

## Redbridge Finance LLC Customer Agreement

In consideration of Redbridge Finance LLC and its agents and assigns (collectively, “Redbridge Finance”, “You”, or “Your”) opening one or more accounts on my behalf (“My Account(s)” or the “Account(s)”), I represent and agree with respect to all Accounts as applicable, to the terms set forth below (the “Agreement”). When used in this Agreement, the words “I”, “Me”, “My”, “We”, or “Us” mean the owner(s) of the Account. For the avoidance of doubt, in the case of a joint account, the words “I”, “Me”, “My”, “We” or “Us” means each of the owners of the joint Account.

**YOU UNDERSTAND THAT THE TERMS AND CONDITIONS OF THIS AGREEMENT GOVERN ALL ASPECTS OF RELATIONSHIP WITH REDBRIDGE FINANCE REGARDING YOUR ACCOUNT(S). YOU MUST CAREFULLY READ, UNDERSTAND AND ACCEPT THE TERMS AND CONDITIONS OF THIS CUSTOMER AGREEMENT BEFORE CLICKING [“SUBMIT APPLICATION”] OR OTHER SIMILARLY WORDED BUTTON. IF YOU HAVE ANY QUESTIONS ABOUT ANY OF THE PROVISIONS IN THIS CUSTOMER AGREEMENT, YOU MAY EMAIL SUPPORT@REDBRIDGEFIN.COM. YOU ACKNOWLEDGE THAT CLICKING “SUBMIT APPLICATION” IS THE LEGAL EQUIVALENT OF MANUALLY SIGNING THIS AGREEMENT AND THAT YOU WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS. BY ENTERING INTO THIS AGREEMENT, YOU ACKNOWLEDGE RECEIPT OF THE REDBRIDGE [PRIVACY POLICY](#).**

**YOU UNDERSTAND THAT THIS CUSTOMER AGREEMENT MAY BE AMENDED FROM TIME TO TIME BY REDBRIDGE FINANCE, WITH REVISED TERMS POSTED ON THE REDBRIDGE PLATFORM (AS DEFINED IN THIS AGREEMENT), AND YOU AGREE TO CHECK FOR UPDATES TO THIS CUSTOMER AGREEMENT. YOU UNDERSTAND THAT BY CONTINUING TO MAINTAIN AN ACCOUNT WITHOUT OBJECTING TO ANY REVISED TERMS OF THIS CUSTOMER AGREEMENT, THAT YOU ARE ACCEPTING THE TERMS OF THE REVISED CUSTOMER AGREEMENT AND WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS. IF YOU REQUEST OTHER SERVICES PROVIDED BY REDBRIDGE FINANCE 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 AN AMENDMENT AND WILL BE INCORPORATED INTO AND MADE PART OF THIS CUSTOMER AGREEMENT. YOU ALSO UNDERSTAND THAT BY CLICKING “SUBMIT APPLICATION” YOU HAVE ACKNOWLEDGED THAT THIS CUSTOMER AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 18 HEREIN.**

**BY ENTERING INTO THIS AGREEMENT, YOU ALSO AGREE TO THE TERMS OF THE DOCUMENTS CONTAINED IN THE [DISCLOSURE LIBRARY](#). YOU UNDERSTAND THAT THE DOCUMENTS CONTAINED IN THE DISCLOSURE LIBRARY MAY BE AMENDED FROM TIME TO TIME BY REDBRIDGE FINANCE OR NEW DOCUMENTS ADDED. YOU AGREE TO CHECK THE DISCLOSURE LIBRARY FOR UPDATES TO ITS CONTENTS. YOU UNDERSTAND THAT BY CONTINUING TO MAINTAIN AN ACCOUNT WITHOUT OBJECTING TO ANY NEW OR REVISED DISCLOSURE LIBRARY DOCUMENTS, THAT YOU ARE ACCEPTING SUCH NEW AND/OR REVISED TERMS AND WILL BE LEGALLY BOUND BY THEM.**

### **1. Capacity and Status; Eligibility.**

- (A) I am of legal age under the laws of the country where I reside and authorized to enter into this Agreement. No person, except Myself (or any person named in a separate agreement or

joint account), has any interest in the Account opened pursuant to this Agreement. Redbridge Finance reserves the right to assess or reassess at any time My eligibility to maintain an Account and utilize the website and mobile application operated by BBAE Holdings LLC and certain of its affiliates/subsidiaries, including Redbridge Finance (the “Platform”).

(B) I understand that I may only open an Account if I am a resident of jurisdictions where it is legal to do so. If at any point I cease to be a resident of a jurisdiction where the opening of and maintenance of the Account is legal, I understand that Redbridge Finance, at its sole discretion, may close or restrict access to My Account. In the event that I cease to be a resident of a jurisdiction where the opening of and maintenance of the Account is legal, I will notify Redbridge Finance in writing immediately. I further understand that I may not be able to access My Account while physically present in certain other jurisdictions outside of the jurisdiction in which I reside. Lastly, I understand that if I attempt to access My Account from a jurisdiction subject to certain U.S. sanctions or I am ordinarily resident in such a jurisdiction, or if Redbridge Finance reasonably believes that I am attempting such access or have become a resident in such a jurisdiction, Redbridge Finance may restrict the Account. If this happens, I understand that I should contact +1-800 950-5266 or +86-400-707-1292.

2. **Authorization.** I appoint You as My agent for the purpose of carrying out My directions to You in accordance with the terms and conditions of this Agreement. You are authorized to open or close My Account(s), initiate Deposits (as defined below), Withdrawals (as defined below), provide My instructions to third-party service providers (“Third Party Service Provider(s)”), effectuate transfers of funds in and out of My Account in connection with Orders (as defined below), as well as take such other steps as are reasonable to carry out My directions. I agree to receive and transmit financial information through such electronic means. My use or My grant of access to My Account to any third-party to access information or provide instructions with respect to My Account is solely at My risk.
3. **Information Accuracy.** I: (i) certify that the information contained in My account application and any other document that I furnish to You in connection with My Account(s) is complete, true and correct, and acknowledge that knowingly giving false information for the purpose of inducing You to provide financial services is a federal crime; (ii) authorize You to contact any individual or firm noted herein or on the documents referred to in subsection (i) of this Section and any other normal sources of debit or credit information; (iii) authorize anyone so contacted to furnish such information to You as You may request; and (iv) agree that this Agreement, the account application and any other document I furnish in connection with My Account is Your property, as the case may be. I shall promptly advise You of any changes to the information in such agreements and documents in writing within ten (10) calendar days. I authorize You to obtain reports and provide information to others concerning My creditworthiness and business conduct. Upon My request, You agree to provide Me a copy of any report so obtained. You may retain this Agreement, the Account application, and all other such documents and their respective records at Your sole discretion, whether or not any service is extended, or Account opened by You on My behalf.
4. **Important Information Needed to Open a New Account.** To help the government better detect the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Therefore, I understand that when I open My Account You or Your affiliates will ask for My name, address, date of birth, or country identification number, and other identifying information. You or Your affiliates may also ask for copies of My driver’s license, passport, taxpayer identification number, country of issuance, alien identification number, number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard,

or other identifying documents as You or Your affiliates so determine. I understand that You or Your affiliates may take steps to verify the accuracy of the information I provide to You or Your affiliates in My Account application or otherwise. If, for any reason, I am unable to provide the information necessary to verify My identity, You may restrict My access to My Account pending such verification or close My Account. I will provide prompt notification to You of any changes in the information including My name, address, e-mail address and telephone number.

## 5. My Accounts.

- (A) In addition to Redbridge Finance, the Platform is operated by Redbridge Securities LLC ("Redbridge Securities"). I understand that my relationship with Redbridge Securities is governed by the terms and conditions of that certain agreement between me and Redbridge Securities (the "RBS Customer Agreement"). I further understand any U.S. securities transactions will be effectuated through My self-directed brokerage account carried by Apex Clearing Corp. ("Apex") and if applicable, certain securities traded on foreign securities exchanges will be effectuated through My self-directed brokerage account carried by other clearing firms (each, a "Clearing Firm," and such accounts collectively, My "Brokerage Accounts"). I understand that My Brokerage Accounts are separate and distinct from My Account with Redbridge Finance. I understand that My Brokerage Accounts are governed by the RBS Customer Agreement and the customer agreements I have entered into with the Clearing Firms (together, the "Customer Agreements"), respectively, which I will enter and agree to in conjunction with My Account with Redbridge Finance.
- (B) I understand that Redbridge Finance maintains My Account at a bank which is a member of the Federal Deposit Insurance Corporation ("FDIC"). My funds held in My Account is insured up to \$250,000 against the failure of a FDIC member bank. I understand that FDIC insurance does not protect against the failure of Redbridge Finance or malfeasance by any Redbridge Finance employee. Redbridge Finance and the bank at which My Account is held are not members of FINRA or SIPC and therefore My Property held in My Account is not Securities Investor Protection Corporation ("SIPC") protected. I understand and acknowledge that when accessing the Platform and engaging in various types of activity, including but not limited to buying and selling securities, My funds will move from My Account to My Brokerage Accounts and vice versa.

I further understand and acknowledge that My Property is treated differently and subject to separate regulatory regimes depending on whether or not such Property is held in My Account or in My Brokerage Accounts. Specifically, I understand that the Clearing Firms are members of the Securities Investor Protection Corporation ("SIPC"), which provides protection for accounts up to \$500,000 (including \$250,000 for claims of cash). For purposes of this Agreement, "Property" shall mean all monies, contracts, investments, and options, whether for present or future delivery, and all related distributions, proceeds, products, and accessions. This includes all such Property held, maintained, or carried by a Clearing Firm in any manner for Me.

- (C) All funds held on My behalf by Redbridge Finance will be segregated by Redbridge Finance and held in segregated bank accounts. Redbridge Finance may hold My funds and aggregate the money of other customers in the same bank account (i.e., an omnibus account). There is a risk of loss associated with the use of omnibus accounts. These risks may include legal risks, liquidation or financial risks, haircut risks, and third-party risks, among others. In the event of the insolvency or any other analogous proceedings in relation to a third-party, Redbridge Finance may only have an unsecured claim against the third-party on My behalf,

and I will be exposed to the risk that the funds received by Redbridge Finance from the third party is insufficient to satisfy My claims in respect of My Account. Redbridge Finance hereby disclaims any and all liability or responsibility for any resulting losses.

(D) Limited Purpose. I understand that My Account is a limited purpose Account and that I may only effectuate Deposits, Withdrawals, and Orders, consistent with the terms of this Agreement. I understand that I may not effectuate transfers of funds from My Account to any third-party locations or accounts other than consistent with the Deposit, Withdrawal, and Order mechanics detailed below, or as Redbridge Finance may otherwise allow in its sole discretion.

(E) Deposits; Withdrawals.

I understand that I may deposit funds into My Account at any time using the tools made available to Me on the Platform (a "Deposit"). I understand that if I reside in a jurisdiction outside the U.S., through the tools made available to Me on the Platform, I may initiate a Deposit in local fiat currency ("Local Currency"), i.e., non-U.S. dollars, by providing You with an instruction to provide instructions to a Third-Party Service Provider to convert, one or more times, My Deposit in Local Currency to U.S. dollars ("USD"), as necessary to effectuate a Deposit into My Account. I understand that You and certain Third-Party Service Providers may charge fees or commissions in connection with cross-border transfer services and/or foreign exchange commissions and that You will pass on any such fees or commissions to Me. I understand Redbridge Finance only accepts wire transfers from outside the U.S. and wire transfers and Automated Clearing House transactions ("ACH") from the U.S. Redbridge Finance reserves the right to impose Deposit limits and Deposit fees by giving Me reasonable advance notice.

- i. I understand that I may withdraw money from My Account at any time using the tools made available to Me on the Platform (a "Withdrawal"). If I provide an instruction to withdraw money from My Account, Redbridge Finance will reduce the requested money immediately from My Account balance and shall process the withdrawal within the following seven (7) business days. I understand that certain restrictions may apply if fraud or other potential anti-money laundering concerns are raised. Redbridge Finance's internal investigations may cause Redbridge Finance to hold My funds significantly longer than the period indicated herein. My Withdrawal request will be processed provided that the following requirements are met: (a) My instruction includes all required information; (b) My instruction is to make a payment through any payment method in My name used by me when the Account was initially funded ("Original Payment Method"); and (c) My Account has been verified. If Redbridge Finance is unable to send My funds or any partial amount thereof through the Original Payment Method, Redbridge Finance reserves the right to pay the amount through an alternative payment method indicated by Me. Redbridge Finance shall not be held responsible for any transfer fees or charges charged by the receiver resulting from the completion of a Withdrawal.
- ii. I understand that You may aggregate Deposits or Withdrawals initiated by Me with the funds of other customers of Redbridge Finance.
- iii. I acknowledge and agree that all amounts due to Redbridge Finance, Redbridge Securities, or a Clearing Firm may be deducted from My Account. I authorize

Redbridge Finance to automatically debit My Account for any applicable charges, fees, costs, and taxes owed by Me.

- iv. In connection with My requests to make Deposits and/or Withdrawals, I hereby authorize You to take any and all action necessary with respect to My Accounts, including but not limited to delivering any and all instructions on My behalf to Third-Party Service Providers consistent with the terms of this Agreement.

## 6. Brokerage Orders.

(A) Transfers. Consistent with the terms of this Agreement and the Customer Agreements, I fully understand and acknowledge that I must have adequate funds in My Account in order to place, buy, or make orders with Redbridge Securities (an “Order”). When placing an Order pursuant to the terms of the Customer Agreements, I explicitly agree, acknowledge, and instruct Redbridge Finance to transfer necessary funds in the amount of the purchase price from My Account to My Brokerage Account(s). When I place a sell Order through My Brokerage Accounts, I explicitly understand, acknowledge, and agree that the proceeds of such sell transactions will ultimately be transferred to My Account, pursuant to the terms of the Customer Agreements. I understand that You may aggregate My funds with the funds of other customers of Redbridge Finance when initiating any transfers related to the above.

(B) Refusal to Allow Withdrawals. I understand that You may refuse to allow a Withdrawal from My Account if it would leave insufficient funds in the Account to satisfy an Order. Where I initiate a Deposit into My Account and then initiate a Withdrawal shortly afterwards, You reserve the right to delay settlement until the relevant Deposit has cleared.

7. **Interest**. I understand that by opening My Account I am able to earn interest on the cash balances held in My Account (the “Program”). I understand that when I open My Account, my cash balances are held in a custodial account with an FDIC member bank for the benefit of Redbridge Finance customers (the “FBO Account”). I understand that when I submit an Order, I am instructing you to transfer the amount required for My Order from the FBO Account to My Brokerage Account consistent with the terms of Section 6. I understand that the amount of interest I may earn through the Program is determined in Your sole discretion, subject to change from time-to-time, and will be disclosed in the [Disclosure Library](#). I understand that when I submit an Order, the funds transferred to My Brokerage Account will not be included in the Program and will not be covered by FDIC insurance and will no longer earn interest under the Program.

8. **No Tax Advice**. I understand that Redbridge Finance does not provide tax or legal advice.

9. **Discontinuation of Service**. I understand that You may discontinue My Account and any services related to My Account immediately by providing written notice to Me. I fully understand that in the event that Redbridge Finance discontinues My Account or access to My Account that I may no longer be able to transact out of My Brokerage Accounts.

10. **Telephone Conversations and Electronic Communications**. I understand and agree that You may record and monitor any telephone or electronic communications with Me. Unless otherwise agreed in writing in advance, You do not consent to the recording of telephone conversations by any third party or Me. I acknowledge and understand that not all telephone or electronic communications are recorded by You, and You do not guarantee that recordings of any particular telephone or electronic communications will be retained or capable of being retrieved.

**11. Oral Authorization.** I agree that You shall be entitled to act upon any oral instructions given by Me so long as You reasonably believe such instruction was actually given by Me or My authorized agent.

**12. Limitation of Liability; Indemnification.**

(A) I UNDERSTAND AND AGREE THAT YOU, YOUR AFFILIATES, YOUR RESPECTIVE OFFICERS, DIRECTORS, AND EMPLOYEES, AND THIRD PARTY SERVICE PROVIDERS WILL NOT BE LIABLE TO ME OR TO THIRD PARTIES UNDER ANY CIRCUMSTANCES, OR HAVE ANY RESPONSIBILITY WHATSOEVER, FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS, AND DAMAGES) THAT I MAY INCUR IN CONNECTION WITH MY USE OF THE SERVICES PROVIDED BY YOU UNDER THIS AGREEMENT, INCLUDING MY USE OF THE PLATFORM, AND MY USE OF ANY SERVICES OF ANY KIND MADE AVAILABLE THROUGH THE PLATFORM BY ANY THIRD PARTY (THE “SERVICES”). YOU, YOUR AFFILIATES, AND YOUR RESPECTIVE OFFICERS, DIRECTORS, AND EMPLOYEES SHALL NOT BE LIABLE BY REASON OF DELAYS OR INTERRUPTIONS OF THE SERVICES OR TRANSMISSIONS, OR FAILURES OF PERFORMANCE OF YOUR SYSTEMS, REGARDLESS OF CAUSE, INCLUDING THOSE CAUSED BY GOVERNMENTAL OR REGULATORY ACTION, THE ACTION OF ANY EXCHANGE OR OTHER SELF REGULATORY ORGANIZATION, OR THOSE CAUSED BY SOFTWARE OR HARDWARE MALFUNCTIONS.

(B) Except as otherwise provided by law, You, or any of Your affiliates or respective partners, officers, directors, employees or agents (collectively, “Indemnified Parties”) shall not be liable for any expenses, losses, costs, damages, liabilities, demands, debts, obligations, penalties, charges, claims, causes of action, penalties, fines and taxes of any kind or nature (including legal expenses and attorneys’ fees) (whether known or unknown, absolute or contingent, liquidated or unliquidated, direct or indirect, due or to become due, accrued or not accrued, asserted or unasserted, related or not related to a third party claim, or otherwise) (collectively, “Losses”) are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from Your, or any of Your affiliates’ gross negligence or intentional misconduct. In addition, I agree that the Indemnified Parties shall have no liability for, and I agree to indemnify, defend and hold harmless the Indemnified Parties from all Losses that result from: (i) any noncompliance by Me with any of the terms and conditions of this Agreement; (ii) any third-party actions related to My use of the Platform; (iii) My or My agent’s misrepresentation or alleged misrepresentation, or act or omission; (iv) Indemnified Parties following My or My agent’s directions or instructions, or failing to follow My or My agent’s unlawful or unreasonable directions or instructions; (v) any activities or services of the Indemnified Parties in connection with My Account (including any technology services, reporting, trading, research or capital introduction services, settlement or processing of any transfer of funds to or from My Account(s) herein); or (vi) the failure by any person not controlled by the Indemnified Parties and their affiliates to perform any obligations to Me. Further, if I authorize or allow third parties to gain access to Your services, including My Accounts, I will indemnify, defend, and hold harmless You, Your affiliates, and You and Your affiliates’ respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use. Redbridge Finance does not warrant against loss of use or any direct, indirect or consequential damages or Losses to Me caused by My assent, expressed or implied, to a third party accessing My Account or information, including access provided through any other third-party systems or sites.

(C) I consent to the use of automated systems or service bureaus by You and Your affiliates in conjunction with My Account, including record keeping, reporting and account reconciliation and risk management systems (collectively “Automated Systems”). I 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 Me. I understand and agree that Indemnified Parties will have no liability whatsoever for any of My Losses arising out of or relating to a System Failure. I also agree that Indemnified Parties will have no responsibility or liability to Me in connection with the performance or non- performance by any third party or any of their respective agents or affiliate. I agree that Indemnified Parties will have no liability, to Me or to third parties, or responsibility whatsoever for: (i) any Losses resulting from a cause over which Indemnified Parties do not have direct control; and (ii) any special, indirect, incidental, consequential, punitive or exemplary damages (including lost profits, trading losses and damages) that I may incur in connection with My use of the Platform, and other services provided by Indemnified Parties under this Agreement. Further, if I authorize or allow third parties to gain access to Your services, including My Accounts, I will indemnify, defend, and hold harmless You, Your affiliates, and Your and Your affiliates’ respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use.

**13. Effect of Attachment or Sequestration of Accounts.** You shall not be liable for refusing to obey any instruction given by or for Me with respect to any of My Accounts that has or have been subject to an attachment or sequestration in any legal proceeding against Me, and You shall be under no obligation to contest the validity of any such attachment or sequestration.

**14. Event of Default.** It is agreed that in the event of My death, or the death of one of the joint Account holders, as applicable, the representative of My estate or the survivor or survivors, as applicable, shall immediately give You written notice thereof, and You 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 activity in the Account as You may deem advisable to protect You against any tax, liability, penalty or loss under any present or future laws or otherwise. Notwithstanding the above, in the event of My death or the death of one of the joint Account holders, all open directions or instructions shall be canceled, but You shall not be responsible for any action taken on such instructions or directions prior to the actual receipt of notice of death. Further, You may in Your discretion close out any or all of the Accounts without awaiting the appointment of a personal representative for My estate and without demand upon or notice to any such personal representative. The estate of the Account holder or any of the Account holders, in case of a joint Account, who has died shall be liable and, in case of joint Accounts, each survivor shall continue to be liable, jointly and severally, to You for any net debit balance or loss in said account in any way resulting from the completion of instructions or directions initiated prior to the receipt by You 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 Your rights under this Agreement to take any action that You could have taken if I had not died.

**15. Unclaimed Property.** If there are funds in My Account, and You are unable to contact Me at the address shown in Redbridge Finance’s records and has no record of My use of My Account for an extended period (as defined by applicable law of the state of My residence), Redbridge Finance may be required to report and deliver these funds to the applicable governmental authority as unclaimed

property. Redbridge Finance reserves the right to deduct a dormancy fee or other administrative charges from such unclaimed funds, as permitted by applicable law.

**16. Fees and Charges.** I understand that Redbridge Finance may charge fees for executing Deposits and Withdrawals, Orders and for other services provided under this Agreement. I agree to pay all applicable federal, state, local, and foreign taxes. I authorize You to automatically debit My Account for any such charges, fees, and taxes. Fee rates are available at [FEE SCHEDULE](#) I agree to pay any such fees at the then-prevailing rate. I acknowledge that the prevailing rate of fees may change, and that change may occur without notice, unless required by applicable law. I agree to be bound by such changes. I understand that Redbridge Securities, or the Clearing Firms may charge Me fees separate and apart from the fees provided for under this Agreement, pursuant to the applicable agreement I enter into with Redbridge Securities or the Clearing Firms (respectively).

**17. Electronic Delivery of Account Information.** All communications, notices, legal disclosures, and other materials related to My Account or this Agreement, including account statements, notices, disclosures, regulatory communications and other information, documents, data and records regarding My Account (the “Communications”), or an alert that any such Communication has been posted to the secure section of the Platform, and is available for viewing, may be sent to Me at the mailing address for My Account or the e-mail address that I have given to You in My account application (to either e-mail address in the case of joint accounts where each account holder has given an e-mail address; notice to both e-mail addresses is not required) or at such other address as I may hereafter give You in writing or by e-mail at least ten (10) calendar days prior to delivery, and all communications so sent, whether in writing or otherwise, shall be deemed given to Me personally, whether actually received or not. I will read and understand the Communications provided to me and in the event I do not will contact the provider of the Communication be it You, your affiliate, or a third party.

**18. Arbitration.** THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. BY ENTERING INTO THIS AGREEMENT, THE PARTIES AGREE AS FOLLOWS:

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;

ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED;

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

THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION; AND

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

THIS ARBITRATION PROVISION SHOULD BE READ IN CONJUNCTION WITH THE DISCLOSURES IN THIS AGREEMENT. ANY AND ALL CONTROVERSIES, DISPUTES OR CLAIMS BETWEEN REDBRIDGE FINANCE AND CUSTOMER OR THEIR REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS, OR CONTROL PERSONS,



ARISING OUT OF, IN CONNECTION WITH, FROM, OR WITH RESPECT TO (a) ANY PROVISIONS OF OR THE VALIDITY OF THIS AGREEMENT OR OTHER AGREEMENTS RELATING TO YOUR ACCOUNT, (b) THE RELATIONSHIP OF THE PARTIES HERETO, OR (c) ANY CONTROVERSY ARISING OUT OF REDBRIDGE FINANCE'S BUSINESS OR ANY ACCOUNT (COLLECTIVELY, "CLAIMS"), SHALL BE CONDUCTED SOLELY BY ARBITRATION PURSUANT TO THE RULES THEN IN EFFECT OF THE AMERICAN ARBITRATION ASSOCIATION. ARBITRATION MUST BE COMMENCED BY SERVICE OF A WRITTEN DEMAND FOR ARBITRATION OR A WRITTEN NOTICE OF INTENTION TO ARBITRATE UPON THE OTHER PARTY. THE DECISION AND AWARD OF THE ARBITRATOR(S) SHALL BE CONCLUSIVE AND BINDING UPON ALL PARTIES, AND ANY JUDGMENT UPON OR ANY AWARD RENDERED MAY BE ENTERED IN A COURT HAVING JURISDICTION THEREOF, AND NEITHER PARTY SHALL OPPOSE SUCH ENTRY. ANY SUCH ARBITRATION SHALL BE HELD IN THE CITY AND STATE WHERE REDBRIDGE FINANCE'S PRINCIPAL OFFICE IS LOCATED AT THE TIME SUCH ARBITRATION IS COMMENCED. THE PARTIES AGREE THAT THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS, AND THE CLIENT EXPRESSLY WAIVES ANY RIGHT TO BRING A CLASS ACTION LAWSUIT OR ARBITRATION AGAINST REDBRIDGE FINANCE OR ITS REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS, OR CONTROL PERSONS WITH RESPECT TO ANY CLAIMS.

Notwithstanding the foregoing or anything to the contrary in this Agreement, in no way shall this Agreement constitute a waiver or limitation of rights that I may have under federal or state law to pursue a remedy by other means if and to the extent such laws guaranty such right to Me and do not permit the waiver thereof.

**19. Electronic Signatures; Modifications to the Agreement.** I agree to transact business with You electronically. By electronically signing an application for an Account, I acknowledge and agree that such electronic signature is valid evidence of My consent to be legally bound by this Agreement and such subsequent terms as may govern the use of Your services. The use of an electronic version of any document fully satisfies any requirement that the document be provided to Me in writing. I accept notice by electronic means as reasonable and proper notice, for the purpose of any and all laws, rules and regulations. I acknowledge and agree that Redbridge Finance may modify this Agreement from time to time and I agree to consult the Platform 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. I agree to not contest the admissibility or enforceability of Redbridge Finance's electronically stored copy of the Agreement.

**20. Consent to Electronic Delivery of Documents.**

(A) Consent. By agreeing to electronic delivery, I am giving My informed consent to electronic delivery of all Account Documents, as defined below, other than those I have specifically requested to be delivered in paper form. "Account Documents" include notices, disclosures, current and future account statements, regulatory communications, tax-related documents, and any other information, documents, data, and records regarding My Account, this Agreement (including amendments to this Agreement), and the services delivered or provided to Me by Redbridge Finance. I agree that I can access, view, download, save, and print any Account Documents I receive via electronic delivery for My records.

- (B) Electronic Delivery System. I acknowledge that Your primary methods of communication with Me include (A) posting information on the Platform, (B) providing information via the Platform, (C) sending email(s) to My email address of record, and, to the extent required by law, (D) providing Me with notice(s) that will direct Me to the Platform where I can read and print such information. Unless otherwise required by law, You reserve the right to post Account Documents on the Platform without providing notice to Me. Further, You reserve the right to send Account Documents to My postal or email address of record, or via the Platform. I agree that all Account Documents provided to Me in any of the foregoing manner is considered delivered to Me personally when sent or posted by Redbridge Securities, whether I receive it or not. Further, I agree that all such Account Documentation will be deemed correct unless I provide notice to you of any error in the Account Documentation in accordance with the terms set forth herein. All e-mail notifications regarding Account Documents will be sent to My e-mail address of record. I agree to maintain the e-mail address that I have provided You until I provide You with a new one. I understand that e-mail messages may fail to transmit promptly or properly, including being delivered to SPAM folders. I further understand that it is My sole responsibility to ensure that any emails from You or Your Affiliates are not marked as SPAM. Regardless of whether or not I receive an e-mail notification, I agree to check the Platform regularly to avoid missing any information, including time- sensitive or otherwise important communication. If I authorize someone else to access the e-mail account I have provided You, I agree to tell them to share the Account Documents with Me promptly, and I accept the risk that they will see My sensitive information. I understand that if I use a work e-mail address or computing or communications device, My employer or other employees may have access to the Account Documents. Additionally, I acknowledge that the Internet is not a secure network and agree that I will not send any confidential information, including Account numbers or passwords, in any unencrypted e-mails. I also understand that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties and agree to hold You, Your Affiliates, and Your and Your Affiliates' respective officers and employees harmless for any such access regardless of the cause. I agree to promptly and carefully review all Account Documents when they are delivered and notify Redbridge Finance in writing within five (5) calendar days of delivery if I object to the information provided (or other such time specified herein). If I fail to object in writing within such time, Redbridge Finance is entitled to treat such information as accurate and conclusive. I will contact You to report any problems with accessing the Account Documents or any other issue I may encounter.
- (C) Costs. Potential costs associated with electronic delivery of Account Documents may include charges from Internet access providers and telephone companies, and I agree to bear these costs. Redbridge Finance will not charge Me additional online access fees for receiving electronic delivery of Account Documents
- (D) Archival. Upon My request, I may obtain copies of up to six (6) prior years of My Account statements, and three (3) prior years of my trade confirmations.
- (E) Revocation of Consent. Subject to the terms of this Agreement, I may revoke or restrict My consent to electronic delivery of Account Documents at any time by notifying Redbridge Finance in writing of My intention to do so. I also understand that I have the right to request paper delivery of any Account Document that the law requires Redbridge Finance to provide Me in paper form. Redbridge Finance will not treat My request for paper copies as a withdrawal of My consent to electronic delivery of Account Documents. I understand that if I revoke or restrict My consent to electronic delivery of Account documents. I understand that if I revoke or restrict My consent to electronic delivery of Account Documents or request

paper delivery of same, Redbridge Securities, in its sole discretion, may charge Me a reasonable service fee for the delivery of any Account Document that would otherwise be delivered to Me electronically, restrict or close My account, or terminate My access to Redbridge Finance's services. I understand that neither My revocation or restriction of consent, My request for paper delivery, nor Redbridge Finance's delivery of paper copies of Account Documents will affect the legal effectiveness or validity of any electronic communication provided while My consent was in effect.

- (F) Duration of Consent. My consent to receive electronic delivery of Account Documents will be effective immediately and will remain in effect unless and until either I or Redbridge Finance revokes it. I understand that it may take up to three (3) business days to process a revocation of consent to electronic delivery, and that I may receive electronic notifications until such consent is processed.
- (G) Hardware and Software Requirements. I understand that in order to receive electronic deliveries, I 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 Redbridge Finance may specify and to which I have access. I also understand that if I wish to download, print, or save any information I wish to retain, I must have access to a printer or other device in order to do so.
- (H) Consent and Representations. I hereby agree that I have carefully read the above information regarding informed consent to electronic delivery and fully understand the implications thereof. Additionally, I hereby agree to all conditions outlined above with respect to electronic delivery of any Account Document. I will maintain a valid e-mail address and continue to have access to the Internet. If My e-mail address changes, I agree to immediately notify Redbridge Finance of My new e-mail address in writing.

**21. Force Majeure.** Redbridge Finance may, in its reasonable opinion, determine that a Force Majeure Event exists. A "Force Majeure Event" for the purposes of this Agreement will include, but is not limited to, the following: (a) any act, event or occurrence (including, without limitation, any act of God, strike, riot or civil unrest, extreme market volatility, epidemic, pandemic, act of terrorism, war (declared or undeclared), fire, industrial action, acts and regulations of any governmental or supra national bodies or authorities) that, in Redbridge Finance's opinion, prevents it from maintaining My Account; (b) any breakdown or failure of transmission, communication or computer facilities, interruption of power supply, or electronic or communications equipment failure; or (c) the failure of any relevant supplier, service provider, financial institution, agent or principal of ours, dealer, exchange, clearing house or regulatory or self-regulatory organization, for any reason, to perform its obligations. If Redbridge Finance determines that a Force Majeure Event exists, Redbridge Finance may, without notice to Me, and at any time, acting reasonably, take one or more of the following steps: (i) cease processing any instruction or direction related to a Deposit, Withdrawal, Order or Deposit Account Transfer; or (ii) suspend or modify the application of all or part of this Agreement to the extent that the Force Majeure Event makes it impossible or impracticable for Redbridge Finance to comply thereto. I agree that Redbridge Finance and its affiliates will not be liable in any way to Me or to any other person in the event of a Force Majeure Event, nor for Redbridge Finance's actions pursuant to this Section if Redbridge Finance decides to take such action. The parties shall be released of all responsibilities for partial or full non-fulfilment, as well as for improper fulfilment of the obligations under this Agreement, if such non-fulfilment or improper fulfilment was a result of a Force Majeure Event.

**22. Miscellaneous Provisions.**

- (A) Applicable Law. This Agreement and all activity effectuated in My Account shall be governed by the laws of the State of New York (regardless of the choice of law rules thereof).
- (B) 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. All personal pronouns used in the Agreement, whether used in the masculine, feminine or neuter gender, shall include all other genders, if and where applicable.
- (C) Binding effect; Assignment. This Agreement shall bind My heirs, assigns, executors, successors, conservators and administrators. I may not assign this Agreement or any rights or obligations under this Agreement without first obtaining Your prior written consent. You may assign, sell, or transfer My Account and this Agreement, or any portion thereof, at any time, without My prior consent.
- (D) Privacy Policy. I authorize You to share information about Me and my Account(s) with the Clearing Firms, or any of Your affiliates, agents, Third-Party Service Providers, or other third parties. The Redbridge privacy notice is available to Me by accessing [[Privacy Policy](#)].
- (E) Severability. If any provisions or conditions of this Agreement, or any application thereof to any person, entity, or circumstance, are or become to any extent inconsistent with any present or future law, rule, or regulation of any applicable government, regulatory or self-regulatory agency or body, or are deemed to any extent 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 and be valid and enforceable to the fullest extent permitted by law.
- (F) Platform Postings. I agree and understand that Redbridge Finance may post other specific agreements, disclosures, policies, procedures, terms, and conditions that apply to My use of the Platform or My Account on the Platform (“Platform Postings”). I understand that it is My continuing obligation to understand the terms of the Platform Postings, and I agree to be bound by the Platform Postings as are in effect at the time of My use.
- (G) Entirety of Agreement. This Agreement, any attachments hereto, other agreements and policies referred to in this Agreement (including the Platform Postings), and the terms and conditions contained in My Account statements and confirmations, contain the entire agreement between Redbridge Finance and Me and supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between Redbridge

Finance and Me, provided, however, that any and all other agreements between Redbridge Finance and Me, not inconsistent with this Agreement, will remain in full force and effect.

- (H) Amendment. You may at any time amend this Agreement without prior notice to Me. The current version of the Agreement will be posted on the Platform and My continued Account activity after such amendment constitutes My agreement to be bound by all then-in-effect amendments to the Agreement, regardless of whether I have actually reviewed them. Continued use of the Platform or any other Redbridge Finance services after such posting will constitute My acknowledgment and acceptance of such amendment. I agree to regularly consult the Platform for up-to-date information about Redbridge Finance services and any modifications to this Agreement. You are not bound by any verbal statements that seek to amend the Agreement.
- (I) Termination. You may terminate this Agreement, or close, deactivate, or block access to My Account at any time in Your sole discretion. I will remain liable to You for all obligations incurred in My Account, pursuant to this Agreement, or otherwise, whether arising before or after termination. I may terminate this Agreement after paying any obligations owed upon written notice. This Agreement survives termination of My Account.
- (J) No Waiver; Cumulative Nature of Rights and Remedies. I understand that Your failure to insist at any time upon strict compliance with any term contained in this Agreement, any delay or failure on Your part to exercise any power or right given to You in this Agreement, a continued course of such conduct on Your part, or any course of dealing with respect to any right, power, or privilege under this Agreement 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 or the exercise of any other right, power, or privilege under this Agreement. All rights and remedies given to You in this Agreement are cumulative and not exclusive of any other rights or remedies to which You are entitled.
- (K) Customers. I understand that the Platform and the associated services provided by Redbridge Finance are intended solely for residents of jurisdictions where the opening of and maintenance of the Account is legal. The Platform shall not be considered a solicitation to any person in any jurisdiction where such solicitation would be illegal.
- (L) Language. This Agreement is being executed in English. A Chinese version that may be available is merely for reference. IN CASE OF ANY INCONSISTENCE BETWEEN ENGLISH AND CHINESE VERSIONS, ENGLISH VERSION SHALL PREVAIL FOR ALL PURPOSES.

ACCEPTED AND AGREED: I acknowledge that I have read the preceding terms and conditions of this Agreement, that I understand them and that I hereby manifest My assent to, and My agreement to comply with, those terms and conditions by clicking "Submit Application." I also understand that by clicking "I Accept" I have acknowledged that this Agreement contains an arbitration clause.