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EFFECTIVE AS OF: 31 OCTOBER 2024

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You acknowledge that this agreement is between you and the Company and not with Apple or Google. Apple and Google have no responsibility for the Game or its content. In the event of any failure of the Game to conform to any applicable warranty, you may notify Apple or Google, and they will refund the purchase price of the App to you (if applicable). To the maximum extent permitted by law, Apple and Google will have no other warranty obligation with respect to the Game.

While the Game does intend to educate users on the fundamentals of trading in an educational and entertaining format, nothing within the game or any communications whether directed at the user specifically or to the public generally should be considered legal, tax, investment, financial advice, or any other advice.

Any actions taken within the game is a simulation of the real marketplace, but does not grant the user any right to an investment in any security, derivative, forex trade, or any other type of investment generated within the game. While the prices may fluctuate in-game in accordance with real market data, activities within the game do not impact the real market. If a user desires to trade or invest in a real marketplace, they may not take any in-game features as advice, but should consult a qualified professional, such as their attorney, broker-dealer, or financial advisor.

1. **LICENSE GRANT.** The Game is provided by Company, and this EULA provides to you a personal, revocable, limited, non-exclusive, royalty-free, non-transferable license to use the Game conditioned on your continued compliance with the terms and conditions of this EULA. This EULA permits you to use and access for personal or business purposes only the Game (i) on a single laptop, workstation, or computer and (ii) from the Internet or through an on-line network. Nevertheless, your personal use of the Game will be subject to the obligations and restrictions regarding use of the Game as set forth in this EULA.

2. **RESTRICTIONS.** The foregoing license is limited. You may not use, copy, store, reproduce, transmit, distribute, display, rent, lease, sell, modify, alter, license, sublicense, or commercially exploit any data provided by Company through the Game in any manner not expressly permitted by this EULA. In addition, you may not modify, translate, decompile, create any derivative work(s) of, copy, distribute, disassemble, broadcast, transmit, publish, remove or alter any proprietary notices or labels, license, sublicense, transfer, sell, mirror, frame, exploit, rent, lease, private label, grant a security interest in, or otherwise use in any manner not expressly permitted herein the Game.
3. **USER OBLIGATIONS.** By downloading, accessing, or using the Game in order to view our information and materials or submit information of any kind, you represent that you are at least the legal age of majority and will, at all times, provide true, accurate, current, and complete information when submitting information or materials on the Game, including, without limitation, when you provide information via a Game registration or submission form. In addition, you agree to abide by all applicable local, national, and international laws and regulations with respect to your use of the Game. This EULA is also expressly made subject to any applicable export laws, orders, restrictions, or regulations.

Prohibited for those under the age of 16. Users must be over the age of sixteen (16) to use the Game.

Users under the age of 18 must obtain parental or guardian consent before making any In-Game Purchases. By making In-Game Purchases, you confirm that you have obtained all necessary parental or guardian consent. PiP World is not liable for unauthorized purchases made by minors, and we reserve the right to request proof of consent from a parent or guardian. Users under the age of 18 are not allowed or authorized to acquire airdrops or other rewards that may have value outside of the in-game features.

4. **USER CONDUCT.** By using the Site, App, and the Game, you agree to abide by all applicable laws and regulations and refrain from the following:
- A. Engaging in any illegal or unauthorized activity, including but not limited to hacking, phishing, or distributing malware;
 - B. Harassing, threatening, or abusing other users;
 - C. Uploading, posting, or transmitting any content that is unlawful, defamatory, obscene, or otherwise inappropriate; or
 - D. Exploiting any bugs or glitches in the Game for personal or financial gain.

PiP World reserves the right to suspend or terminate your access to the Site, App, or Game for any violations of this Agreement or applicable law.

5. **ACCESS, PROCESSING AND STORAGE OF YOUR PERSONAL DATA & IDENTITY VERIFICATION.** You agree to provide us with the information we request (which we may request during registration for your Account or at any time deemed necessary) for the purposes of identity verification, providing the Game to you (including the establishment of applicable limits).

The information we request may include (but is not limited to) personal information such as your name, telephone number, email address, date of birth, network status, social media account information, mobile device identifiers and other details, and any such information that the Company is required to collect from time to time under applicable law.

In providing us with this or any other information that may be required, you confirm that the information is true, accurate and complete, and you have not withheld any information that may influence the Company's evaluation of you for the purposes of your registration for the use of the Game. You

undertake to promptly notify in writing and provide PIP World with information regarding any changes in circumstances that may cause any such information provided to become false, inaccurate or incomplete and also undertake to provide any other additional documents, records and information as may be required by PIP World and/or applicable law. You permit us to keep records of such information for the time required by law. We will treat this information in accordance with Section 6 (Data Protection).

We may make enquiries, whether directly or through third parties, that we consider necessary to verify your identity or protect you and/or us against fraud and to take action we reasonably deem necessary based on the results of such enquiries. When we carry out these enquiries, your personal information may be disclosed to fraud prevention agencies and that these agencies may respond to our enquiries in full. In accordance with our Privacy Policy, we reserve the right at all times to monitor, review, retain and/or disclose any information necessary to satisfy any applicable law, regulation, legal process or governmental request.

6. **DATA PROTECTION.**

You acknowledge that we may process personal data in relation to you (if you are an individual), and personal data that you have provided (or in the future provide) to us in relation to your employees and other associated individuals (if you are not an individual), in connection with this Agreement, or the Game. We will process this personal data in accordance with the Privacy Policy, which shall form part of this Agreement. Accordingly, you represent and warrant that:

(A) your disclosure to us of any personal data relating to individuals other than yourself was or will be made in accordance with all applicable data protection and data privacy laws, and such data are accurate, up to date and relevant when disclosed;

(B) before providing any such personal data to us, you acknowledge that you have read and understood our Privacy Policy, a copy of which is available here: <https://ecosystem.pip.world/trader/privacypolicy.pdf>, and, in the case of personal data relating to an individual other than yourself, have (or will at the time of disclosure have) provided the individual with a copy of, or directed the individual towards a webpage containing that Privacy Policy (as amended from time to time); and

(C) if from time to time we provide you with a replacement version of the Privacy Policy, you will promptly read that notice and provide updated copies of the Privacy Policy to, or re-direct towards a webpage containing the updated Privacy Policy, any individual whose personal data you have provided to us.

7. **ACCOUNT AND SECURITY.** To access certain features of the Game, you may be required to create an account ("Account"). You are responsible for maintaining the confidentiality of your Account information and for all activities that occur under your Account. **You must ensure that minors do not use your Account without appropriate supervision.** PIP World is not liable for any unauthorized access to or use of your Account.

You agree to notify PiP World immediately of any breach of security or unauthorized use of your Account.

8. **THIRD PARTY ACCESS.** If, to the extent expressly permitted by the Company, you grant express permission to a Third Party to access or connect to your account, either through the Third Party's product or service or through the Site, you acknowledge that granting permission to a Third Party to take specific actions on your behalf does not relieve you of any of your responsibilities under this Agreement. You are fully responsible for all acts or omissions of any Third Party with access to your Account and any action of such Third Party shall be considered to be an action authorized by you. Further, you acknowledge and agree that you will not hold PIP World responsible for, and will indemnify PIP World

from, any liability arising out of or related to any act or omission of any Third Party with access to your Account.

You may change or remove permissions granted by you to a Third Party with respect to your Account at any time.

9. **PROPRIETARY RIGHTS.** This EULA provides only a limited license to access and use the Game. Accordingly, you expressly acknowledge and agree that the Company transfers no ownership or intellectual property interest or title in and to the Game to you or anyone else. All text, graphics, user interfaces, visual interfaces, photographs, sounds, artwork, computer code (including html code), programs, software, products, information, and documentation as well as the design, structure, selection, coordination, expression, "look and feel," and arrangement of any content contained on or available through the Game, unless otherwise indicated, are owned, controlled, and licensed by Company and its successors and assigns and are protected by law including, but not limited to, copyright, trade secret, patent, and trademark law, as well as other national, and international laws and regulations. Except as expressly provided herein, Company does not grant any express or implied right to you or any other person under any intellectual or proprietary rights. Accordingly, your unauthorized use of the Game may violate intellectual property or other proprietary rights laws as well as other laws, regulations, and statutes. PiP World, PiP Trader, PiP Academy, the Company logo, and all other names, logos, and icons identifying Company and its programs, products, and services are proprietary trademarks of Company, and any use of such marks, including, without limitation, as domain names, without the express written permission of Company is strictly prohibited. Other service and entity names mentioned herein, such as Apple or Google, may be the trademarks and/or service marks of their respective owners. In the event of a third party claim that the Game or Your possession and use of the Game, infringes third party intellectual property rights, PiP World will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim.
10. **FEEDBACK AND SUBMISSIONS.** Company welcomes your feedback and suggestions about Company's products or services or the Game. By transmitting any suggestions, information, material, or other content (collectively, "**feedback**") to Company, you represent and warrant that such feedback does not infringe or violate the intellectual property or proprietary rights of any third party (including, without limitation, patents, copyrights, or trademark rights) and that you have all rights necessary to convey to Company and enable Company to use such feedback. In addition, any feedback received through the Game will be deemed to include a royalty-free, perpetual, irrevocable, transferable, non-exclusive right and license for Company to adopt, publish, reproduce, disseminate, transmit, distribute, copy, use, create derivative works, and display (in whole or in part) worldwide, or act on such feedback without additional approval or consideration, in any form, media, or technology now known or later developed for the full term of any rights that may exist in such content, and you hereby waive any claim to the contrary.
11. **NO INCLUDED MAINTENANCE AND SUPPORT.** PIP World may deploy changes, updates, enhancements to the Game at any time. PIP World may provide maintenance and support for the Game, but has no obligation whatsoever to furnish such services to you or any Authorized User and may terminate such services at any time without notice. You acknowledge that neither Apple (for iOS Mobile App) nor Google (for Android Mobile App) has an obligation to furnish any maintenance or support services in connection with the Game.
12. **DISCLAIMER.** WHILE PIP WORLD ENDEAVORS TO PROVIDE RELIABLE INFORMATION, SERVICES, PROGRAMS, SOFTWARE, AND MATERIALS, THE GAME IS PROVIDED ON AN "AS-IS" AND "AS AVAILABLE" BASIS AND MAY INCLUDE ERRORS, OMISSIONS, OR OTHER INACCURACIES. YOU ASSUME THE SOLE RISK OF

MAKING USE OF THE GAME. PIP WORLD MAKES NO REPRESENTATIONS OR WARRANTIES ABOUT THE RESULTS THAT CAN BE ACHIEVED FROM OR THE SUITABILITY, COMPLETENESS, TIMELINESS, RELIABILITY, LEGALITY, OR ACCURACY OF THE GAME FOR ANY PURPOSE, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OR ANY OTHER IMPLIED WARRANTY UNDER THE UNIFORM COMPUTER INFORMATION TRANSACTIONS ACT AS ENACTED BY ANY JURISDICTION. PIP WORLD ALSO MAKES NO REPRESENTATION OR WARRANTY THAT THE GAME WILL OPERATE ERROR FREE OR IN AN UNINTERRUPTED FASHION OR THAT ANY DOWNLOADABLE FILES OR INFORMATION WILL BE FREE OF VIRUSES OR CONTAMINATION OR DESTRUCTIVE FEATURES. PIP WORLD DOES NOT REPRESENT OR WARRANT THAT THE GAME AND YOUR DEVICE ARE COMPATIBLE OR THAT THE GAME WILL WORK ON YOUR DEVICE.

13. **LIMITATION OF LIABILITY.** You expressly absolve and release PIP World from any claim of harm resulting from a cause beyond the Company's control, including, but not limited to, failure of electronic or mechanical equipment or communication lines, telephone or other connection problems, computer viruses, unauthorized access, theft, operator errors, severe weather, earthquakes, or natural disasters, strikes, or other labor problems, wars, or governmental restrictions. MOREOVER, IN NO EVENT SHALL THE COMPANY BE LIABLE FOR ANY INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OF THE GAME, WITH THE DELAY OR INABILITY TO USE THE GAME, OR FOR ANY INFORMATION, SERVICES, PROGRAMS, PRODUCTS, AND MATERIALS AVAILABLE THROUGH THE GAME, WHETHER BASED IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE, EVEN IF PIP GAME HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. BECAUSE SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY. NOTWITHSTANDING THE FOREGOING, TOTAL LIABILITY OF PIP WORLD FOR ANY REASON WHATSOEVER RELATED TO USE OF THE GAME SHALL NOT EXCEED THE TOTAL AMOUNT PAID BY YOU TO PIP WORLD IN CONNECTION WITH THE SUBJECT MATTER OF THE PARTICULAR DISPUTE DURING THE PRIOR THREE MONTHS.
14. **INDEMNITY.** You agree to defend, indemnify, and hold harmless Company and affiliates and all of their respective employees, agents, directors, officers, shareholders, attorneys, successors, and assigns from and against any and all claims, proceedings, damages, injuries, liabilities, losses, costs, and expenses (including reasonable attorneys' fees and litigation expenses) relating to or arising from any breach by you of this EULA.
15. **GOVERNING LAW.** This EULA has been made in and will be construed and enforced solely in accordance with the laws of the United Arab Emirates as applied to agreements entered into and completely performed in the UAE. You and Company each agree to submit to exclusive subject matter jurisdiction, personal jurisdiction, and venue of the courts in the UAE for any disputes between us under or arising out of this EULA. You also agree to waive any right to a jury trial in connection with any action or litigation in any way arising out of or related to this EULA and acknowledge that either party may seek attorney's fees in any proceeding. Any claim you might have against Company must be brought within two (2) years after the cause of action arises, or such claim or cause of action is barred. The Company makes no representation that the Game is appropriate or available for use in other locations outside the UAE, and access to the Game from territories or nations where any aspect of the Game is illegal is prohibited. You access the Game

on your own volition and are responsible for compliance with all applicable local laws with respect to your access and use of the Game. A printed version of this EULA and of any related notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this EULA to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

16. **TERM AND TERMINATION.** This EULA and your right to use the Game will take effect at the moment you install, access, or use the Game or create an account and is effective until terminated as set forth below. The Company reserves the right at any time and on reasonable grounds, which shall include, without limitation, any reasonable belief of fraudulent or unlawful activity, abuse of the Game, or actions or omissions that violate any term or condition of this EULA, to deny your access to the Game or to any portion thereof in order to protect its name and goodwill, its business, and/or other Authorized Users, and this EULA will also terminate automatically if you fail to comply with this EULA, subject to the survival rights of certain provisions identified below. Termination will be effective without notice. You may also terminate this EULA at any time by notifying the Company of your desire to terminate by email to support@pip.world, but all applicable provisions of this EULA will survive termination, as identified below. Upon termination, you must destroy all copies of any aspect of the Game in your possession. In addition to the miscellaneous section below, the provisions concerning Company's proprietary rights, feedback, indemnity, disclaimers of warranty, limitation of liability, and governing law will survive the termination of this EULA for any reason.
17. **AMENDMENTS.** We may make amendments to the Agreement (including in relation to any other services) at any time by posting the revised Agreement (a "**Revised Agreement**") on the Site or by providing a copy of it to you. The Revised Agreement shall, where lawful, be effective as of the time it is posted on the Site or provided to you (unless we state otherwise) but will not apply retroactively. Your continued use of the Game after the posting or provision of a Revised Agreement constitutes your acceptance of such Revised Agreement. If you do not agree with any such modification, you should close your Account and cease using the Game. You agree that any notification of amendments in the manner as aforesaid shall be sufficient notice to you, and your continued access and/or use of Game and/or the Site shall constitute an affirmative acknowledgement by you of the amendments and shall be deemed to be your acceptance of the Revised Agreement.

Copies of the most up-to-date version of the Agreement will be made available on the Site at all times.

18. **MISCELLANEOUS.** You acknowledge that any breach, threatened or actual, of this EULA will cause irreparable injury to Company, such injury would not be quantifiable in monetary damages, and Company would not have an adequate remedy at law. You therefore agree that Company shall be entitled, in addition to other available remedies, to seek and be awarded an injunction or other appropriate equitable relief from a court of competent jurisdiction restraining any breach, threatened or actual, of your obligations under any provision of this EULA. Accordingly, you hereby waive any requirement that Company post any bond or other security in the event any injunctive or equitable relief is sought by or awarded to Company to enforce any provision of this EULA. The parties agree that this EULA is for the benefit of the parties hereto as well as Company's licensors. Accordingly, this EULA is personal to you, and you may not assign your rights or obligations to any other person or entity without Company's prior written consent. Failure by Company to insist on strict performance of any of the terms and conditions of this EULA will not operate as a waiver by Company of that or any subsequent default or failure of performance. If any provision (or part thereof) contained in this EULA is determined to be void, invalid, or otherwise unenforceable by a court of competent jurisdiction or on account of a conflict with an applicable government regulation, such determination shall not affect the remaining provisions (or parts thereof) contained herein and the illegal, invalid, or unenforceable

clause shall be modified in compliance with applicable law in a manner that most closely matches the intent of the original language. No joint venture, partnership, employment, or agency relationship exists between you and Company as a result of this EULA or your utilization of the Game. Headings herein are for convenience only. This EULA represents the entire agreement between you and Company with respect to use of the Game, and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written between you and Company with respect to the Game.