

Introduction

1. Equiti Securities Currencies Brokers LLC, is a company incorporated with limited liability in, and existing under the laws of, the United Arab Emirates, under registration number 1642447, whose registered address is at Office 202, Lamborghini Building, Um Al Sheif, Shiekh Zayed Road, Dubai, Dubai, United Arab Emirates (Equiti).
2. Equiti operates Yalla Club, its promotional membership and engagement programme, from 1 September 2026 to 31 August 2027 inclusive (the Programme Period). During the Programme Period, Members may participate in games, challenges, activities and experiences at any activation conducted or made available by Equiti within the United Arab Emirates (each an Activity). These terms and conditions apply to a Member's participation in all such Activities during the Programme Period, irrespective of the relevant event, venue, sport, sponsorship property or activation.
3. Equiti reserves the right, in its sole discretion and to the fullest extent permitted by applicable law, to refuse, suspend or terminate an individual's membership of, or participation in, Yalla Club where reasonably necessary, including in the event of misuse, fraud, misconduct, breach of these terms and conditions, or for safety or operational reasons.

Participation & eligibility

4. Yalla Club is open to adults and, where permitted in connection with the relevant Activity, persons under the age of 18 (Minors). An adult must complete the Yalla Club registration process on their own behalf. A Minor may become a Member only where their parent or legal guardian completes the registration process on the Minor's behalf, provides any consent required by Equiti and confirms that they are authorised to act for the Minor. Registration is required once only during the Programme Period.
5. By registering for Yalla Club, each adult Member agrees to be bound by these terms and conditions for the duration of the Programme Period. Where the Member is a Minor, the parent or legal guardian

completing the registration agrees to these terms and conditions on their own behalf and, to the fullest extent permitted by applicable law, on behalf of the Minor. Acceptance of these terms and conditions applies to the Member's participation in all Activities during the Programme Period, and the Member is not required to register or accept these terms separately for each Activity. Following successful registration, each Member will receive a digital Yalla Club membership card (Membership Card), which may be issued through Apple Wallet or another supported digital wallet. The Membership Card must be presented and scanned before the Member takes part in any Activity. Where the Member is a Minor, their parent or legal guardian may hold and present the Membership Card on their behalf. Equiti will process Members' personal information, including information relating to Minors where applicable, in accordance with its applicable Privacy Policy and applicable law. Marketing communications will be sent where the relevant consent has been provided or where otherwise permitted by applicable law.

Participation, points & rewards

6. Members may participate in Activities conducted or made available by Equiti anywhere within the United Arab Emirates during the Programme Period, subject to any eligibility requirements applicable to the relevant Activity. The nature, availability, location, frequency and rules of Activities may vary, and Members must comply with any instructions, eligibility requirements and safety rules communicated in connection with an Activity. Equiti may refuse participation where a Membership Card has not been presented and scanned before participation or where any applicable eligibility or safety requirement has not been met.
7. Equiti may record a Member's participation in eligible Activities by allocating points to that Member's Yalla Club account. Unless otherwise stated by Equiti in relation to a particular Activity, one (1) point will be recorded for each qualifying participation.
8. Points are used solely to record a Member's participation and engagement with Yalla Club. Points have no monetary or cash value, are non-transferable, cannot be sold,

exchanged or redeemed for cash or Rewards, and do not create an entitlement to any Reward, benefit or other item.

9. Each qualifying participation in an Activity may provide a Member with an opportunity to receive a Reward, subject to availability. Rewards may vary between Activities, events and locations, and participation does not guarantee receipt of a Reward.

Disclosures

10. Each Member acknowledges and agrees that:

- (a) participation in Activities may involve inherent risks, including the risk of injury, whether physical or otherwise. Each adult Member represents that they are capable of safely participating in the relevant Activity, agrees to comply with all applicable instructions and safety requirements, and voluntarily assumes the risks associated with participation. The adult Member agrees to assume full responsibility for any injuries, damages or losses incurred as a result of participation in any Activity. Where a Member is a Minor, the parent or legal guardian who registered the Minor acknowledges the risks associated with the Minor's participation, consents to the Minor taking part in Activities for which the Minor is eligible and agrees to ensure that the Minor complies with all applicable instructions and safety requirements. To the fullest extent permitted by applicable law, the parent or legal guardian assumes such risks on their own behalf and on behalf of the Minor. To the fullest extent permitted by applicable law, each adult Member and, in the case of a Minor, their parent or legal guardian, releases and holds harmless Equiti, its affiliates and their respective officers, employees, agents and representatives from any and all liability, claims, demands, losses, damages or causes of action arising out of or in connection with participation in any Activity, including any injury, loss or damage sustained during or as a result of such participation, except to the extent that such liability cannot lawfully be excluded or limited;

- (b) Equiti may capture photographs and/or video content in connection with Yalla Club and its Activities, and such imagery may be published on Equiti's official social media channels, websites and other marketing channels, subject to applicable law and any notices or consents required in connection with the relevant Activity;
- (c) Rewards are subject to availability and any conditions communicated by Equiti in connection with the relevant Reward or Activity. The availability of a Reward at the commencement of an Activity does not guarantee that a Reward will remain available when a Member participates;
- (d) Rewards are personal to the Member, non-transferable and non-exchangeable, and no cash alternative will be offered unless expressly stated otherwise by Equiti;
- (e) Equiti reserves the right to amend, withdraw or substitute any Reward at any time, subject to applicable law;
- (f) it is the Member's responsibility to ensure that they have read and understood these terms and conditions and, where necessary, obtained independent advice;
- (g) Yalla Club is a promotional membership and engagement programme only. Membership, participation, points and Rewards should not be regarded as an inducement or relevant consideration when deciding whether to trade or invest with Equiti or any of its affiliates;
- (h) Equiti may amend these terms and conditions, Yalla Club, its Activities, the points mechanism and/or the Rewards made available from time to time. Any material changes may be communicated through the Yalla Club website or directly to Members where appropriate;
- (i) Equiti may suspend or discontinue Yalla Club, in whole or in part, or suspend or terminate a Member's participation, at any time subject to applicable law. Where reasonably practicable, Equiti will provide Members with appropriate notice of any material suspension or

discontinuation; and

- (j) trading in financial products (including FX and contracts for differences) entails significant risk.

General terms

11. A Member may not assign or transfer any of their rights or obligations under these terms and conditions. Yalla Club membership and the Membership Card are personal to the Member and may not be transferred, shared or used by another person, except that a parent or legal guardian may hold and present a Minor Member's Membership Card on that Minor's behalf. Equiti may take reasonable steps to verify a Member's identity, membership and, where relevant, the authority of a parent or legal guardian when the Member participates in an Activity or receives a Reward. Equiti may assign or transfer its rights or obligations under these terms and conditions without the consent of Members.

12. Equiti's failure to enforce a right under these terms and conditions will not be considered a waiver of such right and a waiver by Equiti of a right will not be considered a waiver of a future right.

13. A complaint or disagreement arising out of or in connection with Yalla Club, an Activity, points or Rewards will first be referred to the relevant department at Equiti, which will seek to resolve the matter in the manner it deems fair.

14. These terms and conditions will be governed by, construed, interpreted and applied in accordance with the laws of the United Arab Emirates. Any dispute arising out of or in connection with these terms and conditions including any dispute regarding the existence, formation, performance, interpretation, nullification, termination or invalidation, will be referred to and finally resolved by the courts of Dubai.

Interpretation

15. Unless the context otherwise requires, references to:

- (a) clauses are to clauses of these terms

and conditions;

- (b) clause and paragraph headings are included for ease of reference only and will not affect the interpretation of these terms and conditions;

- (c) words in the singular include the plural and vice versa and words importing any gender include every gender;

- (d) any phrase introduced by the term including, include, in particular or any similar expression will be construed as illustrative and will not limit the sense of the words preceding that term;

- (e) persons include individuals, firms, partnerships, limited liability partnerships, companies, bodies corporate, corporations, unincorporated associations, governments, authorities, agencies and trusts (in each case, whether or not having separate legal personality); and

- (f) reference to a notice or notification includes a notification by email, a website notice.