

Stablecoin Reward Terms

Effective Date: 17 February 2026

These Stablecoin Reward Terms (these “**Terms**”) govern your participation in our stablecoin rewards program. These Terms are incorporated by reference into, and form part of, your services agreement or other governing agreement with us (your “**Agreement**”). These Terms are entered into by and between you and System Pay Services (US), Inc. (“**we**,” “**us**,” or “**our**”). Capitalized terms used but not defined herein have the meanings set forth in the definitions below or in your Agreement.

By opting in, allocating funds, or otherwise participating in a rewards program, you agree to be bound by these Terms. You must not opt in or participate if you do not agree.

1. Program Structure

- 1.1 Program Offerings. We offer two types of rewards program: (i) the rewards program made available to eligible customers through our web application (the “**Platform Program**”); and (ii) a separate rewards program made available to eligible customers through one of our Partners (the “**Partner Program**” and together with the “**Platform Program**,” the “**Program**”). The unique terms applicable only to the Partner Program are set forth in more detail in Annex A.
- 1.2 Supported Digital Assets. The Program allows eligible customers to earn rewards on balances of supported digital assets held in a wallet with us. Please see the Help Centre for those digital assets that are eligible to earn rewards.
- 1.3 No Fees. There are no additional invoiced fees for participation in the Program.

2. Eligibility

- 2.1 Eligible Customers and Jurisdictions. The Platform Program is available only to customers located in eligible jurisdictions. Availability is determined by us in our sole discretion and may change at any time.
- 2.2 Account Standing. You must have an active, verified digital asset wallet with us in good standing and satisfy all applicable compliance, risk, and operational requirements to participate.

3. Enrollment, Allocation and Withdrawal - Platform Program only

- 3.1 Opt-In and Allocation. You may opt in to the Platform Program and allocate a specified quantity of eligible supported digital assets on the Platform.
- 3.2 Cooling-Off Period. A 24-hour cooling-off period may apply following allocation in the Platform Program, during which no rewards may be accrued. During the cooling-off period, you may opt out and withdraw the allocated funds back to your same-currency wallet immediately.
- 3.3 Opt-Out at Any Time. You may opt out of the Platform Program at any time via the Platform and withdraw your funds, subject to these Terms. If you opt out of the Platform Program, close your wallet, or your Agreement is terminated, any rewards accrued but not yet credited for the current accrual period may be forfeited.
- 3.4 No Minimums. There is no minimum allocation to earn rewards and no minimum amount to withdraw.
- 3.5 Withdrawal. You may withdraw allocated funds (and, subject to these Terms, accrued rewards) at any time by opting-out of the Program via the Platform, except during any system outages, maintenance, or during other operational constraints, consistent with these Terms

4. Rewards Accrual

- 4.1 Accrual Methodology. Rewards for the Program are accrued daily and paid monthly in arrears.
- 4.2 Rates and Changes. Reward rates will be published within the Platform for the Program and are subject to change at any time.
- 4.3 Payment Timing. For the Program, rewards are credited to your reward balance based on the settlement conventions set out in the Help Centre.

5. Restrictions and Limitations

- 5.1 Rates and Program Availability. We may modify, suspend, or discontinue all or part of a Program at any time. Reward rates are variable and may change at any time.
- 5.2 Corrections, Clawbacks, and Setoff. We may reverse, adjust, or claw back any relevant transactions effectuated in error, in violation of these Terms, or impacted by system error, fraud, or a legal, regulatory or operational requirement. We reserve the right to set off any amounts subject to such a correction against any balances held in any of your wallets or accounts with us.

6. Suspension and Termination

- 6.1 Termination by Either Party. We may terminate your participation in the Program at any time, without notice. You may terminate your participation in the Platform Program by opting out via the Platform. If the Program is terminated at any time in a given month, rewards accrued for that month may be forfeited.
- 6.2 Termination of the Agreement. If your Agreement terminates or expires, these Terms automatically terminate as of the Agreement termination date.

7. Program Communications and Notices

- 7.1 Platform Notices. Disclosures of reward rates, accruals, balances, and changes will be presented within the Platform.
- 7.2 Electronic Communications. You consent to receive program notices and disclosures electronically via the Platform interface and/or other electronic means consistent with the electronic delivery practices set forth in your Agreement.

8. Changes to These Terms

- 8.2 Changes. We may amend these Terms at any time through any reasonable means, which may include posting the revised Terms on the Platform, sending notice via email or other electronic communication, providing notice through our Partner, or any other method we deem appropriate. Your continued participation in the Program after such notice constitutes your acceptance.

9. Disclaimers, Limitation of Liability, and Indemnity

- 9.1 No Warranties. Except as expressly provided, the Program is provided “as is” and “as available,” without warranties of any kind, and subject to outages, maintenance, market conditions, network delays, and other factors outside our control. We do not guarantee any specific reward rate or that rewards will be available at any time.

10. Miscellaneous

- 11.1 These Terms supplement and form part of your Agreement. In the event of a conflict, these Terms control solely with respect to the rewards programs. If any provision of these Terms is

determined to be invalid or unenforceable, it will be interpreted to accomplish the original intent to the maximum extent permitted, and the remaining provisions will remain in full force and effect.

ANNEX A

PARTNER PROGRAM TERMS

A.1. Introduction. Where offered by one of our eligible partners (each, a "Partner"), a separate Partner Program is made available to eligible customers through the Partner's interface. To the extent you are offered this functionality, you will have the ability to allocate rewards to such end-users, provided that any allocation you make is irrevocable. Your end-users receiving an allocation will be opted in to the Program automatically. The Partner Program is administered by us on behalf of the Partner. The terms of this Annex A apply only to the Partner Program, not to the Platform Program, and this Annex will prevail as to the Partner Program in the event of any conflict with the Terms above.

A.2. Eligibility. The Partner Program, where offered, may be made available to businesses and individuals located in eligible jurisdictions. Availability is determined by us and/or the Partner in our and their sole discretion, and may change at any time.

A.3. Suspension and Termination. Termination, suspension, and forfeiture of the Partner Program may also be governed by separate terms and agreements between you and the Partner. If the relationship between us and a Partner is terminated, your participation in the Partner Program terminates automatically.