



TERMS OF USE

1. Acceptance of terms

By downloading, accessing, or using the App, you agree to these Terms. If you do not agree, you must not use the App.

2. Role of the company

The App is operated by EGMLABS Ltd ("**Company**") and functions solely as a technology platform that enables users to access services provided by independent third-party financial service providers ("**Providers**").

The Company:

- a) Is not a bank, broker, investment firm, exchange, or financial institution
- b) Does not provide investment, financial, legal, or tax advice
- c) Does not offer, recommend, execute, or settle transactions
- d) Does not hold, control, or safeguard client funds or assets
- e) Does not act as an agent, adviser, or fiduciary

Use of the App does not create any advisory, brokerage, fiduciary, or agency relationship.

3. Third-party providers

All financial products, accounts, and services available through the App are offered exclusively by independent Providers. In particular:

- a) Providers operate under their own terms and agreements
- b) The Company is not a party to any Provider agreement
- c) The Company does not control Provider onboarding, pricing, execution, custody, compliance, or customer support

Any claims or disputes relating to financial products or services must be directed to the relevant Provider.

4. Transactions

The Company does not participate in, facilitate, or perform financial transactions. It does not transmit orders, process payments, execute trades, or guarantee the completion or settlement of any transaction conducted through third parties.

5. Information displayed

Information shown in the App is sourced from Providers or other third parties. The Company does not verify or validate such information and



accepts no responsibility for its accuracy, completeness, or timeliness. Users remain responsible for confirming all information directly with the relevant Provider before acting upon it.

6. No advice or recommendations

The App does not provide investment, financial, tax, or legal advice. Any content or data displayed is provided for general informational purposes only and must not be relied upon as the basis for financial or investment decisions. Users are solely responsible for evaluating their own circumstances and decisions.

7. User responsibilities

Users are responsible for:

- a) Assessing the suitability and risks of Providers and products
- b) Complying with all applicable laws and regulations
- c) Maintaining the security of their access credentials
- d) Understanding and accepting all risks associated with financial activities

Use of the App is at the user's own risk.

8. Prohibited use

Users must not misuse the App, including by engaging in unlawful activity, fraud, system interference, unauthorised access, data scraping, reverse engineering, circumvention of security or geographic restrictions, or the transmission of spam or malware.

9. Eligibility

The App is available only to individuals aged 18 or older and to users who are not subject to applicable sanctions or embargoes.

10. Accounts

Certain services require users to establish accounts directly with Providers. The Company does not create, manage, or control Provider accounts and assumes no responsibility for their operation or security. The Company may restrict App access where necessary for legal, security, or compliance reasons.

11. Licence and intellectual property

Users are granted a limited, non-exclusive, revocable licence to use the App for lawful personal purposes. All intellectual property rights in the App remain the exclusive property of the Company or its licensors.



12. Warranties and liability

The App is provided on an “as is” and “as available” basis, without warranties of any kind. To the fullest extent permitted by law, the Company disclaims liability for losses arising from Provider services, third-party actions, or App unavailability, except where liability cannot legally be excluded.

13. Suspension and termination

The Company may suspend or terminate access to the App where necessary for security, legal, or compliance reasons. Such actions do not affect users’ separate agreements with Providers.

14. Privacy and data

The Company processes limited data necessary to operate the App. For more detailed information, you should refer to our Privacy Policy available at: <https://www.equiti.com/uae-en/legal/>

15. App store providers

Apple and Google are not parties to these Terms and bear no responsibility for the App. Their respective app store terms apply.

For users of the iOS version of the App, the Apple’s Licensed Application End User License Agreement (the Standard EULA) forms an integral part of these Terms.

16. Governing law

These Terms are governed by the laws of Cyprus, and the courts of Cyprus have exclusive jurisdiction.