

Dinari Securities, LLC

Website Terms of Use and Customer Brokerage Agreement

PART I: WEBSITE TERMS OF USE

1. Scope; Acceptance. These Website Terms of Use (“Website Terms”) govern your access to and use of the public portions of the Dinari Securities website (the “Website”). By accessing or using the public portions of the Website, you accept these Website Terms; if you do not agree to these Website Terms, do not use the Website. These Website Terms do not govern any Account or any brokerage services. If you open or apply to open an Account, the Customer Brokerage Agreement set out in Part II below (the “Agreement”) governs your Account and your use of brokerage services, and in the event of any conflict between these Website Terms and the Agreement with respect to any Account or brokerage services, the Agreement will control. Capitalized terms used but not defined in these Website Terms have the meanings given to them in the Agreement.

2. No Offer, Recommendation, or Advice. The information available on the public portions of the Website is provided for informational purposes only. It does not constitute investment, legal, tax, or accounting advice; it is not a recommendation of any security, transaction, or investment strategy; and it is not an offer to sell, or a solicitation of an offer to buy, any security or other product or service in any jurisdiction in which such an offer or solicitation would be unlawful. Brokerage products and services are offered only to customers who open an Account pursuant to the Agreement in Part II.

3. Content; Intellectual Property. Section 11 (Content) and Section 24.6 (Intellectual Property) of the Agreement apply to your access to and use of the public portions of the Website and are incorporated into these Website Terms as if set out in full, with references to “this Agreement” read as references to these Website Terms. You may not reproduce, sell, market, distribute, or otherwise commercially use any content on the Website without Dinari Securities’ prior written consent.

4. Acceptable Use. You agree that you will not: (a) use the Website for any unlawful purpose or in violation of any Applicable Law; (b) interfere with or disrupt the operation or security of the Website; (c) attempt to gain unauthorized access to the Website, any Account, or any systems or networks connected to the Website; (d) use any robot, spider, scraper, or other automated means to access the Website without Dinari Securities’ prior written consent; or (e) frame or mirror any part of the Website.

5. Disclaimers; Limitation of Liability. The public portions of the Website are provided on an “as is” and “as available” basis. Sections 13.1 (Warranties), 13.2 (Limitation of Liability), and 13.3

(Operational Interruption and Extraordinary Events) of the Agreement apply to your access to and use of the public portions of the Website and are incorporated into these Website Terms as if set out in full.

6. Changes. Dinari Securities may modify or discontinue the Website (or any part of it), and may amend these Website Terms, at any time by posting a revised version on the Website. Your continued use of the public portions of the Website after a revised version is posted constitutes your acceptance of the revised Website Terms.

7. Governing Law; Venue. These Website Terms are governed by the laws of the State of New York (regardless of the choice of law rules thereof), except to the extent governed by federal law. Any dispute arising out of or relating to your use of the public portions of the Website that does not relate to an Account or brokerage services shall be brought exclusively in the state or federal courts located in New York County, New York. Any dispute relating to an Account or brokerage services is governed by the Agreement, including the predispute arbitration clause located in Section 33 of Part II.

8. Contact. Questions about these Website Terms may be directed to SecuritiesHelp@Dinari.com.

PART II: CUSTOMER BROKERAGE AGREEMENT

1. INTRODUCTION.

This Customer Brokerage Agreement (“Agreement”) sets out the terms and conditions pursuant to which Dinari Securities, LLC and its agents and assigns (collectively in this Agreement, “Dinari Securities”) may open and operate one or more accounts on your behalf for the purchase, sale or carrying of securities or contracts relating thereto (each, an “Account”), which transactions are cleared through certain clearing agencies, including Alpaca Securities, LLC (each, a “Clearing Agency”). In this Agreement, “Customer”, “you”, or “your” (or similar) refer to the Account owner, and “we”, “us” or “our” (or similar) refers to Dinari Securities. References to this “Agreement” include these terms and conditions as well as any other agreements or disclosures that apply to your Account, each as amended or supplemented from time to time.

BY AGREEING TO THIS AGREEMENT AND OPENING OR USING AN ACCOUNT, YOU EXPRESSLY AGREE TO THE TERMS OF THIS AGREEMENT AND ANY OTHER AGREEMENTS OR TERMS INCORPORATED INTO IT. CLICKING OR TAPPING “SUBMIT”, “AGREE” OR ANY SIMILAR BUTTON OR ACKNOWLEDGEMENT AS PART OF THE APPLICATION PROCESS, IS LEGALLY EQUIVALENT TO MANUALLY SIGNING THIS AGREEMENT, AND YOU WILL BE LEGALLY BOUND BY THIS AGREEMENT WHEN YOU CLICK OR TAP SUCH BUTTON.

THIS AGREEMENT AND ITS TERMS MAY BE REVISED OR AMENDED FROM TIME TO TIME BY DINARI SECURITIES BY NOTICE TO YOU, AND SUCH NOTICE REQUIREMENT MAY BE SATISFIED BY THE REVISED TERMS BEING POSTED ON THE DINARI SECURITIES WEBSITE, AND YOU AGREE TO CHECK FOR UPDATES TO THIS AGREEMENT. BY CONTINUING TO MAINTAIN ANY ACCOUNT OR

ACCESS ANY SERVICES WITHOUT OBJECTING TO ANY REVISED TERMS OF THIS AGREEMENT, YOU ARE DEEMED TO ACCEPT THE TERMS OF THE REVISED AGREEMENT AND WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS.

IF YOU REQUEST OTHER SERVICES PROVIDED BY DINARI SECURITIES THAT REQUIRE YOU TO AGREE TO SPECIFIC TERMS AND CONDITIONS ELECTRONICALLY (THROUGH CLICKS OR OTHER ACTIONS) OR OTHERWISE, SUCH TERMS AND CONDITIONS WILL BE DEEMED SUPPLEMENTAL (SEE BELOW) AND WILL BE INCORPORATED INTO AND MADE PART OF THIS AGREEMENT. **YOU ALSO UNDERSTAND THAT BY CLICKING OR TAPPING “SUBMIT”, “AGREE” OR ANY SIMILAR BUTTON OR ACKNOWLEDGEMENT, YOU HAVE ACKNOWLEDGED THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE, WHICH IS LOCATED IN SECTION 33, PARAGRAPHS A THROUGH E.**

YOUR USE OF, AND PARTICIPATION IN, CERTAIN SERVICES MAY BE SUBJECT TO ADDITIONAL TERMS (“SUPPLEMENTAL TERMS”), AND SUCH SUPPLEMENTAL TERMS **WILL EITHER BE LISTED IN THIS AGREEMENT OR WILL BE PRESENTED TO YOU FOR YOUR ACCEPTANCE WHEN YOU SIGN UP TO USE ANY SUPPLEMENTAL SERVICE. IF THIS AGREEMENT IS INCONSISTENT WITH THE SUPPLEMENTAL TERMS, THE SUPPLEMENTAL TERMS SHALL CONTROL WITH RESPECT TO SUCH SERVICE. ANY APPLICABLE SUPPLEMENTAL TERMS ARE INCLUDED IN THE ABOVE DEFINITION OF “AGREEMENT.” SUPPLEMENTAL TERMS APPLY ONLY TO THIS CUSTOMER BROKERAGE AGREEMENT (PART II) AND YOUR ACCOUNT, AND DO NOT APPLY TO, AND ARE NOT INCORPORATED INTO, THE WEBSITE TERMS OF USE IN PART I.**

THIS AGREEMENT IS A LEGAL AGREEMENT AND IT IS IMPORTANT THAT YOU CAREFULLY READ AND UNDERSTAND ITS TERMS BEFORE AGREEING TO IT. IF YOU HAVE ANY QUESTIONS, YOU SHOULD CONTACT SecuritiesHelp@Dinari.com OR SEEK INDEPENDENT ADVICE.

By entering into this Agreement, you acknowledge receipt of the Dinari Securities Form CRS, and you acknowledge receipt of and agree to the following Dinari Securities policies: Use and Risk Disclosures, Extended Hours Trading Disclosure, ETP Disclosure, Business Continuity Plan Summary, and FINRA Public Disclosure Program, Securities Investor Protection Corporation (“SIPC”) information (see: [SIPC’s website](#), or call: (202) 371-8300), which are incorporated by reference into this Agreement. Dinari Securities will provide you with this SIPC information in writing at the opening of your Account and at least once each year thereafter. You also acknowledge receipt of the Dinari Securities Privacy Policy.

2. YOUR ACCOUNT.

2.1. When you open or apply to open an Account to access services on the Dinari Securities Website or, if Dinari Securities decides to launch one of more web or mobile application(s) (each, an “App”) (the Website and any Apps, together with any programs, tools, features, functionality, services, transactions, and Content provided through or in connection with the Website and any Apps, collectively, the “Platform”), you are entering into a direct contractual relationship with Dinari Securities.

2.2. To be eligible to open or have an Account you must be at least 18 years old, and otherwise be legally permitted to have an Account and in compliance with the terms and conditions of this Agreement, any additional terms needed to access the Platform through Dinari, and Applicable Law, as well as any other eligibility criteria we may implement from time to time. "Applicable Law" includes all federal securities laws and regulations, the applicable laws and regulations of any state or jurisdiction, the rules of any applicable self-regulatory organization of which Dinari Securities is a member and rules, regulations, customs, and usages of the exchange or market or clearing house, if any, where transactions are executed.

2.3. Your Account is self-directed and, except as provided in Section 2.4 below, you are solely responsible for any and all orders placed in your Account, for your investment decisions, and for determining the suitability of any particular transaction, security, or investment strategy. You agree that all orders entered by you (or placed on your behalf) are based on your own investment decisions.

2.4. You agree and understand that neither of Dinari Securities or Dinari, including persons acting on Dinari Securities' behalf, provides any investment advice or recommends any particular security, transaction, or order, or other matter connected with your Account, nor will they advise you about the merits of any action or investment decision relating to your Account or any security you hold.

2.5. You appoint Dinari Securities, and where necessary, Dinari, as your agent for the purposes of carrying out your directions and instructions to Dinari Securities in accordance with this Agreement, including all instructions you input or deliver via the Platform. You authorize Dinari Securities to open or close your Account, place and withdraw orders and take such other steps as are reasonable to carry out your instructions or directions. You understand Dinari Securities provides trading and brokerage services through the Platform and you agree to receive and transmit financial information and instructions through electronic means via the Platform.

2.6. Clearing Agencies. Dinari Securities has entered into a clearing agreement with certain Clearing Agencies (including but not limited to Alpaca Securities) whereby Dinari Securities will introduce your Account to a Clearing Agency, and such agency will clear all transactions on a fully disclosed basis. You understand that any Clearing agency carries your Account and is responsible for the clearing and bookkeeping of transactions but is not otherwise responsible for the conduct of Dinari Securities. You agree that until receipt of written notice from you to the contrary, a Clearing Agency may accept from Dinari Securities, without inquiry or investigation, (i) orders for the purchase or sale of securities for your Account, or (ii) any other instructions concerning your Account or any securities or other assets in your Account. The Clearing Agency shall look solely to Dinari Securities unless otherwise directed by Dinari Securities, and not to you, with respect to any such orders or instructions; except that the Clearing Agency may deliver confirmations, statements, and all written or other notices with respect to an Account directly to you with copies to or made available to Dinari Securities, and that the Clearing Agency will look directly to you or Dinari Securities for delivery of payment or

securities. Dinari primarily uses Alpaca Securities as its Clearing Agency. You agree to the Alpaca Securities Brokerage Agreement, and to hold Alpaca Securities harmless from and against any Losses arising in connection with the delivery or receipt of any such communication(s), provided Alpaca Securities has acted in accordance with the above. If Dinari Securities uses any other Clearing Agency, you may be required to agree with the clearing agreement of that Clearing Agency as well. Dinari Securities is the “introducing firm” for your Account, and the Clearing Agency is the “carrying firm.” Under the carrying agreement between them, the Clearing Agency is responsible for, among other things: executing, clearing, and settling transactions accepted for your Account; the custody and safeguarding of your funds and securities in accordance with SEA Rule 15c3-3; preparing and transmitting trade confirmations and statements of account; extending credit, if any; and maintaining certain books and records relating to your Account. Dinari Securities is responsible for, among other things: opening, approving, and monitoring your Account; obtaining and verifying account information and documentation; accepting your orders and transmitting them to the Clearing Agency; and servicing your Account and responding to your inquiries. You will be notified promptly in writing of the existence of the carrying agreement upon the opening of your Account (which notice may be provided by this Agreement), and of any change in the parties to the carrying agreement or any material change to this allocation of responsibilities.

2.7. Account Creation; Records.

A. Dinari Securities will use the email address provided to us on your initial login to create a dedicated account for you to access the Platform.

B. When you purchase or sell any security through the Platform, account records are kept in accordance with Applicable Law through the Clearing Agency.

2.8. Credit Report Authorization. You authorize Dinari Securities and/or any entity directed by Dinari Securities to obtain your credit and background investigation report. You understand that a “consumer credit report” includes any information regarding your credit worthiness, credit standing and credit capacity. You further understand and agree that a credit report and/or a background investigation report may be obtained at any time, and any number of times, as Dinari Securities, in its sole discretion, determines is necessary before, during or after my involvement with Dinari Securities. You hereby authorize all reporting agencies and other persons or entities having your information to provide such information to Dinari Securities or other entity that obtains this information for Dinari Securities. You authorize Dinari Securities to provide or pass through such information as needed by our Clearing Agency(ies). You fully release Dinari Securities, our Clearing Agency(ies), their employees, officers, directors, agents, successors and assigns, and all other parties involved in any such background investigation, including but not limited to investigators, credit agencies and those companies or individuals who provide information to Dinari Securities concerning you, from claims relating to the background investigation, except to the extent arising from a failure to comply with the Fair Credit Reporting Act or other Applicable Law (including any adverse-action notice obligations). To the extent Dinari Securities shares eligibility information about you among its affiliates, you

will be provided notice and an opportunity to opt out as required by the Fair Credit Reporting Act. Upon your written request, Dinari Securities will disclose whether it obtained a report, and if so, the name and address of the consumer reporting agency that provided it. You further understand that if you are in the states of California, Minnesota, or Oklahoma, you can receive a free copy of any credit report requested by Dinari Securities about you at the same time the report is provided to Dinari Securities, by sending an email to SecuritiesHelp@Dinari.com requesting the copy of the report.

2. MARKET DATA.

The Platform may provide or make available certain content, information, or data that may include information or data relating to securities and the securities markets, including last sale transaction data, bid and asked quotations, fundamental information, and other security information or data (collectively, "Market Data"). We obtain Market Data from securities exchanges and markets, third party information providers, and other third parties that distribute or transmit Market Data (collectively, "Third Party Providers"). For certain types of Market Data, we may be required to include specific terms and conditions in our agreements with you, or procure that you enter into specific agreements, prior to you obtaining or being provided access to that Market Data. If so required, we will do this in the "Market Data Addendum" which you can find at the end of this Agreement. Receipt and use of Market Data are subject to the terms of this Agreement as well as any Market Data Addendum that supplements and forms part of this Agreement and is incorporated by reference. By agreeing to this Agreement, opening an Account, or accessing any services from Dinari Securities, you agree to the Market Data Addendum. If we provide or make Market Data available to you, this does not grant you any rights over or in that Market Data except those rights (if any) expressly granted to you in a Market Data Addendum. Market Data is provided to you solely on the basis that you represent and warrant that you are a Nonprofessional (as defined in the Market Data Addendum) and that you will use any Market Data solely for your personal non-business use.

4. CUSTOMER REPRESENTATIONS AND RESPONSIBILITIES.

4.1. Information Accuracy. Where you provide Dinari Securities with any information in any form from time to time in connection with your Account or your application for an Account or any services, you represent and warrant that such information is complete, true, accurate, and correct. You acknowledge that knowingly giving false information for the purpose of inducing Dinari Securities to open an account or extend any credit is a federal crime. If any information that you have provided to Dinari Securities changes, you agree to promptly notify Dinari Securities of such changes in writing within ten days. You agree that this Agreement, the account application, and any other document you furnish in connection with your Account is Dinari Securities' property.

4.2. About You. You represent and warrant that: (a) You are a resident of the United States, at least 18 years old when you initially create your Account, and of legal age under the laws of the jurisdiction where you reside. (b) You are authorized to enter into this Agreement. (c) You are

the sole owner of the Account. No other person has any interest in the Account opened pursuant to this Agreement. (d) Except as otherwise disclosed to Dinari Securities in writing, neither you nor any member of your 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, a member of any firm or member corporation registered on any exchange, a bank, trust company, insurance company or any corporation, firm or individual engaged in the business of dealing either as a broker dealer or as principal in securities. You agree to promptly notify Dinari Securities in writing if you or a member of your immediate family becomes registered or employed in any of the above-described capacities. (e) You are not a "Securities Professional" (as defined in the Market Data Addendum), and you are using the Account for your own personal, non-business, use. (f) You are not an officer, director, or 10% stockholder of any publicly traded company.

4.3. Risks. You acknowledge and 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. You are solely responsible for all investment decisions associated with your Account including any risks in connection with the purchase or sale of securities (which includes the risk of loss). You acknowledge and agree to the Risk Disclosures. "Risk Disclosures" means the risk disclosure documentation available or referenced on the Website or the Disclosure Library from time to time. "Disclosure Library" means the disclosure library available on the Website, currently located [HERE](#), as supplemented from time to time. As of the date of this Agreement, Risk Disclosures include (without limitation) the [Dinari Use and Risk Disclosures](#), [Dinari Securities Product Features Disclosures](#), [Day Trading Risk Disclosure](#), [Extended Hours Trading Disclosure](#), [ETF Disclosure](#), and the [Characteristics and Risks of Standardized Options](#).

4.4. Account Defaults. Your Account may come with many defaulted service instructions, features, and preferences. You understand that you are not required to use these defaulted options or preferences and that once your Account is approved and opened, you have the sole discretion to control and adjust such defaulted service preferences that relate to your account.

4.5. Knowledge of Account. You are solely responsible for knowing the rights and terms for all securities purchased, sold, and maintained in your Account including mergers, reorganizations, stock splits, name changes or symbol changes, dividends, option symbols, and option deliverables. Certain securities, including bonds, convertible securities, warrants, stock rights and securities subject to exchange offers or tenders, may grant you valuable rights that may expire unless you take specific action, and you are solely responsible for knowing all expiration dates, redemption dates, and the circumstances under which rights associated with your securities or Property may expire or be called, canceled, or modified. Dinari Securities may, but is not obligated to, notify you of any upcoming expiration or redemption dates, or take any action on your behalf without specific instructions, except as required by law and the rules of regulatory authorities.

4.6. Review of Confirmations and Statements. You agree that it is your responsibility to review order execution confirmations and statements of your Account promptly upon receipt. These documents will be considered binding on you unless you notify us of an objection within two days from the date confirmations are sent or within ten days after Account statements are sent. Such objection must be in writing. Dinari Securities reserves the right to determine the validity of your objection. If you object to a transaction for any reason, you understand and agree that you are obligated to take action to limit any losses that may result from such transaction; provided that nothing in this clause limits Dinari Securities' responsibility for losses resulting from its own error or from its violation of this Agreement, Applicable Rules, or applicable standards of conduct. Nothing in this clause shall limit your other responsibilities in this Agreement.

4.7. Orders and instructions. Any instruction or order given for your Account, including via the Platform or using your Account username or password, will be treated as being from you and fully authorized by you. You agree that Dinari Securities shall be entitled (but not required) to act upon any instructions given by you so long as Dinari Securities reasonably believes such instruction was actually given by you. You instruct and authorize Dinari Securities to rely on such instruction or order without further inquiry and agree that Dinari Securities will not be liable for doing so. You agree not to allow any person access to your Account, your Account username or password, or permit any other person to give orders or instructions on your Account to Dinari Securities, without the prior consent of Dinari Securities. If any other person has access to your Account, your Device, your Account username or password, that is solely at your own risk. Dinari Securities may execute your orders on any exchange or market. Dinari Securities reserves the right to require full payment in cleared funds prior to the acceptance of any order. You agree to pay for purchases immediately or on Dinari Securities' demand. In the event that you fail to provide sufficient funds, Dinari Securities may, at its option and without notice, (i) charge a reasonable rate of interest, (ii) liquidate the Property subject of the buy order, or (iii) sell other Property owned by you and held in your Account. Dinari Securities may also charge any consequential Loss to your Account. "Property" includes all monies, securities, contracts, investments, and options, whether for present or future delivery, and all related distributions, proceeds, products, and accessions.

4.8. Assistance by Dinari Securities. On your request, Dinari Securities may provide support, and you understand that when you request support, help, or assistance from Dinari Securities in any form orally, electronically, or in writing (each, a "Support Request") in using the Platform, any of Dinari Securities' services, any investment tools available on the Platform, or any other information or thing or service provided by Dinari Securities, that Support Request and assistance provided relating to it will be limited to functional or operational explanation or assistance and, if requested by you, to the entry or correction by Dinari Securities or its Representatives of information or variables provided by you, and that such assistance and any communication from Dinari Securities or its Representatives in connection with a Support Request does not constitute investment advice, an opinion with respect to the suitability of any transaction, or solicitation of any orders.

4.9. No Advice. You understand that Dinari Securities does not provide any advice to you, and in particular Dinari Securities does not provide any tax, legal, financial, or accounting advice. You are encouraged to consult your own tax advisor or attorney.

4.10. Discontinuation of Services. You understand that Dinari Securities may discontinue your Account, or any services related to your Account immediately by providing written notice to you. Dinari Securities will not tolerate any foul or abusive language, physical violence, threatening behavior, or other inappropriate conduct directed toward Dinari Securities or its or its affiliates' officers, employees, contractors, or customers. Any such behavior, as determined by Dinari Securities in its sole discretion, may result in the discontinuation of your Account. If Dinari Securities discontinues your Account or any services related to your Account, you agree that Dinari Securities is authorized to (i) liquidate any Property in your Account and send you any net proceeds (after satisfying any Obligations), and (ii) close your Account. This is without limitation to Dinari Securities' other rights under this Agreement or otherwise. "Obligations" includes all indebtedness, debit balances, liabilities, or other obligations of any kind of you to Dinari Securities, whether now existing or hereafter arising. Dinari Securities will not be responsible for any Losses caused by Dinari Securities discontinuing your Account or any services, or any liquidation of your Property, or closure of your Account, including any tax liabilities.

4.11. No Business Use. You may only use the Platform for your own personal, non-business, non-commercial use.

4.12. Promotions Programs. From time to time, Dinari Securities may offer certain promotional programs, provided that such programs are able to be offered in a compliant manner. Should Dinari Securities offer any such promotional programs, and should you choose to participate, then you will be required to agree to the terms or conditions of such promotional program or programs that you participate in. You understand that any such promotional programs may have significant limitations on eligibility or rewards.

4.13. Third Party Authorized Representatives. You agree not to allow any person access to your Account, or your Account username or password, or permit any other person to give orders or instructions on your Account to Dinari Securities, without the prior consent of Dinari Securities. Dinari Securities may in its sole discretion from time to time permit you to appoint your duly authorized representative or agent to act on your behalf with respect to your Account (your "Third Party Authorized Representative"), subject to any conditions that Dinari Securities may require. You are solely responsible for any risks associated with your Third Party Authorized Representative, including any actions, decisions, or conduct of your Third Party Authorized Representative. You instruct Dinari Securities to treat any order or instruction from your Third Party Authorized Representative as if that order or instruction was directly from you for the purposes of this Agreement, and to assume that such order and instruction is valid and authorized without further inquiry. Dinari Securities is not responsible for determining and will not determine whether any Third Party Authorized Representative has authority to perform any actions generally or specifically with respect to your Account or your Property and does not

determine the validity of your Third Party Authorized Representative's status or capacity. You will be bound by any order or instruction given by your Third Party Authorized Representative, and irrevocably ratify any action taken by your Third Party Authorized Representative connected with your Account.

4.14. Duty to Download and Update Software. Dinari Securities may require you to download, or upon Dinari Securities' request, be able to download, a Mobile App to your mobile device for certain security or other account-related purposes. Additionally, from time to time, Dinari Securities may release software updates for any such Apps. You understand and agree that you are responsible for downloading and upgrading your software and maintaining the latest version of any App on your mobile device. Failing to do so may result in you encountering content that contains out-of-date, missing or incorrect information including, among other things, important disclosures and agreement updates, and may impact your ability to access your Account. Dinari Securities will not be responsible for any Losses caused by your use of outdated software or failure to download any App on your mobile device.

5. ACCOUNT SECURITY.

In order to set up and access your Account, you will be required to provide and access an email address. You are solely responsible for monitoring and safeguarding access to your Account, password, and other Account details, and for the safety and security of any electronic devices through which you access your Account (which may include your phone, tablet, computer, or any similar device) (a "Device"). This includes taking all reasonable steps to avoid the loss, theft, or misuse of such Device, for instance engaging available protections provided by your Device, such as passcodes, biometric login (such as via a fingerprint or a face-scan), or similar, and keeping your Account username, and other Account details safe and secret at all times. Any loss or compromise of your Device, your email account, your Account username or password, your PIN, or other security details, may result in unauthorized access to your Account by third parties. You agree to immediately notify Dinari Securities immediately and in any event within 24 hours if you become aware of: (i) any loss, theft, or unauthorized use of your Account or email address (ii) any failure by you to receive any Account communication such as confirmation of an order or a statement; (iii) any receipt by you of an Account communication that you do not recognize such as a confirmation of an order that you did not place; (iv) any inaccurate information in or relating to your orders, trades, Account balances, deposits, withdrawals, securities positions or transaction history; (v) any receipt by you of a security notification concerning your Account that notifies you of an event or action that you do not recognize; or (vi) any other unauthorized use or access of your Account. Each of the events described in (i)-(vi) of this clause will be a "Potential Fraudulent Event". Upon request by Dinari Securities, you agree to report any Potential Fraudulent Event promptly to legal authorities and provide Dinari Securities a copy of any report prepared by such legal authorities. You agree to cooperate fully with the legal authorities and Dinari Securities in any investigation of any Potential Fraudulent Event, and to complete any required affidavits promptly, accurately, and thoroughly. You agree to allow Dinari Securities access to your Device, and your network in connection with Dinari Securities' investigation of any Potential Fraudulent Event. You acknowledge that if you

fail to do any of these things, you may encounter delays in regaining access to the funds in your Account. You agree to indemnify and hold Dinari Securities, its affiliates, and their respective officers, directors, and employees harmless from and against any Losses arising out of or relating to any Potential Fraudulent Event. You understand that, pursuant to FINRA regulations, Dinari Securities is authorized to contact the “Trusted Contact Person” (as defined by FINRA Rule 4512) designated for your Account and to disclose information about your account to address possible financial exploitation, to confirm the specifics of your 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.

6. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR MAINTAINING AN ACCOUNT.

To help the government fight the funding of terrorism and money laundering activities, federal law requires Dinari Securities to obtain, verify, and record information that identifies each person who opens an Account. What this means for you: When you open or apply to open an Account, Dinari Securities will ask for your name, U.S. residential address, date of birth, social security or tax identification number, telephone number, citizenship, and other identifying information that will allow Dinari Securities to identify you. Dinari Securities may also ask for copies of your driver’s license, passport, other unexpired, government-issued identifying documents with a photograph, or other identifying documents. From time to time, Dinari Securities may ask you to confirm or reverify your identity, or may require that you provide certain additional documents, as necessary. You understand that Dinari Securities may take steps to verify the accuracy of the information you provide to Dinari Securities relating to your Account in your application or otherwise. You authorize Dinari Securities or its agents or third-party vendors to contact any person or firm noted therein or in any other information you may provide to Dinari Securities from time to time, or any other normal sources of debit or credit information and other similar databases and authorize any such person or entity to furnish such information about you as may be requested or required by Dinari Securities. You acknowledge that Dinari Securities may restrict your access to your Account pending such verification. You will provide prompt notification to Dinari Securities of any changes in the information including your name, address, email address, and telephone number. You authorize Dinari Securities to obtain reports and provide information to others concerning your creditworthiness and business conduct. Upon your request, Dinari Securities agrees to provide you a copy of any report so obtained. Dinari Securities 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.

U.S. Department of the Treasury’s Office of Foreign Assets Control (“OFAC”) Certification. You acknowledge that you are aware that Dinari Securities has OFAC sanctions compliance obligations. You also acknowledge that this Agreement, your Account, and any sub-accounts are subject to U.S. sanctions laws, rules, and regulations where you will not permit your Account or sub-accounts to be used in a manner that would cause a violation of the above referenced laws, rules, and regulations. You also specifically represent and warrant that you have not been

designated by OFAC as a Specially Designated National (“SDN”), that you have no reason to believe that you would be considered a blocked person by OFAC, and that you are not acting as an agent of any such person. To the extent that OFAC, via laws, rules, regulations, or Executive Order, has promulgated restrictive measures against a government or regime (“sanctioned regime”), you further represent and warrant that you are not employed by or acting as an agent of (1) an entity owned or controlled by a sanctioned regime, (2) a government-controlled entity of a sanctioned regime, or (3) a government corporation of a sanctioned regime. Further, you acknowledge and consent to Dinari Securities restricting your Account and/or any sub-accounts and canceling any pending orders to the extent Dinari Securities believes you are accessing these from (1) a jurisdiction that is subject to comprehensive sanctions by OFAC or (2) any jurisdiction Dinari Securities has made a risk-based decision to restrict access to use of its application and website. If this happens, please contact SecuritiesHelp@Dinari.com, and you may be asked to provide supplemental information as part of this process. Additionally, you agree that you will notify Dinari Securities and close your Account and/or any subaccounts before establishing residency in any jurisdiction subject to U.S. sanctions. Dinari Securities is not liable for any Losses, including any trading losses, that you may suffer as a result of the foregoing.

Politically Exposed Person (“PEP”) Certification. You represent and warrant that you are not a PEP. To the extent you are or become a PEP in the future while you hold your Account or any subaccounts at Dinari Securities, you represent and warrant that you will immediately notify Dinari Securities and subject yourself to any due diligence measures deemed appropriate by Dinari Securities. A PEP is an individual who is/was or is an immediate family member (spouse, parent, sibling, children, in-law, or dependent) or close associate (someone who is closely connected to the individual either socially or professionally) of (1) a senior official in the executive, legislative, administrative, military, or judicial branches of a non-U.S. government (whether elected or not); (2) a senior official of a major non-U.S. political party; (3) a senior executive of a non-U.S. government-owned entity; or (4) a foreign individual who was or has been entrusted with a prominent public function. A senior official or executive includes an individual with substantial authority over policy, operations, or the use of government-owned resources.

7. APPLICABLE LAW AND REGULATIONS.

All transactions in your Account will be subject to all Applicable Law. In no event will Dinari Securities be obligated to effect any transaction or provide any service or take any action that it believes would or might violate or be contrary to any Applicable Law.

8. ERRONEOUS DISTRIBUTIONS.

You agree to promptly return to Dinari Securities any assets erroneously distributed to you. In the event that you sell a security prior to its ex-dividend/distribution date, and you receive the related cash/stock dividend or distribution in error, you irrevocably direct Dinari Securities on your behalf to pay such dividend/distribution to the entitled purchaser of the securities, and

guarantee to promptly reimburse Dinari Securities for, or deliver to Dinari Securities, said dividend or distribution.

9. RESIDUAL FUNDS.

In the event Your Account is canceled, closed, or terminated for any reason and thereafter Dinari Securities receives funds to be applied to your Account, Dinari Securities reserves the right to apply the funds to any obligations you may have in your Account and/or transfer the funds to the balance of any active account you may own with a Dinari Securities affiliate. You understand that, if you request that all assets be transferred from an Account to another brokerage firm and subsequently reactivate that Account, you are (i) rescinding any instruction to transfer securities or other assets from the Account and (ii) instructing Dinari Securities not to transfer credit balances that accrue in the Account to the other brokerage firm.

10. MARKET VOLATILITY; MARKET ORDERS; LIMIT ORDERS; AND QUEUED ORDERS.

You understand that, whether you place a market or limit order, you will receive the price at which your order is executed in the marketplace, subject to any clarification stated below. 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 you may receive partial executions of an order at different prices. You understand that Dinari Securities is not liable for any price fluctuations. You 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. You understand that securities markets may open for trading at prices substantially higher or lower than the previous closing price or the anticipated price. If you place a market order (irrespective of when you place it), you agree to pay or receive the prevailing market price at the time your market order is executed, which execution may occur on a subsequent trading day. You understand that the price you pay or receive may be significantly higher or lower than anticipated at the time you placed the order. To avoid buying a security at a higher price, you understand your option to enter a limit order with a limit price. You also understand that limit orders may not be executed within a particular period of time, or at all, if there is not sufficient trading at or better than the limit price you specify and are subject to any applicable time-in-force restrictions. The Website contains further information regarding order types and limitations, which you agree to read and understand before placing such orders. If Dinari Securities 24 Hour Market trading is available to you and you enter a limit order that is eligible for execution during the Dinari Securities 24 Hour Market, you understand that such orders will be processed according to the standard process of our Clearing Agency(ies) in effect at such time. As a customer of Dinari Securities, you understand that you may have the ability to place in a queue certain order requests for execution the following trading day ("Queued Order"), if allowed by our Clearing Agency(ies).

11. CONTENT.

We may provide or make available to you certain content or information which may include news, articles, commentary, research, links to outside websites, and other information accessible through the Platform, but excluding brokerage services (such content or information, "Content"). Content may be prepared by third parties and independent external providers not affiliated with Dinari Securities ("Providers"). If we provide or make Content available to you, this does not grant you any rights over or in that Content. You may not and agree that you will not reproduce, sell, market, distribute, or otherwise commercially use the Content in any manner. Dinari Securities may terminate your access to the Content at any time. Content is provided or made available to you on an "as is" and on an "as available" basis and should not be considered as any form of advice or recommendation for you or your Account, or a recommendation by Dinari Securities to buy or sell any securities or to engage in any investment strategy. Your use of any Content is at your own risk. We do not make any warranty of any kind, express or implied, regarding the Content or the accuracy, completeness, timeliness, or otherwise of the Content. Dinari Securities does not produce or provide first-party research providing specific investment strategies such as buy, sell, or hold recommendations, first-party ratings, or price targets. To the extent any Content is prepared by Dinari Securities or its associated persons and made available via that Platform or by other means, that Content is intended for informational and educational purposes only and does not constitute either research or a recommendation to enter into any securities transactions or to engage in any investment strategies. Any views expressed in any third-party Content are not the views of Dinari Securities. Dinari Securities is not responsible for any third-party website, or anything contained on or connected with any third-party website.

12. RESTRICTIONS ON TRADING, DEPOSITS, WITHDRAWALS AND USE OF SERVICES.

You understand that Dinari Securities may at any time, at its sole discretion and without prior notice to you: (i) prohibit or restrict your access to the use of the Platform or related services; (ii) restrict your ability to deposit or withdrawal funds, or trade securities in your Account, or (iii) terminate your Account. The closing of your Account will not affect the rights or obligations of either party that are incurred prior to the date your Account is closed. Dinari Securities may restrict your Account from withdrawals or trading for, but not limited to, the following reasons: if there is a reasonable suspicion of fraud, diminished capacity, inappropriate activity, or if Dinari Securities receives reasonable notice that ownership of some or all of the assets in your Account are in dispute. Dinari Securities shall not be liable for any loss that you may incur due to Dinari Securities' refusal to permit any deposit, withdrawal, or transaction. In the event of a breach or default by you under this Agreement, Dinari Securities shall have all rights and remedies available to a secured creditor under all Applicable Law and in addition to the rights and remedies provided herein.

13. USE OF THE PLATFORM, MARKET DATA AND ELECTRONIC SERVICES.

13.1 Warranties. You agree that your use of the Platform or any other service provided by Dinari Securities, or its affiliates is at your sole risk. The Dinari Securities services (including the Platform, the provision of Market Data, Content, or any other information provided by Dinari

Securities, any of its affiliates, or any third-party content provider or market data provider) is provided on an "as is," "as available" basis without warranties of any kind, either express or implied, statutory (including without limitation, timeliness, truthfulness, sequence, completeness, accuracy, freedom from interruption), implied warranties arising from trade usage, course of dealing, course of performance, or the implied warranties of merchantability or fitness for a particular purpose or application, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement. From time to time, Dinari Securities may offer new "beta" features or tools with which its users may experiment. Such features or tools are offered solely for experimental purposes and without any warranty of any kind and may be modified or discontinued at Dinari Securities' sole discretion. The provisions of this Section apply with full force to such features or tools.

13.2 Limitation of Liability. Although considerable effort is expended to make the Platform and other operational and communications channels available around the clock, Dinari Securities does not guarantee that these channels will be available and error free every minute of the day. Interruptions of service due to maintenance, Platform changes or system failures may occur. DINARI SECURITIES, ITS AFFILIATES, THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS, AND THE PROVIDERS (COLLECTIVELY, THE "DINARI SECURITIES PARTIES") WILL NOT BE RESPONSIBLE TO YOU OR TO THIRD PARTIES FOR ANY LOSSES YOU INCUR (MEANING CLAIMS, DAMAGES, ACTIONS, DEMANDS, INVESTMENT LOSSES, OR OTHER LOSSES, AS WELL AS ANY COSTS, CHARGES, ATTORNEYS' FEES, OR OTHER FEES OR EXPENSES) BY REASON OF SUCH INTERRUPTIONS OF SERVICE, EXCEPT WHERE SUCH LOSS RESULTS FROM VIOLATION OF THIS AGREEMENT, APPLICABLE RULES, OR APPLICABLE STANDARDS OF CONDUCT. THIS PROVISION DOES NOT RESTRICT OR LIMIT IN ANY WAY YOUR ABILITY TO BRING ANY CLAIM IN ANY FORUM, INCLUDING IN ARBITRATION, AGAINST DINARI SECURITIES PARTIES THAT YOU WOULD OTHERWISE BE ENTITLED TO BRING.

13.3 Operational Interruption and Extraordinary Events. TO THE EXTENT PERMITTED BY APPLICABLE LAW, THE DINARI SECURITIES PARTIES WILL NOT BE RESPONSIBLE TO YOU OR TO THIRD PARTIES FOR ANY LOSSES YOU INCUR (MEANING CLAIMS, DAMAGES, ACTIONS, DEMANDS, INVESTMENT LOSSES, OR OTHER LOSSES, AS WELL AS ANY COSTS, CHARGES, ATTORNEYS' FEES, OR OTHER FEES OR EXPENSES) BY REASON OF EXTRAORDINARY EVENTS OUTSIDE OF THEIR CONTROL OR THAT THEY DID NOT CAUSE INCLUDING, BUT NOT LIMITED TO, INTERRUPTIONS OF SERVICE DUE TO GOVERNMENT OR MARKET RESTRICTIONS, SUSPENSIONS OF TRADING, THE ACTION OF ANY EXCHANGE OR OTHER SELF-REGULATORY ORGANIZATION, HIGH MARKET VOLATILITY OR TRADING VOLUME, ARMED CONFLICTS, NATURAL DISASTERS, FORCES OF NATURE (INCLUDING EARTHQUAKES AND STORMS), POWER OUTAGES, NETWORK OR SYSTEM FAILURES, UNFORESEEABLE SOFTWARE OR HARDWARE MALFUNCTIONS, COMPUTER VIRUSES, MESSAGE INTERRUPTION, AND INSTANCES OF UNAUTHORIZED ACCESS OR BREACH OF SECURITY. Laws can differ jurisdiction by jurisdiction. Dinari Securities' responsibility provided for in this section shall not be construed as limiting your rights under FINRA rules or regulations or under Applicable Law to (i) bring a claim against Dinari Securities in any forum, including arbitration, that you would be entitled to bring under Applicable Law or

(ii) receive an award or judgment from Dinari Securities that you would be entitled to receive under FINRA rules or regulations or under Applicable Law.

13.4 Indemnification. Except as otherwise provided by law, Dinari Securities or any of its affiliates or respective partners, officers, directors, employees or agents (collectively, "Indemnified Parties") shall have no liability for, and you agree to indemnify, defend and hold harmless the Indemnified Parties from all Losses that result from: (i) any noncompliance by you with any of the terms and conditions of this Agreement; (ii) any third-party actions related to your receipt and use of any Market Data, Content, market analysis, other third-party content, or other such information obtained on the Platform, whether authorized or unauthorized under this Agreement; (iii) any third-party actions related to your use of the Platform; (iv) your or your agent's misrepresentation or alleged misrepresentation, or act or omission; (v) Indemnified Parties following your or your agent's directions or instructions, or failing to follow your or your agent's unlawful or unreasonable directions or instructions; (vi) any access to your Account that you authorize or permit a third party to have; or (vii) the failure by any person not controlled by the Indemnified Parties and their affiliates to perform any obligations to you, except to the extent such Losses result from the Indemnified Parties' violation of this Agreement, Applicable Rules, or applicable standards of conduct. Further, if you authorize or allow third parties to gain access to Dinari Securities' services, including your Account, you will indemnify, defend and hold harmless the Indemnified Parties against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use. Dinari Securities does not warrant against loss of use or any direct, indirect, or consequential damages or Losses to you caused by your assent, expressed or implied, to a third party accessing your Account or information, including access provided through any other third-party systems or sites. You consent to the use of automated systems or service bureaus by Dinari Securities and its respective affiliates in conjunction with your Account, including automated order entry and execution, record keeping, reporting and account reconciliation and risk management systems (collectively "Automated Systems"). You 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 you. As set forth in Section 13.2, you understand and agree that Indemnified Parties will not be responsible for any of your Losses arising out of or relating to a System Failure, except to the extent such Losses result from the Indemnified Parties' violation of this Agreement, Applicable Rules, or applicable standards of conduct. You also agree that Indemnified Parties will have no responsibility to you in connection with the performance or non-performance by any exchange, clearing organization, market data provider, or other third party (including other broker-dealers and clearing agencies, and banks) or any of their respective agents or affiliates, of its or their obligations relative to any securities. You agree that Indemnified Parties will not be responsible to you or to third parties for: any Losses (including special, indirect, incidental, consequential, punitive or exemplary (including lost profits, trading losses and damages)) resulting from a cause outside the control of the Indemnified Parties, including the failure of mechanical equipment, unauthorized access, theft, operator errors, government restrictions, force majeure (as defined in this Agreement), market data availability or quality, exchange rulings or suspension of trading. This Agreement does not

seek indemnification for costs or penalties resulting from the Indemnified Parties' own violation of the securities laws or FINRA Rules. Laws can differ jurisdiction by jurisdiction. The indemnity provided for in this Section shall not be construed as limiting your rights under FINRA rules or regulations or under Applicable Law to (i) bring a claim against Dinari Securities, in any forum, including arbitration, that you would be entitled to bring under Applicable Law or (ii) receive an award or judgment from Dinari Securities that you would be entitled to receive under FINRA rules or regulations or under Applicable Law.

14. EXCHANGE TRADED FUNDS.

You understand that you 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. You 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. You 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. You understand that you can obtain prospectuses from issuers or their third-party agents who distribute and make prospectuses available for review. Additional regulatory guidance on ETFs can be found [HERE](#).

15. EFFECT OF ATTACHMENT OR SEQUESTRATION OF ACCOUNTS.

Dinari Securities shall not be liable for refusing to obey any orders given by or for you with respect to your Account that has or have been subject to an attachment or sequestration in any legal proceeding against you, and Dinari Securities shall be under no obligation to contest the validity of any such attachment or sequestration.

16. EVENT OF DEATH.

It is agreed that in the event of your death, the representative of your estate or the survivor or survivors shall immediately give Dinari Securities written notice thereof, and Dinari Securities may, before or after receiving such notice, take such proceedings, require such papers and inheritance or estate tax waivers, retain such portion of, or restrict transactions in the Account as Dinari Securities may deem advisable to protect Dinari Securities against any tax, liability, penalty or loss under any present or future laws or otherwise. Notwithstanding the above, in the event of your death, Dinari Securities may cancel all open orders, but Dinari Securities shall not be responsible for any action taken on such orders prior to the actual receipt of notice of death. Further, Dinari Securities may in its discretion close out any or all of the Account without awaiting the appointment of a personal representative for your estate and without demand upon or notice to any such personal representative. The estate of any of the Account holders

who have died shall be liable and each survivor shall continue to be liable, jointly and severally, to Dinari Securities 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 Dinari Securities 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, and for all other obligations pursuant to this Agreement. Such notice shall not affect Dinari Securities' rights under this Agreement to take any action that Dinari Securities could have taken if you had not died.

17. TAX; TAX REPORTING; TAX WITHHOLDING.

17.1. Tax. You acknowledge that it is your responsibility to declare and pay any income, gains, or similar to all applicable tax authorities, make any tax filings, and to pay any and all taxes, duties, or similar ("tax") when due in all applicable jurisdictions. You undertake and warrant to Dinari Securities that you will do so and will comply in full with all applicable tax laws and obligations to which you are subject.

17.2. Reporting. The proceeds of sale transactions and dividends (and substitute payments in lieu of dividends) paid will be reported to the Internal Revenue Service ("IRS") in accordance with Applicable Law.

17.3. U.S. Persons. Under penalties of perjury, you certify that the taxpayer identification number that you have provided or will provide to Dinari Securities (including any taxpayer identification number on any Form W-9 that you have provided or will provide to Dinari Securities) is your correct taxpayer identification number. You certify that you are not subject to backup withholding, and you are a United States Person (including a U.S. resident alien) as such term is defined in section 7701(a)(30) of the Internal Revenue Code of 1986, as amended ("U.S. Person"). If a correct Taxpayer Identification Number is not provided to Dinari Securities, you understand you may be subject to backup withholding tax at the appropriate rate on all dividends, interest and gross proceeds paid to you. Backup withholding taxes are sent to the IRS and cannot be refunded by Dinari Securities. You further understand that if you waive tax withholding and fail to pay sufficient estimated taxes to the IRS, you may be subject to tax penalties.

18. FEES AND CHARGES.

You understand that Dinari Securities will charge listed fees or commissions for executing buy and sell orders. However, you understand that other fees may also apply. The current fees are included in the Fee Schedule available on the Platform. You agree to pay any such fees at the then-prevailing rate. You acknowledge that the prevailing fees may change, and that change may occur upon reasonable notice, and that Dinari Securities will provide at least thirty (30) days' advance notice of any increase in fees applicable to your Account. You agree to be bound by such changes once they are posted in the fee schedule available on the Platform. Dinari Securities reserves the right to vary rates and fees among customers in connection with special offers, promotions, arrangements, or account criteria such as account value/balance or

customer loyalty. You also agree to pay all applicable federal, state, local, and foreign taxes, and any fees, costs, or expenses incurred by Dinari Securities in connection with collection of any unpaid balance due on your Account, including attorney's fees allowed by law. You authorize Dinari Securities to automatically debit your Account for any fees, charges or other amounts owed to Dinari Securities by you, and for any taxes owed by you.

19. ACH TRANSACTIONS.

19.1. Debit Transactions. Dinari Securities will initiate an ACH debit at your request to debit funds from an account that you own at another financial institution ("External Account") for deposit into your Account. You understand that in order for Dinari Securities to initiate an ACH debit, the financial institution holding your External Account must participate in the ACH system. You understand that for the ACH transfers to be established, at least one common name must match exactly between your Account and your External Account. You authorize Dinari Securities to take such steps as it deems appropriate to verify your ownership of External Account, including by telling the bank at which such External Account is held that you have authorized and consented to such bank disclosing to Dinari Securities any information that Dinari Securities may request about you or your External Account. You also agree to cooperate with Dinari Securities' verification of your ownership of such External Account by promptly providing any identification or other documentation that Dinari Securities may request regarding such External Account. You represent and warrant that there are sufficient funds in your External Account to cover the amount of the deposit to your Account. Dinari Securities will initiate the ACH debit to your External Account on the Business Day or next Business Day after you request the transfer. A transfer request will be deemed to have been made on a Business Day if it is received by Dinari Securities by 7:00 p.m. Eastern on such Business Day; if received after that time, the transfer request will be deemed to have been made on the next Business Day. "Business Days" are Monday through Friday, excluding U.S. federal holidays. Within 60 days of the date of your ACH deposit, your funds may only be withdrawn to the External Account from which such funds were debited. You understand that an ACH debit transfer may be reversed or rejected if: (A) there are insufficient funds in your External Account; (B) there is a duplicate transaction; (C) the transaction is denied by the bank holding your External Account; (D) your External Account does not support ACH transfers; or (E) suspected fraud or other potential illicit activity. You acknowledge that in the event of an ACH reversal, you may incur a fee. Before initiating making an ACH debit transfer, you agree to check the most recent Dinari Securities Fee Schedule available in the Disclosure Library. You agree that you are solely liable and responsible for any ACH reversal fees that you incur.

19.2. Credit Transactions. Dinari Securities will initiate an ACH credit at your request to transfer funds from your Account to an External Account; provided, however, that funds deposited by ACH within the previous 60 days, may only be credited to the External Account from which such funds were debited. You agree that you will have sufficient Available Funds in your Account to cover the amount of any ACH credit that you ask Dinari Securities to initiate. Dinari Securities will debit the amount of such request from your Account on the Business Day or next Business Day after you request the transfer. A transfer request will be deemed to have been made on a

Business Day if it is received by Dinari Securities on such Business Day; if received after that time, the transfer request will be deemed to have been made on the next Business Day. You agree that Dinari Securities may use any means which Dinari Securities, in its sole discretion, considers suitable to execute your ACH credit transfers, and that Dinari Securities may reject any ACH credit request in the event of suspected fraud or other potential illicit activity.

20. FRACTIONAL SHARES.

Our Clearing Agency may facilitate the holding or trading of a fraction of a share of a security ("Fractional Shares") in your Account. You acknowledge and understand that the Clearing Agency rounds all holdings of Fractional Shares to the ninth decimal place (depending on the execution venue), the value of Fractional Shares to the nearest cent, and any dividends paid on Fractional Shares to the nearest cent. You understand that Dinari Securities will not accept dollar-based purchases or sales of less than \$1.00 and that you will receive proceeds from the sale of any whole or Fractional Shares rounded to the nearest cent. You understand that a dollar-based order is an order to purchase or sell shares that have a notional value of approximately the dollar value specified by the order and that, if the order is executed, the notional value of the purchased or sold shares may vary from the dollar value specified by the order. You understand that a vendor employed by Dinari Securities will aggregate any proxy votes for Fractional Shares of Dinari Securities' customers with all votes reported to the issuer or issuer's designated vote tabulator and that, while Dinari Securities' vendor will report such proxy votes on Fractional Shares, the issuer or tabulator may not fully count such votes. Dinari Securities deems each of the following equity orders entered by or on behalf of a customer to be a not held order (an order with respect to which the customer has granted Dinari Securities discretion with respect to the price and time of execution (a "Fractional Order")): orders (i) for a share quantity that includes a Fractional Share (fractional share-based orders), (ii) for a dollar amount (dollar based orders), or (iii) to invest in a portfolio of exchange traded funds (ETFs).

To the extent that our Clearing Agency(ies) must purchase or sell shares in the market to fulfill any part of your fractional order, the fractional component of that order will be fulfilled at the execution price received for the corresponding whole shares. You understand that our Clearing Agency(ies) will fulfill your fractional order for national exchange-listed securities ("NMS Securities") entirely out of Their inventory and without purchasing or selling shares in the market ("Inventory Fulfillment"); our Clearing Agency(ies) will endeavor to price such shares or fractional shares at a price between the National Best Bid and Offer ("NBBO") at the time of the order for orders made during market hours. our Clearing Agency(ies) will endeavor to price such orders between the best bid and offer at the time of the order. You understand that fractional shares within Your Account (i) are unrecognized, unmarketable, and illiquid outside the Dinari Securities platform, (ii) are not transferable in-kind, and (iii) may only be liquidated and the proceeds transferred out via a wire transfer. You acknowledge that, subject to applicable requirements, Dinari Securities may report holdings and transactions in Your Account in terms of either U.S. Dollars, shares, or both. You agree that your fractional shareholdings shall be treated as a "financial asset" under Article 8 of the Uniform Commercial Code.

21. DISCLOSURE OF INFORMATION.

You agree and understand that all disclosures of your nonpublic personal information shall be made in accordance with the terms of this Agreement or the Dinari Securities Privacy Policy (available in the Disclosure Library), as applicable. You agree that your consent to sharing certain types of non-public personal information will remain in effect until you revoke such consent by updating your settings. In addition, you understand and agree that Dinari Securities may disclose information about your Account and your related activities to third parties under the following circumstances: (i) As necessary to complete your Payment transactions; (ii) to investigate any complaint, disputed transaction, transaction inquiry, or request you make or as necessary to investigate potential fraud, money laundering, or other misuse related to your Account; (iii) to respond to requests from credit bureaus, creditors, or other third parties for account-related information, to the extent such inquiries are necessary for processing your transactions or are usual and customary in the course of servicing similar products or accounts; (iv) as necessary to comply with any Applicable Law, regulation, government, or court order or subpoena; or (v) in accordance with your written permission or as otherwise permitted under the Dinari Securities Privacy Policy.

22. DEPOSITS.

22.1. General; Holds. You acknowledge and agree that funds that you deposit to your Account may be subject to one or more hold periods, which are described in the Funds Availability schedule available in the Disclosure Library. You understand and agree that Dinari Securities reserves the right to modify the Funds Availability schedule at any time by posting an updated schedule in the Disclosure Library or otherwise providing notice to you. During the applicable hold period, your funds will not be available for Payments, withdrawal, or the settling of securities transactions, in each case as described in the Funds Availability schedule. You further understand and agree that Dinari Securities reserves the right to further delay making deposited funds available for periods longer than the hold periods specified in the Funds Availability schedule to the extent Dinari Securities determines that additional time is needed to verify information about the item deposited or the sender or if Dinari Securities otherwise believes there is a risk of fraud or other unlawful activity with respect to your Account.

22.2. Mistaken Deposits. If funds are deposited or transferred into your Account by mistake or otherwise, you agree that Dinari Securities may correct the situation without prior notice to you.

22.3. Returned Funds. You acknowledge and agree that you are responsible for returned transactions. If you have funds transferred into your Account and that transfer is returned for any reason, Dinari Securities may charge the transfer against your Account, without prior notice to you.

23. CONSENT TO REDEEM SHARES.

You understand and agree that whenever it is necessary for Dinari Securities' protection or to satisfy a deficiency, debit or other obligation owed to Dinari Securities, Dinari Securities may (but is not required to) sell, assign and deliver all or any part of the securities in your Account, or close any or all transactions in your Account. You understand that Dinari Securities may, but is not obligated to, attempt to contact you before taking any such action. You understand and agree that Dinari Securities reserves the right to take any such action without prior notice or demand for additional collateral, and free of any right of redemption, and that any prior demand, call or notice will not be considered a waiver of our right to sell or buy without demand, call or notice. You further understand that Dinari Securities may choose which securities to buy or sell, which transactions to close, and the sequence and timing of liquidation, and may take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that Dinari Securities chooses in the exercise of its business judgment. You agree not to hold Dinari Securities liable for the choice of which securities to buy or sell or of which transactions to close or for the timing or manner of the liquidation. You also agree not to hold Dinari Securities liable for taking such action. You understand and agree that Dinari Securities is entitled to exercise the rights described in this Section in its sole discretion, including, but not limited to, whenever any of the following occurs:

- The equity level in your Account falls below required minimums;
- Sufficient funds or securities are not deposited to pay for transactions in your Account;
- You reverse any ACH debit transfer to your Account;
- A petition of bankruptcy or for the appointment of a receiver is filed by or against you;
- An attachment is levied against your Account;
- You die or become incapacitated or incompetent; or
- Your Account is closed.

24. API.

24.1. Overview; Definitions. Dinari Securities may, in Dinari Securities' 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 Dinari Securities' mobile applications, websites, or technology platform via the API Licensees' products (such products, the "Licensee Products"). The API Package and the Licensee Products are collectively referred to as the "API Products". You may not use the API Package or develop Licensee Products without Dinari Securities' express written consent (and Dinari Securities may decline any such request for use or development in its sole discretion).

24.2. Access to Your Personal Information. Through your use of any API Products, you may be providing API Licensees with access to your Account and Personal Information. "Personal Information" means any information that identifies, describes, or is capable of being associated with an individual (including username, logon password, financial information, trade data, and other financial information). By using any API Products, you acknowledge that such API Products may employ security, policies, procedures, and systems of API Licensees which may or may not

be less stringent and secure than Dinari Securities'. You agree that your use of any API Products shall be subject to this Agreement, in addition to any other agreements which you executed with respect to any such API Products. You understand and agree that any end user agreement that you executed with any API Licensee is concluded between you and such API Licensee only, and not with Dinari Securities; and such API Licensee, not Dinari Securities, is solely responsible for such Licensee Product and the content thereof. You understand and agree that the API Products may deliver Personal Information to Dinari Securities, and that Dinari Securities is authorized to receive and store such Personal Information consistent with Dinari Securities' then in-effect policies and procedures. Further, you agree that the API Products may request Personal Information stored by Dinari Securities, and you consent to Dinari Securities' disclosure of such Personal Information to the API Products.

24.3. No Recommendations. To the extent the Licensee Products or API Licensees express opinions or make recommendations, you understand that such opinions and recommendations are expressed solely by API Licensees and are not the opinions or recommendations of Dinari Securities. The existence of any API Products and Dinari Securities' consent to any connectivity between any Licensee Products and Dinari Securities' technology, the Platform, or trading platform(s) does not constitute (i) any recommendation by Dinari Securities to invest in any security or utilize any investment strategy; or (ii) any representation, warranty, or other guarantee by Dinari Securities as to the present or future value or suitability of any sale, trade, or other transaction involving any particular security or any other investments. The existence of any and all information, tools and services provided by API Licensees or by the Licensee Products shall not constitute Dinari Securities' endorsement of API Licensees or the Licensee Products.

24.4. Data Provided by Dinari Securities to API. From time to time, and subject to then-in-effect agreements between Dinari Securities and API Licensees, Dinari Securities may, in its own discretion, make market data feeds received from third parties available via the API Products. Dinari Securities does not make any guarantees in regard to such market data feeds. Furthermore, API Licensees or Licensee Products may make available to you market data feeds independent of Dinari Securities. You acknowledge that from time to time that there may be discrepancy between the market data presented on the Platform and information provided by any API Products due to a variety of reasons, including the time to update and transmit such data to a mobile application or website and latency caused by such API Product's or your local environment (such as computer set up, connection speed, etc.). Dinari Securities is not responsible for the accuracy of any market data displayed on any API Products or otherwise made available by API Licensees.

24.5. Risks; No Liability. You acknowledge that there may be latency between the time an order (or other Personal Information) is submitted from the API Products and the time such order or Personal Information is received by Dinari Securities. Latency may also affect order modification and order cancellation requests. The time an order or a request is actually received by Dinari Securities (including for execution) will be the official time, including for the purposes of routing the order to the market for execution. In addition, all orders submitted to Dinari Securities are

subject to order vetting by Dinari Securities. Orders created and submitted through any API Products are not vetted until they are received by Dinari Securities. It is possible that Dinari Securities may reject an order placed through any API Products. Dinari Securities cannot guarantee that any order will be accepted when such order is routed to the market for execution, and Dinari Securities cannot guarantee that notifications and Personal Information provided to you by Dinari Securities will be successfully delivered to or displayed by any API Products. Without limiting the generality of any other terms in this Agreement, you agree that: (a) Dinari Securities or its affiliates shall not be liable for any Losses as a result of any issues addressed in this Section, nor shall Dinari Securities or its affiliates be liable for any Losses realized for technical issues involving any API Products or API Licensee technology or product offerings (including system outages or downtime). (b) Dinari Securities or its affiliates shall not be responsible for any investment research provided by any API Licensee or any Licensee Products. (c) Dinari Securities or its affiliates makes no representations, warranties or other guarantees as to the accuracy, timeliness or efficacy of any market data, information, or other functionality made available by any API Licensee or any API Products.

24.6. Intellectual Property. Your use of any API Products will not confer to you any title, ownership interest, or intellectual property rights that otherwise belongs to Dinari Securities or any of its affiliates. The API Package, including content, is protected under federal and state patent, copyright laws, international treaties or conventions, and other laws and will remain Dinari Securities' exclusive property, as applicable. Names, logos, and all related product and service names, design marks, and slogans displayed by or relating to Dinari Securities or any of its affiliates or API Licensees in the context of the API Products shall remain the property of the respective owner, and use of such property by Dinari Securities or any API Licensee in marketing or provision of any API Products does not grant ownership of or entitle you to use any such name or mark in any manner.

24.7. Customer API Representations and Warranties. You represent and warrant that: (a) By virtue of utilizing any API Products, you consent to and accept any risk associated with Dinari Securities' sharing of Personal Information with any API Licensee and shall not hold Dinari Securities, its affiliates, or their respective officers, directors, or employees responsible for any Losses resulting from the sharing of such Personal Information. (b) You agree that your use of any API Products or API Licensee's content, information, technology, or functionality is at your own risk. (c) You agree that Dinari Securities may revoke any API Licensee or API Products' authorization at any time, for any reason, with or without cause and without prior notice to you.

25. ELECTRONIC SIGNATURES; MODIFICATIONS TO THE AGREEMENT.

You agree to transact business with Dinari Securities electronically. By electronically signing an application for an Account, you acknowledge and agree that such electronic signature is valid evidence of your consent to be legally bound by this Agreement and such subsequent terms as may govern the use of Dinari Securities' services. The use of an electronic version of any document fully satisfies any requirement that the document be provided to you in writing. You

accept notice by electronic means as reasonable and proper notice, for the purpose of any and all laws, rules and regulations. You acknowledge and agree that Dinari Securities may modify this Agreement from time to time and you agree to consult the Website from time to time for the most up-to-date Agreement. 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. You agree to not contest the admissibility or enforceability of Dinari Securities' electronically stored copy of the Agreement.

26. EXTENDED TRADING HOURS.

In certain circumstances, you may be able to engage in Extended Hours trading, meaning, for purposes of this Section, trading outside of the regular trading hours of 9:30 a.m. and 4:00 p.m. Eastern. This ability may be limited to certain account types or other eligibility criteria, and the order types available for Extended Hours trading may be limited. You may not execute Extended Hours trades in an IPO on its first day of trading. There are unique risks to Extended Hours trading and by participating in this type of trading, you are deemed to understand and agree to accept such risks, including those set out in the [Extended Hours Trading Disclosure](#) available in the [Disclosure Library](#). If any terms of the Extended Hours Trading Disclosure conflict with any terms of this Agreement, the terms of the Extended Hours Trading Disclosure will control with respect to Extended Hours trading. You will not be permitted to engage in Extended Hours trading unless you have first been provided with the Extended Hours Trading Disclosure. By placing an order eligible for execution outside of regular trading hours, you acknowledge that you have received, read, and understood the Extended Hours Trading Disclosure, including the risks of lower liquidity, higher volatility, changing prices, unlinked markets, the effect of news announcements, and wider spreads.

27. PHONE CALLS.

You agree that, by providing information Dinari Securities requests, opening or applying to open, or maintaining an Account, or by downloading any App, Dinari Securities and its third-party service providers, including third-party debt collection agencies, may contact you either (i) via mail, phone, or email, or other details you have provided, or (ii) via any other form of electronic or other communications facility available via the Platform or a third party service provider such as "chat", "voice", or messaging functionality. Specifically, if you provide us with a phone number: (a) you represent and warrant that the number you provide is your phone number, and you will promptly notify us if that changes, and (b) you consent to receive calls (including text messages) at any time of day made to that phone number that may be prerecorded or completed with an automatic telephone dialing system (automated calls) for purposes including but not limited to providing account-related communications (including security alerts), telemarketing, investigating or preventing fraud, or collecting amounts owed to Dinari Securities. Your consent to receive marketing or telemarketing calls or text messages is not a condition of opening or maintaining an Account, is obtained separately from your consent to receive transactional and servicing communications and may be declined or withdrawn at

any time without affecting your Account. We may share your number with third parties that provide services to us in connection with any of the foregoing purposes, including but not limited to debt collectors. You understand that message, telephone minute and data rates may apply for calls made to a mobile phone number. You may opt out at any time from receiving these types of calls orally or in writing to SecuritiesPrivacy@dinari.com. Please note, even if you opt out, we may still make other calls as permitted by law.

28. CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS.

28.1. Consent. By agreeing to electronic delivery, you are giving your informed consent to electronic delivery of all Account Documents. "Account Documents" include notices, disclosures, current and future account statements, regulatory and shareholder communications (such as prospectuses, proxy solicitations, and privacy notices), trade confirmations, tax-related documents, and any other information, documents, data, and records regarding your Account, this Agreement (including amendments to this Agreement), and the agreements and disclosures governing the services delivered or provided to you by Dinari Securities, the issuers of the securities or other property in which you invest, and any other parties. You agree that you can access, view, download, save, and print any Account Documents you receive via electronic delivery for your records.

28.2. Electronic Delivery System. You acknowledge that Dinari Securities primary methods of communication with you include (A) posting information on the Website, (B) providing information via an App, (C) sending email(s) to your email address of record, and, to the extent required by law, (D) providing you with notice(s) that will direct you to the Platform where you can read and print such information. Unless otherwise required by law, Dinari Securities reserves the right to post Account Documents on the Website and, for any Account Document that must be delivered to you, will notify you at your email address of record when it is available. Further, Dinari Securities reserves the right to send Account Documents to your postal or email address of record, or via the Platform. You agree that all Account Documents provided to you in any of the foregoing manners are considered delivered to you personally when sent or posted by Dinari Securities, whether you receive it or not. All email notifications regarding Account Documents will be sent to your e-mail address of record. You agree to maintain the email address that you have provided Dinari Securities until you provide Dinari Securities with a new one. You agree that Dinari Securities may send email communications to you at any time of day, without restriction. You understand that email messages may fail to transmit promptly or properly, including being delivered to SPAM folders. You further understand that it is your sole responsibility to ensure that any emails from Dinari Securities or its affiliates are not marked as SPAM. If a notification cannot be delivered to you because you failed to maintain a valid and/or deliverable email address with Dinari Securities, such notification will be sent to you via postal mail for a fee, as described in Section 28.3, below, and in the Fee Schedule. Regardless of whether or not you receive an email notification, you agree to check the Website regularly to avoid missing any information, including amendments or supplements to this Agreement, or time-sensitive or otherwise important communications. If you authorize someone else to access the email account you have provided Dinari Securities, you agree to tell them to share the

Account Documents with you promptly, and you accept the risk that they will see your sensitive information. You understand that if you use a work email address or computing or communications device, your employer or other employees may have access to the Account Documents. Additionally, you acknowledge that the Internet is not a secure network and agree that you will not send any confidential information, including Account numbers or passwords, in any unencrypted emails. You also understand that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties and agree to hold Dinari Securities, its affiliates, and Dinari Securities and its affiliates' respective officers and employees harmless for any such access in transit, except to the extent such access results from Dinari Securities' failure to maintain reasonable security measures or to comply with Applicable Law. Dinari Securities maintains a written incident response program and, in the event of a breach involving your sensitive customer information, will notify you as soon as practicable and in any event no later than thirty (30) days after becoming aware of the breach, consistent with Regulation S-P and other Applicable Law. Nothing in this Agreement waives or limits Dinari Securities' obligations under Applicable Law to safeguard customer information or to notify you of a data breach. You agree to review all Account Documents promptly and carefully when they are delivered and notify Dinari Securities in writing within five days of delivery if you object to the information provided (or other such time specified therein). If you fail to object in writing within such time, Dinari Securities is entitled to treat such information as accurate and conclusive. You will contact Dinari Securities to report any problems with accessing the Account Documents.

28.3. Costs and Fees. Potential costs associated with electronic delivery of Account Documents may include charges from Internet access providers and telephone companies, and you agree to bear these costs. Dinari Securities will not charge you additional online access fees for receiving electronic delivery of Account Documents. Additionally, if you fail to maintain a valid and/or deliverable email address of record on your Account, Dinari Securities reserves the right to charge you a fee for certain documents that must be re-delivered via postal mail. You will incur such fee for each instance of postal mail delivery until such time as you update your email address. The types of Account Documents that are subject to these fees and the current fee amounts are detailed in the Fee Schedule. You agree that Dinari Securities may deduct these fees from your Account consistent with the terms of this Agreement, including but not limited to the provisions in Section 23 of this Agreement.

28.4. Archival. Upon your reasonable written request, you may obtain electronic copies of account statements and trade confirmations, subject to availability.

28.5. Revocation of Consent. Consent to electronic delivery of documents is required to establish and maintain an Account with Dinari Securities. Subject to the terms of this Agreement, you may revoke or restrict your consent to electronic delivery of Account Documents at any time by notifying Dinari Securities in writing of your intention to do so. However, you understand that if you revoke or restrict your consent to electronic delivery of Account Documents, Dinari Securities has the right to restrict and/or close your Account and terminate your access to Dinari Securities' services. Dinari Securities may elect to deliver

Account Documents by other means, including paper delivery via postal mail, which will not revoke or otherwise affect your consent. You understand that neither your revocation or restriction of consent nor Dinari Securities' delivery of paper copies of Account Documents will affect the legal effectiveness or validity of any electronic communication provided while your consent was in effect.

28.6. Duration of Consent. Your consent to receive electronic delivery of Account Documents will be effective immediately and will remain in effect unless and until either you or Dinari Securities revokes it. You understand that it may take up to three Business Days to process a revocation of consent to electronic delivery, and that you may receive electronic notifications until such consent is processed.

28.7. Hardware and Software Requirements. You understand that in order to receive electronic deliveries, you 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 Dinari Securities may specify and to which you have access. You also understand that if you wish to download, print, or save any information you wish to retain, you must have access to a printer or other device in order to do so.

28.8. Consent and Representations. You hereby agree that you have carefully read the above information regarding informed consent to electronic delivery and fully understand the implications thereof. Additionally, you hereby agree to all conditions outlined above with respect to electronic delivery of any Account Document. You will maintain a valid email address and continue to have access to the Internet. If your email address changes, you agree to immediately notify Dinari Securities of your new email address in writing.

29. RECORDING AND MONITORING OF COMMUNICATIONS.

You understand and agree that Dinari Securities or our third-party service providers acting on our behalf may record and monitor any telephone or electronic communications with you. Unless otherwise agreed in writing in advance, Dinari Securities does not consent to the recording of telephone conversations by any third party or by you. You acknowledge and understand that not all telephone or electronic communications are recorded by Dinari Securities, and Dinari Securities does not guarantee that recordings of any particular telephone or electronic communications will be retained or capable of being retrieved.

30. RULE 14B-1(C).

You acknowledge that Rule 14b-1(c) of the Securities Exchange Act, unless you object, requires Dinari Securities to disclose to an issuer, upon its request, the names, addresses, and securities positions of your customers who are beneficial owners of the issuer's securities held by us in nominee name. The issuer would be permitted to use your name and other related information for corporation communication only. If you wish to object, you agree to send an email to SecuritiesHelp@Dinari.com with "Rule 14b-1(c) objection" in the subject.

31. MISCELLANEOUS PROVISIONS.

31.1. Contact Information. Dinari Securities Customer Service may be contacted by visiting support.DinariSecurities.com or by email at SecuritiesHelp@Dinari.com.

31.2. Interpretation. The heading of each provision hereof is for descriptive purposes only and shall not be (1) deemed to modify or qualify any of the rights or obligations set forth herein or (2) used to construe or interpret any of the provisions hereunder. When a reference is made in this Agreement to a Section, such reference shall be to a Section of this Agreement unless otherwise indicated. Whenever the words "include," "includes" or "including" are used in this Agreement, they shall be deemed to be followed by the words "without limitation." The word "or," when used in this Agreement, has the inclusive meaning represented by the phrase "and/or." Unless the context of this Agreement otherwise requires: (i) words using the singular or plural number also include the plural or singular number, respectively; and (ii) the terms "hereof," "herein," "hereunder" and derivative or similar words refer to this entire Agreement. References to any law shall be deemed to refer to such law as amended from time to time and to any rules or regulations promulgated thereunder. References to "days" means calendar days unless indicated otherwise.

31.3. Binding Effect; Assignment. This Agreement shall bind your heirs, assigns, executors, successors, conservators and administrators. You may not assign this Agreement or any rights or obligations under this Agreement without first obtaining Dinari Securities' prior written consent. Dinari Securities may assign, sell, or transfer your Account and this Agreement, or any portion thereof, at any time, without your prior consent. Any transfer of your Account to another broker-dealer will be conducted in accordance with FINRA Rule 11870 and other Applicable Law, including any required prior notice to you.

31.4. 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.

31.5. Website Postings. You agree and understand that Dinari Securities may post other specific agreements, disclosures, policies, procedures, terms, and conditions that apply to your use of the Platform or your Account, on the Website from time to time including in the Disclosure Library, and that this includes updates or amendments to this Agreement, or other agreements or Risk Disclosures incorporated in or referenced in this Agreement ("Website Postings"). You understand that it is your continuing obligation to monitor the Website and the Disclosure Library for Website Postings and to understand the terms of the Website Postings. You agree to be bound by the Website Postings (and the most current version of this Agreement) as are in

effect at the time of your access or use of the Platform or the giving of any order or instruction relating to your Account.

31.6. Entirety of Agreement. This Agreement, any attachments hereto, other agreements and policies referred to in this Agreement (including the our Clearing Agency(ies) Brokerage Agreement(s), Website Postings, and Risk Disclosures), and the terms and conditions contained in your Account statements and confirmations, contain the entire agreement between Dinari Securities and you and supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between Dinari Securities and you, provided, however, that any and all other agreements between Dinari Securities and you, not inconsistent with this Agreement, will remain in full force and effect.

31.7. Amendment. Dinari Securities may at any time amend this Agreement and any other agreement or document incorporated or referenced in this Agreement without prior notice to you. Notwithstanding the foregoing, Dinari Securities will provide you with at least thirty (30) days' advance notice, sent to your email address of record, before any material amendment to this Agreement takes effect, and you may close your Account without penalty before such amendment becomes effective. The current version of the Agreement will be posted in the Disclosure Library, and your continued Account activity (including accessing the Platform or submitting an order or instruction) after such amendment constitutes your agreement to be bound by all then-in-effect amendments to the Agreement, regardless of whether you have actually reviewed them. Continued use of the Platform or any other Dinari Securities services after such posting will constitute your acknowledgment and acceptance of such amendment. You agree to regularly consult the Website and the Disclosure Library for up-to-date information about Dinari Securities services and any modifications to this Agreement, Risk Disclosures, or any other agreement incorporated or referenced in this Agreement or related to services provided to you by Dinari Securities. Dinari Securities is not bound by any verbal statements that seek to amend the Agreement. Any communication from you that purports to amend or supplement the terms of this Agreement or impose other terms on Dinari Securities will only take effect if agreed to in writing and signed by one of our authorized signatories. Notwithstanding anything else in this Section 31.7, any amendment to Section 33 (Arbitration) is subject to Section 33.E.

31.8. Termination. Dinari Securities may terminate this Agreement, or close, deactivate, or block access to your Account at any time in its sole discretion. You will remain liable to Dinari Securities for all obligations incurred in your Account, pursuant to this Agreement, or otherwise, whether arising before or after termination. You may terminate this Agreement after paying any Obligations owed upon written notice. This Agreement survives termination of your Account. If Dinari Securities terminates this Agreement or closes or deactivates your Account or any services related to your Account, you agree that Dinari Securities is authorized to (i) liquidate any Property in your Account and send you any net proceeds (after satisfying any Obligations), and (iii) close your Account. This is without limitation to Dinari Securities' other rights under this Agreement or otherwise. Dinari Securities will not be responsible for any Losses caused by

Dinari Securities discontinuing or closing your Account or any services, or any liquidation of your Property or closure of your Account, including any tax liabilities.

31.9. No Waiver; Cumulative Nature of Rights and Remedies. You understand that Dinari Securities' failure to insist at any time upon strict compliance with any term contained in this Agreement, or any delay or failure on Dinari Securities' part to exercise any power or right given to Dinari Securities in this Agreement, or a continued course of such conduct on Dinari Securities' 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 Dinari Securities in this Agreement are cumulative and not exclusive of any other rights or remedies to which Dinari Securities is entitled.

31.10. International Customers. *The products and services described on the Website are offered only to customers located in the United States.* The Platform shall not be considered a solicitation for or offering of any investment product or service to any person outside the United States. You understand that Dinari Securities is based in the United States and that Dinari Securities accepts only U.S. currency in Dinari Securities' customer accounts.

31.11. Preservation of Rights. Nothing in this Agreement, including any deadline for objecting to confirmations, statements, or other communications, limits or waives your right to file any claim in arbitration or in court permitted to be filed under the rules of the forums in which a claim may be filed, or limits the ability of arbitrators to make any award to which you would otherwise be entitled.

32. GOVERNING LAW.

This Agreement and all transactions made in your Account shall be governed by the laws of the State of New York (regardless of the choice of law rules thereof), except to the extent governed by the federal securities laws, FINRA Rules, and the regulations, customs and usage of the exchanges or market (and our clearing house) on which transactions are executed.

33. ARBITRATION.

A. THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT, THE PARTIES AGREE AS FOLLOWS:

(1) ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.

(2) 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) THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.

(4) 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) THE PANEL OF ARBITRATORS MAY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.

(6) 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 IN COURT.

(7) THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

B. Any controversy or claim arising out of or relating to this Agreement, any other agreement between you and Dinari Securities, any Account established hereunder, any transaction therein, shall be settled by arbitration before FINRA Dispute Resolution, Inc. ("FINRA DR") in accordance with the rules of FINRA DR.

C. 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: (1) the class certification is denied; or (2) the class is decertified; or (3) 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.

D. Copies. A copy of this Agreement, including this predispute arbitration clause, will be provided to you (including by electronic delivery) no later than thirty (30) days after you accept this Agreement, and you agree to acknowledge receipt of it electronically or in writing. In addition, upon your request at any time, Dinari Securities will provide you with a copy of this Agreement and this predispute arbitration clause within ten (10) business days of your request.

E. Amendments to this Section. Notwithstanding anything to the contrary in this Agreement, no amendment to this Section 33 will apply to any dispute that arose, or of which you notified Dinari Securities, before the effective date of the amendment, and any material amendment to this Section 33 will be effective as to you only after Dinari Securities has delivered notice of it to your email address of record and you have been given at least thirty (30) days to close your Account without penalty.

NOTE: THIS SHOULD BE DISPLAYED ON THE WEBSITE WHERE THE CUSTOMER AGREES. WE CAN DISCUSS PLACEMENT AND HOW MANY REQUIRE SEPARATE CHECK BOXES.

ACCEPTED AND AGREED: YOU ACKNOWLEDGE THAT YOU HAVE READ THE WEBSITE TERMS OF USE AND THE CUSTOMER BROKERAGE AGREEMENT, THAT YOU UNDERSTAND THEM AND THAT YOU HEREBY MANIFEST YOUR ASSENT TO, AND YOUR AGREEMENT TO COMPLY WITH

THEM. YOU ALSO UNDERSTAND THAT BY ACCEPTING THE WEBSITE TERMS OF USE AND CUSTOMER BROKERAGE AGREEMENT, YOU ACKNOWLEDGE AND UNDERSTAND THAT THEY CONTAIN A PREDISPUTE ARBITRATION CLAUSE (LOCATED IN SECTION 33, PARAGRAPHS A THROUGH E). YOU ALSO AGREE THAT (1) YOU HAVE RECEIVED OF A COPY OF THIS AGREEMENT AND (2) YOU HAVE BEEN PROVIDED WITH AND AGREE TO THE FOLLOWING AGREEMENTS AND DINARI SECURITIES POLICIES WHICH ARE INCORPORATED BY REFERENCE INTO THIS AGREEMENT: THE ALPACA SECURITIES BROKERAGE AGREEMENT, USE AND RISK DISCLOSURES, EXTENDED HOURS TRADING DISCLOSURE, ETP DISCLOSURE, BUSINESS CONTINUITY PLAN SUMMARY, AND FINRA PUBLIC DISCLOSURE PROGRAM, SECURITIES INVESTOR PROTECTION CORPORATION ("SIPC") INFORMATION (SEE: SIPC'S WEBSITE, OR CALL: (202) 371-8300). DINARI SECURITIES WILL PROVIDE YOU WITH THIS SIPC INFORMATION IN WRITING AT THE OPENING OF YOUR ACCOUNT AND AT LEAST ONCE EACH YEAR THEREAFTER. YOU ALSO ACKNOWLEDGE RECEIPT OF THE DINARI SECURITIES PRIVACY POLICY.

Posted June 29, 2026

DINARI SECURITIES MARKET DATA ADDENDUM

This agreement (the "Market Data Addendum" or the "Addendum") supplements and forms part of the Dinari Securities, LLC Customer Brokerage Agreement (Part II above) (as supplemented, updated and amended from time to time, the "Customer Agreement"). This is the "Market Data Addendum" referred to in the Customer Agreement and incorporated by reference therein. Capitalized terms used in this Market Data Addendum and not otherwise defined have the meanings given to them in the Customer Agreement. This Market Data Addendum may be amended or supplemented from time to time by notice, as set out in Section 4 of this Addendum below.

AS SET OUT BELOW AND WITHOUT LIMITATION: TO RECEIVE MARKET DATA YOU AGREE TO THE AGREEMENT FOR MARKET DATA DISPLAY SERVICES BELOW.

1. NO WARRANTY; LIMITATION OF LIABILITY.

Dinari Securities and/or its affiliates receive Market Data from industry sources and Third-Party Providers. Market Data is provided or made available to you on an "as is" and on an "as available" basis and should not be considered as any form of advice or recommendation for you or your Account. Dinari Securities does not endorse, approve, or provide any view or opinion on any Market Data. Neither Dinari Securities nor any Third-Party Provider (i) warrants or guarantees the accuracy, timeliness, completeness or correctness of any Market Data, or (ii) warrants any results or interpretations from any use or reliance upon Market Data for any purpose. Your use of any Market Data is at your own risk. Past performance is no guarantee of future results. NEITHER THE DINARI SECURITIES PARTIES NOR ANY THIRD-PARTY PROVIDER SHALL BE LIABLE IN ANY WAY FOR (A) ANY INACCURACY, ERROR OR DELAY IN, INTERRUPTION OR OMISSION OF, ANY MARKET DATA, INFORMATION OR MESSAGE, OR THE TRANSMISSION OR DELIVERY THEREOF; OR (B) ANY LOSSES (AS DEFINED IN THE CUSTOMER AGREEMENT) OR DAMAGE ARISING FROM OR IN CONNECTION WITH MARKET DATA OR ANY SUCH INACCURACY, ERROR, DELAY, INTERRUPTION OR OMISSION, WHETHER DUE TO ANY ACT OR OMISSION BY DINARI SECURITIES OR A THIRD PARTY PROVIDER, OR OTHERWISE. DINARI SECURITIES AND THE THIRD-PARTY PROVIDER(S) ARE NOT RESPONSIBLE FOR, AND YOU AGREE NOT TO HOLD ANY OF THEM LIABLE FOR, ANY LOSSES, LOST PROFITS, TRADING LOSSES OR OTHER DAMAGES RESULTING FROM OR IN CONNECTION WITH YOUR USE OF ANY MARKET DATA, OR FROM OR IN CONNECTION WITH ANY INACCURATE, DEFECTIVE OR UNAVAILABLE MARKET DATA. THE LIMITATIONS OF LIABILITY IN THIS MARKET DATA ADDENDUM ARE IN ADDITION TO AND WITHOUT PREJUDICE TO ANY OTHER LIMITATIONS OF LIABILITY IN THE CUSTOMER AGREEMENT OR OTHER AGREEMENTS YOU MAY HAVE FROM TIME TO TIME WITH ANY OTHER DINARI SECURITIES ENTITY OR WITH ANY THIRD-PARTY PROVIDER. We may remove, restrict, or terminate access to or provision of any Market Data at any time, or change any relevant Third-Party Provider or any Market Data (and thereby the precise Market Data provided or

made available, or the manner in which any Market Data is provided or made available) at any time.

2. NON-PROFESSIONAL; RESTRICTIONS ON USE.

You may only use (and represent to us that you will only use) Market Data provided to you in connection with the Platform for your own personal, non-business use, and subject to the terms of the Customer Agreement including this Market Data Addendum and the agreements constituted hereby. You must not use Market Data for any purpose not directly related to the Platform or your Account, and you must not provide, retransmit, redistribute, or publish any Market Data to any other person or entity. Unless and until you have expressly notified us in writing to the contrary, you represent and warrant to us on a continuing basis that you qualify as a “Non-professional”. If you think you are or might be a “Securities Professional” or if you think that you do not or might not qualify as a “Non-professional”, you must contact us immediately at SecuritiesHelp@Dinari.com. If you have told us in writing that you are a “Securities Professional” then you represent and warrant to us that you are a Securities Professional, until you notify us in writing to the contrary. For these purposes: “Non-professional” means any natural person who receives market data solely for their own personal, non-business use and who is not a “Securities Professional.” A “Securities Professional” for these purposes includes an individual who, if working in the United States, is: (a) registered or qualified in any capacity with the Securities and Exchange Commission (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, or self-regulatory body; (b) engaged as an “investment advisor” as that term is defined in Section 202 (a)(11) of the Investment Advisor’s Act of 1940 (whether or not registered or qualified under that Act), or (c) employed by a bank or other organization exempt from registration under Federal and/or state securities laws to perform functions that would require that individual to be so registered or qualified if they were to perform such functions for an organization not so exempt. A person who works outside of the United States will be considered a “Securities Professional” if they perform the same function(s) as a person who would be considered a “Securities Professional” in the United States. Any use of Market Data for business, professional or other commercial purpose is not compatible with Non-Professional status, even if the commercial use is on behalf of an organization that is not in the securities industry. You undertake to continually assess your status as to whether you are a Non-Professional or whether you are a Securities Professional and undertake to promptly notify us if your classification as a “Nonprofessional” or a “Securities Professional” changes at any time whilst you have an Account. You acknowledge that we have provided you with an Account and with Market Data in reliance on your representations and warranties to us as to your status. You indemnify Dinari Securities for any fees, costs, losses, liabilities, or expenses that Dinari Securities may incur or suffer, directly or indirectly, in connection with any such representation or warranty being incorrect or inaccurate in any respect when given or repeated.

3. SPECIFIC TERMS REQUIRED BY CERTAIN THIRD-PARTY DATA PROVIDERS

As of the posting of these terms, there is no specific agreement or language required by the market data provider(s) for Dinari Securities. Should this change, there will be an update to these terms and this Addendum.

4. AMENDMENTS AND MODIFICATIONS

THIS MARKET DATA ADDENDUM AND ITS TERMS AND ANY AND ALL AGREEMENTS CONSTITUTED BY IT MAY BE SUPPLEMENTED OR AMENDED FROM TIME TO TIME BY DINARI SECURITIES BY NOTICE TO YOU, AND SUCH NOTICE REQUIREMENT MAY BE SATISFIED BY THE REVISED MARKET DATA ADDENDUM BEING POSTED ON THE DINARI SECURITIES WEBSITE. BY CONTINUING TO MAINTAIN ANY ACCOUNT OR ACCESS THE PLATFORM OR ANY MARKET DATA, YOU ARE DEEMED TO ACCEPT THE TERMS OF THE REVISED MARKET DATA ADDENDUM AND WILL BE LEGALLY BOUND BY ITS TERMS.

5. GOVERNING LAW AND JURISDICTION

Section 32 (Governing Law) and Section 33 (Arbitration) of the Customer Agreement apply to and are incorporated into this Addendum as if set out in full.