“Free Share”
Promotional Offer Terms & Conditions

1. General Provisions

1.1. This program does not constitute a lottery, gambling, or raffle.

1.2. The objective is to promote awareness of public stock investment among private individuals.

1.3. The information provided within the scope of this promotion does neither constitute investment advice nor a recommendation. Granting the Client a free stock does not constitute a recommendation concerning further acquisition of specific stocks. The decision to invest lies solely with the user.

1.4. Participation is voluntary and requires full acceptance of these terms and conditions.

1.5. The Program begins on October 16, 2026 till April 01, 2027 the Rewards are exhausted in accordance with clause 3.3, whichever occurs first.

2. Definitions:

2.1. **Account:** A real new Investment account opened with XTB Financial Services LLC “XTB”.

2.2. **Contract:** Agreement of General Terms and Conditions for the Provision of Services signed between the Client and XTB Financial Services LLC.

2.3. **Client:** a natural person who has successfully opened an Account and concluded an agreement with XTB.

2.4. **Organizer:** XTB Financial Services LLC: A company regulated by the Capital Market Authority (CMA), licensed under Category One – Dealing in Securities which include (a) Trading broker in the international markets and (b)Trading broker of OTC derivatives and currencies in the spot market, Category Two– Dealing in Investments which includes Portfolios Management, and Category Five Arranging and Advice which includes (a) Introducing, (b) Financial Consultation.

2.5. **XTB:** XTB Financial Services LLC

2.6. **Participant:** A Client who participates and meets all the requirements outlined in section 3 of these Terms and Conditions.

2.7. **Program:** “Free Share” promotional initiative.

2.8. **Reward:** Ten (10) shares of a selected publicly traded company chosen by the organizer, in this case "Emaar Properties”.

2.9. **XTB Group:** An international group of companies whose core business is the provision of services related to trading and investing in financial products, as well as related technological solutions. The group is composed of its parent company, XTB S.A., headquartered in Warsaw, Poland, and its various branches and subsidiaries, which operate as a single economic unit under common control and which share common interests.

2.10. **XTB mobile application:** mobile application through which XTB provides its services, available on the AppStore or Google Play.

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3. Terms of Participation

3.1. The Program is exclusively open to new Clients opening their first Account who:

3.1.1. Have not had any real account with XTB or any XTB Group entity within the last 12 months prior to the Program start date.

3.1.2. Have not received previous promotions or free shares from XTB or any XTB Group entity.

3.1.3. Did not consent to participate in any other concurrent promotional program organized by XTB. If the Client is currently participating in another promotion, they will not be given a Reward under the Program.

3.1.4. The Participant must be eligible to open an Account and meet all the requirements specified in the GTC Terms and Conditions.

3.2. Participation in the Program involves:

3.2.1. Opening an Account within the promotional period indicated in clause 1.5. The moment of opening an Account is considered to be the moment of concluding the Contract with XTB

3.2.2. Consenting to these Terms and Conditions within 15 days of opening the first Account. The consent can be given in the XTB mobile application only.

3.2.3. Depositing a minimum amount of USD 500 (or its equivalent in AED) into the Account within fifteen (15) days of opening the first Account. A deposit shall be considered completed once the funds have been successfully credited to the Client's Account. The Client must complete the Account activation and identity verification requirements for the deposit to qualify under the Program.

3.2.4. Executing at least one (1) qualifying transaction in a cash stock or Exchange-Traded Fund (ETF) through the Client's XTB trading Account within fifteen (15) days of opening the first Account. The trade must be successfully executed and recorded in the Client's trading history. Transactions involving Contracts for Difference (CFDs), as well as pending, cancelled, or rejected orders shall not qualify for the purposes of this requirement. Clients should not execute transactions solely for the purpose of obtaining the Reward without considering the associated investment risks and transaction costs.

3.3. The first 4,000 eligible Participants who fulfil the criteria contained in sections 3.1 and 3.2 of this document will receive the Reward. Completion of the requirements does not guarantee receipt of the Reward if the maximum number of Rewards has already been allocated.

3.4. Each Client may receive only one Reward, regardless of the number of Accounts or sub - accounts they create.

3.5. Participation is voluntary and subject to full acceptance of these Terms and Conditions.

3.6. XTB reserves the right to verify Participants' eligibility and supporting information before awarding the Reward. XTB may refuse participation or withhold the Reward where a Participant fails to meet the eligibility requirements, provides false or misleading information, or engages in activities reasonably identified as fraudulent, abusive, or intended to manipulate the Program. Any such decision shall be based on documented and objectively applied criteria, in accordance with applicable laws and regulatory requirements.

3.7. This Promotional Offer cannot be combined with other promotional offers offered by XTB during the Client's Participation Period. If a Client decides to join this Promotional

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Offer, however, his/her participation in other promotional offers will be cancelled and any progress made in those promotional offers will be lost and it won't be possible to recover it.

4. Delivery of the Prize

4.1. The sponsor of the Rewards is the Organiser.

4.2. Rewards will be delivered promptly. In all cases, the Reward shall be credited to the Client's main Account within a maximum of 3 business days after all the criteria outlined in sections 3.1 and 3.2 have been met.

4.3. The selected reward will be ten (10) shares of Emaar Properties.

4.4. The Reward will be awarded to the first 4,000 Participants.

4.5. The Reward cannot be exchanged for cash or alternative instruments, nor is it combinable with other XTB promotional programs.

4.6. All Participants will receive the same share, the value of which is subject to market fluctuations. The Participant accepts that the actual value of the share at the time of transfer may differ from the initially stated or allocation date value.

4.7. The Reward is intended to have an aggregate market value below USD 50 at the time of allocation. As the market value of shares may fluctuate, the actual value of the Reward may change after allocation. If the selected shares exceed the intended promotional value or become unavailable for allocation due to market or operational circumstances, XTB reserves the right to substitute them with shares of another publicly traded company of reasonably comparable value. Any substitution shall be communicated to affected Participants.

4.8. Ownership of the reward fully transfers to the Participant upon crediting.

4.9. No additional fee shall be charged solely for receiving the Reward. However, standard trading fees, commissions, spreads, currency conversion charges, and other applicable account-related charges may apply to transactions undertaken by the Client, including transactions executed to satisfy the trading requirement or subsequent transactions involving the Reward. Such charges shall be governed by XTB's applicable fee schedule and account terms.

4.10. In the event of a significant change in the value of the shares selected by the Organizer or the inability to award shares due to external changes in market conditions, the Organizer reserves the right to select and award other shares in their place.

4.11. One award per person is allowed, regardless of the number of open trading accounts.

5. Tax and Legal Considerations

5.1. Participants are responsible for declaring and paying any taxes in their country of tax residence, if applicable.

5.2. XTB is not responsible for advising Participants with regard to their tax obligations, nor providing any information except for the transaction history of the trading account.

6. Data Protection

6.1. XTB processes Participants' personal data in accordance with applicable data protection laws and regulations in the United Arab Emirates, including Federal Decree-Law No. 45 of 2021 regarding the Protection of Personal Data, to the extent applicable, and XTB's Privacy Policy. Personal data may be processed for the purposes of administering the

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Program, verifying eligibility, preventing fraud and promotional abuse, fulfilling legal and regulatory obligations, and allocating Rewards.

6.2. We implement appropriate technical and organizational measures to ensure the security of your data and to protect it against unauthorized access, loss, or misuse. Your data will only be shared with third parties if permitted by law or if you have given your consent. For more information about how we process your data and about your rights, please refer to our Privacy Policy.

7. Exclusion & Termination

7.1 XTB reserves the right to refuse participation, withhold or cancel a Reward, or exclude a Participant from the Program where reasonable grounds exist to determine that:

7.1.1 The Participant has breached these Terms and Conditions or failed to satisfy the eligibility requirements.

7.1.2 The Participant has created or attempted to create multiple accounts or used multiple identities to obtain more than one Reward.

7.1.3 The Participant has provided false, inaccurate, misleading, or fraudulent information during onboarding or participation.

7.1.4 The Participant has engaged in coordinated, artificial, or otherwise abusive activities intended to obtain Rewards improperly, including transactions designed to circumvent the eligibility requirements.

7.1.5 The Participant's activities raise reasonable concerns relating to fraud, financial crime, or other breaches of applicable laws or XTB's compliance requirements.

7.1.6 Any decision to exclude a Participant or withhold a Reward shall be based on reasonable grounds, supported by available evidence, and applied consistently in accordance with applicable laws and regulatory requirements.

7.2. XTB reserves a right to change these Terms and Conditions, suspended or terminated the Promotion early in the event of:

7.2.1 changes of the commonly governing law affecting or that could affect the business of XTB, including services provided by XTB or Client service,

7.2.2 changes in interpretation of the law resulting from court judgements, resolutions, decisions, recommendations or other acts of government authorities,

7.2.3 requirement to adapt the Terms and Conditions to decisions, instructions, recommendations or other positions of supervisory authorities,

7.2.4 change of the scope of conducted business or change of the scope of provided services or method of provision of services.

7.3. The amended Terms and Conditions will be published on the XTB website. Additionally, an email notification will be sent to Participants who have already begun the Account opening process.

8. Complaints & Resolution

8.1. Complaints may be directed to: xtbsupport@xtb.ae or in app using the complaint form.

8.2. All disputes will be governed by UAE law, with jurisdiction under UAE Courts.

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9. Final Provisions

9.1. Effective date: 16 October 2026

9.2. This document is a marketing communication and does not constitute investment advice.

9.3. These Terms and Conditions are made available in both English and Arabic. Both versions are intended to communicate the same rights and obligations. In the event of any discrepancy between the two versions, the interpretation shall be determined in accordance with applicable UAE laws and regulatory requirements.

9.4. XTB reserves the right to update the program or terminate it with due notice to Participants.

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