six weeks before the proposed date of their coming into effect. If the customer has agreed on an electronic communication channel with CapTrader within the scope of the business relationship, the changes can also be offered in this way. The approval of the customer is considered given if he has not indicated his refusal before the proposed time of the coming into effect of the change. CapTrader will especially point out this approval effect in its offer. If the changes are offered to the customer, he may terminate the contract affected by the change without notice and free of charge before the proposed date of entry into force of the changes. CapTrader will specifically point out this right of termination in its offer. If the customer terminates the contract, the changed fee for the terminated business relationship will not be applied. The above agreement applies to consumers only if CapTrader wants to change fees for main services which are typically used by the consumer in the course of the business relationship on a permanent basis. An agreement about the change of a fee that is based on a payment of the consumer that exceeds the main service can only be expressly agreed upon by CapTrader and the consumer.

9.4. Reimbursement of expenses
A possible claim of CapTrader for reimbursement of expenses is governed by the statutory provisions.

10. CANCELLATION RIGHTS OF THE CUSTOMER

10.1. Ordinary right of termination The customer may terminate the entire business relationship or individual business relationships for which neither a term nor a deviating termination provision has been agreed upon with a notice period of 4 weeks. Notice of termination must be given in text form or in writing.

10.2. Termination for cause
If a term or a deviating termination provision has been agreed for a business relationship, a termination without notice can only be declared if there is an important reason for this which makes it unreasonable for the customer to continue the business relationship, even taking into account the legitimate interests of CapTrader.

10.3. Legal rights of termination
Statutory rights of termination shall remain unaffected.

11. TERMINATION RIGHTS ON THE PART OF CAPTRADER

11.1. Termination subject to a notice period
CapTrader can terminate the entire business relationship or individual business relationships for which neither a term nor a deviating termination provision has been agreed upon at any time under observance of a reasonable period of notice. CapTrader will consider the legitimate interests of the customer when calculating the period of notice. A termination has to be made in text form or in writing.

11.2. Termination for cause without observing a notice period
Termination without notice of the entire business relationship or of individual business relations is permissible - in text form or in writing - if there is an important reason which makes it unreasonable for CapTrader to continue the business relations, even taking into account the legitimate concerns of the customer. An important reason is in particular,

- in the event of death, legal incapacity or a restriction of the ability to use the third-party trading platform of the customers (e.g. illness),
- Termination of the business relationship with the customer bank on the part of the customer or on the part of the customer bank.

11.3. Settlement after termination
In case of a termination without notice CapTrader will grant the customer a reasonable period of time for the settlement, unless an immediate settlement is required.

END OF THE PRINCIPLES OF THE BUSINESS RELATIONSHIP

II. SPECIAL CONDITIONS FOR SUPPORT SERVICES WHEN USING A THIRD-PARTY ORDER SYSTEM

A. Generals

1. NATURE OF THE SERVICES AND SCOPE OF THE SPECIAL CONDITIONS

1.1. Support service when using a system of the client bank

The customer maintains an account and/or securities account with a domestic or foreign credit institution for the purpose of trading in financial instruments (customer bank). For his trading activities, he shall be provided by this account-keeping and/or custodian credit institution (customer bank) with an electronic order transmission system by means of which he can transmit orders or applications for the conclusion of transactions in financial instruments to his account-keeping and/or custodian credit institution (system). The rights and obligations of the account and/or custodian bank and the customer regarding the order transmission system, the order execution and the business activity are regulated in bilateral contracts and Terms and Conditions between these parties. CapTrader GmbH (hereinafter referred to as "CapTrader") is granted insight into the trading activities of the customer and offers the customer support services in the use and service of the order transmission system of the account-keeping credit institution. **In this context, an investment brokerage service is not provided, i.e. declarations of intent by the customer to purchase or sell financial instruments or to conclude contracts are not transmitted to the customer's contracting party - not even in the event of a system failure.**

1.2. Support service when using an alternative third-party system

As far as the account and/or deposit keeping credit institution allows that instead of or parallel to the order transmission system of the account and/or deposit keeping credit institution an order transmission system of a third party is used by the customer and CapTrader includes this third party system in the support spectrum, CapTrader offers the customer support services for the use and operation of the third party system.

The rights and obligations of the account-keeping bank and the customer with regard to the execution of the order and the transaction are governed by bilateral agreements between these parties, and the rights and obligations of the third-party system provider and the customer with regard to the third-party system are governed by bilateral agreements between these parties. **In this case, an investment brokerage service is also not provided, meaning declarations of intent by the Customer to purchase or sell financial instruments or to conclude contracts are not transmitted to the Customer's contract partner - not even in the event of a system failure.**

1.3. Sole responsibility of the customer bank for order execution and order settlement and IT

The customer and his customer bank are solely responsible for the submission, receipt, execution and booking of customer orders and the error-free functioning of the order entry and information system of the customer bank or the third party supplier. Captrader assumes neither responsibility nor liability for errors and deficiencies that occur with regard to account management by the client bank. All agreements in this regard have to be made between the customer and the customer bank. CapTrader does not assume any liability for damages or lost profits resulting from a complete or partial failure or malfunction of the electronic transmission and information system provided to the customer by the account and deposit keeping bank or third parties; the display of the CapTrader logo in the order placement and information system does not change this.

The customer acknowledges that the Internet is subject to disturbances such as interruptions or transmission disturbances, which may negatively affect the customer's access to the order placement and information system. CapTrader is not responsible for any damage or loss caused by events beyond CapTrader's control, nor for any other loss, cost, liability or expense (including loss of profit) arising out of or in connection with customer's failure to access or delay in accessing the transmission system.

transmission and information system. CapTrader is also not liable in the event that the customer incurs damages from an incorrect use of the transmission and information system. CapTrader points out that certain functions of the transmission and information system may not be available for a certain time due to maintenance work or other technical reasons.

1.4. Scope and limits of the support service

CapTrader supports the customer in the use of the electronic transmission and information system and in the settlement of trades on the basis of the data and information provided by the account- and depot-keeping credit institution or third party suppliers. This includes in particular:

- Support services for the installation of the transmission software
- Establishment of a telephone help desk to support the operation of the transmission software
- Establishment of a telephone help desk to provide technical support for the processing and settlement of trading transactions.
- Offer regular training courses on the use and operation of the electronic transmission system and on any possible innovations.

Investment advice, investment brokerage and securities brokerage services are not provided, even in the event of a system failure.

1.5. Special assurance and obligation to cooperate of the customer

The customer hereby assures that he has checked the quality of the transmission and information system and its compliance with the description of the quality, the connectivity and insertion capability of the transmission system to the account and deposit keeping credit institution or third party supplier and the hardware and software equipment of the customer as well as the suitability of the transmission system for the purposes of the customer. CapTrader does not check the above circumstances. The customer is obliged to familiarize himself with the transmission system of the customer bank or with the third party system. The customer will contact CapTrader if he does not understand the function and operation of the system in all points and will only enter orders into the system when he has understood the procedure exactly. The customer will treat the access data and passwords confidentially and will refrain from informing third parties of his access data and passwords or allowing them access to them; the customer bears the sole and full responsibility if third parties make orders using the access data and passwords. The customer will carefully read the manuals, customer information and risk information provided to him by Captrader before the first transaction and familiarize himself with the functions of the transmission and information system. He will ensure that his hardware and software meet the recommended requirements. These will be communicated to him again by CapTrader at any time upon request. The customer will contact the technical support of CapTrader if he does not understand the information in the manual in all points or if these are misleading for him, if he has not understood all procedures and has questions about the use of the transmission and information system and will only place orders when he has fully understood the technical procedure.

1.6. Support services period

The support service is generally provided during CapTrader business hours. The CapTrader business hours usually range on each business day from 08:30 (opening of business) to 20:00 CET (closing of business). A business day is any day on which the Frankfurt Stock Exchange is open for trading or on which the credit institution holding the account and securities deposit is open for trading. CapTrader is entitled to change the business hours at its reasonable discretion (§ 315 BGB) by fixing an appropriate time of validity. The changes and the validity date will be sent to the customer's electronic mailbox or by e-mail.

1.7. Scope of application of the special conditions

These Special Terms and Conditions govern the rights and obligations of CapTrader and the Customer with respect to the "Support Service when using a system of the Customer's bank" and with respect to the "Support Service when using an alternative third party system". Any additional specific rules concerning a certain system or third party system are listed separately at the end of these special conditions.

2. EXEMPTION FROM BANKING SECRECY, DATA INSPECTION RIGHTS AND DATA PROTECTION

For the services of CapTrader, CapTrader and the account and custody account holding credit institution will be released by the customer from the CapTrader and data secrecy insofar as it is necessary for the performance of the services. This includes in particular a

- Online Inspection Right of CapTrader into the electronic transmission system and into the data and information exchange taking place thereon between the account- and deposit-keeping credit institution and the customer; correspondingly a right of inspection and granting of the account- and deposit-keeping credit institution
- Right of inspection of CapTrader in the other non-electronic and electronic exchange of data and information outside of the electronic transmission system between the account and deposit keeping the credit institution and the customer; correspondingly, a right of inspection and granting of the CapTrader.
- Storage, processing and retention of the legitimately viewed personal data and information
- Transfer of personal data to third parties within as well as outside the EU in compliance with data protection laws. CapTrader will only pass on personal data to third parties to whom CapTrader is obligated to do so due to legal obligations.

3. APPROVAL OF RECEIPT OF GRANTS

CapTrader receives contributions from the market making or order executing account keeping and custodian credit institution. For each transaction in trade types or instruments CapTrader receives a share of up to 90% of the fees paid by the account- and custodian-managing credit institution from the execution fee. If the account-keeping credit institution generates income with demand deposits, CapTrader also receives a percentage of this income. CapTrader will provide further details upon request. The customer agrees that the aforementioned contributions may be made to CapTrader and received by CapTrader and remain with CapTrader. For this purpose it is agreed that possible claims of the customer against CapTrader or the granting third party do not arise in any case. This helps to maintain and expand the technical infrastructure, the various services and the cost-efficient provision of the system.

4. JUSTIFICATION OF THE MARK-UP ON THE MARKET-MAKER'S EXECUTION PRICES (MARK-UPS)

A client bank operating the market making is entitled to add a fee due to CapTrader already on its part to the execution transaction price and to pay the fees due to CapTrader and CapTrader is entitled to receive the fees in this way.

5. CONSENT TO THE GRANTING OF SUBSIDIES TO THIRD PARTIES

The customer declares his consent to allowances on the part of CapTrader to cooperation partners. These allowances consist of a percentage of the fees or allowances paid by the customer to CapTrader. The cooperation partner or tied agent receives up to 0.00175% of the volume traded by the customer in CFDs and for transactions in the forex area (purchase and sale) per lot (unit: 100,000) an allowance of up to 4 USD. The exact amount of the allowance will be communicated to the client upon request. The customer agrees that the aforementioned contributions are made by CapTrader and remain with the cooperation partner. This contributes to the maintenance and expansion of the technical infrastructure and the various services and the cost-effective system provision of the system.

6. NO INVESTMENT BROKERAGE AND NO INVESTMENT ADVICE

6.1. Investment brokerage, investment brokerage service in the case of the "Support Service when using a system of the customer bank" and in the case of the "Support Service when using an alternative third party system" are not provided, i.e. declarations of intent of the customer to purchase or sell financial instruments or to conclude contracts are not transmitted to the contractual partner of the customer - not even in the case of a system failure. This also applies if a customer information lists the service of CapTrader as Introducing Brokerage, Stock Service or similar; services which are to be regarded as financial services are nevertheless not provided. The operation of the electronic transmission system including any emergency and failure systems is exclusively carried out by the account and deposit keeping credit institution or the provider of the third party system and is exclusively subject to the contractual agreements between the customer and the account and deposit keeping credit institution or the third party system provider. CapTrader has no possibility to intervene in the electronic transmission system, no own transmission system replacing the electronic transmission system in case of an emergency and failure and also no authorization to act in any other way with effect for the customer and therefore cannot and will not therefore in particular not

- Enter orders, applications, messages or other declarations of intent or data for the customer into the electronic transmission system,
- orders, applications, messages or other declarations of intent or data for the customer by any other means, or by the account-keeping credit institution or the third party system provider in the case of the third party system provider in the event of emergencies and failures.

The customer must therefore take independent precautions in the event of a failure of the transmission system.

6.2. CapTrader does not provide any investment advice for the "support service when using a system of the customer bank" and for the "support service when using an alternative third party system". The employees of CapTrader are strictly instructed not to advise the customer regarding the purchase or sale of financial instruments neither in the context of advertising measures, the establishment of a business relationship with the customer nor the execution of the business relationship. The customer shall not be actively directed or referred to information documents (basic information, key investor information/key information document, product information sheets, sales prospectuses) prepared or made available by the customer's account and custodian bank or the issuer of the financial instrument.

7. TERMINATION OF THE COOPERATION WITH THE ACCOUNT AND DEPOSIT KEEPING CREDIT INSTITUTION / THIRD PARTY SYSTEM PROVIDER

CapTrader and the account-keeping credit institution as well as the third party system provider are entitled at any time to terminate the cooperation existing between them and forming the basis for the support service of CapTrader as a whole or for certain financial instruments. In such a case, the business relationship with the client ends after notification by CapTrader.

B) Supplementary special regulations for the mediation of an asset management contract

1. BASIS

CapTrader mediates the conclusion of asset management contracts between the client and third parties. The brokerage of an asset management contract is carried out by providing the customer with the contract documents and customer information documents of the third party as well as by obtaining the customer's information and passing it on to the third party (messenger service in the brokerage of an asset managementcontract). If CapTrader is granted power of attorney over the account and custody account by the client, the bank will not make use of this power, even in an emergency. CapTrader does not provide any financial services requiring a license during and in connection with the brokerage of an asset management contract.

2. USE OF CUSTOMER INFORMATION FOR OWN REGULATORY PURPOSES

The customer authorizes CapTrader to use the information provided by the customer to the third party, in particular about his financial

circumstances and investment objectives as well as to use the information for money laundering prevention, for the fulfillment of regulatory purposes, in particular for the adequacy check for money laundering suspicion control. The customer declares that the information provided to the third party is also valid vis-à-vis CapTrader for its brokerage service and is therefore also provided to CapTrader, even if the forms for customer information are not marked as such of CapTrader but exclusively show the marking of the third party.

3. NO INVESTMENT ADVICE, RECOMMENDATION, SUITABILITY TEST AND NO APPROPRIATENESS TEST

3.1. No investment advice, no recommendation

CapTrader does not provide investment advice when brokering an asset management contract. The employees of CapTrader are strictly instructed not to make recommendations in the context of advertising measures, the establishment of a business relationship with the customer, or the execution of the business relationship. An active sending or the active reference to information documents (basic information, essential investor information/key investor document, product information sheets, sales prospectuses) prepared or made available by the third party or the issuer of the financial Individual support service concerning the information and instrumentdoes not take place. By placing a brokerage order, the sent customer information and invoices customer confirms that.

- the initiative for the messenger order came from him,
- he did not expect CapTrader to provide any information about the service expected the service of the third party
- it did not expect to receive any information on financial instruments,
- he has not received any information about financial instruments from CapTrader has received
- no individual examination and recommendation by CapTrader has been provided to him
- the messenger order is not the subject of an asset management service provided by CapTrader.

3.2. No suitability test, no appropriateness test

An examination on the part of CapTrader, whether the concrete messenger order and the mediation of the asset management corresponds to the investment goals of the customer, the resulting investment risks are financially acceptable for the customer according to his investment goals and the customer with his knowledge and experience can understand the resulting investment risks, does not take place (suitability). The same applies with regard to the examination of appropriateness.

4. EXEMPTION FROM BANKING SECRECY, DATA INSPECTION RIGHTS AND DATA PROTECTION

For the services of CapTrader, CapTrader and the third party are released by the customer from banking and data secrecy to the extent necessary for the performance of the services and granting of benefits. This includes in particular

- CapTrader's right to demand information from the third party about transactions carried out for the client within the scope of asset management.
- The third party's right to provide CapTrader with information on transactions carried out for the client within the scope of asset management.
- Storage, processing and safekeeping of personal data and information that have been legitimately viewed. In all other respects, the Bank will disclose personal data only on the basis of statutory obligations.

5. RECEIPT AND GRANTING OF SUBSIDIES

5.1. Approval of grant receipt

CapTrader receives contributions from third parties (asset managers) in the amount of up to 75% of the asset management fee. CapTrader will provide further details upon request. The customer agrees that the aforementioned contributions may be made by the third party to CapTrader and may be received by CapTrader and remain with CapTrader. For this purpose it is agreed that possible claims for surrender of the customer against the bank or the third party will not arise in any case. This helps to maintain and expand the technical infrastructure and the wide range of services and the cost-effective execution of orders.

5.2. Quality improvement

The benefits received are a fee paid by the third party for the brokerage and CapTrader's efforts to provide certain services to the brokered asset management clients after the asset management contract is entered into, including:

- Individual support service concerning the information and sent customer information and invoices
- Individual explanations of the investment policy and investment strategy of the Asset management (without recommendations or valuations)
- General explanations on the asset management relationship
- Assistance in clarifying questions and making contact

  to the responsible asset management employee
  These services do not involve the provision of investment advice or recommendations on investment or investment strategy; the same applies to other financial services.

5.3. Consent to granting of funds to others

The customer agrees to CapTrader's contributions to cooperation partners and tied agents, for which CapTrader has assumed liability. These allowances consist of a percentage of up to 100% of the allowances collected by CapTrader. The exact amount of the allowance will be communicated to the customer upon request. The customer agrees that the contributions are made by CapTrader and remain with the cooperation partner or tied agent. This helps to maintain and expand the infrastructure, services and cost-effective execution of orders.