MEXEM BLACK FRIDAY 2026 FRIEND BRING FRIEND PROMOTION

TERMS & CONDITIONS CUSTOMER AGREEMENT

Promotion Validity Period: 23 November 2026 – 30 November 2026

MEXEM Ltd ("MEXEM", "us", or "we"), a Cyprus Investment Firm ("CIF") incorporated in the Republic of Cyprus under registration number HE 351726, with its registered office at 11 Anthropinon Dikaiomaton, 3110 Limassol, Cyprus, and authorised and regulated by the Cyprus Securities and Exchange Commission ("CySEC") under licence number CIF 325/17, offers the **MEXEM Black Friday 2026 Friend Bring Friend Promotion** (the "Promotion").

These Terms and Conditions (the "Terms") govern participation in the Promotion and set out the respective rights and obligations of MEXEM and participating Clients. The Promotion is available to eligible existing MEXEM Clients who refer new Clients and to the referred new Clients, subject to the eligibility requirements set out in these Terms. By participating in the Promotion, Clients acknowledge that they have read, understood, and agreed to be bound by these Terms.

1. Introduction and General Provisions

1.1 Under the MEXEM Black Friday 2026 Friend Bring Friend Promotion, eligible existing MEXEM Clients (the "Referrers") may receive a cash Reward for successfully referring new Clients (the "New Clients") to MEXEM, subject to the eligibility requirements set out in Section 2 (Referral Programme: Eligibility and Terms).

1.1.1 For each Qualified Referral, the Referrer may receive a cash Reward of EUR 200 (two hundred euros), and the New Client may receive a cash Reward of EUR 100 (one hundred euros), subject to the conditions set out in these Terms.

1.1.2 A Referrer may receive a separate Reward for each Qualified Referral. Each New Client may qualify for only one Reward under this Promotion.

1.1.3 The Promotion is available only to Referrers and New Clients residing in the European Economic Area ("EEA"), Israel or Switzerland, where MEXEM is lawfully permitted to provide its services and offer the Promotion in accordance with Applicable Laws.

1.1.4 The New Client shall be subject to MEXEM's standard fee schedule, as published on MEXEM's Fees page. Any preferential fees, discounts or special terms applicable to the Referrer shall not automatically apply to the New Client.

1.2 MEXEM may amend, suspend or cancel the Promotion or these Terms where reasonably necessary for legal, regulatory, operational or other legitimate reasons. MEXEM shall communicate material changes to affected Clients where reasonably practicable. Such changes shall not affect a Client's entitlement to a Reward where all eligibility requirements were satisfied before the changes took effect, subject to verification by MEXEM and Section 2 (Referral Programme: Eligibility and Terms).

1.3 Capitalised terms not defined in these Terms shall have the meanings assigned to them in the MEXEM Risk Disclosure, the General Terms and Conditions, and other applicable legal documents published by MEXEM (together, the "MEXEM Documents").

1.4 The Promotion Validity Period shall run from 23 to 30 November 2026, and the Promotion Completion Period from 23 November 2026 to 31 March 2027, both ending at 23:59 Eastern European Time ("EET"). The applicable requirements and deadlines are set out in Section 2 (Referral Programme: Eligibility and Terms).

1.5 For questions about the Promotion or your eligibility, please contact info@mexem.com.

Definitions

For the purposes of these Terms, the following terms shall have the meanings set forth below:

"**Applicable Laws**" shall mean all applicable laws, regulations, directives, and other legally binding requirements in force in the Republic of Cyprus or any other relevant jurisdiction that apply to the Promotion or these Terms.

"**Client Account**" shall mean an investment account opened with MEXEM and approved by MEXEM and Interactive Brokers in accordance with their applicable customer acceptance procedures.

"**Genuine Participation**" shall mean participation by the Referrer and the New Client in good faith and for the purpose of establishing or maintaining a genuine client relationship with MEXEM, as further specified in Section 2 (Referral Programme: Eligibility and Terms).

"**MEXEM Group**" shall mean MEXEM Ltd together with its parent companies, subsidiaries, and affiliated entities, as applicable.

"**New Client**" shall mean an individual referred to MEXEM through a valid Referrer Link who has not previously held a Client Account with MEXEM and who opens a new Client Account in accordance with Section 2 (Referral Programme: Eligibility and Terms).

"**Promotion Completion Period**" shall mean the period from 23 November 2026 to 31 March 2027 at 23:59 EET, inclusive, during which the New Client must complete the applicable eligibility requirements under Section 2 (Referral Programme: Eligibility and Terms).

"**Promotion Validity Period**" shall mean the period from 23 November 2026 to 30 November 2026 at 23:59 EET, inclusive, during which the applicable initial referral requirements must be satisfied in accordance with Section 2 (Referral Programme: Eligibility and Terms).

"**Qualified Referral**" shall mean a referral made through a valid Referrer Link for which the Referrer and the New Client have satisfied all applicable eligibility requirements, including Genuine Participation, within the prescribed periods, as verified by MEXEM in accordance with these Terms.

"**Qualifying Deposit**" shall mean one or more cash deposits made by the New Client into their newly opened Client Account during the Promotion Completion Period, with a cumulative value of at least EUR 2,000 (two thousand euros), or its equivalent in another currency, subject to Section 2 (Referral Programme: Eligibility and Terms).

"**Referrer**" shall mean an existing MEXEM Client who refers a New Client using their unique Referrer Link, subject to the eligibility requirements set out in Section 2 (Referral Programme: Eligibility and Terms).

"**Referrer Link**" shall mean the unique referral link assigned by MEXEM to a Referrer for introducing New Clients and attributing referrals under the Promotion.

"**Reward**" shall mean the cash amount payable by MEXEM to the Referrer or New Client for a Qualified Referral, as specified in Clause 1.1.1 and subject to these Terms.

2. Referral Programme: Eligibility and Terms

2.1 Referrer Eligibility

2.1.1 To qualify for a Reward, the Referrer must meet the following requirements at the time of making the referral during the Promotion Validity Period:

a) Be an existing retail Client of MEXEM with an open Client Account through which at least one (1) trade has been executed between 1 January 2026 and the date of referral, and which holds a positive balance of cash and/or securities at the time of referral;

b) Not have a separate agreement with MEXEM or any entity within the MEXEM Group under which they receive compensation for referring clients or promoting MEXEM's services; and

c) Share their Referrer Link only with individuals with whom they have a pre-existing personal relationship, and not publish, sell or distribute the link through public websites, social media, paid advertising or other forms of mass marketing or indiscriminate distribution.

2.1.2 The Referrer must not act on behalf of MEXEM or represent themselves as its employee, agent, authorised representative or affiliate. The Referrer must not provide investment advice or recommendations concerning financial instruments, assist with the New Client's account application, act as an intermediary between MEXEM and the New Client, or direct or influence the New Client's trading or investment decisions.

2.2 New Client Eligibility

2.2.1 During the Promotion Validity Period, the New Client must:

a) Use the Referrer Link to initiate the account-opening process with MEXEM; and

b) Provide their full name, email address and telephone number through the referral or account-opening process to enable the referral to be recorded and attributed to the Referrer.

2.2.2 During the Promotion Completion Period, the New Client must:

a) Complete the account-opening process and have their Client Account approved by MEXEM and Interactive Brokers;

b) Make a Qualifying Deposit into their newly opened Client Account; and

c) Execute at least one (1) trade through that Client Account.

2.2.3 The New Client must not have previously held a Client Account with MEXEM, whether opened directly with MEXEM or established by linking an existing Interactive Brokers account to MEXEM.

2.2.4 Individuals who started an account application with MEXEM before using the Referrer Link are not eligible for the Promotion. Previous general enquiries or receipt of marketing communications shall not, by themselves, disqualify an individual.

2.3 Genuine Participation

2.3.1 Genuine Participation is a condition of eligibility under this Promotion. Both the Referrer and the New Client must participate in good faith and must not engage in artificial, misleading or abusive activities intended to obtain Rewards improperly.

2.3.2 Rewards shall only become payable once MEXEM has verified that both the Referrer and the New Client have satisfied the requirement of Genuine Participation, acting reasonably and in accordance with Applicable Laws.

2.3.3 When assessing Genuine Participation, MEXEM may consider, without limitation, the following factors:

a) In respect of the New Client:

i) Whether a substantial portion of the Qualifying Deposit is withdrawn shortly after the eligibility requirements have been satisfied;

ii) Whether deposits, withdrawals or trading activity appear artificial or intended to manipulate the eligibility requirements; and

iii) Whether the overall account activity indicates that the account was opened or used primarily to obtain a Reward through artificial or abusive arrangements.

b) In respect of the Referrer:

i) Whether the Referrer has coordinated referrals or account activity with New Clients to manipulate the Promotion;

ii) Whether the Referrer has knowingly referred individuals participating in artificial or abusive arrangements; and

iii) Whether multiple referrals display similar patterns of deposits, withdrawals or trading activity indicating coordinated abuse of the Promotion.

2.3.4 MEXEM shall assess Genuine Participation based on objective evidence and the overall circumstances of each case, acting reasonably, fairly and consistently. No single factor listed in Clause 2.3.3 shall automatically establish a failure to satisfy Genuine Participation.

2.4 Verification and Crediting of Rewards

2.4.1 MEXEM shall verify whether all applicable eligibility requirements have been satisfied, including the validity of the referral, the New Client's account opening, Qualifying Deposit, executed trade and Genuine Participation.

2.4.2 The Referrer shall qualify for a Reward only if the New Client they referred satisfies all applicable eligibility requirements and the referral becomes a Qualified Referral. MEXEM shall credit the applicable Rewards to the respective Client Accounts within thirty (30) calendar days after all eligibility requirements have been satisfied.

Where MEXEM has reasonable grounds to investigate eligibility or suspected abuse, it may extend this period by up to thirty (30) additional calendar days, provided that the affected Client is notified before the initial period expires. MEXEM shall inform the affected Client of its decision by the end of the extended period, including the reasons for any refusal.

2.4.3 The Referrer may be informed whether the referral has qualified for a Reward. MEXEM shall not disclose the New Client's account status, deposits, trading activity or other confidential information to the Referrer unless permitted or required by Applicable Laws.

2.4.4 No separate application for a Reward is required once the applicable eligibility requirements have been satisfied. Rewards are personal to the eligible participants and may not be transferred or assigned to another person.

2.5 Combination with Other Promotions

2.5.1 Each referral may qualify for a Reward under only one MEXEM referral promotion. Rewards under this Promotion cannot be combined with rewards under MEXEM's standard Friend Bring Friend Promotion for the same referral.

2.5.2 Participation in this Promotion may be combined with other MEXEM promotions, subject to the applicable terms and conditions of those promotions.

2.6 Verification, Restrictions and Disqualification

2.6.1 MEXEM may request information or documentation reasonably necessary to verify a participant's eligibility or entitlement to a Reward. Participants must cooperate with reasonable verification requests.

2.6.2 MEXEM may refuse, withhold or cancel a Reward, disqualify a participant or, to the extent permitted by Applicable Laws, recover a Reward already credited where it reasonably determines that:

a) The applicable eligibility requirements have not been satisfied or these Terms have been materially breached;

b) False, misleading or materially incomplete information has been provided;

c) A participant has failed to cooperate with reasonable verification requests;

d) The referral or account activity involves manipulation or abuse of the Promotion, including a failure to satisfy Genuine Participation; or

e) A participant has engaged in fraud, acted in bad faith or violated Applicable Laws in connection with the Promotion.

2.6.3 Where legal, regulatory or operational restrictions prevent a Reward from being credited to the relevant Client Account, MEXEM may defer payment until the restrictions are resolved, without affecting any entitlement already accrued under these Terms.

2.6.4 If either the Referrer or the New Client closes their Client Account before the applicable Rewards are credited, both participants shall forfeit their entitlement to the Rewards associated with that referral.

3. General Provisions

3.1 This Promotion is offered subject to, and does not replace, the MEXEM Documents. In the event of any conflict between these Terms and the MEXEM Documents concerning the specific conditions of the Promotion, these Terms shall prevail solely in relation to those conditions, subject to Applicable Laws.

3.2 MEXEM shall administer the Promotion and determine matters relating to eligibility, Reward allocation and crediting, and compliance with these Terms. MEXEM shall act fairly and reasonably, in accordance with these Terms and Applicable Laws, without affecting any statutory or regulatory rights of Clients.

3.3 The Promotion is not open to employees of MEXEM or any entity within the MEXEM Group, or to persons acting on behalf of competing financial service providers in connection with referral or promotional activities.

3.4 If any provision of these Terms, or any part thereof, is or becomes illegal, invalid or unenforceable in any jurisdiction, this shall not affect the legality, validity or enforceability of the remaining provisions or parts thereof in that jurisdiction, or of any provision in any other jurisdiction.

3.5 No failure or delay by MEXEM in exercising any right or remedy under these Terms shall operate as a waiver of that right or remedy. No single or partial exercise of any right or remedy shall preclude any further or future exercise thereof.

3.6 If these Terms are translated into another language, the English version shall prevail in the event of any inconsistency or discrepancy between language versions, subject to Applicable Laws.

4. Risk Warning

4.1 The Reward is provided solely as part of the Promotion and does not constitute financial, investment, tax, legal or accounting advice, a personal recommendation, or a solicitation to buy, sell, hold or invest in any financial instrument. Participation in the Promotion does not guarantee any investment return or profit, and the Reward remains subject to the eligibility requirements and other conditions set out in these Terms.

4.2 Clients are responsible for understanding these Terms and making their own independent investment decisions, taking into account their personal circumstances, financial situation, investment objectives and risk tolerance. Clients are encouraged to seek independent professional advice where appropriate.

4.3 Trading and investing in financial instruments involve risks, including the possible loss of capital. Trading costs may exceed the value of the Reward, and receiving the Reward does not reduce or eliminate the risks associated with trading or investing. Past performance is not a reliable indicator of future results.

4.4 Participation in the Promotion does not entitle the Client to any ongoing or future benefits beyond those expressly provided in these Terms. MEXEM makes no representation or commitment regarding the future availability of comparable promotions or benefits.

4.5 Personal and financial information provided by Clients in connection with the Promotion shall be processed in accordance with MEXEM's Privacy Policy and Applicable Laws relating to data protection and privacy.

4.6 MEXEM provides reception and transmission of orders and does not execute or settle Client transactions or provide custody services. Client orders are transmitted to Interactive Brokers for execution in accordance with the applicable execution arrangements, and the relevant Interactive Brokers entity is responsible for execution arrangements, settlement and custody, as applicable.

5. Disclaimer of Warranties / Limitation of Liability

5.1 To the maximum extent permitted by Applicable Laws, MEXEM shall not be liable for any loss or damage arising directly or indirectly from circumstances beyond its reasonable control, including delays, interruptions or failures affecting the administration of the Promotion or the allocation or crediting of the Reward, resulting from failures in communication systems, internet connectivity, trading systems, third-party service providers, market disruptions, regulatory restrictions, power outages or other circumstances beyond MEXEM's reasonable control, provided that such loss or damage is not attributable to MEXEM's breach of its applicable contractual, legal or regulatory obligations.

5.2 To the maximum extent permitted by Applicable Laws, MEXEM shall not be liable for any indirect, incidental, consequential, special or punitive loss or damage arising from participation in the Promotion. MEXEM shall not be responsible for trading or investment losses arising from the Client's investment decisions or reliance on promotional benefits, except to the extent that such losses are attributable to MEXEM's breach of these Terms or its applicable legal or regulatory obligations and liability cannot lawfully be excluded or limited.

5.3 Any tax obligations, reporting requirements, duties or liabilities arising from the receipt of the Reward shall be the responsibility of the Client, except for obligations imposed on MEXEM by Applicable Laws. Where required by Applicable Laws, MEXEM may withhold and remit applicable taxes to the competent authorities.

5.4 MEXEM reserves all rights not expressly granted under these Terms. Participation in the Promotion shall not be interpreted as granting the Client any rights, benefits or entitlements other than those expressly set out in these Terms.

6. Governing Law and Jurisdiction

6.1 These Terms and any dispute, claim or matter arising out of or in connection with them or the Promotion shall be governed by and construed in accordance with the laws of the Republic of Cyprus, without prejudice to any mandatory consumer-protection provisions applicable under Applicable Laws.

6.2 The courts of the Republic of Cyprus shall have non-exclusive jurisdiction to hear and determine any dispute, claim or matter arising out of or in connection with these Terms or the Promotion, without prejudice to any mandatory jurisdiction rights available to the Client under Applicable Laws.

7. Entire Agreement

These Terms, together with the applicable MEXEM Documents, constitute the entire agreement between MEXEM and the Client in relation to the Promotion and supersede all prior communications, representations or understandings relating to the Promotion, without prejudice to any statutory or regulatory rights available to the Client.

BY PARTICIPATING IN THE PROMOTION, THE CLIENT ACKNOWLEDGES HAVING READ AND UNDERSTOOD THESE TERMS AND AGREES TO BE BOUND BY THEM.