

Inflation Guard Strategy Campaign T&Cs

Dated: 10 April 2026

These Terms and Conditions for the Inflation Guard Strategy Campaign ("**Terms**") form a valid, binding and enforceable contract between you and Fasset (which term shall, unless repugnant to the context, also include the Fasset Group).

By accessing or participating in the Marketing Activity, the User agrees to read, acknowledge, and accept these Terms. The User further agrees that these Terms shall be read together with and form an aggregate part of the User Agreement and the Privacy Policy (collectively, the "**Aggregates**"). By continuing to use the Marketing Activity, the User confirms acceptance of these documents in their entirety and agrees to be bound by their terms as an integrated and comprehensive set of conditions governing participation in the Marketing Activity.

The Aggregates are indispensable, integral parts of these Terms. Any matter or aspect not specifically addressed or regulated in these Terms shall be governed by and subject to the terms and conditions set out in the Aggregates.

Fasset is entitled to amend, add to, reduce, suspend, or terminate these Terms as Fasset thinks necessary. You are required to check these Terms frequently. If you do not agree to be bound by these Terms and the Aggregates, you cannot participate in the Marketing Activity.

Any formal communication with you will be undertaken via electronic mail, pop-up messages on the Platform, notifications on the Platform, and/or other forms of communication accessible to you when you sign up to Fasset ("**Communication**").

In the event of any inconsistency between campaign communications circulated through email, push notifications, in-app banners, social media, blogs, call centre scripts, website banners or other promotional materials and these Terms, these Terms shall prevail to the extent of the inconsistency.

1. **Definitions**

- 1.1. "**Affiliates**" refers to any entity that directly or indirectly controls, is controlled by, or is under common control with Fasset. For the purposes of this definition, "**control**" means the ownership of, or the power to vote, more than fifty per cent (50%) of the voting stock, shares, or interests of the entity or the ability to direct the management or policies of the entity, whether through ownership, contract or otherwise. The term "**Affiliates**" includes, but is not limited to, parent companies, subsidiary companies, sister or related companies, and any other business entities in which Fasset holds a significant ownership interest or exerts significant influence over management and operations. This also includes all Employees, contractors, agents, or representatives acting on behalf of Fasset or any affiliated companies or entities as described above. Unless expressly stated otherwise, any reference to Fasset in these Terms shall include its Affiliates. Fasset may fulfil its responsibilities and obligations under these Terms through its Affiliates. When acting on its behalf, the Affiliates shall be subject to the same Terms as Fasset.
- 1.2. "**Aggregates**" has the meaning given to it at the start of these Terms.
- 1.3. "**Applicable Law**" means all applicable laws (federal, state and local) and the applicable rules, orders, guidelines and regulations of any Governmental Authority that, in each case, are applicable or may become applicable to Fasset and the performance of its obligations or exercise of its rights under these Terms or applicable to Participants and the performance of their obligations or exercise of their rights under these Terms, or, as the context may require, apply to other persons affected by the subject matter of these Terms. Applicable Law also includes any relevant data protection laws in the jurisdiction of the Participant.
- 1.4. "**Business Day**" means a day, other than a Saturday, Sunday or public holiday, on which banks are generally open for normal business in the jurisdiction of the relevant Fasset entity operating the Campaign.

- 1.5. **“Communication”** has the meaning given to it at the start of these Terms.
- 1.6. **“Dispute”** has the meaning given to it in Clause 10.2.
- 1.7. **“Eligible Jurisdictions”** refers to the jurisdictions designated by Fasset for this Marketing Activity, as identified in the applicable campaign page, in-app notice or official campaign communication.
- 1.8. **“Employees”** refers to all individuals employed by Fasset or any of its Affiliates, whether on a full-time, part-time, temporary or permanent basis, and who receive compensation in the form of wages, salaries or other remuneration in exchange for their services. This definition includes, but is not limited to, executive officers, managers, administrative staff, technical staff, labourers and any other individuals who provide services to Fasset under its direction and control. The term "Employees" shall not include independent contractors, consultants or other persons not directly employed by Fasset or its Affiliates.
- 1.9. **“Fasset”** refers to the relevant Fasset entity with which the User contracts under the applicable User Agreement in the User’s jurisdiction, together with the relevant members of Fasset Group involved in administering this Marketing Activity.
- 1.10. **“Governmental Authority”** refers to any relevant domestic or foreign governmental or quasi-governmental authority, statutory authority or quasi-statutory or regulatory authority, department, administrative, monetary, fiscal or judicial body, corporation, commission, authority, tribunal, agency, stock exchange, government-owned or government-controlled corporation, public international organisation or taxing authority, or any body entitled to exercise executive power or power of any nature over Fasset and/or the Participant.
- 1.11. **“Holding Period”** refers to the period of 14 (fourteen) consecutive days commencing from the timestamp at which the Qualifying Transaction is completed and confirmed on the Platform.
- 1.12. **“Inflation Guard Strategy”** refers to a ready-made investment available on the Platform that holds a mix of PAXG, which tracks the price of physical gold, and USDT, which mirrors the value of the United States dollar, and is intended to offer a balance between stability and protection against inflation, without requiring Users to select individual assets or time the market.
- 1.13. **“Intellectual Property”** refers to all copyrights, patents, trademarks, trade secrets and any other proprietary rights that protect inventions, designs, writings or any other forms of intellectual creations or any derivative or improvement thereof recognised under Applicable Law.
- 1.14. **“Intellectual Property Rights”** refers to the legal rights granted to the creator or owner of Intellectual Property. These rights provide the creator or owner with exclusive control over the use, distribution and modification of their intellectual creations, including but not limited to inventions, designs, writings and any derivative works or improvements thereof.
- 1.15. **“KYC”** refers to the know-your-customer procedures implemented by Fasset to verify the identity of its Users in compliance with Applicable Law in all relevant jurisdictions where Fasset operates.
- 1.16. **“Marketing Activity”** refers to all associated promotions, offers and rewards organised and conducted by Fasset during the Promotion Period in connection with the Inflation Guard Strategy Campaign.
- 1.17. **“Marketing Activity Organisers”** refers to the individuals, entities or organisations responsible for planning, managing and executing the Marketing Activity, including the main organising entity or entities, any subsidiaries, Affiliates, Employees, contractors, agents or representatives acting on behalf of the organising entity or entities, and/or any partners or sponsors delegated specific responsibilities in the Marketing Activity organisation process.

- 1.18. **“PAXG”** refers to Pax Gold, an asset-backed digital token issued by Paxos, where each token represents one fine troy ounce of a London Good Delivery gold bar held in professional vault custody.
- 1.19. **“Participant(s)”** refers to any individual who satisfies the eligibility criteria set out in Article 3 of these Terms.
- 1.20. **“Platform”** refers to the website, any associated websites or mobile sites, mobile applications and/or APIs owned, controlled, operated and managed by Fasset.
- 1.21. **“Privacy Policy”** refers to the privacy policy applicable to the User, as made available on the Platform or relevant Fasset website from time to time.
- 1.22. **“Promotion Period”** refers to the period from 10 April 2026 to 30 April 2026, during which the Marketing Activity will occur.
- 1.23. **“Qualifying Transaction”** has the meaning given to it in Clause 4.1.
- 1.24. **“Reward”** refers to USD 5 worth of the Inflation Guard Strategy, or such corresponding value as determined by Fasset at the point of disbursement, credited to an eligible Participant’s account in accordance with these Terms.
- 1.25. **“Transaction Amount”** refers to the gross value of a transaction at the time it is completed and confirmed on the Platform, measured in USD or the relevant USD equivalent as determined by Fasset.
- 1.26. **“User”** refers to anyone who can access or use the Platform.
- 1.27. **“User Agreement”** refers to the user agreement applicable to the User, as made available on the Platform or relevant Fasset website from time to time.
- 1.28. **“Verified User”** refers to a User who has completed KYC with Fasset on the Platform.
- 1.29. **“USD”** refers to the lawful currency of the United States of America.
- 1.30. **“USDT”** refers to USD₮, a fiat-denominated stablecoin issued by Tether on one or more blockchains, which is designed to maintain a value corresponding 1:1 with the United States dollar and, subject to Tether’s terms, may be redeemed for the underlying fiat currency.

2. Interpretation

- 2.1. A reference to Fasset includes a reference to its Affiliates and Employees, as well as any corporate body, association, partnership or other legal entity, and includes their successors, permitted substitutes and permitted assigns. Any reference to a Participant includes individuals and their successors, permitted substitutes and permitted assigns.
- 2.2. If a word or phrase is defined, its other grammatical forms have a corresponding meaning.
- 2.3. A reference to an agreement, term or document (including a reference to these Terms) is to the agreement, term or document as amended, supplemented, novated or replaced, except to the extent prohibited by these Terms or that other agreement, term or document.
- 2.4. All schedules, exhibits, annexures, Aggregates, appendices and other attachments referred to in these Terms are an integral part of these Terms and shall be deemed to be incorporated herein.
- 2.5. The section headings in these Terms are for convenience only and are not intended to govern, limit or affect the meanings of the sections.
- 2.6. Singular and plural nouns and pronouns shall mean the singular or plural and the masculine, feminine or neuter genders as permitted by the context in which the words are used.
- 2.7. In these Terms, reference to any legislation or law or any provision thereof shall include references to any such law as it may, after the date hereof, from time to time, be amended,

supplemented or re-enacted, and any reference to a statutory provision shall include any subordinate legislation made from time to time under that provision.

- 2.8. The words including and include shall mean including without limitation and include without limitation, respectively.
- 2.9. Words and phrases shall be interpreted in the context of these Terms and not in isolation. The meaning of any term shall be derived from the overall purpose and intent of these Terms. Fasset has sole discretion to interpret these Terms if there is any ambiguity or inconsistency in these Terms.
- 2.10. Any examples or illustrations provided in these Terms are for explanatory purposes only and do not limit the scope of any provision.

3. **Eligibility**

- 3.1. The Marketing Activity is open to individuals who meet all the following criteria ("**Eligible Participant**"):
 - 3.1.1. are at least 18 years of age at the time of participation;
 - 3.1.2. are new or existing Verified Users of the Platform;
 - 3.1.3. are located in, onboarded through, or otherwise treated by Fasset as belonging to the Eligible Jurisdictions for this Marketing Activity; and
 - 3.1.4. complete a Qualifying Transaction during the Promotion Period in accordance with these Terms.
- 3.2. Each Participant may qualify for only 1 (one) Reward under this Marketing Activity, regardless of the number of Qualifying Transactions completed.
- 3.3. Fasset reserves the right to verify the eligibility of Participants and to request any further information or documentation it considers necessary. Ineligible Participants may be disqualified at Fasset's discretion.
- 3.4. This Marketing Activity is not open to any person or entity located in, incorporated in, or otherwise subject to the laws of any jurisdiction where participation in such activity is prohibited, restricted or otherwise unlawful. It is the responsibility of each Participant to ensure that participation does not violate any Applicable Law or regulation in their jurisdiction.

4. **Reward Mechanism**

- 4.1. An Eligible Participant will qualify for a discretionary Reward under this Marketing Activity if the Participant completes and maintains all of the following requirements during the Promotion Period (collectively, the "**Qualifying Transaction**" requirements):
 - 4.1.1. the Participant completes 1 (one) single transaction on the Platform with a Transaction Amount of an amount not less than USD 50;
 - 4.1.2. the transaction is completed and confirmed on the Platform;
 - 4.1.3. the transaction is funded using a payment method accepted by Fasset for this Marketing Activity, including fiat wallet balances and crypto wallet balances, where available; and
 - 4.1.4. the funds resulting from or represented by that transaction remain invested in 1 (one) or more assets on the Platform throughout the Holding Period.
- 4.2. For the avoidance of doubt, 1 (one) Qualifying Transaction per Participant only shall be counted for the purpose of this Marketing Activity.

- 4.3. The Reward shall consist of USD 5 worth of the Inflation Guard Strategy credited to the eligible Participant after completion of the Holding Period, subject to operational processing, verification checks and these Terms.
- 4.4. A Participant will forfeit the Reward if, at any time before the end of the Holding Period, the Participant withdraws, transfers out, redeems, or otherwise ceases to maintain the relevant funds on the Platform. For the avoidance of doubt, a Participant may switch between supported assets on the Platform during the Holding Period without forfeiting the Reward, provided that the relevant funds remain invested on the Platform at all times and are not withdrawn or transferred out.
- 4.5. For the avoidance of doubt, a fall in market value caused solely by market movement after the Qualifying Transaction shall not, by itself, disqualify a Participant, provided the Participant otherwise continues to satisfy the Holding Period requirement.
- 4.6. The Reward is non-transferable, non-exchangeable and cannot be redeemed for cash or any other form of credit, unless otherwise expressly permitted by Fasset.
- 4.7. Subject to the Participant satisfying the applicable Holding Period and all other requirements under these Terms, the Reward shall be disbursed after the expiry of 14 (fourteen) days from the relevant Qualifying Transaction. Fasset may, for operational reasons, distribute Rewards in batches. Accordingly, Rewards for Qualifying Transactions made within the first 15 (fifteen) days from the Campaign start date may be distributed in the first batch, and Rewards for Qualifying Transactions made thereafter may be distributed in the second batch within 2 (two) to 3 (three) Business Days after the end of the Campaign.
- 4.8. If a Qualifying Transaction is reversed, cancelled, disputed, charged back, voided or otherwise unwound, Fasset may withhold, reverse or recover the Reward and disqualify the Participant from the Marketing Activity.
- 4.9. Fasset reserves the right to withhold or revoke any Reward in cases of suspected fraud, abuse, self-referral, duplicate accounts, wash trading, market manipulation or any other activity deemed by Fasset to violate these Terms, the Aggregates or Applicable Law.
- 4.10. Participation in the Marketing Activity and receipt of the Reward may be subject to additional eligibility and KYC/AML checks as required by Fasset in accordance with its internal compliance policies.
- 4.11. Nothing in this Marketing Activity, including any reference to "Inflation Guard Strategy", "market confidence", "safe haven", "global uncertainty" or similar messaging, constitutes financial, investment, legal or tax advice, or a promise, guarantee or assurance of return, preservation of value or protection against loss.

5. Entry Conditions and Release

- 5.1. By entering the Marketing Activity, each Participant agrees to the following:
 - 5.1.1. the relationship between a Participant and Fasset is not a confidential, fiduciary or other special relationship;
 - 5.1.2. each Participant will be bound by and comply with these Terms;
 - 5.1.3. Fasset's decisions are binding and final in all matters relating to the Marketing Activity; and
 - 5.1.4. to the maximum extent permitted by Applicable Law, each Participant agrees to release, indemnify, defend and hold harmless Fasset, the Marketing Activity Organisers, their Affiliates and the suppliers of Rewards, and any other organisations, entities or persons responsible for sponsoring, fulfilling, administering, advertising or promoting the Marketing Activity, along with their respective past and present officers, directors, Employees, agents and

representatives (collectively, the "**Indemnified Parties**") from and against any and all claims, expenses and liabilities (including reasonable legal fees), including but not limited to negligence and damages of any kind to persons and property, defamation, slander, libel, violation of right of publicity, infringement of trademark, copyright or other Intellectual Property Rights, property damage, death or personal injury, arising out of or relating to the Marketing Activity, a Participant's entry, participation, or acceptance or use or misuse of the Reward.

- 5.2. Without limiting the foregoing, and to the maximum extent permitted by Applicable Law, the Indemnified Parties shall have no liability in connection with:
- 5.2.1. any incorrect or inaccurate information, whether caused by electronic or printing error or by any equipment or programming associated with or utilised in the Marketing Activity;
 - 5.2.2. technical failures of any kind, including malfunctions, interruptions or disconnections in phone lines, internet connectivity, electronic transmission errors or network hardware or software failures;
 - 5.2.3. unauthorised human intervention in any part of the entry process or the Marketing Activity, or any technical or human error which may occur in the administration of the Marketing Activity; and
 - 5.2.4. any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from the Participant's participation in the Marketing Activity or receipt or use or misuse of any Reward.

6. **Licence**

- 6.1. By entering the Marketing Activity, each Participant grants Fasset, the Marketing Activity Organisers and each of their Affiliates a fully paid-up, non-exclusive, assignable, sub-licensable, worldwide, perpetual licence to use the Participant's name, user identifier, city/country, and participation details for promotional, administrative and winner-announcement purposes to the extent permitted by Applicable Law and the Privacy Policy.
- 6.2. Fasset may, where permitted, publish or display limited details relating to eligible Participants or reward recipients on the Platform, in campaign materials or through other Communication channels for the purpose of administering and promoting the Marketing Activity.

7. **General Conditions**

- 7.1. Fasset reserves the right in its sole and absolute discretion and without prior notice to any Participant, to:
- 7.1.1. modify, suspend, terminate or cancel the Marketing Activity or any of its components at any time;
 - 7.1.2. change, amend or waive any part of these Terms; and/or
 - 7.1.3. disqualify any Participant from the Marketing Activity.
- 7.2. The Marketing Activity is subject at all times to the User Agreement, Privacy Policy and any additional terms and conditions set out on the Platform.
- 7.3. Participants are responsible for providing accurate and complete information. Fasset is not liable or responsible for any errors or omissions in the information provided by Participants or any technical issues that may affect participation, including but not limited to issues with internet connectivity.

- 7.4. Participants must comply with all Applicable Law and regulations during the Marketing Activity and when receiving any Reward. Fasset is not responsible for any legal consequences arising from participation in the Marketing Activity.
 - 7.5. Any attempt by any Participant to undermine the proper conduct of the Marketing Activity may be a violation of criminal and civil law. Should Fasset suspect that such an attempt has been made or is threatened, Fasset reserves the right to take appropriate action, including requiring a Participant to cooperate with an investigation and referral to relevant authorities as needed.
 - 7.6. The Marketing Activity and the Reward do not constitute an endorsement or warranty by Fasset of any asset, strategy, feature or service available on the Platform.
 - 7.7. If at any time during the Marketing Activity a Participant or prospective Participant believes that any of these Terms may be unclear or ambiguous, they must submit a written request for clarification to the official support channels notified by Fasset.
 - 7.8. All Intellectual Property and Intellectual Property Rights related to the Marketing Activity, including but not limited to copyrighted material, trademarks, trade names, logos, designs, promotional materials, webpages, source codes, drawings, illustrations, slogans and representations, are owned or used under licence by Fasset and its Affiliates. All rights are reserved.
 - 7.9. To the maximum extent permissible by Applicable Law, Rewards issued under this Marketing Activity are promotional in nature and do not represent a contractual or vested entitlement. Fasset reserves the right to withhold, reverse or adjust any Reward in the event of error, suspected abuse or system malfunction.
 - 7.10. All applicable taxes, fees and charges (if any) arising from the receipt, holding, use, conversion or disposal of any Reward shall be the sole responsibility of the Participant. Fasset does not provide tax advice and encourages Participants to seek independent advice as needed.
 - 7.11. Each Participant is solely responsible for determining and ensuring that participation in this Marketing Activity, including the receipt, holding, conversion or disposal of any Reward, is lawful under all laws, regulations and rules that apply in the Participant's jurisdiction.
- 8. Data Collection**
- 8.1. By entering the Marketing Activity, Participants consent to the collection, use and disclosure of their personal information by Fasset for the purposes of administering the Marketing Activity, determining eligibility, carrying out verification checks and awarding Rewards, as may be required by Applicable Law.
 - 8.2. The personal information of Participants will be handled in accordance with Applicable Law on data protection and the Privacy Policy.
- 9. Limitation of Liability**
- 9.1. By participating in this Marketing Activity, all Participants agree to be bound by these Terms and hereby release Fasset, the Marketing Activity Organisers and any of their Affiliates from any and all liability in connection with the Reward or a Participant's participation in the Marketing Activity, including but not limited to:
 - 9.1.1. any failure to log any transaction due to transmission failures or other conditions beyond reasonable control;
 - 9.1.2. any late, lost, misrouted, garbled, distorted or damaged transmissions or transactions;
 - 9.1.3. any disruptions, injuries, losses or damages caused by events beyond reasonable control;

- 9.1.4. any postponement, delay or changes that may impact the Reward caused by events beyond reasonable control; and/or
- 9.1.5. any printing, publication or typographical errors in any materials associated with the Marketing Activity.
- 9.2. To the maximum extent permitted by Applicable Law, in no event shall Fasset or its Affiliates be liable for any indirect, incidental, consequential, special, punitive or exemplary damages, including but not limited to damages for loss of profits, revenue, goodwill, use, data or other intangible losses, arising out of or in connection with the Marketing Activity, regardless of whether such damages were foreseeable or whether Fasset had been advised of the possibility of such damages.
- 9.3. To the maximum extent permissible by Applicable Law, in no event shall the total aggregate liability of Fasset (or its Affiliates) for all claims arising out of or relating to the Marketing Activity exceed the value of USD 100 or such other minimum amount acceptable under Applicable Law if higher than the minimum threshold stated in this Clause 9.3.
- 9.4. The Participants and Fasset acknowledge that the limitations of liability outlined in this Article 9 are an essential basis of the bargain and that the Marketing Activity would not be provided without such limitations.
- 10. **Governing Law and Dispute Resolution**
 - 10.1. These Terms shall be governed by and construed in accordance with the governing law provision set out in the User Agreement applicable to the relevant User, unless Applicable Law requires otherwise.
 - 10.2. Any dispute, claim, complaint or controversy arising out of or relating to these Terms, including any question regarding their existence, validity or termination (collectively, "**Dispute**"), shall be handled in accordance with the dispute resolution provisions set out in the User Agreement applicable to the relevant User, unless Applicable Law requires otherwise.
 - 10.3. Nothing in these Terms limits any rights Fasset may have under Applicable Law, including any right to suspend or restrict access to the Platform, withhold or reverse Rewards, or take action in relation to fraud, abuse or unlawful conduct.
- 11. **Assignment**
 - 11.1. These Terms and any rights or obligations arising hereunder are personal to each Participant and may not be assigned, delegated, sublicensed or otherwise transferred by the Participant, whether by operation of law or otherwise, without the prior written consent of Fasset.
 - 11.2. Fasset may assign, novate or transfer any or all of its rights and obligations under these Terms, in whole or in part, to any Affiliate, successor entity or purchaser of its business or assets, without notice and without the need for any further act by the Participant.
 - 11.3. Subject to the foregoing, these Terms shall be binding upon and inure to the benefit of the parties and their respective permitted successors and assigns.