TERMS AND CONDITIONS FOR THE USE OF THE OTC DESK SERVICE

1 INTRODUCTORY PROVISIONS

1.1 The Provider is a crypto-asset service provider entered in the register of crypto-asset service providers maintained by the NBS pursuant to NBS Decision No. 100-001-025-213, issued under file reference No. NBS1-000-112-470 on 17 December 2025, which became final on 18 December 2025. The Provider operates on the basis of a MiCA authorisation to provide crypto-asset services pursuant to Article 3(1)(16)(a), (c), (d), (e), (g) and (j) of the MiCA Regulation, namely:

- providing custody and administration of crypto-assets on behalf of clients;
- exchange of crypto-assets for funds;
- exchange of crypto-assets for other crypto-assets;
- execution of orders for crypto-assets on behalf of clients;
- reception and transmission of orders for crypto-assets on behalf of clients;
- providing transfer services for crypto-assets on behalf of clients.

1.2 These OTC Terms govern the specific terms and conditions for the provision of the OTC Desk service by the Provider. OTC Desk is a specific method of providing the crypto-asset service of execution of orders on behalf of the Client, intended in particular for carrying out higher-value transactions for which the Client is provided with an individual price quote based on current market data, in particular using the VWAP methodology and available liquidity.

1.3 OTC Desk is provided as the crypto-asset service of execution of orders on behalf of clients under the MiCA Regulation. When providing OTC Desk, the Provider does not act as the Client's counterparty but arranges for the execution of the Client's Order through the relevant Liquidity Provider or relevant Execution Venue.

2 DEFINITIONS AND INTERPRETATION

2.1 Capitalised terms used in these OTC Terms shall have the following meanings:

Fee Schedule	means the Provider's current schedule of fees for Services published on the Provider's Website, which governs fees and charges relating to the Services provided;

Client	means a natural person or legal entity that has an active account established with the Provider and uses or requests the use of the OTC Desk service;
MiCA	means Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 on markets in crypto-assets, and amending Regulations (EU) No 1093/2010 and (EU) No 1095/2010 and Directives 2013/36/EU and (EU) 2019/1937;
Trading Venue	means a regulated trading venue or another platform or system through which the Client's Order may be executed, where relevant in the particular case;
OTC Desk	means a specific method of providing the service of executing the Client's Orders using an individual price quote determined for a particular transaction, especially for higher-value transactions;
OTC Quote	means an individual price quote provided by the Provider for a specific Client request, containing in particular the price of the crypto-asset, the quantity or value of the transaction, the relevant consideration and any fees, and valid for a specified period;
OTC Terms	means these Terms and Conditions for the Use of the OTC Desk Service, which govern the specific terms and conditions for the provision of the OTC Desk service to the Client;
Provider	means Madison Six j. s. a., with its registered office at Slávičie údolie 106, 811 02 Bratislava – Staré Mesto, Company ID No.: 56 856 229, Tax ID No.: 2122476994, VAT ID No.: SK2122476994, registered in the Commercial Register of the Municipal Court Bratislava III, Section: Sja, File No.: 381/B;
Liquidity Provider	means a third party that provides liquidity for the execution of the Client's Order;
Order	means an instruction from the Client to buy or sell a specific crypto-asset in a specified value or quantity at the price stated in a valid OTC Quote, which the Client submits to the Provider by

	accepting the OTC Quote and which the Provider subsequently transmits for execution to the relevant Liquidity Provider or relevant Execution Venue;
Risks	means the risks associated with crypto-assets and trading in crypto-assets, and other risks set out in the Provider's Risk Disclosure;
GTC	means the Provider's General Terms and Conditions for Crypto-Asset Services, which govern the general terms and conditions for the provision of crypto-asset services to Clients;
Order Execution	means the crypto-asset service of execution of orders on behalf of the Client within the meaning of Article 78 of Regulation (EU) 2023/1114 (MiCA), under which the Provider receives the Client's Order and takes the necessary steps to execute it through the relevant Liquidity Provider or on the relevant Execution Venue;
VWAP (Volume Weighted Average Price)	means the volume-weighted average price of a crypto-asset calculated on the basis of relevant market data from designated liquidity sources or trading venues.

2.2 Terms used in these OTC Terms that are not expressly defined in this Article shall have the meanings assigned to them in the GTC or in the relevant laws and regulations.

2.3 Where these OTC Terms use a term in the singular, it shall, as the context requires, include the plural and vice versa.

2.4 The Provider's General Terms and Conditions for Crypto-Asset Services (GTC), Risk Disclosure, Privacy Policy, Fee Schedule and other relevant documents of the Provider shall apply accordingly to the provision of the OTC Desk service, unless these OTC Terms provide for a specific arrangement. In the event of any conflict between these OTC Terms and the General Terms and Conditions for Crypto-Asset Services, these OTC Terms shall prevail with respect to the specific terms and conditions for the provision of OTC Desk.

3 CONDITIONS FOR USING THE OTC DESK SERVICE

3.1 OTC Desk may be used by a Client who:

a) has an active Account established with the Provider;

b) has successfully completed AML checks and any other checks required by the Provider;

c) meets the conditions for the provision of the relevant crypto-asset service;

d) has sufficient funds or crypto-assets in the Client's Account to carry out the requested Order and pay the relevant fees; and

e) meets all other conditions arising from applicable laws and regulations, the GTC and the Provider's internal rules.

The OTC Desk service may be used by both natural persons and legal entities that meet the above conditions.

3.2 OTC Desk is intended in particular for Clients carrying out higher-value transactions, especially institutional clients, businesses, funds, corporate treasury clients and Clients with a higher value of assets. The fact that a Client falls within any of the above categories does not in itself entitle the Client to receive the OTC Desk service.

3.3 Before providing the OTC Desk service or carrying out a specific OTC transaction, the Provider may perform additional verification of the Client or request supplementary information and documents.

4 MINIMUM AND MAXIMUM TRANSACTION VALUE

4.1 The minimum value of a single OTC transaction is EUR 250,000 or the equivalent of that amount in the relevant supported currency or crypto-asset.

4.2 The maximum limit for an OTC transaction is EUR 1,000,000 or the equivalent of that amount in the relevant supported currency or crypto-asset.

4.3 However, the Provider is entitled to set an individual maximum limit for a particular Client, transaction, crypto-asset or period, in particular having regard to available liquidity, transaction risks, the availability of funds or crypto-assets, AML/CFT requirements, technical capabilities or other relevant circumstances.

4.4 The setting or amendment of an individual limit shall not entitle the Client to have a transaction executed up to the amount of such limit.

5 SUPPORTED CRYPTO-ASSETS AND CURRENCIES

5.1 As at the effective date of these OTC Terms, the OTC Desk service is intended in particular for transactions involving the following crypto-assets: Bitcoin (BTC), Ethereum (ETH), Solana (SOL), USD Coin (USDC) and XRP.

5.2 The Provider may, on an individual basis, permit an OTC transaction involving another crypto-asset, provided that such transaction is consistent with the scope of the MiCA authorisation, the Provider's internal rules and all other applicable laws and regulations.

5.3 The consideration for an OTC transaction may be funds or other crypto-assets supported by the Provider at the relevant time.

5.4 The Provider may restrict or temporarily suspend the availability of a particular crypto-asset or currency.

6 REQUEST FOR AN OTC QUOTE

6.1 The Client shall request an OTC Quote through the OTC interface designated by the Provider.

6.2 A request for an OTC Quote must contain at least:

a) information as to whether the Client wishes to buy or sell;

b) the type of crypto-asset;

c) the required quantity or transaction value;

d) the currency or crypto-asset to be provided as consideration; and

e) any other information requested by the Provider.

6.3 A request for an OTC Quote does not in itself constitute an Order to execute a transaction or a binding offer by the Provider to enter into a transaction.

6.4 Before providing a quote, the Provider may verify the availability of the Client's funds or crypto-assets and may request additional information necessary to assess and carry out the transaction.

7 DETERMINATION OF THE OTC PRICE

7.1 The OTC price is determined individually for each specific Client request, taking into account in particular:

a) current market prices;

b) available liquidity;

c) the requested transaction volume;

d) market volatility;

e) the availability and terms of Liquidity Providers;

f) data and quotes from relevant trading platforms and Liquidity Providers; and

g) other relevant market and operational factors.

7.2 When determining the OTC price, the Provider uses data and quotes from multiple liquidity sources and trading venues. As at the effective date of these OTC Terms, the data and quotes used to determine the OTC price are obtained in particular from OKX, GCEX and Bybit.

7.3 The OTC price is determined primarily on the basis of the volume-weighted average price (VWAP) of relevant prices and quotes obtained from designated liquidity sources and trading venues.

When determining the OTC price, the Provider may also take into account the applicable markup in accordance with the current Fee Schedule. The price determined in this manner shall be displayed to the Client as part of the OTC Quote before the Client accepts it.

7.4 The OTC Quote displayed to the Client represents the price guaranteed by the Provider to the Client during the validity period of the OTC Quote, provided that the Client duly accepts the OTC Quote within that period and the Order is subsequently successfully executed through the relevant Liquidity Provider or on the relevant Execution Venue. Any difference between the price stated in the OTC Quote and the price at which the relevant Liquidity Provider or Execution Venue subsequently executes the Order shall not affect the price borne or received by the Client.

7.5 For high-value transactions, the size of the transaction may have a significant impact on the available price, liquidity and overall conditions for its execution.

8 OTC QUOTE AND ITS VALIDITY

8.1 Based on the Client's request, the Provider shall provide the Client with an OTC Quote containing, in particular:

a) the type of transaction;

b) the crypto-asset;

c) the quantity;

d) the price or exchange rate;

e) the total consideration;

f) any applicable fee;

g) the validity period of the quote; and

h) any other terms and conditions of the transaction.

8.2 Unless otherwise specified in a particular quote, an OTC Quote is valid for 7 seconds from the time it is displayed to the Client. Upon expiry of this period, the quote is automatically refreshed and a new, current quote is displayed to the Client.

8.3 The OTC Quote displayed to the Client represents a binding price for the Provider during its validity period, provided that the Client duly accepts the OTC Quote within that period and the conditions for its execution are met.

8.4 After the validity period of the quote has expired, the quote can no longer be accepted. A new quote reflecting current market conditions shall be displayed to the Client.

8.5 If the Client does not accept the OTC Quote within its validity period, no Order shall arise and no transaction shall be executed. The Client may then proceed on the basis of a new quote.

8.6 After the Client accepts a valid OTC Quote, the Provider shall submit the Order for execution to the relevant Liquidity Provider or the relevant Execution Venue. The price stated in the accepted OTC Quote shall not change for the Client as a result of any difference between that price and the price at which the relevant Liquidity Provider or Execution Venue subsequently executes the Order.

8.7 If, after the OTC Quote has been accepted, the Order is rejected or its execution cannot be arranged due to a technical error, unavailability of liquidity, rejection by the Liquidity Provider or another objective reason, it shall be displayed to the Client as rejected and the transaction shall not be deemed to have been executed.

9 ACCEPTANCE OF THE OTC QUOTE AND FORMATION OF THE TRANSACTION

9.1 The Client shall accept the OTC Quote in the manner specified by the Provider.

9.2 If the Client duly accepts a valid OTC Quote within the prescribed period, the Provider shall submit the relevant Order for execution to the Liquidity Provider or the relevant Execution Venue.

9.3 By accepting the quote, the Client confirms in particular:

a) the type and quantity of the crypto-asset;

b) the price or exchange rate;

c) the total value of the transaction;

d) the relevant fee;

e) the settlement method; and

f) the other terms and conditions stated in the quote.

9.4 After duly accepting a valid OTC Quote, the Client may not unilaterally cancel the Order, unless the Provider expressly permits such cancellation or cancellation follows from applicable laws and regulations or these OTC Terms.

9.5 If the Order is successfully executed, the Client shall be provided with a confirmation of execution and the relevant crypto-asset or consideration shall be credited to the Client's Account in accordance with the GTC. If the Order is not successfully executed, it shall be displayed to the Client as rejected and the transaction shall not be deemed to have been executed.

10 SETTLEMENT OF THE OTC TRANSACTION

10.1 After the OTC Quote has been accepted, the Provider shall submit the Order for execution to the relevant Liquidity Provider or the relevant Execution Venue and, following its successful execution, shall arrange for its settlement in the manner specified for the particular Order.

10.2 If the transaction relates to the purchase of crypto-assets, the purchased crypto-assets shall, following settlement, be credited to the Account or Client Wallet held or administered by the Provider, unless otherwise agreed and such settlement method is supported by the Provider.

10.3 If the transaction relates to the sale of crypto-assets, the relevant consideration shall, following settlement of the transaction, be credited to the Client's Account in the relevant supported currency or crypto-asset.

10.4 The Provider endeavours to settle successfully executed Orders without undue delay. The actual settlement time may, however, depend in particular on technical conditions, the blockchain network, the banking system, infrastructure providers and other circumstances beyond the Provider's direct control.

10.5 If settlement requires the transfer of crypto-assets or funds through a third party or external infrastructure, additional conditions or time limits may apply.

11 PRE-FUNDING

11.1 The Client must ensure that sufficient funds or crypto-assets required to execute the OTC Order and pay the relevant fees are available before accepting the OTC Quote, unless the Provider expressly specifies otherwise.

11.2 The Provider may require the funds necessary to execute and settle the Order to be credited to the Client's account before providing an OTC Quote.

11.3 If the Client does not have sufficient funds required at the time of accepting the OTC Quote, the Provider shall not be obliged to execute the Order.

11.4 In the case of bank transfers, funds shall be considered available when they have been credited to and are available in the Account designated by the Provider.

12 FEES AND COSTS

12.1 A fee specified in the current Fee Schedule shall be charged for using the OTC Desk service.

12.2 The specific amount of the fee and the method of its calculation shall be displayed or communicated to the Client before the OTC Quote is accepted.

12.3 If the OTC Quote expressly states a price inclusive of all costs and fees, the Provider shall not charge the Client any additional fee for the execution of the OTC transaction itself, unless otherwise provided in the quote or the Fee Schedule.

12.4 Bank charges, blockchain network fees or third-party fees relating to the deposit, withdrawal or transfer of funds shall be borne by the Client to the extent set out in the Fee Schedule and the terms and conditions of the particular transaction.

13 REJECTION OF A QUOTE OR TRANSACTION

13.1 The Provider is not obliged to provide an OTC Quote or to accept or execute every OTC Order submitted by the Client.

13.2 The Provider may refuse to provide a quote or execute an Order, in particular in the event of:

a) insufficient liquidity;

b) unavailability of the requested crypto-asset or currency;

c) insufficient funds of the Client;

d) exceeding an individual or internal limit;

e) significant volatility or another adverse change in market conditions;

f) a technical error or unavailability of systems;

g) rejection or non-execution of the Order by the relevant Liquidity Provider or on the relevant Execution Venue;

h) inability to arrange settlement of the transaction;

i) failure to meet AML/CFT requirements under the AML Act or other regulatory requirements;

j) doubts concerning the origin of funds or the purpose of the transaction;

k) suspicion of fraudulent, manipulative or other unlawful conduct;

l) a conflict of interest that cannot be adequately managed; or

m) another objective reason arising from applicable laws and regulations or the Provider's internal rules.

13.3 Where applicable laws and regulations permit the Provider to state the reason for rejection, the Provider may inform the Client of that reason.

13.4 The rejection of one request for a quote or one transaction shall not mean a general refusal to provide the OTC Desk service to the Client.

14 AML/CFT AND ADDITIONAL VERIFICATION

14.1 The Provider is entitled to carry out additional AML/CFT checks before providing the OTC Desk service or executing a specific OTC transaction.

14.2 At the Provider's request, the Client must provide, in particular, information and documents relating to:

a) the origin of funds or crypto-assets;

b) the source of wealth;

c) the purpose and nature of the transaction;

d) the ownership and management structure of the Client;

e) the beneficial owner;

f) the economic purpose of the transaction; or

g) other facts necessary for the Provider to fulfil its obligations.

14.3 If the Client fails to provide the requested cooperation or if the outcome of the checks does not allow the Provider to execute the transaction, the Provider is entitled to withhold the quote, invalidate the quote, reject or suspend the transaction in accordance with the GTC and applicable laws and regulations.

15 CONSENT TO EXECUTION OF ORDERS OUTSIDE A TRADING PLATFORM FOR CRYPTO-ASSETS

15.1 OTC Desk is provided as the crypto-asset service of execution of orders on behalf of the Client. When executing OTC Orders, the Provider is governed by the Order Execution Policy, which regulates in particular the obligation to take all necessary steps to achieve the best possible result for the Client, the selection and assessment of Execution Venues and Liquidity Providers, and the conditions for executing Orders outside a trading platform for crypto-assets.

15.2 Before executing an OTC Order for the first time outside a trading platform for crypto-assets, the Provider shall inform the Client of this possibility and obtain the Client's prior express consent in accordance with applicable laws and regulations and the Order Execution Policy.

15.3 The Client's consent to the Order Execution Policy and consent to the execution of Orders outside a trading platform must be presented to the Client clearly and comprehensibly. These consents may be given as part of a single electronic process, provided that they are clearly and separately identified within that process.

16 RISKS OF OTC TRANSACTIONS

16.1 OTC transactions are subject to the risks associated with investment in crypto-assets and the provision of crypto-asset services as set out in the Provider's Risk Disclosure.

16.2 In high-value OTC transactions, the following risks may be of particular importance:

a) the risk of high volatility;

b) the risk of a change in the market price during the quote and order execution process;

c) the risk of limited liquidity;

d) the risk that the Order cannot be executed or is rejected by the Liquidity Provider;

e) the risk of a technical error or system outage;

f) the risk of delayed settlement;

g) the risk of unavailability of or changes to the terms and conditions of Liquidity Providers;

h) the risk relating to the blockchain network; and

i) other risks set out in the Risk Disclosure.

16.3 The Provider guarantees to the Client the price stated in a valid OTC Quote subject to the conditions set out in these OTC Terms. This guarantee does not extend to the successful execution of the Order itself. If the Order cannot be executed and is notified to the Client as rejected, the transaction shall not be deemed to have been executed.

16.4 The OTC Desk does not guarantee that the price stated in the quote will have no difference from prices available on other markets.

17 TECHNICAL ERRORS AND EXTRAORDINARY EVENTS

17.1 If a technical error, incorrect quote, system outage, unavailability of market data or another extraordinary event occurs which may affect the accuracy or validity of an OTC Quote or the execution of an Order, the Provider is entitled to invalidate the quote before it is accepted. After the OTC Quote has been accepted, the Provider may refrain from executing the Order only for the reasons set out in these OTC Terms or arising from applicable laws and regulations.

17.2 If the OTC Quote has already been accepted, the Provider shall act in accordance with applicable laws and regulations, the GTC and its internal rules and shall take the measures necessary to protect the legitimate interests of the Client and the Provider.

17.3 Extraordinary events may affect the time required to execute or settle a transaction.

18 AVAILABILITY OF OTC DESK

18.1 OTC Desk is technically available 24 hours a day, 7 days a week, unless the Provider states otherwise on its Website or in the Client Area.

18.2 The availability of OTC Desk does not mean that the Provider is obliged to provide a quote or execute a transaction at any given time.

18.3 The availability of individual support may be limited to the Provider’s business hours or to the time specified on the Provider’s Website.

19 RECORDS OF OTC TRANSACTIONS

19.1 The Provider keeps records of OTC requests and transactions to the extent required by applicable laws and regulations and internal rules.

19.2 A record may contain, in particular:

a) the date and time of the request;

b) the identification of the Client;

c) the subject matter and volume of the requested transaction;

d) the OTC Quote provided;

e) the start and end time of the quote's validity;

f) the methodology used or relevant data used to determine the price, including relevant data from Liquidity Providers;

g) the final price and fees;

h) the method of execution and settlement;

i) information on the relevant Execution Venue or Liquidity Provider through which the Order was executed, where this information is relevant to the particular Order;

j) the result of the execution of the Order; and

k) other data required by applicable laws and regulations or internal rules.

20 CERTAIN INFORMATION OBLIGATIONS TOWARDS CONSUMERS

20.1 The authority supervising the Provider's activities under the MiCA Regulation and the relevant national laws and regulations is the National Bank of Slovakia, with its registered office at Imricha Karvaša 1, 813 25 Bratislava. The authority supervising certain obligations of the Provider under Act No. 391/2015 Coll. is the Slovak Trade Inspection Authority, Bajkalská 21/A, P. O. BOX 29, 827 99 Bratislava.

20.2 The Provider's business activities include the provision of the following crypto-asset services under its MiCA authorisation:

20.2.1 providing custody and administration of crypto-assets on behalf of clients;

20.2.2 execution of orders for crypto-assets on behalf of clients;

20.2.3 reception and transmission of orders for crypto-assets on behalf of clients;

20.2.4 exchange of crypto-assets for funds and exchange of crypto-assets for other crypto-assets;

20.2.5 providing transfer services for crypto-assets on behalf of clients.

20.3 The Provider draws the Client's attention to the risks associated with crypto-assets as high-risk digital assets subject to extreme price volatility, technological risks and possible loss of value, and to the fact that past returns are not a guarantee of future returns in connection with crypto-

assets. Crypto-assets are not covered by the Deposit Protection Fund or the Investment Guarantee Fund. The Risk Disclosure is published on the Provider's Website.

20.4 A Client who is a Consumer has the right to withdraw from a distance contract to the extent and under the conditions laid down by applicable laws and regulations. The Consumer's right to withdraw from the contract does not apply to a financial service whose price depends on changes in the financial market over which the Provider has no control and which may occur during the withdrawal period for a distance contract, in particular to a financial service related to transactions in crypto-assets.

21 COMPLAINTS AND DISPUTE RESOLUTION OPTIONS

21.1 The Client may submit any complaints against the Provider in connection with the Client's rights under these OTC Terms in accordance with the Provider's complaints-handling policy set out in the Provider's internal regulation, which is available on the Provider's Website.

21.2 In the event of any suggestions or complaints relating to the provision of Services, the Client is entitled to contact the Provider either by email at: staznosti@madisonsix.sk, in writing at the Provider's registered office or, where applicable, orally in accordance with the procedure set out in the Provider's internal regulation on complaints handling referred to in Article 21.1.

21.3 A Client acting as a Consumer is also entitled to submit a request for redress to the Provider pursuant to Section 11 of Act No. 391/2015 Coll., if a dispute arises between the Consumer and the Provider concerning the exercise of rights arising from liability for defects (for example, where the Consumer disagrees with the manner in which a complaint has been handled) or if the Consumer believes that the Provider has infringed the Consumer's other rights.

21.4 If the Provider has rejected the request for redress referred to in Article 21.3 or has not responded to it within 30 days from the date on which it was sent, the Consumer is entitled to submit a proposal to initiate alternative dispute resolution to an alternative dispute resolution entity, which may, at the Consumer's own choice and selection, be any alternative dispute resolution entity entered in the list maintained by the Ministry of Economy of the Slovak Republic and published on the website here, which is authorised to resolve disputes arising from consumer contracts in accordance with Act No. 391/2015 Coll. The Consumer's right to bring the matter before a competent court shall not be affected.

21.5 Any disputes between the Client and the Provider may also be resolved out of court in accordance with other laws and regulations governing out-of-court dispute resolution, such as Act No. 420/2004 Coll. on Mediation, Act No. 335/2014 Coll. on Consumer Arbitration Proceedings or, in the case of non-consumer Clients, Act No. 244/2002 Coll. on Arbitration Proceedings.

21.6 If disputes are not resolved through alternative or out-of-court dispute resolution in accordance with applicable legislation, they shall be heard and decided by the competent courts of general jurisdiction in the Slovak Republic.

22 AMENDMENTS TO THE OTC TERMS

22.1 The Provider reserves the right to unilaterally amend these OTC Terms without the Client's consent. In such case, the Provider shall publish on the Provider's Website a new full version of the Terms, which shall fully replace the previous version of the Terms and shall become effective on the effective date specified in the new version of the Terms, but not earlier than 14 days after the date on which the new version of the Terms is published (the "Effective Date"). The Provider shall notify the Client that a new full version of the Terms has been published by sending a relevant message, with the new version of the Terms attached or a link to the new version of the Terms, to the Client's Email Address, together with information on the possibility of terminating the contract concluded with the Provider free of charge as of the date on which the amendment to the Provider's Terms becomes effective.

22.2 If the Client does not agree with the amendment to the Terms under Article 22.1, the Client may, before the Effective Date, terminate the contract free of charge and without penalty and request cancellation of the Account no later than on the Effective Date of the amendment to the Provider's Terms. In such case, the Client's rights may not be adversely affected as a result of the amendment to the Terms between the Effective Date and the date on which the Client's Account is cancelled.

22.3 If the Client does not express disagreement in accordance with Article 22.2, the Client shall be deemed to have agreed to the new version of the Terms without reservation.

23 PERSONAL DATA PROTECTION

23.1 The Provider processes the Client's personal data in accordance with applicable personal data protection laws and regulations and the Provider's Privacy Policy. The Provider declares that, when processing personal data, it shall ensure sufficient safeguards for the implementation of appropriate technical and organisational measures in such a way that the processing complies with the requirements of the GDPR and ensures the protection of the rights of data subjects. Further information on the protection of personal data processed by the Provider is set out and published on the Provider's Website.

24 FINAL PROVISIONS

24.1 These OTC Terms are available to Clients on the Provider's Website.

24.2 If any provision of these OTC Terms is invalid, ineffective or unenforceable, this shall not affect the validity, effectiveness or enforceability of the remaining provisions.

24.3 These OTC Terms shall be interpreted together with the GTC, the Order Execution Policy, the Risk Disclosure, the Fee Schedule and other relevant documents of the Provider.

24.4 These OTC Terms shall also be binding on the legal successors of the Provider and the Client, respectively.

24.5 If any provision of these OTC Terms becomes invalid or unenforceable, the remaining provisions of these Terms shall remain valid, unless it follows from the nature or content of these Terms that such invalid or unenforceable provision cannot be separated from the remaining content of these

Terms.

24.6 These Terms are drawn up in the Slovak language. Language versions in other languages, in particular English or Czech, may also be made available to Clients solely to facilitate understanding of their content. In the event of any conflict, ambiguity or difference in interpretation between the language versions, the Slovak version of these Terms shall prevail. The Provider shall communicate with the Client during the contractual relationship in the above languages (Slovak and, where applicable, Czech and English).

These OTC Terms shall become effective on 6 November 2026.