

TFL GLOBAL FZC Customer Agreement

In consideration of TFL GLOBAL FZC (a Free Zone Company registered under number EFZ20780418) and its agents and assigns (collectively "TFL GLOBAL") opening one or more accounts (each an "Account") on my behalf, I agree, with respect to all of my Accounts, to the terms and representations set forth in this agreement ("Agreement"). When used in this Agreement, the words "Client", "I", "Me", "My", "Myself", "Mine", "We", "Our", and/or "Us" mean the owner(s) of the Account(s).

I UNDERSTAND THAT THE TERMS AND CONDITIONS OF THIS AGREEMENT GOVERN ALL ASPECTS OF MY RELATIONSHIP WITH TFL GLOBAL REGARDING MY ACCOUNTS. I WILL CAREFULLY READ, UNDERSTAND AND ACCEPT THE TERMS AND CONDITIONS OF THIS AGREEMENT BEFORE I CLICK

"SUBMIT APPLICATION" OR OTHER SIMILARLY WORDED BUTTON. IF I HAVE ANY QUESTIONS ABOUT ANY OF THE PROVISIONS IN THIS AGREEMENT, I WILL EMAIL TFL GLOBAL AT SUPPORT@TFL.GLOBAL OR CALL TFL AT +14693751890. I UNDERSTAND THAT CLICKING "SUBMIT APPLICATION" OR OTHER SIMILARLY WORDED BUTTON IS THE LEGAL EQUIVALENT OF ME MANUALLY SIGNING THIS AGREEMENT AND I WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS. BY ENTERING INTO THIS AGREEMENT, I ACKNOWLEDGE THAT ITS TERMS MAY BE AMENDED FROM TIME TO TIME BY TFL GLOBAL, WITH REVISED TERMS POSTED ON THE TFL GLOBAL WEBSITE. I AGREE TO CHECK FOR UPDATES TO THIS AGREEMENT. I UNDERSTAND THAT BY CONTINUING TO MAINTAIN MY ACCOUNT(S) WITHOUT OBJECTING TO ANY REVISED TERMS OF THIS AGREEMENT, I AM ACCEPTING THE TERMS OF THE REVISED AGREEMENT AND I WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS. IF I REQUEST OTHER SERVICES PROVIDED BY TFL GLOBAL THAT REQUIRE ME TO AGREE TO SPECIFIC TERMS AND CONDITIONS ELECTRONICALLY (THROUGH CLICKS OR OTHER ACTIONS) OR OTHERWISE, SUCH TERMS AND CONDITIONS WILL BE DEEMED AN AMENDMENT AND WILL BE INCORPORATED INTO AND MADE PART OF THIS AGREEMENT. I ALSO UNDERSTAND THAT BY CLICKING "SUBMIT APPLICATION" OR OTHER SIMILARLY WORDED BUTTON I HAVE ACKNOWLEDGED THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 36.

1. Representation as to Capacity and Status. If an individual, I am of legal age under the laws of the country where I reside and authorized to enter into this Agreement. If an entity, I am duly formed, validly existing and in good standing in My state of organization, have full power and authority to enter and perform this Agreement, and the persons signing the account application are fully authorized to act on My behalf. No person, except Myself (or any person identified in a separate document accepted and approved by TFL GLOBAL), has any interest in the Account opened pursuant to this Agreement. I acknowledge that unless TFL GLOBAL receives written objection from Me, under Securities and Exchange Commission ("SEC") Rule 14b-1(c), TFL GLOBAL may provide My name, address, and securities positions to requesting companies in which I hold securities. Except as otherwise disclosed to TFL GLOBAL in writing, neither I nor any member of My immediate family is an employee of any exchange, any corporation of which any exchange owns a majority of the capital stock, a member of any exchange or self-regulatory organization, including the Financial Industry Regulatory Authority ("FINRA") or an associated person of a FINRA member firm, a member of any firm or member corporation registered on any exchange, a bank, trust company, insurance company or any corporation, firm or individual otherwise engaged in the business of dealing either as a broker or as principal in securities, bills of exchange, acceptances or other

forms of commercial paper. I understand and agree that I will promptly notify TFL GLOBAL in writing if I or a member of My immediate family becomes so employed or becomes registered or employed in any of the above capacities. I further agree to promptly notify TFL GLOBAL in writing if I am now or if I become: (A) registered or qualified with FINRA or the SEC, the Commodities Futures Trading Commission, any State securities agency, any securities exchange or association, or any commodities or futures contract market or association; (B) an "investment adviser" as that term is defined in Section 201(11) of the Investment Advisers Act of 1940 (whether or not registered or qualified under that act); (C) employed by a bank or other organization exempt from registration under federal and state securities laws to perform functions that would require Me to be so registered or qualified if I were to perform such functions for an organization not so exempt; or (D) an officer, director or 10% stockholder of any publicly traded company.

2. Authorization. I appoint TFL GLOBAL as My agent for the purpose of providing me with access to service enabling carrying out My directions with respect to the purchase or sale of securities through third-party brokers and dealers in accordance with the terms and conditions of this Agreement. To carry out its duties, TFL GLOBAL is authorized to open or close My Accounts within its internal system, to enable Me to place and withdraw orders and take such other steps as are reasonable. TFL GLOBAL provides access to trading and brokerage services through its website and/or mobile application. I agree to receive and transmit financial information through such electronic means. My use or My grant of access to My Account to any third party to access information or place transactions in My Account is solely at My risk. If I authorize or allow third parties to gain access to TFL GLOBAL services, including My Accounts, I will defend and indemnify TFL GLOBAL against any liability, costs or damages arising out of claims or suits by such third parties based upon or relating to such access and use. TFL GLOBAL does not warrant against loss of use or any direct, indirect or consequential damages or Losses (as defined in Section 20) to Me caused by My assent, expressed or implied, to a third party accessing My Account or information, including access provided through any other third- party systems or sites, or using My Account.

3. Roles and Responsibilities.

A. No Advice. I understand that TFL GLOBAL and its employees do not (i) provide investment advice or recommendations in connection with this Account, including the type of the account I am opening; (ii) give advice or offer any opinions with respect to the suitability of any transaction, security or order or whether any transaction is in My best interest; (iii) solicit orders; (iv) act as a principal or market maker in any security, equity or mutual fund; (v) make discretionary investments on behalf of TFL GLOBAL's clients; (vi) act as a broker or broker-dealer in securities of any kind or at any market; or (vii) provide internally generated research. The availability of any information on TFL GLOBAL's mobile app, website, or other media are intended only for informational and education purposes and do not constitute recommendations to enter into any securities transactions or engage in any investment strategies. I acknowledge and affirm that it is My decision to open this Account and I will make all decisions relating to the Account, which is a self- directed account, without advice or recommendations from TFL GLOBAL. I am solely responsible for any and all purchase and sale orders, decisions to continue with an investment

strategy or to hold an investment placed in My Account. I am a self-directed investor and all orders entered are unsolicited and based on My own investment decisions or the investment decision of My duly authorized representative or agent. I understand that all investments involve risk, that losses may exceed the principal invested, and that the past performance of a security, industry, sector, market, or financial product does not guarantee future results or returns.

I understand that I am solely responsible for knowing the rights and terms for all securities purchased, sold and maintained in My Account including, but not limited to, mergers, reorganizations, stock splits, name changes and/or symbol changes, dividends, option symbols, and option deliverables. I understand that certain securities may grant Me valuable rights that may expire unless I take specific action. These securities include bonds, convertible securities, warrants, stock rights and securities subject to exchange offers or tenders. I am responsible for knowing all expiration dates, redemption dates, and the circumstances under which rights associated with My securities may be called, cancelled, or modified. TFL GLOBAL may, but is not obligated to, notify Me of any upcoming expiration or redemption dates, or take any action on My behalf without My specific instructions except as required by law and the rules of regulatory authorities. I understand that when I request assistance from TFL GLOBAL employees in using the investment tools provided on the TFL GLOBAL website it will be limited to an explanation of the tool's functionality and, if requested by Me, to the entry by TFL GLOBAL employees of variables provided by Me, and that such assistance does not constitute investment advice, an opinion with respect to the suitability of any transaction or whether the transaction is in my best interest, or solicitation of any orders.

I understand that broker-dealer services are being offered THROUGH TFL GLOBAL and not BY TFL GLOBAL. Securities products purchased or sold in a transaction are: (i) not insured by the Federal Deposit Insurance Corporation (FDIC); (ii) not deposits or other obligations of any bank and are not guaranteed by any bank; and (iii) subject to investment risks, including possible loss of the principal invested.

B. Customer Responsibility. I understand that I will receive or select a Username and Password (collectively, "PINs") that provide electronic access to My Account. I understand and agree that My Account numbers and PINs are confidential and I am responsible for the confidentiality, protection and use of them. I agree and accept full responsibility for monitoring and safeguarding My Accounts and access to My Accounts. I agree to notify TFL GLOBAL in writing, delivered via e-mail or other available means of communication which provide proof of such notification, immediately and no later than 24 hours after becoming aware of: (i) any loss, theft, or unauthorized use of My PINs, account numbers or access; (ii) any failure by Me to receive a message from TFL GLOBAL indicating that an order was received, executed or cancelled, as applicable; (iii) any failure by Me to receive an accurate written confirmation of an execution; (iv) any receipt by Me of confirmation of an order, execution and/or cancellation, which I did not place; or (v) any inaccurate information in or relating to My Account balances, deposits, withdrawals, securities positions or transaction history. Each of the events described in subsections (i)-(v) hereof, shall be deemed a "Potential Fraudulent Event". The use and storage of any information including, without limitation, My Account numbers, PINs, portfolio information, transaction activity, account balances and any other information or orders available on My personal computer are at My own risk and are My sole responsibility. I agree to be responsible for all activities in My Account and TFL GLOBAL may rely that I have authorized any orders or instructions that are received under My Account number and PINs. I also agree to promptly report all Potential Fraudulent Events to the appropriate law enforcement authorities, as may

be requested by TFL GLOBAL. Further, I agree to cooperate fully with TFL GLOBAL and law enforcement in connection with any investigation of a Potential Fraudulent Event by, among other things, (i) providing to TFL GLOBAL a copy of all incident reports or other documentation relating to such Potential Fraudulent Event prepared by law enforcement and provided to Me, and (ii) completing any required affidavits promptly, accurately and thoroughly. I also agree to allow TFL GLOBAL access to My computer and My network in connection with its investigation of such Potential Fraudulent Event. I understand that, if I fail to do any of these things, I may encounter delays in regaining access to the funds in My Account. I agree to indemnify and hold TFL GLOBAL and its affiliates harmless from and against any Losses arising out of or relating to a Potential Fraudulent Event.

4. Clearing Status. I understand that TFL GLOBAL introduces My Account and transactions on a fully disclosed basis, and that TFL GLOBAL has entered into clearing arrangements with certain firms to perform certain services. I understand that such firms carry My Account(s) as a fully-disclosed clearing broker pursuant to a clearing agreement between TFL GLOBAL and them, and that such firm(s) will clear all transactions under this Agreement pursuant to that clearing agreement. I agree that such firm(s) is responsible for the execution, clearing and bookkeeping of transactions made and is not otherwise responsible for the conduct of TFL GLOBAL.

I further understand that transactions may be executed by other broker-dealers. TFL GLOBAL will respond to inquiries I may make concerning My Account and if any inquiry sent to a broker is in the form of a complaint regarding TFL GLOBAL, a broker will be responsible for (A) promptly notifying TFL GLOBAL about the complaint; (B) providing Me with an acknowledgement that the broker has done this; and (C) providing a copy of My complaint to TFL GLOBAL's designated examining authority. I understand and agree that any rights that either a broker or TFL GLOBAL have under this Agreement may be exercised by either a broker or TFL GLOBAL or may be assigned to the other, and that a broker and TFL GLOBAL may enforce any rights under this Agreement independently or jointly.

5. Effect of Reports and Statements. I agree that it is My responsibility to review confirmations of execution of orders and statements of My Account promptly upon receipt. These documents will be considered binding on Me unless I notify TFL GLOBAL of any objections within seven (7) days from the date confirmations are delivered and within seven (7) days after My Account statements are delivered (which includes online postings on My account). Such objection may be oral or in writing, but any oral objection must be immediately confirmed in writing. In all cases, TFL GLOBAL reserves the right to determine the validity of My objection. If I object to a transaction for any reason, I understand and agree that I am obligated to take action to limit any losses that may result from such transaction. I understand and agree that unless I take such action to limit My losses, I will bear sole responsibility for any loss relating to the initial transaction and any and all losses that may occur thereafter, even if My objection to the initial transaction is ultimately determined to be valid. Nothing in this Section 5 shall limit My responsibilities as described in Section 3(B) of this Agreement.
6. Important Information about Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal and other law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for Me: When I open an Account, TFL GLOBAL will ask for My

name, address, date of birth and other information that will allow TFL GLOBAL to identify Me. TFL GLOBAL may also ask to see My driver's license or other identifying documents and subsequently make copies for the records. I understand that TFL GLOBAL may take steps to verify the accuracy of the information I provide in My Account application or otherwise, and that TFL GLOBAL may restrict My access to My Account pending such verification. I will notify TFL GLOBAL of any changes in the information including, but not limited to, My name, address, e-mail address and telephone number promptly.

7. SIPC and Other Insurance Coverage. I understand that TFL GLOBAL is NOT a member of the Securities Investor Protection Corporation ("SIPC"), since TFL GLOBAL is solely providing access to other third-party services. Neither SIPC, nor any excess-SIPC insurance coverage, covers fluctuations or losses in the market value of My investments.
8. Telephone Conversations and Electronic Communications. I authorize TFL GLOBAL to contact Me by using any telephone number I provide, including a mobile number that I authorized TFL GLOBAL to call. In addition to manual calling, TFL GLOBAL may use text messages, prerecorded or artificial voice messages, or automatic dialing systems. I understand that My mobile carrier may charge for these communications. I also understand and agree that TFL GLOBAL may record and monitor any telephone or electronic communications with Me. Unless otherwise agreed in writing in advance, TFL GLOBAL does not consent to the recording of telephone conversations by any third party or Me. I acknowledge and understand that not all telephone or electronic communications are recorded by TFL GLOBAL, and TFL GLOBAL does not guarantee that recordings of any particular telephone or electronic communications will be retained or be capable of being retrieved.
9. Oral Authorization. I agree that TFL GLOBAL is authorized and shall be entitled to act upon any oral instructions given by Me or by a person identified by Me and approved by TFL GLOBAL as my authorized agent, so long as TFL GLOBAL reasonably believes such instruction was actually given by Me or my authorized delegate.
10. Payment of Indebtedness. In the event I become indebted to TFL GLOBAL in the course of operation of My Account, I agree that I will repay such indebtedness immediately. I agree that if I fail to pay the indebtedness, TFL GLOBAL may close My Account and liquidate any assets in My Account at its discretion. As security for any and all liabilities arising in favor of TFL GLOBAL, I pledge a first priority perfected security interest in all Property (as defined in Section 25) held by TFL GLOBAL in any account maintained by TFL GLOBAL for Me individually, jointly or in the name of another person or entity. TFL GLOBAL is hereby authorized to make whatever disposition of pledged Property it deems appropriate to realize the security afforded by this provision, and I will remain liable for any deficiency. I further agree that TFL GLOBAL shall be entitled to exercise the rights and remedies, with respect to the pledged Property, generally afforded a secured party under all applicable laws. I shall pay the reasonable costs of collection of any debit balance and any unpaid deficiency in My Accounts, including attorney's fees and expenses incurred by TFL GLOBAL.
11. Buy Orders; Settlements. All orders for the purchase of securities given for My Account will be authorized by Me and executed in reliance on My promise that an actual purchase is intended. It is My intention and obligation to pay for purchases immediately or on a broker's demand. I understand TFL GLOBAL may at any time, in its sole discretion and without prior notice to Me, prohibit or restrict My ability to trade securities with a third party broker. I further agree not to

allow any person to trade for My Account unless a trading authorization in a form accepted by TFL GLOBAL for that person has been received and approved by TFL GLOBAL. In the event that I fail to provide sufficient funds, TFL GLOBAL may, at its option and without notice to Me, (A) charge a reasonable rate of interest; (B) liquidate the Property subject of the buy order; or (C) sell other Property owned by Me and held in any of My Accounts. TFL GLOBAL may also charge any consequential loss to My Account.

12. Sales and Short Sales. I promise to deliver all securities sold in My Account and to provide collateral of a type and amount acceptable to a broker working at TFL GLOBAL platform for all short sales in My Account. A broker requires that a security be held in an account prior to the acceptance of a sell order with respect to such security unless the order is specifically designated as a "short sale." If a security is not held in My Account and a sell order is processed, I must promptly deliver such security to a broker for receipt in good deliverable form on or before the settlement date. Any order accepted without negotiable certificates or positions in My Account will be subject, at a broker's sole discretion, to cancellation or buy-in. To ensure this will not occur, I agree to only place sell orders for securities owned by Me and held in My Account at the time My order is placed.

I understand that I may execute short sales only in a Margin Account (see Margin Account Agreement And Disclosure for more information) and that such execution must comply with applicable short sales rules.

13. Applicable Laws and Regulations. All transactions in My Account will be subject to the constitution, rules, regulations, customs and usages of the exchange or market, and its clearing house, if any, where the transactions are executed. Where applicable, such transactions will be subject to the provisions of the Securities Act of 1933, the Securities Exchange Act of 1934, and the rules and regulations of the SEC, the Board of Governors of the Federal Reserve System and any applicable self-regulatory organization. In no event will TFL GLOBAL be obligated to effect any transaction it believes would violate any federal or state law, rule or regulation or the rules or regulations of any regulatory or self-regulatory body.
14. Distributions. In the event that I sell a security prior to its ex-dividend/distribution date, and I receive the related cash/stock dividend or distribution in error, I direct a broker on My behalf to pay such dividend/distribution to the entitled purchaser of the securities I sold, and I guarantee to promptly reimburse a broker through TFL GLOBAL for, or deliver to TFL GLOBAL, said dividend or distribution.
15. Market Volatility; Market Orders; and Limit Orders. I understand that, whether I place a market or limit order, I will receive the price at which My order is executed in the marketplace. Particularly during periods of high volume, illiquidity, fast movement or volatility in the marketplace, the execution price received may differ from the quote provided on entry of an order, and I may receive partial executions of an order at different prices. I understand that TFL GLOBAL is not liable for any price fluctuations. I also understand that price quotes generally are for only a small number of shares as specified by the marketplace, and larger orders are relatively more likely to receive executions at prices that vary from the quotes or in multiple lots at different prices.

Securities may open for trading at prices substantially higher or lower than the previous closing price or the anticipated price. If I place a market order (whether during normal market hours or when the market is closed), I agree to pay or receive the prevailing market price at the time My market order is executed. I understand that the price I pay may be significantly higher or lower than anticipated at the time I placed the order. To avoid buying a security at a higher price and possibly exceeding My purchasing power, or selling it at a lower price than I desire, I understand My option to enter a limit order. I also understand that limit orders may not be executed at any particular time, or at all, if there is not sufficient trading at, or better than, the limit price I specify. The TFL GLOBAL website contains further information regarding order types and limitations, which I agree to read and understand before placing such orders.

16. Bulletin Board/Pink Sheet Stocks. Bulletin board, pink sheet and other thinly-traded securities ("Bulletin Board Stocks") present particular trading risks, in part because they are relatively less liquid and more volatile than actively traded securities listed on a major exchange. I understand that Bulletin Board Stocks may be subject to different trading rules and systems than other securities and that I may encounter significant delays in executions, reports of executions and updating of quotations in trading Bulletin Board Stocks. TFL GLOBAL through its platform in its sole discretion may require limit orders on certain Bulletin Board Stock transactions.
17. Market Data; Waiver of Liability; Limitation of Liability. I understand that each participating national securities exchange or association asserts a proprietary interest in all of the market data it furnishes to parties that disseminate said data. I understand that neither TFL GLOBAL nor any participating national securities exchange or association nor any supplier of market data guarantees the timeliness, sequence, accuracy, completeness, reliability or content of market information, or messages disseminated to or by any party. I understand that neither TFL GLOBAL nor any participating national securities exchange or association nor any supplier of market data warrants that the provision of market data will be uninterrupted or error-free. I agree that My use of TFL GLOBAL's website, mobile application, or any TFL GLOBAL service is at My sole risk. I agree not to reproduce, distribute, sell or commercially exploit the market data in any manner without written consent from TFL GLOBAL. The TFL GLOBAL service is provided on an "as is," "as available" basis without warranties of any kind, either express or implied, including, without limitation, those of merchantability and fitness for a particular purpose, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement.

NEITHER I NOR ANY OTHER PERSON SHALL HOLD TFL GLOBAL OR ANY DISSEMINATING PARTY OF MARKET DATA LIABLE IN ANY WAY FOR (A) ANY INACCURACY, ERROR OR DELAY IN, OR OMISSION FROM, (I) ANY SUCH DATA, INFORMATION OR MESSAGE OR (II) THE TRANSMISSION OR DELIVERY OF ANY SUCH DATA, INFORMATION OR MESSAGE, OR (B) ANY LOSS OR DAMAGE ARISING FROM OR OCCASIONED BY (I) ANY SUCH INACCURACY, ERROR, DELAY OR OMISSION, (II) NON- PERFORMANCE OR (III) INTERRUPTION IN ANY SUCH DATA, INFORMATION OR MESSAGE, WHETHER DUE TO ANY NEGLIGENT ACT OR OMISSION BY TFL GLOBAL OR ANY DISSEMINATING PARTY, OR TO ANY "FORCE MAJEURE" (E.G., EARTHQUAKE, FLOOD, SEVERE OR EXTRAORDINARY WEATHER CONDITIONS, OR OTHER ACT OF GOD, FIRE, WAR, INSURRECTION, RIOT, LABOR DISPUTE, STRIKE, ACCIDENT, PANDEMIC, ACTION OF GOVERNMENT, COMMUNICATIONS OR POWER FAILURE, OR EQUIPMENT OR

SOFTWARE MALFUNCTION) OR OTHER CAUSE BEYOND THE REASONABLE CONTROL OF ANY SUCH DISSEMINATING PARTY.

I UNDERSTAND AND AGREE THAT TFL GLOBAL WILL NOT BE LIABLE TO ME OR TO THIRD PARTIES, OR HAVE ANY RESPONSIBILITY WHATSOEVER, FOR ANY SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS, TRADING LOSSES AND DAMAGES) THAT I MAY INCUR IN CONNECTION WITH MY USE OF THE MARKET DATA PROVIDED BY TFL GLOBAL OR A DISSEMINATING PARTY UNDER THIS AGREEMENT.

18. Restrictions on Trading. I understand that TFL GLOBAL or a broker may, in their discretion, prohibit or restrict the trading of securities, or the substitution of securities, in any of My Accounts. I understand that TFL GLOBAL through a broker may execute all orders by Me on any exchange or market unless I specifically provide instructions to the contrary. In the event of a breach or default by Me under this Agreement, TFL GLOBAL shall have all rights and remedies available to a secured creditor under all applicable laws and in addition to the rights and remedies provided herein. I understand that TFL GLOBAL or a broker may at any time, at their discretion and without prior notice to Me: (A) prohibit or restrict My access to the use of the website, mobile application, or other services; (B) otherwise prohibit or restrict My ability to trade; (C) refuse to accept any of My transactions; (D) refuse to execute any of My transactions; and/or (E) terminate My Account. The closing of My Account will not affect the rights and/or obligations of either party incurred prior to the date My Account is closed.
19. Ratification; Sub-Brokers and Agents. TFL GLOBAL may employ brokers, sub-brokers or other agents in connection with the execution of any order or the consummation of any other transaction hereunder, and shall be responsible only for reasonable care in their selection.
20. Disclaimer of Liability; Indemnification. Except as otherwise provided by law, neither TFL GLOBAL, brokers nor any their affiliates, respective partners, managing directors, officers, directors, employees and agents (the "Indemnified Parties") shall be liable for any expenses, losses, damages, liabilities, demands, charges, causes of action, claims, penalties, fines or excise taxes of any kind or nature (including legal expenses and reasonable attorneys' fees) ("Losses") by or with respect to any matters pertaining to My Account, except to the extent that such Losses are actual Losses and are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from an Indemnified Party's gross negligence or willful misconduct. In addition, I agree that the Indemnified Parties shall not be liable for any Losses that result from: (A) My or My agent's misrepresentation or alleged misrepresentation, or act or omission; (B) Indemnified Parties following My or My agent's directions or failing to follow My or My agent's unlawful or unreasonable directions; (C) any activities of or services provided by the Indemnified Parties in connection with My Account (including, without limitation, any technology services, reporting, trading, research or capital introduction services); or (D) the failure by any person not controlled by the Indemnified Parties and their affiliates to perform any obligations to Me.

I consent to the use of automated systems or service bureaus by TFL GLOBAL and brokers and their affiliates in conjunction with My Account, including, but not limited to, automated order entry and execution, record keeping, reporting and account reconciliation and risk management systems

(collectively "Automated Systems"). I understand that the use of Automated Systems entails risks, such as interruption or delays of service, errors or omissions in the information provided, system failure and errors in the design or functioning of such Automated Systems (collectively, a "System Failure") that could cause substantial damage, expense or liability to Me. I understand and agree that Indemnified Parties will have no liability whatsoever for any Losses arising out of or relating to a System Failure.

I also agree that Indemnified Parties will have no responsibility or liability to Me in connection with the performance or non-performance by any exchange, clearing organization, or other third party (including, without limitation, other clearing firms, banks and international executing brokers) or any of their respective agents or affiliates, of its or their obligations relative to any securities. I agree that Indemnified Parties will have no liability, to Me or to third parties, or responsibility whatsoever for: (A) any Losses resulting from a cause over which Indemnified Parties do not have direct control, including the failure of mechanical equipment, unauthorized access, theft, operator errors, government restrictions, force majeure (i.e., earthquake, flood, severe or extraordinary weather conditions, or other act of God, fire, war, insurrection, riot, labor dispute, strike, or similar problems, accident, pandemic, action of government, or communications or power failure or equipment or software malfunction), exchange rulings or suspension of trading; and (B) any special, indirect, incidental, consequential, punitive or exemplary damages (including lost profits, trading losses and damages) that I may incur in connection with My use of the brokerage and other services provided by Indemnified Parties under this Agreement.

21. Mutual Fund Transactions. In the event that I purchase or hold a mutual fund, I agree to read and understand the terms of its prospectus. I understand that certain mutual funds reserve the right to change their purchasing, switching or redemption procedures and/or suspend or postpone redemptions under certain market conditions. I further understand that any mutual fund order entered through TFL GLOBAL provided services is placed on a best efforts basis as prescribed and recognized by the individual fund, and that TFL GLOBAL is not responsible for unexecuted orders due to the failure of any communication system. I agree to be fully responsible for the information contained within the mutual fund prospectus and to hold TFL GLOBAL harmless for any deficiencies contained therein. I authorize brokers engaged by TFL GLOBAL on their service platform to act as My agents in the purchase and redemption of fund shares.
22. Exchange Traded Funds. I understand that I should consider the investment objectives and unique risk profile of exchange traded funds ("ETFs") carefully before investing, and that ETFs are subject to risks similar to those of other diversified portfolios. I further understand that leveraged and inverse ETFs may not be suitable for all investors and may increase exposure to volatility through the use of leverage, short sales of securities, derivatives, and other complex investment strategies, and that although ETFs are designed to provide investment results that generally correspond to the performance of their respective underlying indices, they may not be able to exactly replicate the performance of the indices because of expenses and other factors. I further understand that ETFs are required to distribute portfolio gains to shareholders at year end, which may be generated by portfolio rebalancing or the need to meet diversification requirements, and that ETF trading will also generate tax consequences. I understand that I can obtain prospectuses from issuers or their third-party agents who distribute and make prospectuses available for review.

23. **Fiduciary.** TFL GLOBAL does not review any action or inaction of a fiduciary with respect to My Account and is not responsible for determining whether a fiduciary's action or inaction satisfies the standard of care applicable to such fiduciary's handling of My Account or whether any action or inaction is within the scope of the fiduciary's authority. TFL GLOBAL is not responsible for determining the validity of a person or entity's status or capacity to serve as a fiduciary. At its sole discretion, TFL GLOBAL may require additional documentation before permitting a fiduciary to become authorized on an existing account or when opening a new account. Inasmuch as the Account is one owned or managed by a fiduciary, the fiduciary and I agree to indemnify, defend and hold harmless TFL GLOBAL and its affiliates from and against any Losses arising out of or relating to any act, error or omission of the fiduciary.
24. **Joint Account Authorization.** If My Account is owned by more than one person, My Account shall be a joint account. It will be held in joint tenancy with rights of survivorship, unless I provide notification otherwise and provide the required documentation. For tenants in common, the interest in the tenancy shall be equal, unless We notify TFL GLOBAL otherwise. If the Account is a joint account, then in consideration of TFL GLOBAL carrying a joint account for the undersigned persons, We jointly and severally agree to be fully and completely responsible and liable for the Account and to pay on demand any balance due. Each of Us, or any person authorized to act on behalf of the Account under a separate agreement, has full power and authority to make purchases and sales, withdraw funds and securities from, or to do anything else with reference to the Account.

TFL GLOBAL is authorized and directed to act upon instructions received from any of Us. We understand that tax reporting information is processed using the social security number of the person first named in the registration. Each of Us agrees to hold harmless TFL GLOBAL and its employees and agents from and indemnify them against any Losses arising from or as the result of TFL GLOBAL, its employees, or its agents following the instructions of any of us. TFL GLOBAL in its sole discretion may at any time suspend all activity in the Account pending instructions from a court of competent jurisdiction or require that instructions pertaining to the Account or the Property (as defined in Section 25) therein be in writing, signed by all of us. TFL GLOBAL may recover from the joint account or from any of Us such costs as it may incur, including reasonable attorney's fees, as the result of any dispute among Us relating to or arising from the Account. Upon any event that causes a change in the ownership of the Account (divorce, death, assignment, etc.), all remaining accountholders or survivors shall immediately notify TFL GLOBAL in writing. TFL GLOBAL may take such actions in the Account as it deems advisable to protect against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of the decedent or departing joint account owner shall be liable together with each of the remaining accountholders or survivors, jointly and severally, to TFL GLOBAL for any net debit balance or loss in the joint account resulting from any transactions initiated prior to notification to TFL GLOBAL or incurred in the liquidation of the joint account or the adjustment of the interests of the respective parties. Notwithstanding the provisions of Section 40(k) of this Agreement, the legal ownership of Our Accounts shall be governed by the internal laws of the state of residence. Unless otherwise instructed, if the individuals who sign this Agreement are husband and wife and legal residents of a community or marital property state, any securities purchased through services provided by TFL GLOBAL will be registered in their respective names, as shown on the

Account, followed by the words "husband and wife as community property" or "community property."

In the event of a dispute between or among account holders of which TFL GLOBAL has notice, TFL GLOBAL reserves the right, but is not obligated, to place restrictions on the Account. For example, if an account holder requests a restriction be placed on access to funds in the Account because of a pending litigation or dispute between account holders, TFL GLOBAL may prohibit all transfers of funds from the Account, with such restrictions to remain in place until TFL GLOBAL actually receives and has a reasonable amount of time to act on appropriate court documentation or a written, notarized instruction signed by all account holders. In such a case, all account holders remain liable for any pending settlements at the time of the restriction. TFL GLOBAL also may, at the expense of the account holders, commence or defend any action or proceeding for or in the nature of interpleader to have the dispute resolved judicially. If a suit or proceeding for or in the nature of interpleader is brought by or against it, TFL GLOBAL may deliver the Account into the registry of the court, at which time TFL GLOBAL will be deemed to be and will be released and discharged from all further obligations and responsibilities under this Agreement.

25. Definition of the Word "Property." For all purposes of this Agreement, the word "Property" means all kinds of monies, securities, and all contracts, investments and options relating thereto, whether for present or future delivery, and all distributions, proceeds, products and accessions of all such items. This includes all such Property held, maintained or carried by a broker in any manner.
26. Legal Process Affecting My Account. If legal action such as an attachment, garnishment, levy or other state or federal legal process ("Legal Process") is brought against My account, TFL GLOBAL may refuse to permit (or may limit) withdrawals or transfers from My account until the Legal Process is satisfied or dismissed. Regardless of the terms of such Legal Process, TFL GLOBAL has first claim to any and all funds in My Account. TFL GLOBAL will not contest on My behalf any such Legal Process and may take action to comply with such Legal Process as it determines to be appropriate in the circumstances without liability to Me, even if the legal process purports to affect the interest of only one owner of a joint account and even if any funds TFL GLOBAL may be required to pay out leaves insufficient funds to pay a check I have written. If TFL GLOBAL incurs any expenses, including without limitation, reasonable attorney fees, in connection with any such Legal Process, it may charge any expenses and fees to My Account or any other account I may have with without prior notice, or it may bill Me directly for such expenses and fees. Any garnishment or other levy against My account is subject to TFL GLOBAL's right of setoff and security interest.
27. Event of Death. It is further agreed that in the event of My death or the death of one of the joint account holders, the representative of My estate or the survivor or survivors shall immediately give TFL GLOBAL written notice thereof, and TFL GLOBAL may, before or after receiving such notice, take such action, require such papers and inheritance or estate tax waivers, retain such portion of and/or restrict transactions in the Account as it may deem advisable to protect it against any tax, liability, penalty or loss under any present or future laws or otherwise. Notwithstanding the above, in the event of My death or the death of one of the joint account holders, all open orders shall be canceled, but TFL GLOBAL shall not be responsible for any action taken on such orders prior to the actual receipt of notice of death. Further, TFL GLOBAL may in its discretion close out any or all of

the Accounts without awaiting the appointment of a personal representative for My estate and without demand upon or notice to any such personal representative. The estate of any joint account holder who shall have died shall be liable and each surviving joint account holder shall continue to be liable, jointly and severally, to TFL GLOBAL for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by TFL GLOBAL of the written notice of the death of the decedent or incurred in the liquidation of the Account or the adjustment of the interests of the respective parties. Such notice shall not affect TFL GLOBAL's rights under this Agreement to take any action that it could have taken if I had not died.

28. Tax Advice and Tax Reporting. Under no circumstance does TFL GLOBAL provide tax advice and I may not rely on any representations made by TFL GLOBAL relating to tax matters. The proceeds of sales transactions and dividends paid will be reported to the Internal Revenue Service in accordance with applicable law.
29. Information Accuracy. I (A) certify that the information contained in this Agreement, the account application, and any other document that I furnish in connection with My Account(s) is complete, true and correct, and acknowledge that knowingly giving false information for the purpose of inducing TFL GLOBAL to extend credit is a federal crime; (B) authorize TFL GLOBAL to contact any individual or firm noted herein or on the documents referred to in subsection (A) of this Section and any other normal sources of debit or credit information; (C) authorize anyone so contacted to furnish such information to TFL GLOBAL as it may request; and (D) agree that this Agreement, the account application and any other document I furnish in connection with My Account is TFL GLOBAL's property, as the case may be. I shall promptly advise TFL GLOBAL of any changes to the information in such agreements and documents in writing within ten (10) days. TFL GLOBAL may retain this Agreement, the account application, and all other such documents and their respective records at its sole discretion, whether or not credit is extended.
30. W-9 and FATCA Certification. Under penalties of perjury, I certify that the taxpayer identification number indicated on the account application or elsewhere throughout the TFL GLOBAL platform as required is My correct taxpayer identification number. Unless I have informed TFL GLOBAL differently, I certify that I am not subject to backup withholding and I am a U.S. Person (including a U.S. resident alien). Any FATCA code(s) (if any) indicating that I am exempt from FATCA reporting is correct.
31. Credit Information and Investigation. I authorize TFL GLOBAL to obtain reports and provide information to others concerning My creditworthiness and business conduct. Upon My request, TFL GLOBAL agrees to provide Me a copy of any report so obtained.
32. Equity Orders and Payment For Order Flow. SEC rules require all registered broker-dealers to disclose their policies regarding any "payment for order flow" arrangement in connection with the routing of customer orders. "Payment for order flow" includes, among other things, any monetary payment, service, property, or other benefit that results in remuneration, compensation, or consideration to a broker or dealer from any broker or dealer in return for directing orders. TFL GLOBAL transmits customer orders for execution to various exchanges or market centers based on a number of factors. These may include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing and reduced execution

costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution, the order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers. The nature and source of any payments and/or credits received by TFL GLOBAL in connection with any specific transactions will be furnished upon written request.

33. Free Credit Balances. I consent to participate in special interest-earning programs, and consent to TFL GLOBAL and/or a broker placing or investing the cash balance (also known as a "free credit balance") in My Account into special deposit account(s) with participating third parties in a Program, or into such other accounts or arrangements as TFL GLOBAL and/or a broker may make available from time to time. Such a Program is subject to and controlled by the terms of this Agreement and the Terms and Conditions of the Program. I understand that if I wish to not participate in the Program and to not have my free credit balances automatically placed or invested into the Program, I must contact TFL GLOBAL at +1-562-473-3618 or provide written notice to TFL GLOBAL. I further understand that TFL GLOBAL and/or a broker may change, modify, delete, or replace the products in the Program from time to time in its/their discretion and that, in such case, I will receive advance notice as required by law. I understand that TFL GLOBAL and/or a broker shall not be obligated to pay interest on any free credit balance in My Account.
34. Fees and Charges. I understand that there are charges for commissions and fees for executing buy and sell orders and for other services provided under this Agreement. I also agree to pay all applicable federal, state and local taxes associated with or related to activities in My Account. I authorize TFL GLOBAL to automatically debit My Account for any such brokerage commissions, charges, fees and taxes. I agree to pay such commissions and fees at the then prevailing rate. I acknowledge that the prevailing rate of commissions and fees may change and that change may occur without notice. I agree to be bound by such changes. I specifically agree to pay a reasonable rate of interest on the principal amount of any debit balance carried with respect to My Account. Interest may be charged against My Account in connection with cash withdrawals, if the proceeds from a security sale are disbursed before the regular settlement date of the sale transaction, and for late payments. If a broker receives My payment for securities purchases in a cash account after the settlement date, I shall be charged a late payment fee of \$25 plus a daily interest charge on the debit balance until the broker is fully paid. Charges will be calculated using a prevailing interest rate. The charges shall accrue until paid and posted to My Account on the day following payment of the debit balance. Interest due on My Account is payable on demand. I also agree to pay such expenses incurred by TFL GLOBAL in connection with collection of any unpaid balance due on My Accounts including, but not limited to, attorney's fees allowed by law. I authorize TFL GLOBAL, at its discretion and without further prior notice, to utilize an electronic check process or Automated Clearing House ("ACH") facility to draft funds in the amount of any of My checks payable to TFL GLOBAL, its agents or assigns.
35. Arbitration.
1. This Agreement contains a pre-dispute arbitration clause. By signing this Agreement, the parties agree as follows:

1. (i) All parties to this Agreement are giving up the right to sue each other in court, including the right to a jury, except as provided by the rules of the arbitration forum in which a claim is filed. My obligation to arbitrate includes all disputes, controversies, and claims against TFL GLOBAL and Apex arising out of or relating to this Agreement or the Program.
 2. (ii) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
 3. (iii) The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
 4. (iv) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
 5. (v) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
 6. (vi) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought to court.
 7. (vii) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.
2. Any dispute, controversy or claim arising out of or relating to this Agreement or the Program shall be settled by arbitration in accordance with the rules of FINRA Dispute Resolution, Inc. ("FINRA DR").
 3. This agreement to arbitrate constitutes a waiver of the right to seek a judicial forum unless such a waiver would be void under the federal securities laws. If I am a foreign national, non-resident alien, or if I do not reside in the United States, I agree to waive My right to file an action against TFL GLOBAL in any foreign venue.
 4. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action, or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

36. Consent to do Business Electronically, Electronic Disclosure, and Electronic Signatures. I consent to the receipt of all Account-related information and documents in electronic form and to the use of electronic signatures in connection with any transaction with TFL GLOBAL. I have received and read, understand, and agree to the terms contained in, the document entitled TFL GLOBAL Consent to Receive Information Electronically and Use Electronic Signatures. I UNDERSTAND THAT IF I WITHDRAW SUCH CONSENT, MY ACCOUNT MAY BE TERMINATED.

By electronically signing an application for an Account, I acknowledge and agree that such electronic signature is valid evidence of My consent to be legally bound by this Agreement and such subsequent

terms as may govern the use of TFL GLOBAL's services. I accept notice by electronic means as reasonable and proper notice for the purpose of any and all laws, rules and regulations. I acknowledge and agree that TFL GLOBAL may modify this Agreement from time to time and I agree to consult the TFL GLOBAL website for the most up-to-date Agreement. In consideration for TFL GLOBAL opening My Account, I agree to accept any such modifications to this Agreement made by TFL GLOBAL. The electronically stored copy of this Agreement is considered to be the true, complete, valid, authentic, and enforceable record of the Agreement, admissible in judicial or administrative proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. I agree to not contest the admissibility or enforceability of TFL GLOBAL's electronically stored copy of the Agreement.

Unless otherwise required by law, TFL GLOBAL reserves the right to post Account-related information and documents on its website without providing notice to Me. Further, TFL GLOBAL reserves the right to send Account-related information and documents to My postal or e-mail address of record. I agree that delivery by any of the foregoing methods is considered personal delivery when sent or posted by TFL GLOBAL, whether I receive it or not. All e-mail notifications regarding My Account will be sent to My e-mail address of record. Regardless of whether I receive an e-mail notification, I agree that I am responsible for regularly reviewing the TFL GLOBAL website for information related to My account including, without limitation, time-sensitive or otherwise important communications.

Additionally, I acknowledge that the Internet is not a secure network and agree that I will not send any confidential information including, without limitation, account numbers or passwords, in any unencrypted e-mails. I also understand that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties and agree to hold TFL GLOBAL and its affiliates harmless for any such access regardless of the cause, subject to any rights I may have under applicable law.

I agree to carefully review all documents upon receipt and notify TFL GLOBAL in writing of any objections within seven (7) calendar days of receipt. I agree that any failure to object during that time frame may be treated by TFL GLOBAL as My affirmative consent and I waive any claims to the contrary. Costs. Potential costs associated with electronic delivery of account-related information and documents may include charges from internet access providers and telephone companies, and I agree to bear these costs. I acknowledge that I may be charged for paper communications if my e-mail address is invalid or is otherwise inoperable. Archiving. Through the TFL GLOBAL website, I will have access to an archive of all documents I receive via electronic delivery for a period of one (1) year. Upon My request, I may obtain copies of earlier documents for up to six (6) years for account statements and three (3) years for trade confirmations.

1. Revocation of Consent. Subject to the terms of this Agreement, I may revoke or restrict My consent to electronic delivery of account-related information and documents at any time. I also understand that I have the right to request paper delivery of any document that the law requires TFL GLOBAL to provide Me in paper form. I understand that if I revoke or restrict My consent to electronic delivery of account-related information and documents or request paper delivery of same, TFL GLOBAL, in its sole discretion, may charge Me a reasonable service fee for the delivery of any document that would otherwise be delivered to Me electronically, restrict or close My account, send only paper documents, and/or terminate My access to TFL GLOBAL's services. I

understand that My revocation or restriction of consent, My request for paper delivery, and TFL GLOBAL's delivery of paper copies of account-related information and documents will not affect the legal effectiveness or validity of any electronic communication provided while My consent was in effect.

2. Duration of Consent. My consent to receive electronic delivery of Account Documents and use electronic signatures will be effective immediately and will remain in effect unless and until either I or TFL GLOBAL revokes it. I understand that it may take up to three (3) business days to process a revocation of consent, and that I may receive electronic notifications until such consent is processed.

C. Hardware and Software Requirements. I understand that in order to receive electronic deliveries, I must have access to a computer or Mobile Device with Internet access, a valid e-mail address, and the ability to download such applications as TFL GLOBAL may specify and to which I have access. I also understand that if I wish to download, print, or save any information I wish to retain, I must have access to a printer or other device in order to do so.

I understand that the provisions listed above will be effective when I create an online account on tfl.global and consent to do business electronically with TFL GLOBAL.

39. API. TFL GLOBAL may, in its sole discretion, provide third parties with an application programming interface and other materials in accordance with any accompanying documentation (collectively, the "API Package") (such third parties, "API Licensees"), to make available certain features and functionality of TFL GLOBAL's mobile applications, websites, or technology platform via the API Licensees' products (such products, the "Licensee Products"). If I choose to use an API Package, I agree that the API Package may employ security, policies, procedures, and systems of third-party providers which may or may not be as stringent and secure as TFL GLOBAL's.
40. Trusted Contact Person. TFL GLOBAL will provide Me with the ability to designate a "Trusted Contact Person". To the extent I have designated a Trusted Contact Person for My Account(s), TFL GLOBAL and associated persons of TFL GLOBAL are authorized to contact My Trusted Contact Person and disclose information about My Account(s) to address possible financial exploitation, to confirm the specifics of the customer's current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.

41. Miscellaneous Provisions. The following provisions shall also govern this Agreement:

A. Complaints. If I have a complaint regarding My Account or other services received from TFL GLOBAL, I will direct it to the TFL GLOBAL Client Service Department and address listed below. I agree to provide TFL GLOBAL with a detailed written explanation of my concern including my account number. The complaint will also be signed and dated by me. I can also inform TFL GLOBAL of my complaint by email at support@TFL.GLOBAL.

TFL GLOBAL will investigate my complaint or question and respond to me generally within a reasonable time, but TFL GLOBAL retains the discretion, however, to take more time if needed to thoroughly investigate my complaint or question.

Nothing in this Agreement is intended or should be construed to prohibit, restrict, or otherwise limit My right to respond to or affirmatively contact the relevant governmental, regulatory, and law enforcement authorities in connection with My Account.

2. Ratification. I hereby ratify and confirm all transactions made and entered into with TFL GLOBAL and a broker or brokers.
3. Headings. The heading of each provision hereof is for descriptive purposes only and shall not be (i) deemed to modify or qualify any of the rights or obligations set forth herein or (ii) used to construe or interpret any of the provisions hereunder.
4. Binding Effect; Assignment. This Agreement shall bind My heirs, assigns, executors, successors, conservators and administrators. I may not assign this Agreement or any rights or obligations under this Agreement without first obtaining TFL GLOBAL's prior written consent. TFL GLOBAL may assign, sell or transfer My Account and this Agreement, or any portion thereof, at any time, without My prior consent.
5. Severability. If any provisions or conditions of this Agreement are or become inconsistent with any present or future law, rule or regulation of any applicable government, regulatory or self-regulatory agency or body, or are deemed invalid or unenforceable by any court of competent jurisdiction, such provisions shall be deemed rescinded or modified, to the extent permitted by applicable law, to make this Agreement in compliance with such law, rule or regulation, or to be valid and enforceable, but in all other respects, this Agreement shall continue in full force and effect.
6. Entirety of Agreement. This Agreement, any attachments hereto, and other agreements and policies referred to in this Agreement (including, but not limited to, the website postings listed below) and the terms and conditions contained in My Account statements and confirmations contain the entire agreement between TFL GLOBAL and Me; and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between TFL GLOBAL and Me, provided, however, that any and all other agreements, if any, between TFL GLOBAL and Me, not inconsistent with this Agreement, will remain in full force and effect. I agree and understand that TFL GLOBAL may post on its website other specific agreements, disclosures, policies, procedures, and terms and conditions that apply to My use of TFL GLOBAL's website and to My Account. I understand that it is My continuing obligation to understand the terms of such postings, and I agree to be bound by such postings as are in effect at the time of My use.
7. Amendment. TFL GLOBAL may at any time amend this Agreement without prior notice to Me. The current version of the Agreement will be posted on TFL GLOBAL's website and My continued Account activity after such amendment constitutes My agreement to be bound by all amendments to the Agreement, regardless of whether I have actually reviewed them. Continued use of TFL GLOBAL's website or services after such posting will constitute My acknowledgment and acceptance of such amendment. I agree to regularly consult TFL GLOBAL's website for up-to-date information about TFL GLOBAL services and any modifications to this Agreement. TFL GLOBAL is not bound by any oral statements that seek to amend the Agreement.

8. Termination. TFL GLOBAL may terminate this Agreement, or close, deactivate or block access to My Account at any time in its sole discretion. I will remain liable to TFL GLOBAL for all obligations incurred in My Account or otherwise, whether arising before or after termination. I may terminate this Agreement after paying any obligations owed upon written notice. This Agreement survives termination of My Account.
9. No Waiver; Cumulative Nature of Rights and Remedies. TFL GLOBAL's failure to insist at any time upon strict compliance with any term contained in this Agreement, or any delay or failure on its part to exercise any power or right given in this Agreement, or a continued course of such conduct on its part, shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise. All rights and remedies given to TFL GLOBAL in this Agreement are cumulative and not exclusive of any other rights or remedies to which it is entitled.
10. Domestic Customers Only. The products and services described on TFL GLOBAL's website and mobile application are only offered in jurisdictions where they may be legally offered. Nothing on TFL GLOBAL's website or mobile application constitutes an offer or solicitation of securities, products, or services in any jurisdiction where their offer or sale is not qualified or exempt from registration. I understand that TFL GLOBAL's products and services are intended for all customers but may or may not be offered or available in some countries. I understand that TFL GLOBAL, at its sole discretion may accept unsolicited accounts from a non-U.S. resident, depending on the country of residence and other factors. I understand that TFL GLOBAL accepts only U.S. currency in its customer accounts.
11. Governing Law. This Agreement and all transactions made in My Account shall be governed by the laws of St. Vincent and the Grenadines (regardless of the choice of law rules thereof), except to the extent governed by federal securities law, the Federal Arbitration Act, SRO Rules, and to the constitution, rules, regulations, customs and usage of the exchanges or market (and its clearing house) where executed.

BY MY PHYSICAL SIGNATURE ON THE ACCOUNT APPLICATION OR BY MY ELECTRONIC SIGNATURE ON THE ONLINE ACCOUNT APPLICATION, I ACKNOWLEDGE THAT I HAVE RECEIVED, READ, UNDERSTAND AND AGREE TO THE TERMS SET FORTH IN THIS AGREEMENT, AND THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE.