



MUSAFFA SELF-DIRECTED RECOMMENDATION SERVICE AGREEMENT

1. INTRODUCTION

This Musaffa Self-directed Recommendation Service Agreement (“**Agreement**”) sets out the terms and conditions pursuant to which Musaffa LLC (“**Musaffa**,” “**we**,” “**us**,” or “**our**”), together with its service providers, provides you (“**Customer**,” “**you**,” or “**your**” (or similar)) with the ability to buy and sell stocks and securities through automated, internet-only, self-directed investment recommendations, which you may accept, reject, or disregard in your sole discretion (the “**Service**”) made available via its website at www.musaffa.com (the “**Website**”) and a mobile application (the “**App**”) and all associated tools, features, functionality and services (collectively the “**Musaffa Platform**”).

Musaffa (CRD#338525/SEC#:801-134527) is a Registered Investment Advisor (“**RIA**”) with the U.S. Securities and Exchange Commission (“**SEC**”). Such registration should in no way imply that the SEC has endorsed entities, products, or services discussed herein. Musaffa does not execute, clear, or settle securities transactions and does not act as a broker-dealer. Registration as an RIA does not imply a certain level of skill or training. Musaffa is not a broker-dealer, and it has established an arrangement with Alpaca Securities LLC (“**Custodian**”), an unaffiliated, SEC-registered broker-dealer and member of FINRA and the Securities Investor Protection Corporation (SIPC), which provides brokerage, custody, clearing, and settlement services to Customers.

Musaffa, as an investment adviser registered with the SEC, owes you a fiduciary duty under the Investment Advisers Act of 1940, including duties of care and loyalty, and will act in your best interest with respect to the Recommendations (defined below) provided under this Agreement. Nothing in this Agreement constitutes a waiver of, or operates to limit, any right or remedy you may have under the Investment Advisers Act of 1940 or other federal or state securities laws, compliance with which may not be waived (including Section 215 of the Advisers Act).

BY OPENING OR USING AN INVESTING ACCOUNT (AS DEFINED BELOW) ON THE MUSAFFA PLATFORM, YOU EXPRESSLY AGREE TO THIS AGREEMENT AND ANY OTHER AGREEMENTS OR TERMS RELATED TO IT AND ACKNOWLEDGE THAT YOU HAVE REVIEWED AND UNDERSTOOD THE RISKS OUTLINED IN THESE TERMS. CLICKING OR TAPPING “SUBMIT APPLICATION”, “AGREE” OR ANY SIMILAR BUTTON OR ACKNOWLEDGEMENT AS PART OF THE APPLICATION PROCESS, IS LEGALLY EQUIVALENT TO MANUALLY SIGNING THIS AGREEMENT, AND YOU WILL BE LEGALLY BOUND BY THIS AGREEMENT WHEN YOU CLICK OR TAP SUCH BUTTON.

THIS AGREEMENT AND ITS TERMS AND CONDITIONS MAY BE SUPPLEMENTED OR AMENDED FROM TIME TO TIME BY NOTICE TO YOU OR POSTED ON THE WEBSITE, AND YOU AGREE TO CHECK FOR UPDATES TO THESE TRADING TERMS. BY CONTINUING TO MAINTAIN ANY ACCOUNT OR ACCESS ANY SERVICES WITHOUT OBJECTING TO ANY REVISED TERMS OF THIS AGREEMENT, YOU ARE DEEMED TO ACCEPT THE TERMS OF THE REVISED AGREEMENT AND WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS.

ADDITIONAL TERMS AND CONDITIONS, POLICIES, AGREEMENTS, AND/OR DISCLOSURES MAY BE PRESCRIBED BY US AND SHALL BE CONSIDERED AN INTEGRAL PART OF THESE TERMS AND ARE INCORPORATED INTO THESE TERMS BY REFERENCE (“**ADDITIONAL TERMS**”). BY USING THE SERVICES OR MAINTAINING AN ACCOUNT, YOU AGREE TO BE LEGALLY BOUND BY SUCH ADDITIONAL TERMS. SEE ADDITIONAL TERMS AT DISCLOSURE LIBRARY AT [LINK](#)

INVESTING IN AND TRADING FINANCIAL INSTRUMENTS CARRIES INHERENT RISKS. THE VALUE OF YOUR INVESTMENTS MAY INCREASE OR DECREASE, AND YOU MAY RECEIVE LESS THAN YOUR INITIAL INVESTMENT, OR IN CERTAIN CIRCUMSTANCES, YOU MAY LOSE YOUR ENTIRE INVESTMENT. PAST PERFORMANCE OF ANY INSTRUMENT, STRATEGY, OR EDUCATIONAL CONTENT PROVIDED THROUGH THE SERVICE DOES NOT GUARANTEE FUTURE RESULTS. IF YOU HAVE ANY QUESTIONS OR ARE UNCERTAIN ABOUT THE CONTENTS OF THESE TERMS AND CONDITIONS OR THE RISKS INVOLVED, YOU SHOULD SEEK PROFESSIONAL ADVICE BEFORE PROCEEDING.

This Agreement applies to all Customers and prospective customers, partners, agents, visitors, and all others who access or use the Service.

Before or at the time of entering into this Agreement, Musaffa has delivered to you, and you acknowledge receipt of, Musaffa’s Form ADV Part 2A brochure, and Form CRS (Client Relationship Summary). You may obtain a current copy of these documents at any time at Musaffa’s [Disclosure Library](#), by contacting Musaffa or through the SEC’s Investment Adviser Public Disclosure website (adviserinfo.sec.gov).

2. SERVICE DESCRIPTION

The Services are intended for use by individual investors as well as high-net-worth individuals. When you open an account on the Musaffa Platform (an “**Investing Account**”), as a part of your onboarding, you will complete a suitability questionnaire (the “**Suitability Questionnaire**”) and provide information regarding your financial situation, investment objectives, investment experience, time horizon, liquidity needs, risk tolerance, and other relevant circumstances (the “**Client Profile**”). Based on the information you provide in your Suitability Questionnaire,

Musaffa evaluates stocks and ETFs (each, an "Investment") using a structured, quantitative scoring methodology to screen investments and generate recommendations to buy, sell, or hold a specific security (the **"Recommendation(s)"**) tailored to your Client Profile.

You retain sole authority, discretion, and control over all investment decisions and all assets in your Investing Account; Musaffa does not and will not have the authority to make investment decisions, place or execute trades, or otherwise act on your behalf with respect to the Investing Account, and you may accept, reject, or ignore any Recommendation.

You are solely responsible for evaluating the merits and risks associated with any securities investments made through the Musaffa Platform. The Services are provided solely through the Musaffa Platform. We do not provide investment advice in person, over the telephone, or through any other medium.

You hereby understand and agree that the Service under this Agreement: (a) is not a complete investment program; (b) does not consider outside assets, concentration, debt or other accounts you may have with any third party; (c) is not suitable for all investors, (d) relies on the information provided by you, including the accuracy thereof, in providing investment advice, and does not verify the completeness or accuracy of such information.

Musaffa does not and will not accept authority to vote proxies or to take any action with respect to corporate actions, legal proceedings, or other matters involving securities held in your Investing Account. You will receive proxy materials and related communications directly from the issuer or the Custodian, and you are solely responsible for voting and for any elections relating to your securities.

3. MUSAFFA INVESTING ACCOUNT

3.1. What is my Investing Account?

By opening your Investing Account with Musaffa, you also obtain a brokerage and clearing account opened and maintained in your name with the Custodian, a registered broker-dealer and member of FINRA/SIPC. You are entering into a direct contractual relationship with the Custodian for the provision of brokerage, clearing, and custody services, which are governed by the Custodian's own customer agreement and disclosures. MUSAFFA IS NOT A BROKER-DEALER AND DOES NOT HOLD, RECEIVE, OR MAINTAIN CUSTODY OF CUSTOMER FUNDS OR SECURITIES. In connection with your Investing Account, Musaffa provides you with (i) technology and services that enable you to submit trading instructions to the Custodian via the Musaffa Platform, and (ii) model-based Recommendations described in Section 2.

You acknowledge that neither Musaffa nor any investment service provider engaged by Musaffa is responsible for the obligations of the Custodian or any successor custodians and that Musaffa and the Custodian have separate agreements with you that allocate separate sets of rights and obligations between you and the respective entity.

3.2. How do I open an Investing Account?

When you apply to open an Investing Account, you must submit an application through the Musaffa Platform.

By completing the account application process, you agree to:

- a) Provide accurate personal, financial, and identification information as required by law (including “Know Your Customer” and anti-money laundering checks).
- b) Review and accept this Agreement, along with the Custodian’s Customer Agreement and disclosures, which govern the opening and maintenance of your Investing Account.
- c) Authorize Musaffa to share your information with the Custodian for the purpose of account opening, servicing, and compliance.

For more information on how we collect, use, and protect your personal information, please review our [Privacy Notice](#).

Once your application is approved by Musaffa, you will be able to access and manage your Investing Account via the Musaffa Platform. Musaffa provides you with access to technology and services that allow you to place trade instructions (“**Orders**”) in financial instruments made available on the Musaffa Platform.

3.3. What are the eligibility criteria?

To open and maintain an Investing Account, you must be at least 18 years old (or the age of majority in your place of residence), be legally permitted to enter into this Agreement, and comply with all applicable laws and regulations, including U.S. federal and state securities laws and the rules of relevant regulatory bodies. You must also provide accurate and complete information during the application process, keep that information up to date, and meet any additional requirements that Musaffa or the Custodian may establish from time to time.

We reserve the right, at our sole discretion, to limit the availability of the Services to any person, geographic area, or jurisdiction at any time. We make no representation that the Services are suitable or legally permitted for use in locations where access to the Services may be restricted or prohibited. If you access the Services from such locations, you do so at your own risk and are solely responsible for complying with all applicable local laws.

3.4. Identity Verification and Compliance.

To comply with “Know Your Customer” (“KYC”) and anti-money laundering (“AML”) requirements, we and the Custodian, and our authorized third-party identity-verification providers may request identification documents, financial information, and other data to verify your identity. If your identity cannot be verified, your Investing Account may not be opened or may be restricted. When you open an Investing Account, and at any time thereafter, we may request information such as your name, date of birth, residential address, Social Security Number

(SSN), citizenship, telephone number, and other identifying data. We may also require copies of government-issued identification (e.g., driver's license, passport) or other documents to confirm proof of address. You must promptly notify us of any changes to your personal information.

You authorize us, the Custodian, and our third-party vendors to verify the information you provide. This may include contacting relevant sources, reviewing credit or identity databases, and using other lawful data sources. Your Investing Account access may be limited while verification is pending.

We apply verification measures and due diligence proportionate to the assessed risk level based on industry standards. Customers classified as medium- or high-risk based on the factors under our risk assessment framework which considers geographic, customer profile, product and service, transaction and behavioral factors, may be subject to enhanced identity verification, transaction monitoring, or account restrictions, and failure to meet verification requirements may result in limitations or closure of the Investing Account.

We comply with U.S. sanctions administered by the Office of Foreign Assets Control ("OFAC"). By opening an Investing Account, you represent that you are not an OFAC-designated person, are not otherwise subject to sanctions, and are not acting on behalf of any sanctioned individual or entity. We may restrict or close your Investing Account, or cancel pending orders, if we believe you are accessing our services from a sanctioned or restricted jurisdiction. You agree to notify us and close your Investing Account before establishing residency in any such jurisdiction.

You further confirm that you are not a Politically Exposed Person ("PEP") unless disclosed to us. If you become a PEP after opening an Account, you must inform us immediately and comply with any enhanced due-diligence requirements. A PEP includes individuals, their immediate family members, or close associates who hold or have held prominent public positions in a non-U.S. government, major political party, or state-owned entity.

Important Notice

To help the government fight terrorism financing and money laundering, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an Investing Account, we will collect identifying information and may request government-issued documents. From time to time, we may also require you to reconfirm your identity or provide additional documentation.

3.5. Account security

To set up and access your Investing Account, you will be required to create, or may be provided with, security credentials such as an account username and password. You are solely responsible

for safeguarding your Investing Account, including protecting your login details and any device you use to access the Musaffa Platform (such as your phone, tablet, or computer) (each, a **“Device”**).

You must take reasonable steps to prevent the loss, theft, or misuse of your Devices or account information. This includes using security features such as passcodes, biometric login (e.g., fingerprint or face recognition), and keeping your credentials confidential at all times. Any compromise of your Device, email account, username, password, or other security details could result in unauthorized access to your Investing Account by third parties.

You agree to notify Musaffa at support@musaffa.com without delay, and in any event within **24 hours**, if you become aware of: (i) any loss, theft, or unauthorized use of your Investing Account, username, password, or Device; (ii) any failure to receive expected account communications such as trade confirmations or statements; (iii) any account communications you do not recognize (e.g., trade confirmations for orders you did not place); (iv) any errors or inaccuracies in your orders, account balances, transactions, deposits, withdrawals, or securities positions; (v) any security alerts regarding your Investing Account that you do not recognize; or (vi) any other unauthorized activity or access involving your Investing Account (each a **“Suspicious Activity”**).

You agree to indemnify and hold harmless Musaffa, the Custodian, and the respective partners, affiliates, officers, directors, and employees from any losses that arise from or relate to a Suspicious Activity.

3.6. Support Requests

At your request, Musaffa may provide functional or operational support in using the Musaffa Platform (a **“Support Request”**). Any support provided is limited to general assistance and data entry or correction and shall not constitute investment, tax, or legal advice, or a recommendation of any kind.

4. CUSTOMER REPRESENTATIONS AND RESPONSIBILITIES

4.1. General Customer Responsibilities

As a customer, you are solely responsible for the investment decisions you make and for any orders placed through your Investing Account. You are also responsible for ensuring that all information associated with your Investing Account is accurate, complete, and kept up to date.

4.2. Information Accuracy

You represent and warrant that any information you provide to Musaffa or the Custodian in connection with your Account or related services is true, complete, and accurate. You acknowledge that knowingly providing false information for the purpose of obtaining credit or

services may constitute a criminal offense. You agree to promptly notify Musaffa in writing within thirty (30) days if any previously submitted information changes.

You further represent and warrant that:

- a) you are at least 18 years of age (or of legal age under the laws of your jurisdiction of residence); you have full legal authority to enter into this Agreement;
- b) you are the sole owner of the Investing Account and no other person has any interest in it;
- c) you will use the Investing Account solely for personal, non-commercial purposes;
- d) All assets ("Property") held in your Investing Account are freely tradable and not subject to contractual, legal, or regulatory restrictions.
- e) Except as otherwise disclosed in writing to Musaffa, neither you nor any member of your immediate family is:
 - i. an officer, director, or 10% stockholder of any publicly traded company;
 - ii. an employee of any exchange, a corporation in which an exchange owns a majority of the capital stock, a member of any exchange or self-regulatory organization, a member of a firm or member corporation registered on any exchange, or engaged in the business of dealing as a broker-dealer or as principal in securities;
 - iii. employed by a bank, trust company, insurance company, or any firm or individual engaged in the securities business.

You agree to promptly notify Musaffa in writing within thirty (30) business days if any information that you described above changes.

4.3. No Advice

You understand and agree that Musaffa does not provide legal, tax, financial planning, or accounting advice. Musaffa's investment advice is limited to the Recommendations described in Section 2. You are encouraged to seek independent advice from qualified professionals.

4.4. Risks

You acknowledge and understand that all investments involve risk, including the possibility that losses may exceed your principal investment. The past performance of any security, industry, sector, market, or financial product does not guarantee future results or returns. You are solely responsible for all investment decisions associated with your Investing Account, including any risks arising from the purchase or sale of securities, which expressly includes the risk of loss.

- You further acknowledge and agree to the risk disclosures, which are available or referenced in the [Disclosure Library](#) from time to time. The Disclosure Library refers to the disclosure library accessible on the Musaffa Platform (currently at musaffa.com/legal) and Custodian's Documents Library, as they may be supplemented or updated periodically. As of the date of this Agreement, Risk Disclosures include, without limitation: [FINRA - Day Trading Risk Disclosure](#), [FINRA - ETF Risk Disclosure](#), [Alpaca Extended Hours &](#)

[Overnight Trading Risk Disclosure](#), [Alpaca Use and Risk Disclosure](#), [Risks of Automated Trading](#).

4.5. Discontinuation of Services

Musaffa may, at its sole discretion, suspend, deactivate, or close your Investing Account or related services by providing written notice, acting in good faith and with reasonable judgment. Inappropriate conduct, including abusive language, threats, or harassment directed at Musaffa, the Custodian, or affiliates, may result in immediate discontinuation of your Investing Account. Upon closure, Musaffa may liquidate Investing Account property, apply proceeds to satisfy any outstanding obligations, and return any remaining balance to you, providing notice where practicable. Musaffa shall not be liable for any losses, including tax consequences, resulting from the closure or liquidation of your Investing Account.

4.6. Personal Use Only

You agree to use the Musaffa Platform solely for personal, non-business, and non-commercial purposes.

4.7. Promotional Programs

Musaffa may, from time to time, conduct promotional incentives, referral programs, or other marketing campaigns (the “**Promotional Programs**”).

By participating in any promotional program offered by Musaffa, you agree to be bound by its terms and conditions, including any eligibility restrictions or reward limitations.

4.8. Software Requirements

To maintain access to your Account, you may be required to download and install the Musaffa mobile application on your access device. You are responsible for keeping the software current by installing updates released from time to time. Failure to do so may result in outdated or inaccurate information and may impair your ability to access your Investing Account. Musaffa is not responsible for losses arising from your use of outdated or unsupported software.

5. SERVICE AVAILABILITY

5.1. General Availability

While we make reasonable efforts to ensure the Service is maintained, we cannot guarantee that it will be available at all times. We do not warrant or guarantee that:

- a) the Service will operate without interruption, be secure, or be accessible at any specific time or location, or that the results obtained from using the Service will be accurate or reliable;
- b) any errors, defects, or issues will be detected or corrected;
- c) the Service is free from viruses, malware, or other harmful components; or
- d) the outcomes of using the Service will satisfy your specific requirements or expectations.

5.2. Use of the Service at Your Own Risk

- a) We reserve the right, at our sole discretion and without any obligation, to modify, enhance, discontinue, or correct any errors or omissions in any part of the Service at any time.
- b) You acknowledge and agree that you access and use the Musaffa Platform at your own operational risk. Neither Musaffa nor any third-party providers engaged to provide data or technology services shall be responsible for any inaccuracies, errors, omissions, data loss, interruptions, delays, or failures of performance in the Service, whether caused in whole or in part by negligence, omission, or your use of the Service. The disclaimer of warranties applicable to the Service and the Content is set out in Section 12.
- c) By using the Service, you acknowledge and agree that we are not responsible for any losses resulting from your use, and we do not accept the following risks:
 - i. Internet or wireless access may be delayed, interrupted, or unavailable;
 - ii. Data transmitted over the internet or wireless networks may be intercepted by unauthorized parties;
 - iii. Failure to secure your device or protect your account may result in unauthorized access;
 - iv. The accuracy, timeliness, security, reliability, or completeness of data transmitted over networks cannot be guaranteed; and
 - v. Response times may be delayed due to market volatility, high volume, or system capacity limitations.

6. ORDERS AND TRADING

6.1. Placing an Order

You may place buy or sell orders for securities available through the Musaffa Platform. When you submit an instruction through the Musaffa Platform, you authorize Musaffa to transmit that instruction, exactly as you entered it, to the Custodian for execution on your behalf and at your direction. This is a purely ministerial function, and Musaffa exercises no discretion over whether, when, or how any order is placed. All Orders submitted through the Musaffa Platform are routed to and executed by the Custodian or its designated execution venues. Musaffa does not execute or clear trades. For detailed information about market orders, trading hours, execution procedures and other applicable trading terms, you acknowledge and agree that you reviewed and understood the Custodian's agreements, disclosures and related documentation.

6.2. Responsibility for Orders

You acknowledge and agree that you are solely responsible for all orders submitted electronically and for any use of data, information, or services accessed through your Investing Account. We are not obligated to verify the authority, legitimacy, or appropriateness of any instructions received from you or through your Investing Account. Accordingly, we will not be held liable for any losses

or damages you may sustain, including claims, actions, expenses, legal fees, or other costs, arising from instructions that reasonably appear to be authentic.

6.3. Limitations on Trading, Deposits, Withdrawals, and Use of Services

Musaffa, in coordination with the Custodian, may at any time, in its sole discretion and without prior notice to you: (i) limit, restrict, or suspend your access to the Musaffa Platform or related services; (ii) restrict your ability to place Orders, deposit or withdraw funds, or otherwise transact in your Investing Account; or (iii) close or terminate your Investing Account. The closing of your Investing Account will not affect any rights or obligations of either party that arose prior to the date of closure.

Your Investing Account may be subject to restrictions or limitations, including but not limited to, situations where there is a reasonable suspicion of fraud, unauthorized activity, diminished capacity, regulatory or legal obligations, or where ownership of assets in your Investing Account is in dispute.

You acknowledge and agree that neither Musaffa nor the Custodian shall be liable for any loss, cost, or expense you may incur as a result of any suspension, restriction, or refusal to permit a deposit, withdrawal, or transaction.

In the event of a breach or default by you under this Agreement, Musaffa reserves all rights and remedies available under applicable law and this Agreement, in addition to any other actions deemed necessary to protect the integrity of the Musaffa Platform or compliance with regulatory requirements.

7. FEES AND COMMISSIONS

7.1. Applicable Fees and Compensation

Musaffa charges fees for access to and use of the Service (“Fees”) based on the aggregate market value of your Investing Account(s) as of the close of each calendar day, in accordance with the tiered fee schedule then in effect (“Fee Schedule”). Fees computed under such schedule accumulate daily and are charged to you once each calendar month, in arrears, following the close of that month. If your account's value moves across a fee tier boundary on any day within a billing month, that day's charge is calculated using the tier in effect for that specific day.

Musaffa does not charge commissions on trades executed through the Musaffa Platform. However, you may be subject to other costs, including but not limited to: (i) fees charged by the Custodian for services such as wire transfers or securities position transfers, as set forth in the then-current additional/excluded fee schedule available at Musaffa’s [Disclosure Library](#); (ii) regulatory or exchange fees; (iii) third-party service charges (such as payment providers or banking institutions). Musaffa does not have visibility into all fees that other third parties may charge, and those fees

may change without notice to Musaffa. You are responsible for reviewing any applicable third-party agreements for details regarding such fees. A current Fee Schedule is maintained on the Musaffa Platform. See full details in Musaffa's Form ADV Part 2A available at Musaffa's [Disclosure Library](#) and <https://adviserinfo.sec.gov/>. You agree to pay any such fees at the prevailing rates. Musaffa may, in its discretion, vary fees for certain customers or accounts in connection with special offers, account balance thresholds, or promotional programs.

You agree that you are responsible for all applicable federal, state, local, or foreign taxes, and for any costs incurred by Musaffa in connection with collecting unpaid amounts owed by you, including reasonable legal fees where permitted.

7.2. Fee Reserve

You agree to maintain a minimum balance in your Investing Account (the "Fee Reserve") sufficient to cover the period of Fees calculated at the rate set forth in the then-current Fee Schedule, subject to any minimum dollar floor. Musaffa may apply any available cash in your Investing Account toward maintaining the Fee Reserve at any time. The Fee Reserve remains your property at all times, stays in your Investing Account, and is not prepayment of Fees.

7.3. Payment of Fees

You hereby authorize Musaffa and/or the Custodian, in the circumstances described below, to sell a portion of your Investing Account holdings solely to satisfy Fees due. If the cash in your Investing Account is insufficient to cover Fees when due, Musaffa will notify you and give you a cure period to replenish your Fee Reserve. If sufficient funds have not been deposited by the end of such period, Musaffa may restrict certain Musaffa Platform features and/or, where restricting is not reasonably practicable and proportionate to the amount owed, direct the Custodian to sell a limited portion of your holdings no more than reasonably necessary to cover the Fees due. Where liquidation would be impractical or disproportionate to the amount owed, Musaffa may rely on restricting Musaffa Platform features instead.

7.4. Changes to Fees

We may update or change the Fee Schedule from time to time. We will notify you of any changes to the Fees by email, in-app notification, posting on the Musaffa Platform, or other reasonable means, and it is your responsibility to review the Fee Schedule regularly. Such changes will become effective once published. Your continued use of the Musaffa Platform constitutes acceptance of the updated fees.

8. DEPOSITS

- 8.1. Deposits, withdrawals, transfers, holds, reversals, returned transfers, funding methods, and related processing requirements for your Investing Account are handled by the Custodian or other payment or service providers and are governed by the Custodian's customer agreement, disclosures, and applicable policies.

Funds deposited into your Investing Account may be subject to hold periods before they become available for investing, withdrawals, or settlement of transactions. Musaffa may impose or adjust such hold periods at its discretion to allow for verification of the deposit, the funding source, or the sender. During any applicable hold period, the funds deposited will remain in your Investing Account but may not be accessible for use.

8.2. Mistaken or Erroneous Deposits

If funds are credited to your Investing Account in error, or otherwise deposited by mistake, you agree that Musaffa may reverse such transactions, adjust your balance, and recover any related amounts without prior notice. You further agree not to withdraw or use funds that do not rightfully belong to you. If you become aware of any mistaken or erroneous deposit, you must promptly notify Musaffa at support@musaffa.com.

8.3. Deposit Methods

Deposits may be made only through methods made available through Musaffa and supported by the Custodian (e.g., ACH, wire transfer, or other approved methods). Musaffa may establish a threshold for the initial deposit required to open your Investing Account, limit the deposit methods made available to you, the amounts you may deposit, or the frequency of deposits, and may require you to deposit additional amounts as needed to satisfy the Fee Reserve under Section 7.2. Certain deposit methods may carry additional fees or restrictions. TAX

- 8.4. As part of our onboarding process, you are required to complete the applicable **U.S. Internal Revenue Service (IRS)** tax certification form for your tax status - IRS Form W-9 if you are a U.S. person, or IRS **Form W-8BEN**, "*Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)*," if you are a non-U.S. person. You may be requested from time to time to review and update your tax certification form. Failure to provide or update this form when requested may result in certain restrictions on your Investing Account, including, but not limited to, limitations on your ability to execute transactions.
- 8.5. You are solely responsible for managing your own tax affairs and ensuring ongoing compliance with all applicable tax laws and regulations in your jurisdiction. You confirm that you remain in full compliance with such tax obligations at all times. We assume no

liability for any direct, indirect, special, or consequential losses, or otherwise, arising from your failure to meet your tax responsibilities.

- 8.6. You authorize Custodian to report any dividends paid or sales proceeds in your Investing Account to the IRS in accordance with applicable law.
- 8.7. The Service we provide does not constitute, and is not intended to constitute, investment, trading, legal, or tax advice. You should consult a qualified professional or tax advisor for guidance specific to your personal circumstances.

9. MARKET DATA

As part of your use of the Musaffa Platform, Musaffa may provide or make available certain content, information, or data relating to securities and the securities markets, including but not limited to last sale transaction data, bid and ask quotations, fundamental information, and other related data (collectively, “**Market Data**”). Such Market Data may be obtained from securities exchanges, market centers, third-party vendors, or other authorized distributors (collectively, “**Third-Party Providers**”). As used in this Agreement, “**Content**” means all data, information, text, research, scores, ratings, screens, tools, materials, and other content made available through the Service (including Market Data), and “**Third-Party Content**” means any Content that is provided, sourced, or licensed from Third-Party Providers.

Market Data is provided solely for your personal, non-commercial use. You are not granted any rights in or to the Market Data except as expressly permitted under this Agreement.

10. INTELLECTUAL PROPERTY; RESTRICTIONS ON USE

- 10.1. **Ownership.** Musaffa and its licensors own and retain all right, title, and interest in and to the Musaffa Platform, the Website, the App, the Service, the Content, and all software, technology, data compilations, scoring methodologies, algorithms, text, graphics, user interfaces, screen layouts, designs, and the overall “look and feel” of the foregoing, together with all patents, copyrights, trademarks, service marks, trade names, trade dress, trade secrets, and other intellectual property or proprietary rights therein (collectively, the “Musaffa IP”). Except for the limited license expressly granted below, nothing in this Agreement transfers or grants you any right, title, or interest in or to the Musaffa IP.
- 10.2. **Limited License.** Subject to your compliance with this Agreement, Musaffa grants you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to access and use the Musaffa Platform and the Content solely for your personal, non-commercial use as expressly permitted under this Agreement. This license terminates automatically upon closure of your Investing Account or termination of this Agreement.

- 10.3. **Restrictions.** You agree that you will not, and will not permit or assist any third party to: (a) copy, reproduce, republish, frame, mirror, distribute, or publicly display any part of the Musaffa Platform, the Content, or the Musaffa IP, except as expressly permitted; (b) scrape, harvest, data-mine, crawl, or use any automated means to access or collect data from the Musaffa Platform; (c) reverse engineer, decompile, disassemble, or otherwise attempt to derive the source code, structure, or underlying methodologies of the Service or any software; (d) reproduce, imitate, or create derivative works based on the user interface, screen layouts, designs, or “look and feel” of the Musaffa Platform; (e) access or use the Musaffa Platform for the purpose of building, developing, marketing, or operating a competing product or service, or for benchmarking or competitive-analysis purposes; or (f) remove, obscure, or alter any proprietary notices on the Musaffa Platform or the Content.
- 10.4. **Feedback.** If you provide Musaffa with any suggestions, ideas, or other feedback regarding the Service, you grant Musaffa a perpetual, irrevocable, worldwide, royalty-free license to use and exploit such feedback for any purpose without obligation or compensation to you.
- 10.5. **Injunctive Relief.** You acknowledge and agree that any actual or threatened breach of this Section would cause Musaffa immediate and irreparable harm for which monetary damages would be an inadequate remedy, and that Musaffa is entitled to seek injunctive or other equitable relief, without the requirement to post a bond, in addition to any other remedies available at law or in equity. This Section is without prejudice to Section 20.4, which excludes disputes concerning the validity or enforcement of intellectual property rights and claims for injunctive relief from the informal-negotiation and arbitration requirements.
- 10.6. **Reservation of Rights.** All rights not expressly granted to you under this Agreement are reserved by Musaffa and its licensors.

11. THIRD-PARTY CONTENT DISCLAIMER

NEITHER MUSAFFA NOR THE THIRD-PARTY PROVIDERS EXPLICITLY OR IMPLICITLY ENDORSE, APPROVE, OR GUARANTEE THE ACCURACY, COMPLETENESS, OR RELIABILITY OF ANY THIRD-PARTY CONTENT. THIRD PARTY CONTENT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. EXCEPT FOR THE RECOMMENDATIONS EXPRESSLY PROVIDED AS PART OF THE ADVISORY SERVICE DESCRIBED IN SECTION 2, THE THIRD-PARTY CONTENT AND OTHER GENERAL CONTENT MADE AVAILABLE THROUGH THE SERVICE IS NOT INTENDED TO PROVIDE FINANCIAL, LEGAL, TAX OR INVESTMENT ADVICE OR INDIVIDUALIZED

RECOMMENDATIONS, AND NO SUCH CONTENT CONSTITUTES - OR SHOULD BE UNDERSTOOD AS CONSTITUTING – A SOLICITATION, OFFER, OPINION, OR RECOMMENDATION TO ENTER INTO ANY SECURITIES TRANSACTION, OR SERVICES REGARDING THE PROFITABILITY OR SUITABILITY OF ANY SECURITY OR INVESTMENT, OR TO ENGAGE IN ANY OF THE INVESTMENT STRATEGIES PRESENTED IN OUR SERVICE OR THE CONTENT. YOU ARE SOLELY RESPONSIBLE FOR DETERMINING WHETHER ANY INVESTMENT STRATEGY, RELATED TRANSACTION, OR SECURITIES SCREENING SUGGESTION IS APPROPRIATE FOR YOU BASED ON YOUR PERSONAL INVESTMENT OBJECTIVES, FINANCIAL CIRCUMSTANCES AND RISK TOLERANCE. YOU SHOULD CONSULT YOUR LEGAL OR TAX PROFESSIONAL REGARDING YOUR SPECIFIC SITUATION.

12. DISCLAIMER OF WARRANTIES

ALTHOUGH MUSAFFA STRIVES TO MAKE THE SERVICE AND THE CONTENT RELIABLE, USEFUL, AND CURRENT, YOU UNDERSTAND AND AGREE THAT YOUR USE OF THE SERVICE AND THE CONTENT, INCLUDING MARKET DATA AND ANY SERVICES, PRODUCTS, MEDIA, OR ITEMS OBTAINED THROUGH THE SERVICE (WHETHER PROVIDED BY MUSAFFA, ITS AFFILIATES, THE CUSTODIAN, OR ANY THIRD-PARTY CONTENT OR MARKET DATA PROVIDER), IS AT YOUR OWN RISK AND IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS, WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT, AND ANY WARRANTIES ARISING FROM TRADE USAGE, COURSE OF DEALING, OR COURSE OF PERFORMANCE, OTHER THAN THOSE WARRANTIES THAT ARE INCAPABLE OF EXCLUSION, RESTRICTION, OR MODIFICATION UNDER THE LAWS APPLICABLE TO THIS AGREEMENT. MUSAFFA DOES NOT REPRESENT OR WARRANT THAT THE SERVICE OR ANY CONTENT WILL BE ACCURATE, RELIABLE, ERROR-FREE, OR UNINTERRUPTED, OR THAT DEFECTS WILL BE CORRECTED. NO RECOMMENDATION OR OTHER CONTENT MADE AVAILABLE THROUGH THE SERVICE IS A GUARANTEE OR PREDICTION OF ANY PARTICULAR INVESTMENT RESULT, AND PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. THE WARRANTY DISCLAIMERS IN THIS SECTION DO NOT LIMIT OR MODIFY THE STANDARD OF CARE MUSAFFA OWES WITH RESPECT TO THE RECOMMENDATIONS PROVIDED UNDER SECTION 2 AND ARE SUBJECT TO SECTION 13.4.

13. LIMITATION OF LIABILITY

- 13.1. TO THE FULLEST EXTENT PROVIDED BY LAW, AND SUBJECT TO SECTION 13.4, IN NO EVENT WILL MUSAFFA, ITS PARENT, AFFILIATES, SUBSIDIARIES, OR THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, SERVICE PROVIDERS, CONTRACTORS, LICENSORS, LICENSEES, SUPPLIERS, OR SUCCESSORS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN CONNECTION WITH YOUR USE, OR INABILITY TO USE, THE SERVICE AND THE CONTENT, ANY SERVICES, PRODUCTS, MEDIA OR ITEMS OBTAINED THROUGH THE SERVICE, OR ANY THIRD-PARTY WEBSITES, THIRD-PARTY APPLICATIONS, OR THIRD-PARTY CONTENT, INCLUDING BUT NOT LIMITED TO LOSS OF USE, LOSS OF DATA, OR THE COST OF OBTAINING SUBSTITUTE SERVICES, EVEN IF FORESEEABLE.
- 13.2. SUBJECT TO SECTIONS 13.3 AND 13.4, MUSAFFA WILL ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY: (1) ERRORS, MISTAKES, OR INACCURACIES OF THE SERVICE OR THE CONTENT, OR ANY SERVICES, PRODUCTS, MEDIA, OR ITEMS OBTAINED THROUGH THE SERVICE; (2) PERSONAL INJURY OR PROPERTY DAMAGE OF ANY NATURE RESULTING FROM YOUR ACCESS TO OR USE OF THE SERVICE OR THE CONTENT; (3) UNAUTHORIZED ACCESS TO OR USE OF OUR SERVERS OR ANY PERSONAL OR FINANCIAL INFORMATION STORED THEREIN; (4) INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SERVICE; (5) BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE TRANSMITTED TO OR THROUGH THE SERVICE BY ANY THIRD PARTY; (6) ERRORS OR OMISSIONS IN THE SERVICE OR THE CONTENT, OR ANY LOSS OR DAMAGE INCURRED AS A RESULT OF THE USE OF ANY CONTENT MADE AVAILABLE VIA THE SERVICE; OR (7) LOSSES ARISING FROM EVENTS OUTSIDE MUSAFFA'S REASONABLE CONTROL, INCLUDING BUT NOT LIMITED TO MARKET SUSPENSIONS OR TRADING RESTRICTIONS, EXCHANGE RULINGS, FORCE MAJEURE EVENTS, NATURAL DISASTERS, WAR, TERRORISM, OR CIVIL UNREST, SYSTEM FAILURES, POWER OUTAGES, NETWORK FAILURES, AND UNAUTHORIZED ACCESS OR CYBERSECURITY BREACHES ORIGINATING FROM THIRD PARTIES.
- 13.3. SUBJECT TO SECTION 13.4, AND EXCEPT FOR LIABILITY ARISING FROM MUSAFFA'S GROSS NEGLIGENCE, WILLFUL MISCONDUCT, OR FRAUD, MUSAFFA'S TOTAL AGGREGATE LIABILITY TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE SERVICE

SHALL NOT EXCEED THE LESSER OF (I) THE TOTAL FEES PAID BY YOU TO MUSAFFA IN RELATION TO THE SERVICE DURING THE SIX (6) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM OR (II) FIFTY DOLLARS (\$50).

- 13.4. NOTHING IN THIS AGREEMENT, INCLUDING THE WARRANTY DISCLAIMERS, LIMITATIONS OF LIABILITY, INDEMNIFICATION, AND LIMITATIONS-ON-TIME-TO-FILE PROVISIONS, SHALL CONSTITUTE A WAIVER OR LIMITATION OF ANY RIGHT OR REMEDY YOU MAY HAVE UNDER THE INVESTMENT ADVISERS ACT OF 1940 OR OTHER FEDERAL OR STATE SECURITIES LAWS, OR OF MUSAFFA'S FIDUCIARY DUTIES, COMPLIANCE WITH WHICH MAY NOT BE WAIVED, NOR SHALL ANYTHING IN THIS AGREEMENT EXCLUDE OR LIMIT ANY LIABILITY THAT MAY NOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

14. INDEMNIFICATION

To the maximum extent permitted by applicable law, you agree to indemnify and hold harmless Musaffa, its parents, subsidiaries, affiliates, licensors, and service providers, and their respective officers, directors, employees, contractors, agents, representatives, distributors, suppliers, successors, and assigns (collectively, the "Indemnified Parties") from and against any and all claims, demands, actions, causes of action, suits, proceedings, liabilities, damages, judgments, awards, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to:

- (a) your access to or use of the Service, the Musaffa Platform, and the Content, and any services, products, media, or items obtained through the Service;
- (b) any act, error, or omission in connection with the use of your Investing Account, including your provision of incorrect, incomplete, or misleading information;
- (c) your violation of this Agreement or any Additional Terms, or any use of the Service, the Musaffa Platform, or the Content other than as expressly authorized;
- (d) your use of any information obtained from the Service;
- (e) your infringement, misappropriation, or violation of any patent, copyright, trademark, trade name, service mark, trade dress, trade secret, or other intellectual property or proprietary right, or any libel, defamation, disparagement, invasion of privacy, or violation of publicity rights, in each case arising out of your acts or omissions or any content you submit, post, or transmit through the Service; or
- (f) your violation of any applicable law.

Notwithstanding the foregoing, you will have no obligation to indemnify or hold harmless any Indemnified Party to the extent any claim or loss arises from Musaffa's own gross negligence, willful

misconduct, fraud, breach of fiduciary duty, or violation of the federal or state securities laws. Nothing in this Section limits or waives any right or remedy you may have, or any obligation or fiduciary duty Musaffa may owe, under the Investment Advisers Act of 1940 or other federal or state securities laws, as further provided in Section 13.4.

Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter that is subject to indemnification by you under this Section (as limited by the carve-out above), and you agree to cooperate, at your expense, with our defense of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding which is subject to this indemnification upon becoming aware of it.

In addition to the above indemnities, and subject to applicable law and to Musaffa's own fiduciary and supervisory obligations, neither Musaffa nor its indemnified persons shall be liable for the acts or omissions of the Custodian, third-party brokers, or other independent vendors or contractors that are not under Musaffa's control.

15. DATA SHARING AND PRIVACY

15.1. Data Sharing and Privacy

You acknowledge and agree that any disclosure of your non-public personal information will be handled in accordance with this Agreement and the [Privacy Notice](#), as applicable. Your consent to the sharing of certain categories of non-public personal information will remain effective until you update your preferences or withdraw such consent in writing.

You further understand and agree that Musaffa may disclose information relating to your Investing Account and associated activities to third parties under the following circumstances: (i) as necessary to process or complete payments, transfers, or other transactions you request; (ii) to investigate complaints, inquiries, disputed transactions, or suspected fraud, money laundering, or other misuse connected with your Investing Account; (iii) to respond to requests from credit bureaus, service providers, or counterparties, where reasonably necessary to process your transactions or in the ordinary course of servicing accounts; (iv) as required by applicable law, regulation, legal process, or governmental request; or (v) with your consent, or as otherwise permitted under the [Privacy Notice](#).

15.2. Record Monitoring

By providing your contact details, applying for or maintaining an Investing Account, or using the Musaffa Platform, you authorize Musaffa and its authorized third-party service providers (including but not limited to, if applicable, debt collection agencies) to contact you by: (i) mail, email, or telephone using the information you provide; (ii) text messaging, in-app messaging, chat, voice, or similar communication functions available on the Musaffa Platform; (iii) other electronic means; or (iv) other reasonable methods permitted by law.

If you provide a telephone number to Musaffa:

- a) you represent and warrant that the number is yours and will promptly notify Musaffa if it changes; and
- b) you consent to receive calls or text messages at any time, including automated or prerecorded messages, for purposes such as account-related communications (including security alerts), service updates, fraud prevention, or collections.

Musaffa may share your phone number with service providers engaged in connection with these purposes. Standard messaging, data, or calling charges from your carrier may apply.

15.3. Opt-out

You may opt out of receiving promotional or marketing calls or messages at any time by notifying Musaffa as described in the [Privacy Notice](#). Please note that even if you opt out, Musaffa may still contact you for service-related, security, or other legally permissible purposes.

16. TERMINATION

16.1. Can my account be restricted or closed?

Yes. Musaffa or the Custodian may, at their sole discretion, suspend, restrict, deactivate, or close your Investing Account at any time, with or without prior notice, including but not limited to situations where: (i) you violate this Agreement or any applicable law or regulation; (ii) you provide false, misleading, or incomplete information; (iii) there are concerns related to compliance, fraud, unauthorized activity, or risk management; or (iv) required by regulatory or legal obligations.

16.2. Your obligations upon termination.

If your Investing Account is restricted, suspended, deactivated, or closed, you remain fully responsible for any outstanding obligations, liabilities, and costs associated with your Investing Account, whether arising before or after termination. This Agreement shall continue to apply to the extent necessary to resolve any such obligations.

16.3. Your right to terminate.

You may terminate this Agreement at any time by providing written notice, provided that all outstanding obligations, liabilities, and costs under your Investing Account have been fully satisfied.

You may terminate this Agreement and cancel the advisory Service within five (5) business days after entering into it and receive a full refund of any Fees paid. After that period, either party may terminate the advisory relationship upon ten (10) days' written notice. Fees billed in advance will be prorated through the effective date of termination.

16.4. Effect of termination.

Upon closure of your Investing Account, Musaffa and/or the Custodian may: (i) return any remaining funds or assets to you, net of any applicable obligations, fees, or costs; (ii) restrict

further access to the Musaffa Platform or services connected to your Investing Account; and (iii) take any other action reasonably necessary to protect Musaffa, the Custodian, or any other account holders using the Musaffa Platform. Musaffa will not be liable for any losses, costs, tax consequences, or other impacts you may incur as a result of the suspension, restriction, or closure of your Account, except as required by applicable law. This Agreement survives termination of your Account.

17. AMENDMENT

Musaffa reserves the right, at its discretion, to amend, modify, or update this Agreement, including any terms, conditions, policies, or procedures. Musaffa will notify you of material amendments by email, in-app notification, posting on the Musaffa Platform, or other reasonable means, and it is your responsibility to review the Agreement regularly. For non-material changes, amendments become effective upon posting on the Musaffa Platform, and your continued use of the Musaffa Platform or Services constitutes acceptance. Any amendment that would constitute an assignment of this Agreement within the meaning of the Investment Advisers Act of 1940 requires your consent. If you do not agree with any amendment, your sole remedy is to discontinue use of the Musaffa Platform and terminate your Investing Account.

18. ELECTRONIC SIGNATURES AND MODIFICATIONS TO THE AGREEMENT

You agree to conduct business with Musaffa electronically. By electronically signing an application, agreement, or other document in connection with your Investing Account or use of the Musaffa Platform, you acknowledge and agree that your electronic signature constitutes valid evidence of your intent to be legally bound by this Agreement and any subsequent terms that may govern your use of the Service.

The use of an electronic version of any document fully satisfies any legal requirement that such document be provided or maintained in writing. You agree that notices, disclosures, and communications provided to you electronically constitute reasonable and proper notice for all purposes under applicable laws, rules, and regulations.

The electronically stored copy of this Agreement shall be deemed the true, complete, valid, authentic, and enforceable record of the Agreement, admissible in judicial or administrative proceedings to the same extent as if originally generated and maintained in printed form. You agree not to dispute the validity, enforceability, or admissibility of such electronically stored records.

19. CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS.

19.1. Consent to Electronic Delivery

By consenting to electronic delivery, you agree to receive all Investing Account-related documents (“Account Documents”) in electronic form. Account Documents include, but are not limited to: account statements, notices, disclosures, regulatory and shareholder communications (such as prospectuses, proxy materials, and privacy notices), trade confirmations, tax documents, amendments to this Agreement, and any other information or records related to your Investing Account or the services provided to you.

You confirm that you can access, view, download, save, and print Account Documents for your records.

19.2. Methods of Delivery

Musaffa’s primary methods of communication include:

- a) posting documents on the Musaffa Platform,
- b) providing documents through the mobile application or website,
- c) sending emails to your email address on record, and
- d) where legally required, providing notice directing you to the Musaffa Platform.

Unless otherwise required by law, Musaffa may post Account Documents on the Musaffa Platform without separate notice. Account Documents delivered in any of these ways are deemed personally delivered to you, regardless of whether you access them.

You agree to:

- a) maintain a valid and current email address on file,
- b) regularly check the website and mobile application for updates, and
- c) ensure Musaffa’s emails are not blocked or marked as spam.

19.3. Costs and Fees

You are responsible for any charges imposed by your internet, phone, or data provider in connection with electronic delivery. Musaffa does not charge additional fees for online access. You understand that you have the right to request paper delivery of any Account Document that must be provided in paper form under applicable law. However, if you revoke or restrict your consent to electronic delivery, or request paper delivery of documents that would otherwise be delivered electronically, Musaffa and/or the Custodian may, in their sole discretion, charge a reasonable fee, restrict or close your Investing Account, and/or terminate your access to certain services. Any applicable fees will be charged to your designated external payment method.

19.4. Review and Responsibility for Documents

It is your responsibility to carefully review all Account Documents as soon as they are made available. Account statements will reflect all activity in your Investing Account for the stated period, including securities transactions, cash balances, credits, and fees. If you fail to receive a monthly account statement within fifteen (15) days after the end of the previous month, or a trade confirmation within five (5) days of the trade date, you must notify Musaffa in writing. You are responsible for reviewing all orders, executions, and account statements and for promptly reporting any discrepancies, unauthorized activity, or inaccurate information. Unless you notify Musaffa of a discrepancy within ten (10) days after delivery of a confirmation or account statement, the document will be deemed accepted as accurate.

19.5. Revocation of Consent

Electronic delivery consent is required to open and maintain an Investing Account. You may revoke or limit your consent at any time by notifying Musaffa in writing. Revocation may result in restrictions or closure of your Investing Account and termination of services. Delivery of paper copies by Musaffa does not revoke or limit your consent. Any communications provided electronically before revocation remain valid and legally effective.

19.6. Duration of Consent

Your consent remains effective until revoked by you or Musaffa. Please allow up to three (3) business days for any revocation to take effect. During this time, you may continue to receive electronic notifications.

19.7. Hardware and Software Requirements

To receive electronic delivery, you must maintain a computer or mobile device with reliable internet access, a valid email address, the ability to access and use applications specified by Musaffa, and access to a printer or storage device if you wish to retain hard copies.

20. GOVERNING LAW

This Agreement, and any dispute, claim, or matter arising out of or relating to your Account, the Musaffa Platform, or any transactions conducted through it (including any non-contractual disputes or claims), shall be governed by and construed in accordance with the laws of the State of New York, United States of America (including its statutes of limitations and N.Y. Gen. Oblig. Law § 5-1401), without regard to any choice of law or conflict of law principles that would result in the application of the laws of another jurisdiction.

21. DISPUTE RESOLUTION

21.1. Informal Negotiations

To expedite resolution and control the cost of any dispute, controversy, or claim related to this Agreement (each a “Dispute” and collectively, the “Disputes”) brought by either you or us (individually, a “Party” and collectively, the “Parties”), the Parties agree to first attempt to negotiate any Dispute (except those Disputes expressly provided below) informally for at least sixty (60) days before initiating arbitration. Such informal negotiations commence upon written notice from one Party to the other Party.

21.2. Binding Arbitration

If the Parties are unable to resolve a Dispute through informal negotiations, the Dispute (except those Disputes expressly excluded below) will be finally and exclusively resolved by binding arbitration. YOU UNDERSTAND THAT WITHOUT THIS PROVISION, YOU WOULD HAVE THE RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL. The arbitration shall be commenced and conducted under the Commercial Arbitration Rules of the American Arbitration Association (“AAA”) and, where appropriate, the AAA’s Supplementary Procedures for Consumer Related Disputes (“AAA Consumer Rules”), both of which are available at the AAA website www.adr.org. Your arbitration fees and your share of arbitrator compensation shall be governed by the AAA Consumer Rules and, where appropriate, limited by the AAA Consumer Rules. The arbitration may be conducted in person, through the submission of documents, by phone, or online. The arbitrator will make a decision in writing but need not provide a statement of reasons unless requested by either Party. The arbitrator must follow applicable law, and any award may be challenged if the arbitrator fails to do so. Except where otherwise required by the applicable AAA rules or applicable law, the arbitration will take place in New York City, NY, USA. Except as otherwise provided herein, the Parties may litigate in court to compel arbitration, stay proceedings pending arbitration, or to confirm, modify, vacate, or enter judgment on the award entered by the arbitrator.

If for any reason, a Dispute proceeds in court rather than arbitration, the Dispute shall be commenced or prosecuted in the state and federal courts located in New York City, in the State of New York (or in any appellate courts thereof), and the Parties hereby consent to, and waive all defenses of lack of personal jurisdiction, and forum non conveniens with respect to venue and jurisdiction in such state and federal courts. Application of the United Nations Convention on Contracts for the International Sale of Goods and the Uniform Computer Information Transaction Act (UCITA) are excluded from this Agreement.

In no event shall any Dispute brought by either Party related in any way to the Service be commenced more than one (1) year after the cause of action arose, except for any claim arising under the Investment Advisers Act of 1940 or other federal or state securities laws, or any other non-waivable claim, to which this limitation does not apply. If this provision is found to be illegal

or unenforceable, then neither Party will elect to arbitrate any Dispute falling within that portion of this provision found to be illegal or unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and the Parties agree to submit to the personal jurisdiction of that court.

21.3. Restrictions

The Parties agree that any arbitration shall be limited to the Dispute between the Parties individually. To the full extent permitted by law, (a) no arbitration shall be joined with any other proceeding; (b) there is no right or authority for any Dispute to be arbitrated on a class-action basis or to utilize class action procedures; and (c) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons. The Parties acknowledge that these restrictions are material and essential to the arbitration of any disputes between us and are non-severable from Arbitration. If any of the restrictions listed is limited, voided, or found unenforceable, then the Arbitration (except for this sentence) will be null and void with respect to such claim(s), subject to the right to appeal the limitation or invalidation of the restrictions. The Parties acknowledge and agree that under no circumstances will any of the foregoing be arbitrated.

21.4. Exceptions to Informal Negotiations and Arbitration

The Parties agree that the following Disputes are not subject to the above provisions concerning informal negotiations and binding arbitration: (a) any Disputes seeking to enforce or protect, or concerning the validity of, any of the intellectual property rights of a Party; (b) any Dispute related to, or arising from, allegations of theft, piracy, invasion of privacy, or unauthorized use; and (c) any claim for injunctive relief. If this provision is found to be illegal or unenforceable, then neither Party will elect to arbitrate any Dispute falling within that portion of this provision found to be illegal or unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and the Parties agree to submit to the personal jurisdiction of that court.

22. LIMITATION ON TIME TO FILE CLAIMS

ANY CAUSE OF ACTION OR CLAIM YOU MAY HAVE ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE SERVICES MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES; OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY BARRED. THE FOREGOING DOES NOT APPLY TO, AND SHALL NOT SHORTEN ANY LIMITATIONS PERIOD FOR, ANY CLAIM ARISING UNDER THE INVESTMENT ADVISERS ACT OF 1940 OR OTHER FEDERAL OR STATE SECURITIES LAWS, OR ANY OTHER NON-WAIVABLE CLAIM. If this provision is found to be illegal or unenforceable, then neither Party will elect to arbitrate any Dispute falling within that portion of this provision found to be illegal or

unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and the Parties agree to submit to the personal jurisdiction of that court.

23. MISCELLANEOUS

23.1. Notices

All notices, requests, consents, claims, demands, waivers, and other communications hereunder for the service of process purpose or for invoking any legal proceedings (each, a “**Legal Claim Notice**”) shall be in writing and addressed to such address that may be designated by the receiving party from time to time in accordance with this Section. All Legal Claim Notices shall be delivered by personal delivery, nationally recognized overnight courier (with all fees pre-paid), facsimile (with confirmation of transmission) or certified or registered mail (in each case, return receipt requested, postage pre-paid). Except as otherwise provided in this Agreement, a Legal Claim Notice is effective only (a) upon receipt by the receiving party, and (b) if the party giving the Legal Claim Notice has complied with the requirements of this Section.

Except where expressly provided otherwise, any notice required to be given by you to Musaffa in connection with this Agreement shall be given in writing and sent by email to legal@musaffa.com.

Except where expressly provided otherwise, any notice required to be given by Musaffa to you in connection with the subject matter of this Agreement may be given by email or by posting a message on your Investing Account on the Musaffa Platform, website, or mobile application.

With your permission, Musaffa may from time to time contact you to keep you up to date about Musaffa’s Service including new products, campaigns and promotions. For further information please review our [Privacy Policy](#).

23.2. Force majeure

Musaffa is not responsible for failing to meet obligations due to causes beyond its control, including (a) any law, order, regulation or direction of any government; (b) work stoppage, labor disputes and strikes; (c) failure of the public power grid; (d) unlawful acts; (e) your act or your failure to act in accordance with this Agreement; (f) failure of any computer or network connectivity; or (g) acts of nature and all other force majeure events.

23.3. Waiver And Severability

No waiver by Musaffa of any term or condition set out in this Agreement shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of Musaffa or any third-party beneficiary to assert a right or provision under this Agreement shall not constitute a waiver of such right or provision.

If any provision of this Agreement is held by a court or other tribunal of competent jurisdiction to be invalid, illegal, or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of this Agreement will continue in full force and effect.

23.4. Entire Agreement

This Agreement, Additional Terms, and any other legal documents, schedules, appendices, policies incorporated by reference herein constitute the sole and entire agreement between you and Musaffa regarding the Service and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding the Service.

23.5. Assignment

Musaffa may not assign this Agreement (within the meaning of the Investment Advisers Act of 1940) without your consent, which may be obtained through negative-consent procedures where permitted by applicable law and SEC guidance. Musaffa may delegate the performance of certain administrative or operational functions to its affiliates or service providers. Such delegation does not constitute an assignment of this Agreement, provided Musaffa remains responsible for the performance of the delegated functions. You may not assign or transfer this Agreement, in whole or in part, nor transfer or sub-license your rights under this Agreement, to any third party.

23.6. Acknowledgment

By providing consent, you confirm that you have read and understood this section, that you are able to access and retain electronic communications, and that you will promptly notify Musaffa of any changes to your email address or contact information.