



DOOPIECASH MICROSOFT OFFER

TERMS & CONDITIONS CUSTOMER AGREEMENT

MEXEM LTD, an investment firm incorporated under the laws of the Republic of Cyprus with registration number 351726, having its registered office at 11 Anthropon Dikaionaton, 3110 Limassol, Cyprus, fully licensed and regulated by the Cyprus Securities and Exchange Commission ("**CySEC**") under license number CIF 325/17 (hereinafter referred to as "**MEXEM**," "**us**," or "**we**"), together with its successors and assigns, enters into this legal agreement with the Party or Parties executing this document (hereinafter referred to as the "**Customer**," "**Client**," or "**you**").

This document sets out the respective rights and obligations of both Parties in connection with the provision of MEXEM's "**DoopieCash Microsoft Offer**" (hereinafter referred to as the "**Promotion**"). This Promotion applies to both new clients referred to us by our partner DoopieCash and existing clients who originally opened their account through DoopieCash. All Parties acknowledge and agree to be bound by these **Terms** upon acceptance of the Terms and Conditions set forth herein and upon fulfillment of the conditions specified in the offer.

DEFINITIONS

For the purposes of this **Agreement**, the following terms shall have the meanings set forth below:

"Client Account" shall mean any and all accounts opened with MEXEM and approved by both MEXEM and Interactive Brokers.

"Linked Account" shall mean an existing Interactive Brokers account that has been connected to MEXEM through the account linking process and has been confirmed by MEXEM as successfully linked for the purposes of this Promotion.

"Active Account" shall mean a Client Account that has been approved by both MEXEM and Interactive Brokers and on which the Client has executed at least one (1) trade.

"New Client" shall mean an individual who does not currently hold a MEXEM account and who opens a new account through the DoopieCash referral channel during the Promotion Validity Period.

"Existing Client" shall mean an individual who already holds an active MEXEM account that was originally opened through DoopieCash, and who makes a Qualifying Deposit during the Promotion Validity Period.

"Qualifying Deposit" shall mean a deposit made to the Client Account during the Promotion Validity Period that meets the minimum threshold of one thousand euro (**€1,000**). The deposit may be made in a single transaction or in two separate deposits. If the Client chooses to make two deposits, the second deposit must be completed within thirty (30) calendar days from the date of the first deposit, and in any case no later than 31 March 2026 at 23:59 GMT, whichever occurs first.



For Existing Clients, the Qualifying Deposit refers to **additional funds** deposited during the Promotion Validity Period, not the existing account balance.

For Linked Accounts, the combined value of (i) the account at the time of linking, and (ii) any additional deposits made within thirty (30) calendar days from the date MEXEM confirms the account has been linked, shall count toward the Qualifying Deposit threshold.

Any deposits made after 31 March 2026 shall not be considered for the purposes of qualifying for this Promotion.

"Promotion Validity Period" shall mean the period commencing on **1 March 2026** and ending on **31 March 2026 at 23:59 GMT**, during which all applicable Eligibility Criteria must be fulfilled in order for the Client to qualify for participation in the Promotion.

"Eligibility Criteria" shall mean the minimum conditions that a Client must satisfy to qualify for the Reward under the DoopieCash Microsoft Offer, as outlined in this Agreement, including but not limited to account approval, funding, and trading activity within the Promotion Validity Period, and as further detailed in Section 2 of this Agreement.

"Eligible Client" shall mean an individual who satisfies the Eligibility Criteria as set out in this Agreement and who complies with all applicable onboarding and customer acceptance requirements under MEXEM's internal policies and regulatory obligations.

"Reward" shall mean fractional shares in Microsoft Corp. (MSFT), granted to an Eligible Client under this Promotion. The total value of the Reward shall be determined based on the amount of the Client's Qualifying Deposit, in accordance with the tiered structure set out in Section 1 of this Agreement.

"Authorized Person" shall mean a person or legal entity authorized by this Agreement to make use of the services and provide instructions.

"Information" shall mean personal and sensitive financial data provided by the Client to MEXEM for the purposes of account opening, regulatory compliance, identity verification, or administration of the Promotion. Such data may include, without limitation, personal identifiers, bank account details, trading account information, income statements, tax returns, and any other confidential information reasonably required for the implementation of this Agreement.

"Business Day(s)" shall mean any time from Monday 07:00 AM GMT through to Friday 21:00 GMT, excluding public holidays in Cyprus.

"Platform" shall mean the Interactive Brokers' online trading platform where you can trade in financial instruments and where your Client Account is located.

"Parties" shall mean MEXEM and the Clients who are eligible for the DoopieCash Microsoft Offer in accordance with the Eligibility Criteria set out in this Agreement.

"Website" shall mean www.mexem.com.



"Applicable Laws" shall mean all laws, regulations, directives, and other binding instruments in force in the Republic of Cyprus or in any other jurisdiction whose laws may be applicable to the performance or interpretation of this Agreement.

"Effective Date" shall mean the date on which this Agreement enters into force, as determined by the date of its publication by MEXEM or the date on which the Promotion is first made available to Clients, whichever occurs earlier, or as otherwise communicated by MEXEM.

"GMT" (Greenwich Mean Time) shall mean the time zone used for all references to deadlines, timeframes, and validity periods under this Agreement, unless otherwise specified.

1. INTRODUCTION

1.1 MEXEM's **"DoopieCash Microsoft Offer"** (the **"Promotion"**) offers Eligible Clients the opportunity to receive fractional shares in Microsoft Corp. (MSFT), upon meeting all applicable Eligibility Criteria within the Promotion Validity Period.

1.1.1 The total value of the fractional shares Reward shall be determined based on the amount of the Client's Qualifying Deposit, according to the following tiered structure:

Qualifying Deposit	Reward Value (MSFT Fractional Shares)
€1,000 – €1,999	€50
€2,000 – €9,999	€100
€10,000 – €24,999	€150
€25,000 – €49,999	€200
€50,000 or more	€250

1.1.2 The total notional value of the fractional shares shall be calculated at the time of allocation based on market prices. The number of shares allocated may vary depending on market conditions.

1.2 The DoopieCash Microsoft Offer is open to both **New Clients** referred by DoopieCash and **Existing Clients** who originally opened their account through DoopieCash, provided they meet the Eligibility Criteria specified in Section 2 of this Agreement.

1.3 These terms and conditions ("**Terms**") form the basis for participation in the DoopieCash Microsoft Offer.



1.4 By participating in the DoopieCash Microsoft Offer, you agree to be bound by these Terms.

1.5 MEXEM reserves the right to amend, vary, or cancel any of these Terms at its sole discretion and at any time without prior notice.

1.6 Capitalised terms used but not defined herein have the meanings assigned to them in the MEXEM Risk Disclosure, the General Terms and Conditions (the "**MEXEM Documents**"). Any references to the MEXEM Documents below shall be construed accordingly.

1.7 The Promotion shall be valid from **1 March 2026** until **31 March 2026 at 23:59 GMT**, inclusive.

1.8 For any questions regarding this Promotion or your eligibility, please contact: info@mexem.com.

2. DOOPIECASH MICROSOFT OFFER: ELIGIBILITY AND TERMS

2.1 Eligibility Criteria for Participation in the DoopieCash Microsoft Offer

To qualify for the Reward under MEXEM's DoopieCash Microsoft Offer, you must meet **all** of the following conditions:

- a) Be either:
 - i) **A New Client** referred to MEXEM by DoopieCash, who successfully opens a new MEXEM Investment Account through the designated webpage or links an existing Interactive Brokers account to MEXEM; or
 - ii) **An Existing Client** who originally opened their MEXEM account through DoopieCash and who makes a Qualifying Deposit during the Promotion Validity Period.
- b) Have the **Client Account** approved by both MEXEM and Interactive Brokers (for New Clients), or maintain an active account in good standing (for Existing Clients).
- c) Meet the **Qualifying Deposit** requirement:
 - iii) **For New Clients:** Make a total deposit of at least one thousand euro (€1,000), either in a single deposit or in two separate deposits. The first deposit must be made during the Promotion Validity Period. If a second deposit is needed, it must be made within thirty (30) calendar days from the date of the first deposit and no later than 31 March 2026 at 23:59 GMT, whichever occurs first.
 - iv) **For Linked Accounts:** The combined value of (i) the account at the time of linking, and (ii) any additional deposits made within thirty (30) calendar days from the date MEXEM confirms the account has been linked, must equal or exceed one thousand euro (€1,000).
 - v) **For Existing Clients:** Make an additional deposit of at least one thousand euro (€1,000) during the Promotion Validity Period. Existing account balances do not count toward the Qualifying Deposit threshold.
- d) Have an **Active Account**, which shall mean that you have executed at least one (1) trade on your MEXEM Investment Account within the Promotion Validity Period, following the date the account was opened, linked, or the Qualifying Deposit was made (for Existing Clients). *You will become eligible for the Reward only once this trading activity requirement has been satisfied.*
- e) Maintain the Qualifying Deposit amount in the account until the Reward has been credited. **If the Client withdraws funds such that the account balance falls below the Qualifying Deposit threshold before the Reward is credited, the Client shall either forfeit eligibility**



- f) **for the Reward entirely, or be downgraded to a lower reward tier corresponding to the remaining balance, at MEXEM's sole discretion.**
- g) Send a confirmation email to info@mexem.com once all other eligibility requirements have been fulfilled. The email must include the following:
 - vi) **For New Clients:** confirmation that the Qualifying Deposit has been completed (e.g., a transaction receipt or proof of transfer);
 - vii) **For Linked Accounts:** confirmation that the Interactive Brokers account has been successfully linked to MEXEM, along with proof of any additional deposit made, if applicable;
 - viii) **For Existing Clients:** confirmation of the additional Qualifying Deposit made during the Promotion Validity Period.

2.1.1 For the purposes of this Agreement, a Client who fulfils all of the conditions listed in Clauses 2.1(a) through 2.1(f) before 31 March 2026 at 23:59 GMT shall be deemed an Eligible Client and will qualify to receive the Reward described in Clause 1.1, subject to final verification by MEXEM. MEXEM reserves the right to verify all submitted information, including confirmation of the Qualifying Deposit, completion of the account linking process, and any documentation or communications provided under Clause 2.1(f), prior to confirming eligibility or issuing any Reward.

2.1.2 One Reward Per Person: Participation in this Promotion is strictly limited to **one (1) Reward per person**. Each individual may only receive one Reward under this Promotion, regardless of the number of accounts held. MEXEM reserves the right to disqualify any Client who attempts to participate multiple times using different accounts, email addresses, or other means.

2.2 Microsoft Corp. (MSFT) Fractional Shares Reward

2.2.1 Eligible Clients who meet all requirements set forth in Clause 2.1 shall receive fractional shares in **Microsoft Corp. (MSFT)**, with the total value determined by the tiered structure set out in Clause 1.1.1.

2.2.2 Upon verification that all Eligibility Criteria have been met, MEXEM will credit the applicable Microsoft Corp. (MSFT) fractional shares to the Client's MEXEM Investment Account within thirty (30) calendar days.

2.2.3 The Reward is subject to market execution and availability. MEXEM reserves the right to substitute the Reward with an alternative arrangement of equivalent value if Microsoft Corp. (MSFT) becomes unavailable or restricted for trading or allocation purposes.

2.2.4 If the Client closes the account before receiving the Reward, the Client shall forfeit the Reward, and participation in the Promotion shall be terminated effective immediately.

2.2.5 If the Client withdraws funds such that the account balance falls below the Qualifying Deposit threshold before the Reward is credited:

- ix) The Client may be downgraded to the reward tier corresponding to the remaining account balance; or
- x) If the remaining balance falls below €1,000, the Client shall forfeit eligibility for the Reward entirely.



2.2.6 This Reward is non-transferable and may not be redeemed for cash or substituted for any other benefit.

2.2.7 MEXEM does not guarantee the future value or performance of the fractional shares. All investments are subject to market risk, and past performance is not indicative of future results. MEXEM assumes no liability for any gain or loss arising from the subsequent performance of the fractional shares allocated under this Reward.

2.2.8 The Reward granted under this Promotion is subject to the general terms, limitations, and enforcement rights outlined in Sections 3 through 10 of this Agreement.

3. TERMINATION AND CHANGES

3.1 MEXEM reserves the right to withhold and/or cancel any Reward under this Promotion where, in its sole discretion, it determines that a Client has engaged in any activity intended to manipulate or abuse the Promotion, or has breached — or is reasonably suspected of having breached — any applicable law, regulation, licensing requirement, or any term of this Agreement.

3.1.1 MEXEM reserves the right to withhold or cancel any Reward if it reasonably believes that the Client has provided false, inaccurate, misleading, or incomplete Information in connection with participation in the Promotion.

3.2 MEXEM reserves the right to revoke or withdraw the Promotion from any Client who, in its view, has abused the spirit or intention of the Promotion. In the event of any suspected abuse, fraud, or breach of these Terms, MEXEM may cancel, suspend, or withhold any Reward, including any pending or attempted disbursement, or take any other action it considers appropriate.

3.3 MEXEM shall act as the sole arbiter of the DoopieCash Microsoft Offer, these Terms, and any matters arising in connection with this Agreement. All decisions made by MEXEM, including any exceptions, interpretations, or modifications to these Terms, shall be final and binding. MEXEM further reserves the right to amend, suspend, or terminate the Promotion, in whole or in part, at any time without prior notice.

3.4 The Promotion is not open to employees of MEXEM or any entity within the MEXEM Group, nor to employees, agents, or representatives of entities that directly compete with MEXEM or any member of the MEXEM Group.

3.5 Any dispute or situation not expressly addressed by these Terms shall be resolved by MEXEM's management in the manner it considers fairest to all concerned. All such decisions shall be final and binding on all Parties.

3.6 If any provision of these Terms, or any part thereof, is or becomes illegal, invalid, or unenforceable under the laws of any jurisdiction, such illegality, invalidity, or unenforceability shall not affect the legality, validity, or enforceability of the remaining provisions of these Terms in that jurisdiction, nor shall it affect the legality, validity, or enforceability of any provision in any other jurisdiction.



3.7 No failure or delay by MEXEM in exercising any right, remedy, or provision under these Terms shall operate as a waiver of that right, remedy, or provision. Nor shall any single or partial exercise of any right or remedy preclude any further or future exercise thereof.

4. RISK WARNING

4.1 Participation in the DoopieCash Microsoft Offer does not constitute financial, investment, or tax advice, nor does it guarantee any financial benefit or return. The Reward is subject to the Eligibility Criteria and conditions set forth in this Agreement. MEXEM shall not be liable for any indirect, incidental, or consequential damages resulting from participation in the Promotion, including but not limited to trading losses, reliance on promotional benefits, or fluctuations in the market value of the fractional shares. Clients are solely responsible for understanding the terms of this Promotion and for making their own independent financial and investment decisions.

4.2 Participation in this Promotion does not constitute a solicitation, offer, or recommendation by MEXEM to buy, sell, or invest in any financial instruments. Investing in financial instruments involves risks, including the potential loss of capital. Clients should carefully consider their financial situation, investment objectives, and risk appetite before engaging in trading activity, and are advised to seek independent legal, financial, or tax advice as appropriate.

4.3 Participation in this Promotion does not entitle the Client to any ongoing benefits, recurring rewards, or future promotional offerings. The Reward is provided on a one-time, discretionary basis, and MEXEM makes no representation or commitment regarding its future availability.

4.4 All personal and financial Information provided by the Client in connection with this Promotion shall be processed, stored, and handled in accordance with MEXEM's Privacy Policy and all applicable data protection laws and regulations.

5. DATA PROTECTION AND CLIENT CONSENT UNDER GDPR

5.1 MEXEM processes personal and financial data in accordance with the General Data Protection Regulation (EU) 2016/679 ("**GDPR**") and its internal privacy and data handling policies.

5.2 MEXEM shall collect, process, and store your personal and financial data strictly as necessary for:

- h) administering and managing your participation in the DoopieCash Microsoft Offer, including the verification of eligibility and delivery of the Reward; and
- i) complying with MEXEM's legal and regulatory obligations under Applicable Laws, including requirements imposed by CySEC.

5.3 The personal and financial data processed by MEXEM for the purposes of this Promotion may include, but are not limited to: personal identifiers (such as name, date of birth, nationality, and contact information), financial and account-related data, documentation provided during account opening and identity verification, and any other information required to administer the Promotion, verify Reward eligibility, or fulfill legal and regulatory obligations.

5.4 For further details on how your personal data is collected, used, stored, and protected — including your rights under the GDPR — please refer to MEXEM's Privacy Policy, available on the official



MEXEM website. The Privacy Policy is incorporated by reference into this Agreement and forms an integral part of these Terms.

6. DISCLAIMER OF WARRANTIES / LIMITATION OF LIABILITY

6.1 MEXEM and/or any of its subsidiaries, affiliates, and agents, shall not be liable for any loss or damage arising directly or indirectly from events, actions, or omissions beyond its reasonable control. This includes, without limitation, losses resulting from delays, interruptions, or failures in the transmission or processing of orders, communications, or information due to failures in communication systems, internet connectivity, third-party service providers, or power outages.

6.2 Any tax liability arising from the receipt of the Reward under this DoopieCash Microsoft Offer shall be the sole responsibility of the Client. Where Applicable Laws require MEXEM to withhold tax and remit it to the relevant tax authority on the Client's behalf, the value of the Reward credited to the Client's account will be net of such tax. MEXEM shall bear no responsibility for any additional tax obligations that may arise in the Client's jurisdiction as a result of participation in this Promotion.

6.3 Nothing in this Promotion or in these Terms shall be construed as creating any partnership, joint venture, agency, franchise, sales representative, or employment relationship between the Client and MEXEM.

6.4 In the event that this Agreement is translated into a language other than English, the English version shall prevail and be deemed the authoritative and binding version in case of any conflict, discrepancy, or inconsistency between the language versions.

6.5 The Reward under the DoopieCash Microsoft Offer is non-transferable and may not be assigned, redeemed for cash, or substituted for any other benefit, unless explicitly stated otherwise in these Terms.

6.6 Unless expressly stated otherwise in writing by MEXEM, participation in the DoopieCash Microsoft Offer is limited to **one (1) Reward per person**. Clients may not combine or apply multiple promotional offers concurrently. MEXEM reserves the right, at its sole discretion, to grant exceptions on a case-by-case basis. Any such exception shall not be deemed to modify or waive the general promotional policy.

6.7 Eligibility for this Promotion is subject to verification and full compliance with these Terms. Any misuse, manipulation, or attempt to circumvent the conditions of the Promotion may result in disqualification from this or any future promotional offers. All decisions made by MEXEM regarding eligibility, exceptions, or the application of the Promotion shall be final and binding on all Parties.

6.8 MEXEM reserves all rights not expressly granted under these Terms. Participation in the Promotion shall not be construed as granting the Client any rights or entitlements beyond those explicitly set forth in this Agreement.



7. PRIVACY

7.1 MEXEM does not sell or disclose Client or prospective Client Information to third parties, except as required in the ordinary course of business. Such disclosures may include sharing Information with employees, agents, service providers, affiliates, banking partners, or regulatory authorities, in accordance with Applicable Laws and MEXEM's Privacy Policy. All data sharing is conducted in accordance with the principles of necessity, proportionality, and confidentiality.

7.2 Information collected by MEXEM in connection with this Promotion may be used for administering and managing the Client's participation in the Promotion, verifying eligibility, and delivering the Reward. Such Information may also be processed and retained for purposes related to compliance with MEXEM's legal, regulatory, and reporting obligations, in accordance with Applicable Laws and MEXEM's Privacy Policy.

7.3 For all matters relating to the processing of personal data in connection with this Promotion, please refer to Section 5 ("**Data Protection and Client Consent under GDPR**").

8. CONSENT TO ELECTRONIC SIGNATURE

8.1 By electronically signing MEXEM's account agreement and related documentation, you acknowledge receipt of your account opening materials, including the account letter and all documents contained within MEXEM's electronic account package. You further confirm that you have read, understood, and agreed to be bound by the terms and conditions set forth therein.

8.2 By signing MEXEM's account agreement and related documents, you consent to MEXEM maintaining, receiving, storing and accessing electronic records of your trades, transactions, and account activity, in accordance with applicable legal and regulatory requirements.

8.3 By participating in the DoopieCash Microsoft Offer, you confirm that you have read and understood these Terms in full and agree to be bound by them. You further acknowledge that any Information you provide in connection with this Promotion is accurate and complete to the best of your knowledge.

9. ENTIRE AGREEMENT

9.1 This Agreement, together with MEXEM's General Terms and Conditions, Risk Disclosure, and all referenced policies and procedures, constitutes the entire agreement between MEXEM and the Client with respect to the DoopieCash Microsoft Offer. It supersedes all prior or contemporaneous understandings, communications, representations, or agreements — whether oral or written — relating to the subject matter of this Promotion.

10. GOVERNING LAW AND JURISDICTION

10.1 This Agreement, including the rights and obligations of the Parties and any judicial or administrative proceedings arising directly or indirectly from it or from any transaction contemplated herein, shall be governed by and construed in accordance with the laws of the Republic of Cyprus.



The Parties irrevocably submit to the non-exclusive jurisdiction of the courts of Cyprus for the resolution of any such matters.

CUSTOMER ACKNOWLEDGES HAVING RECEIVED, READ, AND UNDERSTOOD THE FOREGOING CUSTOMER AGREEMENT AND HEREBY AGREES TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS HEREOF.