

**GENERAL CONDITIONS
FOR THE PROVISION OF INVESTMENT
SERVICES**

EUROXX
Euroxx Securities S.A.
ΧΡΗΜΑΤΙΣΤΗΡΙΑΚΗ Α.Ε.Π.Ε.Υ.

(In accordance with Law 4514/2018 and the Delegated Regulations of the European Council and the Council)

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GENERAL CONDITIONS FOR THE PROVISION OF INVESTMENT SERVICES

These General Conditions for the Provision of Investment Services (the "Conditions" or "the present") shall apply to each service provided to the Client by Euroxx and shall form an integral part of any further legal relationship created by a specific contract or automatically between the Client and Euroxx. The legal relationship between the Client and Euroxx is created by signing the specific contract for the provision of specific investment and ancillary services on financial instruments, which these Conditions supplement.

PREAMBLE

Whereas:

A. Euroxx Securities S.A. (hereinafter referred to as "Euroxx") is an Investment Firm and under its Articles of Association and the relevant license it has received from the Hellenic Capital Market Commission, it provides its clients with investment and ancillary services, as defined below.

B. The undersigned with full name:

Name ID Card No

Surname Code

(hereinafter: "The Client") whose full details are indicated in the form: "Investor Details", wishes to assign and asked Euroxx the provision to him of one or more investment and ancillary services, provided for in the Specific Contracts to which the Client shall enter.

C. Following the receipt of the above application and prior to signing these Conditions, Euroxx:

(1) delivered (in person or via mail, physical or electronic) to the Client

(a) the "Investor Pre-contractual Information Form", which contains detailed information on:

- The general information on Euroxx.
- The client categorisation.
- The investment and ancillary services.
- The appropriateness and suitability assessment.
- The financial instruments and the investment risks.
- The summary of the best order execution policy.
- The summary of the conflicts of interest policy.
- The summary of the policy of custody and custodianship of financial instruments and funds.
- The costs, commissions, charges, considerations, including the pricing policy.
- The compensation scheme.
- The complaints management.
- The security & protection of personal data.

(b) the specific "Client Introduction and Investment Assessment Form" through which the Client's appropriateness or suitability assessment, inter alia, shall be conducted, which was filled in and returned by the Client to Euroxx (hereinafter the "Questionnaire"), and

(2) informed the Client, on the basis of the information available to it, of its classification in the category "RETAIL CLIENT" (or in case otherwise stated in the form "Investor Details" in the category indicated therein), of all Investment Services and of all Financial Instruments, of the possibility to request the change of his classification, as well as the conditions and consequences of the acceptance of such treatment, in particular as regards the limitations that this would entail with regard to his level of protection.

D. The Client, having acquired knowledge of the content of all of the above, wishes and assigns today to Euroxx, and Euroxx undertakes the provision to the Client (hereinafter referred to jointly as the "Parties") of one or more investment services, the provision of which shall be governed by these Conditions.

The following ARE AGREED, CONCLUDED AND MUTUALLY ACCEPTED:

I. DEFINITIONS AND INTERPRETATION

1. Definitions

The following definitions shall apply to the present:

"AEED"	Each Investment Mediation Societe Anonyme, within the meaning of the provisions in force, such as in particular of Law 4514/2018.
"Market or Venue of execution"	(a) Trading venue, and (b) generally any Over The Counter -OTC- markets in Financial Instruments, in Greece and/or abroad.
"Appropriateness or Suitability Assessment"	The assessment that Euroxx must - or, as applicable, may- carry out - in order to assess whether a specific investment service or financial instrument requested by the Client or offered by Euroxx is appropriate for the Client, on the basis of the criteria laid down in this respect, in the provisions in force.
"Specific Contract"	The written and specific contract concluded and signed between Euroxx and the Client through the signature of the Client in the specially designed field of the form "Investor Details" for each type of investment service and/or financial instrument, or for relevant categories of investment services and/or financial instruments, which contains the specific terms and conditions governing the provision of this service.
"Intermediary"	The Investment Firm (EPEY), the cooperating custodian or any third party intermediating in the execution of an order or its further transmission for execution or clearing or settlement and generally the implementation of a transaction in relation to the service provided by Euroxx or activity carried out by Euroxx, in accordance with the Conditions and any Specific Contract, regardless of whether (this Intermediary) acts upon orders of the Client, Euroxx or other Intermediary.
"Investment Firm (EPEY)"	Any domestic or foreign investment firm, within the meaning of the provisions in force, in particular Law 4514/2018, including Credit Institutions which may legally provide investment services.
"Custodian"	Any legal person (other than Euroxx) authorized, in accordance with the provisions in force, to be entrusted with the custody, keeping and/or registration and/or administrative management and/or clearing and settlement of Client financial instruments (whether in physical or in electronic/paperless form) or transactions on them and/or Client money and any agent of this legal person (sub-custodian).
"Institutional Custodian"	Any legal person or association of persons or a netting agency or a clearing house and/or clearing or settlement body, in general, responsible for the task of clearing and/or settlement of transactions on money and/or financial instruments and/or management of the relevant clearing and/or settlement system, and/or keeping a central file or register or account of the financial instruments, and/or the custody and/or administrative management of financial instruments, pursuant to a law provision or pursuant to a contract with the participants in the relevant clearing and/or settlement system, such as e.g. the Societe Anonyme "Athens Exchange Clearing House SA" ("ATHEXClear") and the company "HELLENIC CENTRAL SECURITIES DEPOSITORY S.A." ("ELKAT") for the financial instruments admitted and/or traded on the Athens Stock Exchange.
"Investment Services" or "Services"	Investment and ancillary services, within the meaning of the provisions of parts A and B of Annex I to Law 4514/2018 "Markets in financial instruments and other provisions", as in force, or any other legislative provisions that may replace them, in particular: reception and transmission of orders, execution of orders on behalf of clients, management of client portfolios, investment advisory services, underwriting of financial instruments and/or placement of financial instruments with or without a firm-commitment basis, granting of credit or loans for the purpose of conducting transactions, custody and administration of financial instruments on behalf of clients, custodian services, provision of advice on capital structure, industrial strategy of undertakings, services relating to the mergers and acquisitions, foreign exchange services in the context of provision of investment services,

	investment research and financial analysis, services relating to underwriting.
"Non-complex financial instruments"	The financial instruments that are considered "non-complex" each time, as provided for in the provisions in force, and the criteria contained therein, as in particular the provisions of Article 25 par. 4 of Law 4514/2018, as in force, and in accordance with the above provisions (as in force on the date of the present) include, but are not limited to, shares traded on a regulated market, money market instruments, bonds or other forms of securitised debt that do not contain derivatives, UCITS units etc.
"Credit Institution"	Each credit institution, within the meaning of the provisions in force, in particular Article 3 of Law 4261/2014.
"Transactions"	All types of contracts or unilateral legal acts.
"Tied Agent"	Any natural or legal person who has been appointed by the Investor Firm (EPEY) and acts as its tied agent, within the meaning of the provisions in force, in particular Article 29 of Law 4514/2018.
"Collaborating Custodian"	Each custodian with whom Euroxx, or Intermediary or other person on its behalf, has entered into a contract under which the custodian provides custody services in relation to the Client financial instruments and/or money that are the subject-matter of those Services.
"Clearing System"	Any organised and appropriately licensed system for the clearing and/or settlement of Financial Instruments and/or Transactions in Financial Instruments and/or money, operating in Greece and/or abroad.
"Trading venue"	Regulated market, Multilateral Trading Facility (MTF) or Organised Trading Facility (OTF), as set out in Art. 4 points 21, 22, and 23, respectively, of Law 4514/2018.
"Portfolio"	The totality of the Client financial instruments and money that are the subject matter of the services and which from time to time are delivered by the Client to Euroxx or on its instruction to a cooperating custodian and/or held by Euroxx and/or a cooperating custodian; and/or by an institutional custodian for the purposes, and in the context, of the provision of services by Euroxx to the Client, in accordance with the provisions of these General Conditions and in any Specific Contract, such as this (the Portfolio) is structured in providing these Services.
"Financial Instruments"	Financial instruments having the meaning assigned to them in part C of Annex I to Law 4514/2018, as in force, or in any other legislative provisions that may replace them, such as, indicatively, securities, money market instruments, units in collective investment undertakings, options, futures, swaps, forward rate agreements and other derivative contracts; relating to securities, currencies, interest rates or yields and other derivative instruments.
"Packaged retail and insurance-based investment products, PRIIPs"	It means an investment, including instruments issued by special purpose vehicles as defined in Article 13 point 26) of Directive 2009/138/EC or securitisation special purpose entities as defined in Article 4 paragraph 1 point m) of Directive 2011/61/EU of the European Parliament and of the Council (2) in which, regardless of the legal form of the investment, the amount repayable to the retail investor is subject to fluctuations because of exposure to reference values or to the performance of one or more assets which are not directly purchased by the retail investor. "Insurance-based investment product" means an insurance product which offers a maturity or surrender value and where that maturity or surrender value is wholly or partially exposed, directly or indirectly, to market fluctuations. "Packaged retail and insurance-based investment product" or "PRIIP" means a product that is one or both of the following: a) PRIP; b) insurance-based investment product.
"Key Information Document"	A document drawn up by the manufacturer (issuer) of a financial instrument included in the PRIIPs, following a predefined content and format in accordance with the applicable legislation and published on its website.
"Cross-selling"	It means the offering of an investment service together with another service or product as part of a package or as a condition for the same agreement or package, in accordance with Article 4, paragraph 1, point 42 of Directive (EU) 2014/65.

2. Interpretation

- 2.1. The headings of the Conditions, Annexes, any of these Appendices and paragraphs hereof exist only for ease of reference and do not affect their interpretation.
- 2.2. The Preamble, as set out at the beginning of the Conditions, forms an integral part of the Conditions.
- 2.3. The Specific Contracts, the Conditions, their annexes and the totality of the contractual documents between the

Client and Euroxx, are part of an integrated whole and indivisible.

2.4. Unless expressly stated otherwise in the texts of the Conditions and of the Specific Contracts, any reference to "applicable provisions" shall mean any law, decree, delegated legislation, regulatory, individual or other administrative act, decision, regulation, rule, directive, circular, guideline, recommendation or practice (whether they have binding effect or, if they do not, they are such that, according to commercial usage, the persons whom they concern comply with them) voted, issued or implemented (whatever the case may be), by:

a. state or supranational (such as those of the European Union), legislative, executive, administrative or judicial bodies or other Authorities (such as the Capital Market Commission) or institutional unions (such as E.S.M.A.), and/or
b. regulated or non-regulated markets (including Multilateral Trading Facilities) or over the counter markets or operators of these markets and/or
c. Clearing and/or Settlement Systems of Financial Instruments and/or Money, in Greece and/or Abroad or Institutional Custodians, as their content is applicable each time and implemented following the amendment, replacement or repeal of the relevant law, decree, delegated legislation, act, decision, regulation, rule, directive, circular, recommendation or practice.

2.5. Unless expressly stated otherwise in the relevant text of each Specific Contract, any reference:

a. to "business day" means any day (except Saturday and Sunday) which is not an official holiday, on which the Athens Stock Exchange operates and the Investment Firms (EPEY) and the banks are open for general operations in Athens, and
b. simply to "day" means a calendar day, not a business day.

II. CONCLUSION OF SPECIFIC CONTRACTS

These Conditions complement and form an integral part of the Specific Contract/ Specific Contracts drawn up between the Client and Euroxx as signed hereto in the specially designed field of the "Investor Details" form. In any case, the specific conditions of any Specific Contract/Specific Contracts concluded, shall prevail over the Conditions to the extent that they conflict with the latter.

These Conditions and any Specific Contract drawn up between the Client and Euroxx, as well as any other form, document, text, etc. shall be included and constituting the contractual texts used by the Company for the conclusion of contractual relations with the Client, should be written in the official language of the Company, which is Greek. Given the range and complexity of the Company business operations, Euroxx may have all the contractual texts it uses translated into English. If the Client is unable to understand the Company contractual texts written in either Greek or English, he shall ensure, at his own expense, to translate them into his native language.

III. WARRANTIES AND REPRESENTATIONS

1. Statements and Guarantees

The Client shall make the following warranties and representations to Euroxx, which are considered to be repeated, valid and binding on the Client, under the content given throughout their relationship, namely shall declare, certify and guarantee to Euroxx that:

1.1. **Prevention of money laundering and terrorist financing.** He complies and shall comply with the applicable provisions on the prevention of money laundering and terrorist financing (such as, indicatively, the provisions of Law 4557/2018, which transposes the 4th Directive 2015/849/EU into national law, and the relevant regulatory acts and decisions of the competent Authorities, as in force). All kinds of assets held directly or indirectly in his possession, constitute his Portfolio, and delivered to Euroxx or to third parties for the purposes and in the context of the present, have been legally acquired by the Client, are not a product of crime, are not derived from illegal acts or related to criminal activity (within the meaning of the provisions of Law 4557/2018, as in force, amended and/or replaced), are fully owned by him and are genuine and free of encumbrances and liabilities to third parties and hereditary or other disputes, and promises, otherwise, to indemnify all losses suffered by Euroxx.

1.2. **Prohibition against market abuse.** He complies and shall comply with the applicable provisions of the laws and relevant regulations prohibiting market abuse and/or the use of "inside information", as defined in the applicable provisions (such as, indicatively, Regulation (EU) 596/2014 of Law 4443/2016, and the delegated decisions of the Hellenic Capital Market Commission, as in force), and shall not proceed through Euroxx to prohibited acts and transactions.

1.3. **Legality.** The conclusion of the present, any Specific Contract and any other document provided for herein, and the provision, in general, of Investment Services to the Client, is not contrary to the provisions of any law, decree, decision or other regulatory act to which the Client is subject, nor is it contrary to any decision a court or arbitrator or a judicial, administrative or other public authority, neither opposes nor may result in the breach of any condition of its articles of association or decision of its statutory body, as long as it is a legal person, or representation or obligation contained in contracts already concluded by the Client with third parties or the representations given by the Client to third parties or Authorities.

1.4. Obligations relating to personal data. It shall meet its obligations that derive from the provisions of Regulation (EU) 2016/679 (General Data Protection Regulation - GDPR), in particular as regards informing the individuals ("subjects"), whose personal data are disclosed to Euroxx by the Client for the purposes of its transactions with Euroxx and in terms of obtaining the consent of the subjects, if required by the applicable law, for this disclosure of the data and the relevant processing by the Client. Particularly in this context, the Client declares that it has made all necessary notifications to the Personal Data Protection Authority which (notification) also covers the conclusion of the Conditions and the transfer to Euroxx of personal data of the Client, his representatives or legal representatives and employees (if applicable), to the extent required for the fulfillment of the respective obligations undertaken under the Conditions.

1.5. Pre-contractual information. He has taken note of the content of the entire Euroxx informative printed matter, in particular the "Investor Pre-contractual Information Form", the policies of: Best Order Execution, Conflict of Interest, Considerations, Custody & Custodianship of Client Financial Instruments & Funds and selection of Euroxx custodians, the Pricing Policy and the proposed by the latter General Conditions for the Provision of Investment & Ancillary Services, which it unreservedly agrees with and expressly accepts.

Particularly with regard to the Financial Instruments and the services provided by the Company and the potential risks that may be involved in them, the Client acknowledges its obligation to read carefully the "Investor Pre-contractual Information Form", as well as any other accompanying documents of the relevant financial instruments, refer to the examples of cost calculation and the identification of the risks of capital loss and the potential loss making and to submit any questions to the Company prior to the conclusion of the transaction.

Furthermore, the Client declares and accepts that prior to the provision of investment services by Euroxx on packaged retail and insurance-based investment products (PRIIPs), the Company exhausts its information to the Client by delivering the relevant key information document (KID) as provided for in the relevant legislation and as drawn up and published by the issuer of the financial instrument in question on its website. The same applies to the commissions charged. The Company may provide the relevant information to the Client even after the transaction has been conducted, provided that the Client has provided the relevant consent for this purpose (see in this regard, Annex: "Consents" to the form "Investor Details"). In any case, the Client must carefully read the relevant document as well as any other accompanying documents to the relevant financial instruments and submit to the Company any questions prior to the transaction conclusion. The Company shall bear no responsibility as regards the content of the specific KID.

1.6. Legal Capacity. It has full capacity and power to contract and sign hereto, each Specific Contract and is legally and validly bound by the obligations undertaken under the Conditions, any Specific Contract and transaction that shall be concluded as a result of his order.

1.7 Specific Client Introduction & Investment Assessment Form. For the purpose of covering regulatory and legislative requirements and, in particular:

(a) of Law 4557/2018 "On the prevention and deterrence of the use of the financial system for the purpose of money laundering and terrorist financing" as in force, and the obligation, arising from it, to collect information from the Client for the best possible "introduction" of his ("Know Your Customer"),

(b) of Law 4514/2018 and the delegated Regulations relating to:

(i) the conduct of an appropriateness or suitability assessment;

(ii) the product monitoring policy and the identification of the target market for the establishment or disposal of financial instruments to the Client; the Client (or his legal representative, as applicable) has carefully studied and completed the specific **Client Introduction & Investment Assessment Form**", having full capacity and power to do so, realising that the proper completion of the form is in his personal benefit and interest and shall thus assist Euroxx to do its best in providing him with investment and ancillary services.

2. Client obligations & responsibility to notify any changes - Effects of failure to notify

2.1. The Client shall bear the obligation to inform Euroxx immediately and in writing of any event that makes, or may make any of the Client's statements, information and data provided, inaccurate, incomplete or powerless, to notify the relevant changes on them in order to restore accuracy, completeness and validity of the statements, information and data provided to Euroxx and, accordingly, to send the relevant substantiating or legal documents concerning these changes.

2.2. The Client shall in particular notify promptly, in writing and specifically, to Euroxx, any change in the data and information submitted by the Client that affects, or may affect, the Categorization of the Client by Euroxx and/or the Appropriateness or Suitability Assessment (if applicable), and in particular any change in any of the data or information that it has declared to Euroxx under the completion of the forms "Investor Details" and "Client Introduction & Investment Assessment Form".

2.3. The Client further acknowledges that Euroxx concludes the Conditions and the individual Specific Contracts with the specific conditions for the Client (in particular financial conditions) based on the truth, accuracy and completeness of the warranties and representations provided by the Client, which serve, overall, as contractual basis

of the individual Specific Contracts, the Client being fully and exclusively liable to Euroxx for the truth, accuracy and completeness thereof and for the consequences of any inaccuracy or incompleteness of them.

IV. CLIENT LEGITIMATION AND REPRESENTATION

1. To prove the identity of the Client and any of its representatives, including the AEED or EPEY where the Client transmits orders through them, and/or the Client legal representatives, provided that the Client is a legal person, Euroxx, for the commencement of its transactions with the Client and the continuation thereof, may content itself with any document that according to law shall be considered as proof of the identity of a natural or legal person, of the power of representation or of its legal representation (if applicable) and of its other details. Euroxx shall not be liable for the validity, legal soundness or authenticity of such documents. The Client declares to Euroxx and certifies that all the information he/she discloses, presents and declares in the "Investor Details" form is true, accurate, complete and original.
2. Euroxx shall be entitled to receive and keep samples of the authenticated signatures of the Client and of his respective representatives or legal representatives (as appropriate).
3. The Client shall not be entitled to invoke any change:
 - a. in respect of the person of any representative of his (including AEED or EPEY, where the Client transmits orders through them), or his legal representative, as long as the Client is a legal person; and
 - b. as to the extent of the Client's power, agency or representation and binding by them, provided that Euroxx has not previously been notified by the Client in writing and specifically for the relevant change.
- 3.1. In any event, Euroxx shall be entitled to consider any of the persons declared to it in writing as such (i.e. as agents or legal representatives), and the legal documents required by Euroxx have been presented for them as having full and unlimited power to give any orders and instructions to the name and on behalf of the Client and to fully bind the latter, within the limits expressly mentioned in the legal documents presented, as direct representatives or legal representatives thereof, unless Euroxx has previously been notified by the Client and in particular for any change, revocation or removal of their power of representation or legal representation.
- 3.2. The change, revocation or removal of their power of representation or legal representation shall be valid against Euroxx from the business day following the receipt of the, as above, written notification.
4. This obligation of the Client to notify Euroxx in writing of the relevant changes shall apply even if the granting of a power of delegation or representation is published or registered in public registers or forms and the revocation, change or amendment shall also be subject to publication or registration. Euroxx shall not bear the obligation to seek the above details.
5. The Client agrees that all transactions between the Parties, and all transactions concluded by Euroxx or Intermediary on behalf of the Client, on the basis of the orders received from the Client and/or each representative or legal representative of his, shall be valid, strong and binding, in agreement with their content, to the Client, as well as that he already approves and acknowledges all deeds and acts of the Client's respective representatives or legal representatives (as applicable), within the Conditions, as legal, valid, strong, unquestionable and as if they were concluded by this Client.
6. Euroxx may accept and execute any order or instruction transmitted to it via any of the means provided herein (which it reasonably considers to be derived from the Client and/or his respective representative or legal representative, as applicable), Euroxx bearing no obligation to verify the identity of the person transmitting the order. In any case, if the Client suffers loss due to an error, misunderstanding, mistake or fraud in respect of the person who transmitted orders to Euroxx, or in general traded with it, and/or in relation to the content of the documents or oral expressions of intent of this person (including, indicatively, cases of false personification or forgery), Euroxx shall be liable for any of the above reasons for any loss of the Client only for deceit or gross negligence by the agents or servants, and the Client shall expressly waive all rights to cancel the relevant Transactions concluded by Euroxx or by an Intermediary on behalf of the Client.

V. EXECUTION OF CLIENT ORDERS

1. Reception and transmission of orders from Euroxx

- 1.1. The execution of each Client's order by the Company shall be governed by the articles of association, the regulation, the rules, the provisions, the practice and habits of the Market, as well as the relevant laws of the respective country or administrative division, where any order on behalf of the Client in the context of the present, any additional act and Specific Contract is executed.
- 1.2. The Client, when transmitting orders to Euroxx, should have been informed of the characteristics of the financial instruments on which he orders Transaction conclusion each time.
If the Client has not requested in writing pre-contractual information in addition of what he receives by Euroxx, he shall be deemed to be aware of the operating rules and conditions of the relevant Market, as well as the ones of the clearing system under which the financial instrument relevant to the order is traded, concluded and/or settled (as applicable), (including, but not limited to, the way of defining rights and obligations arising from Transactions in the financial instruments traded on the relevant Market) and has fully accepted them.

1.3. Appropriateness or suitability assessment - Risk identification. Prior to receiving any Client order for the conclusion of a transaction within the services provided to the Client by Euroxx, the Company has already carried out the Appropriateness Assessment through completing the relevant section of the Questionnaire included in the Special Client Introduction & Investment Assessment Form. Appropriateness Assessment shall be compulsory for the provision of any investment and ancillary service to the Client by the Company, with the exception of the provision of the services of reception, execution or further transmission of orders for the conclusion of transactions on behalf of the Client, on financial instruments that are not included in the complex ones without the use of leverage, within the meaning of the relevant provisions of Law 4514/2018, as in force. However, regardless of its exemption, the Company proceeds to an Appropriateness Assessment in any case, and regardless of the kind of the investment and ancillary services provided to the Client, because it considers that it is also in the interests of the Client and that the Client knows, accepts and hereby provides his express consent to the Company for this purpose.

1.3.1 The appropriateness assessment carried out by the Company is likely to lead to conclusions different from what is expected from the Client, or to indicate the Client's inappropriateness in relation to the services, financial instruments or transactions that he wishes to conduct through the Company. In this case, the Company shall inform the Client of the results of the assessment, state the reasons for its decision and propose to the Client those services/transactions/financial instruments that it considers appropriate, as applicable, for the Client. The Company shall not be liable for any loss of the Client as a result of the transactions that were requested by him and were not carried out due to the inappropriateness of the Client.

1.3.2 The above, under paragraph 1.3.1, are likely to occur in the context of the suitability assessment, when the Company provides to the Client investment advice or portfolio management services. The suitability assessment shall be completed by identifying the Client's investment profile, taking into account his knowledge and experience, his investment objectives, risk tolerance, loss tolerance and financial situation. The investment profile that is ultimately determined by the Company in a predetermined, scientifically substantiated way, is likely to differ from what the Client expected and the suitability assessment to demonstrate the Client's suitability with specific investment strategies or transactions on specific financial instruments. In this case, the Company shall inform the Client of the results of the assessment, state the reasons for its decision and propose to the Client those services / transactions / financial instruments and investment strategies that it considers appropriate, as applicable, for the Client.

1.3.3 However, if, despite the Company's recommendations to the contrary, the Client insists and at any time in the future wishes to transmit orders with financial instruments or requests to be provided by the Company with investment services that were deemed inappropriate for him, or in the context of the Appropriateness Assessment, as set out in subparagraph 1.3.1 above, or in the context of the Suitability Assessment, as set out in subparagraph 1.3.2 above, the Client expressly declares that he **wishes to receive** all the investment services requested by him in **all** financial instruments that he may request regardless of whether some of these services or some of these financial instruments have been considered by the Company - as mentioned above - not to be suitable for him.

In any such case, Euroxx shall draw the Client's attention and point out that it fully and exclusively assumes the responsibility for the reception of investment services on financial instruments that are not suitable for the Client, which by their nature involve major risks of decrease in value or total loss of the capital invested. Euroxx shall follow and exclusively execute only the Client's orders without any further involvement or participation, and shall not be liable, given the above explicit warning on non-appropriateness of investment service and /or financial instruments.

1.4 Acceptable methods of order transmission. The Client may validly give orders to Euroxx in one of the following methods of his choice: by physical presence at the offices and branches of Euroxx, or orally via the telephone, or in writing - the signed facsimiled message (fax) and the electronic document via e-mail considered to be documents, at the telephone/fax numbers and the e-mail addresses that Euroxx notifies to the Client, and/or, following a Euroxx acceptance document, by any other electronic means, the use of which shall be feasible in the future. In addition, the Client may give Euroxx orders either directly or through his agent, such as in particular through AEED and/or through EPEY or a tied agent of Euroxx pursuant to an authorization, accepted by Euroxx, granted by the Client for that purpose.

1.4.1 Transmission of orders via electronic systems. The Client may, in the context of the provision of investment and ancillary services, receive from the Company or from an Intermediary with which the Company cooperates, appropriate Software to send its orders either to the Company or to the Intermediary or directly to the Venue of Execution (hereinafter "**electronic orders**"). In the event that the Client receives software for the transmission of electronic orders, he may sign a specific contract with the software provider for this purpose, the conditions of which shall be applied in a complementary manner to the conditions hereof, and shall prevail as more specific to the present in cases of conflict. Furthermore, the Client may, through the software, be informed about the execution of the orders, for each activity as well as for the balance, in money and securities, of his trading account held in the Company or in the Intermediary (hereinafter "**the electronic information**").

1.4.2 Following the signing of this contract or the signing of a respective contract with a third party provider where required, the procedure for Client access to the system shall be activated. The transmission of orders via electronic systems requires the combined use, by the Client of a **Username** and **Password**, which are sent to him by post by confidential letter, otherwise via strictly personal e-mail. Both the Company and the software provider may from time to time require the change of the personal Username and/or Password and to reset password, for reasons of protection of the Client transactions, not being liable for any loss suffered by the Client in case of failure to carry out transactions until the completion of the relevant procedure. The Client accepts that the combination of Username

and Password represents him and fully substitutes his signature, in any electronic transactions he conducts, is an evidence of use of the service, confirms that the electronic order comes from the Client himself, and that the information was made to the Client himself. The Client must keep the username and password, given to him, secret. In the event of their theft, loss, illegal or irregular use, he must immediately inform the Company, otherwise he shall be fully bound by any transaction and be liable to the Company or the provider for any loss that may result.

1.4.3 The Client must transmit electronically, to be executed, only his own orders, either in person or through the legally disclosed to the Company representatives or his specially authorized representatives. It shall be expressly prohibited to use the software provided for business purposes or for the exercise of any, even occasional, activity that may constitute the provision of investment services within the meaning of Law 4514/2018 and Directive 2014/65/EU, whether illegal or legal. In any case, the Client must fully compensate the Company or the provider, for any loss they may suffer, for any reason, from orders that he shall transmit through the software provided.

1.4.4 Receipt and registration. The transmission of electronic orders by the Client shall be allowed only during the operation of the market for which the order is intended, unless otherwise specified in the specific terms of the software. The electronic order shall be considered to have been received by the Company upon its appearance in the interim system for the collection, control and transmission of orders. The Client's instructions - orders to the Company shall not be considered to have entered into force prior to their actual receipt by it. Respective central systems may also be operated by Intermediaries. The registration of the order in the system by the Company or the Intermediaries, shall be performed in accordance with the applicable law, these Conditions and the conditions of the contract for the reception and transmission and execution of orders, signed by the Company with the Client or the contracts signed from time to time by the Client with Intermediaries. Both the Company and the Intermediaries may place limitations on the amount or number of orders transmitted. It is expressly pointed out to the Client that the Company shall not intervene in any way in the case of transmission, storage and clearing of the Client's order directly to the Intermediary through the software provided by a third party provider and, therefore, shall not assume any responsibility regarding the execution, storage, information or clearing of the Client electronic order.

1.4.5. Validity - proof. The parties expressly agree that the transactions concluded following the Client's electronic orders shall be valid and they waive the right to challenge the transactions entered following the as above orders for this reason. The Company or the Intermediary shall secure the electronic orders with encryption procedures and keep electronic records for their storage. The contracting parties agree that the evidentiary value of the electronic orders is the same as that of the documents. The receipt of the order by the Company or the Intermediary and its storage in the system shall constitute full proof of the order. In case of incorrect transmission of an order, the Client shall expressly waive the right to request the cancellation of the order or the transaction concluded in accordance with it.

1.4.6. Objections. Client's objections concerning any detail of the transactions or his trading account, of which he takes note using the possibility of electronic information by the Company, must be submitted to it in writing or electronically immediately, no later than within the day on which the last transaction was concluded. Failure to submit objections in a timely manner shall apply as approval. The Company may limit the information provided in the context of electronic information, by notifying this change to the Client, in writing or electronically, and over the Internet. Client objections on transactions concluded using software of third-party providers, shall be submitted in accordance with the specific conditions of the contracts signed by the Client with the executing companies, regarding the provision of investment services, for the provision of which the software is provided to the Client, the Company not being liable respectively.

1.4.7. Price information. The Client may receive, through the software provided, information on the prices of financial instruments, either in real time or with time delay, depending on the services provided to the Client each time, and the specific conditions of use of the service or the Software. This ability of the Client shall not constitute a transfer or concession of use of the program that includes the relevant information from the Company or the third party provider to the Client. The Company draws the Client's attention to the possibility of changing these prices until the receipt of any electronic order by the Company or the Intermediary, its entry into the system and the conclusion of the relevant transaction. Neither the Company nor any Intermediary shall be liable in case of non-execution of the order with a fixed price limit due to a change in the share price or the execution of an order free from a price limit at a price different from the price at the time the order is transmitted by the Client.

1.5. For the content of the orders given to Euroxx and for the profit or loss thereof, the Client shall be fully and solely responsible. The Client has been informed that the persons authorized by the applicable regulations to receive and transmit his orders to the Company are exclusively the EPEYs, the AEEDs, the Tied Agents of Euroxx and Euroxx appropriately certified and duly authorized executives.

1.6. The Client shall bear the obligation to deliver the money or financial instruments that belong to him, only directly to Euroxx or to Cooperating Custodians. It is expressly pointed out that a any delivery by the Client of money or financial instruments to an AEED or to a Tied Agent or to other third - apart from the explicitly mentioned above - persons, shall not be acknowledged by Euroxx and shall have no effect upon it.

1.7. All Client orders (which relate to any of the Investment Services) must:

1.7.1 be clear and accurately describe their subject. In particular, the specific financial instrument on which the transaction conclusion is intended, any limits (e.g. maximum purchase prices or minimum sale prices) or whether the order shall be executed at the current price at the time of its execution must be specified, and

1.7.2 be given to Euroxx only on business days and hours, namely from the opening time of Euroxx until the end of

the session of the market related to the transaction and, in particular for the Wealth Management department, until 18:00, otherwise they shall not be considered valid.

1.8. Unless the Parties otherwise agree, the orders transmitted by the Client shall be considered valid and shall apply:

- a. only for the day during which they are given to Euroxx ("good-for-day"), while for their possible repetition they should be re-transmitted; or

- b. if they are given to Euroxx at the end of the Market session to which they relate, only on the next day on which the Market in question meets. Euroxx shall execute, where possible, in the normal course of events, on the Market related to the transaction, the orders given by the Client at the session for which they are valid. In case of failure to execute these orders in whole or in part during this session, they shall not apply for future session.

1.9. In case the Client wishes to give an order to Euroxx that shall be valid beyond the time limits provided above in condition 1.7 and/or that shall not relate to a specific Transaction price, he must transmit a specific explicit order to Euroxx. In such cases the order shall be valid until its execution unless the Client arranges for the cancellation or change of the order according to the present.

1.10. The Client may transmit orders which shall be valid for more than one sessions of the Market related to those orders, provided that this is permitted by the applicable provisions regarding that Market. It shall be the Client's obligation and sole responsibility to arrange for the cancellation or change of these orders.

1.11. In the event of ambiguities concerning the content of the orders, Euroxx shall enjoy discretion to either not execute those orders or to execute them by dispelling the ambiguities at its discretion, not being responsible for its interpretation. Without this provision imposing any obligation or liability on the Company, Euroxx shall be entitled to derogate from the Client's orders when it is unable to notify him, and it is apparent that the Client would allow the derogation if he was aware of the incidents that caused it.

1.12. The responsibility for any misunderstanding of orders given orally or for any alteration, delay or cut of facsimile (fax) messages and/or e-mails sent by the Client to Euroxx or for any other error that may be inserted into these messages -e.g. execution of an order on behalf of another Client due to incorrect entry of his details, etc. - shall be entirely borne by the Client, who shall compensate Euroxx for any loss suffered by the latter, due to such an incident, not excluding the liability of Euroxx only for gross negligence or fraud.

1.13. Euroxx shall reserve the right, at its sole discretion, whenever it deems appropriate, to request written or otherwise confirmation by the Client of any order prior to its execution.

1.14. Receipt of a Client order by Euroxx shall not imply its acceptance by the latter. The Client order acceptance shall be completed upon its execution by Euroxx or by a Counterparty only to the extent of its execution. In any case, Euroxx may not accept Client's orders and may not execute them, such as, inter alia:

1.14.1 if it considers that the execution of the order shall or may entail a breach of provisions in force, in particular provisions that:

- a. regulate the protection of the capital market by acts of persons holding inside information and by acts of market manipulation;

- b. govern the supervision and operation of Euroxx and/or the Intermediary undertaking the execution of such an order, following its transmission by Euroxx and/or the Custodian undertaking the clearing and settlement thereof;

- c. govern the supervision and/or operation of any Market in which such order is to be executed, or a Clearing System in which the relevant Transaction is to be cleared; and/or

1.14.2 where it has claims against the Client, regardless of whether they are outstanding or future or contingent and whether they arise from the same trading relationship or not, which the Client's order are related to or different Specific Contracts or any other cause; and/or

1.14.3 where the Client has not fully, timely and duly fulfilled all its obligations to Euroxx, HELEX, other Institutional Custodian, Cooperating Custodian or Intermediary; and/or

1.14.4 in the following cases, namely:

- a. in the case of a sell order, if the respective number of Financial Instruments has not been delivered to Euroxx or to a Cooperating Custodian to be placed, as provided for in the Conditions or in a Specific Contract,

- b. in the case of a buy order, if the Client has not deposited in advance the monetary equivalent to the purchase price of the Financial Instruments, the fee of Euroxx, any other amount to be paid for the conclusion of this Transaction in accordance with the applicable provisions or rules of the Market and/or the Clearing System at which the relevant Transaction is to be executed and/or cleared (e.g. indicatively provision of margin), as well as the general costs and charges (such as taxes, fees, dues, etc.) borne by the Client and paid by him, in accordance with the Conditions and/or any Specific Contract; and

- c. the Client has not provided the necessary funds and financial instruments for the settlement of its open positions and/or for the provision of the margin required and/or

1.14.5 if, at the discretion of Euroxx, there is an adverse effect or a potential adverse effect (hereinafter "**Material Adverse Effect**");

- a. the Client's ability to fulfill any of his obligations under any contract between him and Euroxx, and/or

- b. the validity or enforceability of any Specific Contract or other Transaction between him and Euroxx or any of its conditions, and/or

- c. the financial results and assets or, in general, the financial situation of the Client and/or the group of undertakings connected with him, in total, (in the case of a legal person), and/or

d. the ability of Euroxx to exercise, in full and in its entirety, any right or appeal against the Client and/or any third party in relation to the present and/or any other Specific Contract, and/or

1.14.6 if the orders are transmitted in a way that is not clear or raises doubts over the existence of an error or are not confirmed, despite the relevant request of Euroxx to their sender, or, in general, their means of transmission or their content is not in accordance with the provisions herein.

1.15. Euroxx shall bear no liability towards the Client or any third party for any damage to them in case of non-acceptance and/or non-execution or transmission by it of the Client order, in accordance with the provisions herein.

1.16. Euroxx shall be entitled, at its discretion, to partially execute Client orders in accordance with the Best Order Execution Policy, in so far as this is not contrary to the applicable mandatory provisions and there is no express agreement to the contrary with the Client.

1.17. Orders concerning modifications, revocations, confirmations or repetitions of earlier orders should be explicitly specified as such and clearly indicate such previous order. The Client may revoke or modify an order that has already been given to Euroxx for execution, subject to the provisions of the following:

1.17.1 In order for any revocation or modification of an order to be accepted by Euroxx, the latter must be forwarded by the Client in the same way (means) orders are forwarded to Euroxx, in accordance with the provisions hereto.

1.17.2 Revocation or modification of the original order may not be accepted by Euroxx, in particular if:

a. and to the extent that such an order has already been executed, or

b. if any preliminary steps have already been taken to execute this order.

1.18. Euroxx shall not liable for any loss suffered by the Client, which is due to the execution of orders of the latter that were not revoked or modified as above.

1.19. In cases of incorrect statement or typing of any Client code during the conclusion of Transaction or incorrect typing of Transaction details in the name of the Client, due to error or negligence of a Euroxx employee, the latter shall bear the following obligations, excluding any other obligation or any liability in this respect, namely:

a. to take all necessary action to cancel or correct the erroneous Transaction, in accordance with the applicable regulations, as soon as the error or oversight is found; or

b. if the aforementioned error or oversight is found at a time when it is no longer possible to cancel or correct the erroneous Transaction, to take, on its own initiative, the necessary steps to rectify the situation to its previous state, to the extent permitted by the applicable law, excluding any other obligation or liability of Euroxx in this respect.

1.20. The Client consents to the conclusion of aggregated transactions by Euroxx for the execution of similar orders of more than one of its Clients, in accordance with the provisions in force, and the provisions of the Best Order Execution Policy, as in force, and has been informed that the effect of aggregation may work to its disadvantage in relation to a particular order. If the product of the relevant Transaction is not sufficient to cover all these orders, it shall be distributed proportionately among the participants in the aggregated transaction of agents - clients.

1.21. The Client hereby consents to the execution of his orders outside the Trading Venues.

1.22. The Client hereby agrees that Euroxx shall provide, in the English language, the information documents relating to financial instruments governed by foreign law and/or traded on a Market or Venue of Execution outside Greece, and on which Euroxx concludes transactions on behalf of the Client or provides him with investment or ancillary services. The Client consents to the provision of some of the pre-contractual information in the English language as well as, in addition to Greek, if this is not available in Greek and declares, his declaration constituting a contractual basis for Euroxx, that he is fluent in English, and in case of doubt as to the comprehension of the texts, he shall be required to request clarifications, from a person of his confidence, where required.

1.23 When the Client transmits limit orders to the Company -whether in person or through a representative-, they may not be directly executed upon their entry into the specific trading system, and, depending on the market conditions, to which they relate, or the type and particular characteristics of the financial instrument, which is the subject of the order.

In case of a Client limit order relating to shares admitted to be traded on a regulated market or being a subject of trading in a trading venue, and which is not immediately executed under the current market circumstances, the Company shall take measures in order to facilitate the fastest possible order execution and, unless the Client gives explicit, different instructions, it shall publicly announce the client limit order in a way that is easily accessible to other market participants when submitting the order to be executed on a regulated market or MTF or if the order has been made public by a data reporting service provider established in a Member State, and can be easily executed as soon as the market conditions allow it.

The aforementioned may not apply to limit orders of a size which is large in scale compared to the normal market size of the specific share or type of share.

2. Best Order Execution Policy

2.1. The execution of the Client orders shall always be carried out in accordance with the applicable Euroxx Best Order Execution Policy. The Client declares that he has been informed about the Best Order Execution Policy in force, and provides, through the Conditions, his explicit consent on this Policy.

2.2. Where there are specific instructions from the client, Euroxx shall execute the order following the specific instructions, and not on the basis of the Euroxx Best Order Execution Policy. However, the Client's attention is drawn

that any specific instructions may prevent Euroxx from taking the measures provided for in the Best Order Execution Policy, to obtain the best possible result in the execution of its orders, in respect of the details covered by his instructions.

2.3 In addition to the aforementioned subparagraph 2.2, Euroxx shall be exempt from the obligation of best execution, in addition where:

- (a) it executes orders with a method other than that described in the Order Execution Policy due to temporary unavailability of the systems,
- (b) the client is categorized as an Eligible Counterparty.

3. Provision of Services to the Client via third parties

3.1. Euroxx shall be entitled, to the extent permitted by the provisions in force, to provide the Services to the Client via third parties (such as, indicatively, transmit the Client orders to be executed to another EPEY or clearing house, etc.), by notifying them of the details and information related to the Client and the provision of the Services. The Client agrees that Euroxx, in the context of the provision of Services to the Client, and, in particular, for the conclusion of Transactions in accordance with his orders, may contract with third parties (such as, in particular, EPEY, Custodians) and conclude and execute the relevant contracts and Transactions, in general, on behalf of the Client, either in its name (as an indirect representative) or in the name of the Client (as his direct representative). The Client hereby provides a relevant instruction and power of attorney to Euroxx to conclude the relevant contracts under any conditions agreed upon at its discretion, in the context of the provision of the Services to the Client.

3.2. In cases where the Investment Service is provided to the Client by Euroxx through another EPEY (in particular where Euroxx transmits the Client order to be executed to another EPEY), the Client agrees that, subject to the provisions of condition X.2. "EUROXX RESPONSIBILITIES & LIABILITY", Euroxx shall remain liable to him only for the appropriateness of the Investment Services provided to him, and only to the extent that this is provided for by the applicable provisions, while the EPEY that receives these details and performs the Transaction relevant to the Service shall be responsible for the best execution of the order and/or the completion of the said Transaction, since it shall be an independent company of Euroxx, with its own order execution policy and, consequently, it shall be a person beyond the sphere of influence and liability of Euroxx.

VI. HOLDING OF CLIENT FINANCIAL INSTRUMENTS AND FUNDS – CLEARING

1. Holding of Client Financial Instruments and Funds

1.1. The financial instruments and funds that are subject to client orders and/or are acquired by the latter as a result of the execution of such orders on behalf of the latter by Euroxx or generally constitute the Client Portfolio, shall be held either by Euroxx or by Cooperating Custodians, in accordance with the applicable regulations, Euroxx's specific written agreements with the Client and the Collaborating Custodians, and the client assets custody and Custodian selection policy as established by Euroxx, as in force.

1.2. With exception to Euroxx mode of operations, in providing portfolio management and investment advisory services, by the Wealth Management department of Euroxx, when Euroxx participates as "member"/"operator" in a financial instruments entry system in dematerialized format, such as the Dematerialized Securities System, and has access, as per the Client instruction, to the relevant account of that system where the latter financial instruments are or shall be entered, then, unless differently agreed or if Euroxx declares to the Client in writing the opposite, the financial instruments of the Client Portfolio entered in that system shall be delivered to and held by Euroxx on behalf of the Client, either in aggregate client accounts or in separate investor accounts.

1.3. Without prejudice to the applicable rules of the relevant entry system for financial instruments in dematerialised form or any prior notification by Euroxx to the Client, the "delivery" of the Client financial instruments to Euroxx shall be considered as their final entry (credit) in an account to which Euroxx has exclusive access, and the "holding" of financial instruments by Euroxx on behalf of the Client shall mean the possibility for Euroxx to move that account in its name or in the name of the Client, and to make transfers through the relevant financial instruments entries (debit and credit), in the context of the provision of Investment Service to the Client.

1.4. The Client agrees that Euroxx and/or the Cooperating custodian shall keep the financial instruments and funds of its Portfolio in aggregated Client accounts. The financial instruments and funds of the Client Portfolio held in aggregated Client accounts may be offset with the positions of other clients, without him interfering, and clearing may be performed on the central counterparty of the relevant Market. and, therefore, exposed to losses related to other Clients positions.

In this case, Euroxx and the Cooperating Custodian shall ensure that the Client Portfolio is restored as soon as possible.

1.5. The Client provides his express consent for the transfer of the financial instruments and funds of its Portfolio to Client security accounts in the name of Euroxx or the Cooperating Custodian participating as a member of a Clearing System, which Euroxx has entrusted with the clearing and settlement of relevant Client Transactions. The Client Financial Instruments and funds transferred to these accounts may be provided as collateral for the Clearing System for the clearing of Transactions, and the coverage of the risk of the non-cleared Transactions of the Client or other clients of Euroxx or the Cooperating Custodian, and, consequently, be sold or used or offset by the Clearing System operator. In this case, Euroxx and/or the Cooperating Custodian, as applicable, shall ensure that the holding of

financial instruments on behalf of the Client is restored as soon as possible. The Client hereby confirms that it has been adequately informed of the risks involved in the aforementioned transfer and use of his financial instruments.

1.6. The Client consents so that Euroxx may keep aggregated Client bank accounts in their name or in the name of the same or another Executing Undertaking or Custodian, with a clear reminder to the credit institution of the fact that these are Client funds, where part of the Client monetary funds shall be deposited even if: a) the banking institution in which the accounts are held does not participate in TEKE or in a respective deposit guarantee fund of the country of establishment of the banking institution (such as the Bank of Greece); b) there is a possibility that the deposited funds may be charged with negative interest rates; and c) the Client funds may be used to offset or otherwise to secure and/or cover positions of other Euroxx clients, including the risk of uncleared transactions or credit limit.

1.7. Apart from the mentioned in the present, Euroxx shall not undertake the provision of custody or administration and, in general, custodian services in relation to the financial instruments delivered to it or acquired in the context of the provision of Investment Services to the Client.

1.8. In any case, Euroxx shall be entitled to, and the Client shall hereby provide, an instruction and power of attorney to it as, at its sole discretion, either to undertake or to entrust the task of clearing, guarding and custody of the Client financial instruments and funds with the Cooperating Custodians, to deliver to them Portfolio assets and to undertake relevant obligations, within the more specific terms and conditions of the custodial agreement that it has concluded or shall conclude with them, and the applicable provisions governing the provision of these services on the relevant Market in Greece or abroad (depending on the venue where the financial instruments are traded and/or cleared).

1.9. The financial instruments and funds of the Client Portfolio that are delivered to Collaborating Custodians and held by them on behalf of the Client, are entered in accounts held by the Collaborating Custodians (hereinafter the "Custodial Accounts"). Euroxx shall take appropriate measures, in accordance with the provisions in force, the more specific written agreements between Euroxx and the Cooperating Custodian, and the Client Assets Custody and Custodian Selection Policy established, so that the Client Financial Instruments held by the Custodian can be defined in terms of the assets belonging to Euroxx, another Client and the Custodian. In this context, Euroxx shall ensure that:

1.9.1 The Custodial Accounts shall be kept by the Custodian in the name of the Client, and/or

1.9.2 In the event that Client financial instruments are kept, held and entered in a Custodial Account in the name of or on behalf of Euroxx, the relevant account shall bear the distinctive feature "Client Account" ("for account" or "clients" account"), as well as it shall keep in its records, and/or ensure that each Custodian shall keep in its records, a respective individual account of the Client.

1.9.3 If the applicable law of the country in which the Client's funds or financial instruments are held prevents the Company from complying with points d) or e) paragraph 1 Decision 1/808/07.02.2018 of the Hellenic Capital Market Commission as in force, the Company shall ensure the adoption of arrangements with equivalent effect as regards the safeguarding of the Client rights. In such cases, the Company shall inform the Client that it does not benefit from the relevant provisions provided for by Law 4514/2018 and Decision 1/808/07.02.2018 of the Hellenic Capital Market Commission, as in force.

1.9.4 Euroxx shall take any appropriate measure and shall not allow the covering or fulfillment or recovery of debts not related to the Client or the service provision to the Client, through the provision of collateral, retention rights or rights of set-off on Client financial instruments or funds held by a Cooperating Custodian in a Client Custodial Account. However, if this is required by the applicable legislation under the jurisdiction of the country in which the Client funds or financial instruments are held, within the European Union - including Greece- or outside it and, therefore, Euroxx shall bear the obligation to conclude agreements that create the said collateral, retention rights or rights of set-off, it shall disclose such information to the Client by informing him of the risks related to those arrangements. Where Euroxx provides collateral, retention rights or rights of set-off on the Client's financial instruments or funds, or when Euroxx is informed that they have been provided, these shall be recorded in the respective Client's contracts and in the accounts of Euroxx, to make clear the ownership status of the Client's assets, as in the event of the insolvency.

1.10. Euroxx shall be entitled to unilaterally amend at any time the client assets custody and Custodian selection policy, by establishing new relevant partnerships or terminating existing ones and by carrying out all arising -by its decisions - actions. The Client shall ensure his information on amendments to this policy and expressly agrees and accepts that he/she shall take notice of the content of the substantial amendments to the above client assets custody policy:

a. either via the Euroxx website;

b. either by means of periodic updates received from Euroxx.

1.11. Any asset comprising the Client Portfolio may be pledged by the Client to secure third party claims, only upon prior written consent of Euroxx.

1.12. Only upon an express agreement with Euroxx, the Client may choose his Portfolio not to be held by Cooperating Custodians, but by a Custodian of his choice.

1.13. Euroxx shall not generally be liable for any forgery, voidability or other legal or factual defects in the financial instruments that are pertaining to any Client order, any additional act and any Specific Contract, nor shall it be

required to control, in any way, those financial instruments as to the existence of legal or factual deficiencies.

1.14. Subject to the event that interest or dividends are paid directly to Euroxx by the issuer of the securities and by its actions, Euroxx shall receive interest and dividends related to the financial instruments herein, and, upon the Client relevant order, shall credit them to an account indicated by the Client, or otherwise to one of the Client bank accounts which it operates at its discretion. Euroxx shall not assume the responsibility of informing the Client of any corporate actions affecting its financial instruments (e.g. share capital increases with pre-emptive rights, general meetings, dividend payments, etc.) or, in general, tax or other obligations from the execution of his orders. Euroxx shall not exercise any voting rights which may incorporate any financial instruments herein on behalf of the Client, unless the Client expressly authorizes it in writing, subject to the acceptance of this authorization by Euroxx. Moreover, Euroxx may participate, itself or through Intermediary, upon a relevant order by the Client, in the coverage of issuance of all kinds of financial instruments, exercise rights to convert bonds to shares and pre-emptive rights in share capital increases, receive new securities or yields related to the financial instruments herein. Euroxx shall arrange for the monitoring of publications pursuant to Articles 843 et seq. Code of Civil Procedure, with respect to the Client securities related to the present, and shall not be liable in the event of declaring a security invalid. The provision of certain or all of the above services by Euroxx may be accompanied by a simultaneous charging of the applicable Euroxx commission for these services, as provided for in the pricing policy of Euroxx.

1.15. Except for securities admitted on ATHEX, requiring the signing of an additional instrument for the establishment of a Joint Investor Share (JIS), in the event that a certain service or financial instrument is provided to the Client, at his choice, by means of a joint account governed by Greek law or foreign law, with another Client of Euroxx, it shall be severally bound in its relations with Euroxx, even if one of the beneficiaries of the joint account has acted. Acts or omissions of even one of the beneficiaries of the joint account, in relation to Euroxx, provided that the contrary is not expressly provided for herein or in the conditions of a particular financial instrument, shall be considered as joint acts or omissions of all the beneficiaries of the joint account, and binding on all beneficiaries, validly enforceable by Euroxx against all or any of the beneficiaries. Each of the beneficiaries of the joint account shall be severally liable against Euroxx for any obligation arising from this contractual relationship or which may be created during its operation. Statements and acts of Euroxx addressed or addressable, in accordance with the conditions hereof, to one of the beneficiaries of the joint account, shall be considered valid against all beneficiaries if they were carried out to at least one of the beneficiaries. Where the investment services are provided in the form of a joint account, in the event of death, incapacity or bankruptcy of any of the beneficiaries of the joint account, the survivor or survivors or he or them, for whom there are justifiable grounds of the aforementioned, shall be entitled, as applicable, to dispose in total the financial instruments and/or funds, in accordance with the applicable law, Euroxx, exempted fully in any case with this disposal, against all beneficiaries.

1.16. The Client hereby gives his consent and the irrevocable instruction and power of attorney to Euroxx for the term hereof, to, acting in his or its own name and on his behalf, transfer the custody of all kinds of financial instruments to a Custodian, as, in general, clearing members of regulated markets, etc., by signing, on behalf of its Client, all necessary documents and carrying out any necessary act for the purpose of completing the transfer of the custodianship, such transfer not constituting assignment of responsibilities by Euroxx to a third party within the meaning of Articles 30-33 of Delegated Regulation (EU) 2017/565, but a new contractual relationship between the Client and the third party, discharging Euroxx from any liability to the extent of and in accordance with these conditions.

1.17. Where the Client's account, held by Euroxx as a custodian, includes positions in leveraged financial instruments or other transactions implying contingent liability, Euroxx shall notify the Client when the initial value of any relevant financial instrument depreciates by 10 % and thereafter at multiples of 10 %. This information shall be provided at the end of the business day when the limit was exceeded or, if the limit was exceeded on a non-business day, at the closing of the next day. Where the Client has consented in this respect, Euroxx may calculate the limit excess of 10% at portfolio level. The basis for the calculation is the value of the financial instrument or portfolio, in relation to the previous periodic information of the Client.

1.20 The above, under condition 1.19, Euroxx information shall be provided to the Client in the cases of provision of portfolio management services, when the limit excess of 10% is carried out at portfolio level.

2. Clearing

2.1. In cases where, as above, Euroxx:

a. holds on behalf of the Client the financial instruments to which the latter's orders relate, or, in general,
b. has access, as per the Client instruction, as an operator, to the relevant account of the Clearing System where the Client financial instruments are entered, then the clearing and settlement of the Transactions on the said financial instruments concluded by Euroxx on behalf of the Client on the Market related to this Clearing System, shall be carried out by Euroxx, unless otherwise agreed, or the clearing and/or settlement must, due to the rules in force of the specific Clearing System, are carried out by a Cooperating Custodian and/or Institutional Custodian.

2.2. Where the clearing of the Transactions concluded by Euroxx on behalf of the Client is carried out by the former, as above, and:

a. the Client shall be required to deliver financial instruments for the clearing of such specific Transactions concluded

on his behalf; and

b. these financial instruments are not held by Euroxx free from all encumbrances, then Euroxx may, without bearing obligation, on behalf of the Client, purchase or lend the financial instruments to be delivered at any available price or, if the purchase of these securities is not feasible, Euroxx shall be entitled, at its absolute discretion, to close the Client position at any available price in the Market, and the Client hereby provides Euroxx with an instruction and power of attorney to conclude these transactions and to carry out any a necessary act. Euroxx shall be entitled to charge the Client at any cost and fee, under its pricing policy, which has been notified to the Client, for the conclusion of these transactions.

2.3. In cases where, as above, the Custodian (and not Euroxx):

a. holds on behalf of the Client the financial instruments to which the latter's orders relate, and

b. has access, as an operator, to the relevant account of the Clearing System where the Client financial instruments are entered, then the clearing and settlement of the Transactions on those financial instruments, carried out by Euroxx on behalf of the Client, on the Market related to that Clearing System, shall be carried out by that Custodian. In such cases, the obligations of Euroxx towards the Client, in the context of the Service provided, shall be fulfilled by the execution (or, as applicable, by transmission to be executed) of the order and, in case of conclusion of the Transaction, the relevant notification of the clearer-Custodian that the order was executed, in order for the latter to proceed with the clearing of the Transaction in the Clearing System and to fulfill its obligations, subject to any specific conditions in an individual Specific Contract.

Euroxx shall not be liable for any acts or omissions of the Custodian in connection with the clearing and settlement of the concluded Transactions (in particular in the case of sale of the Client financial instruments, following the deposit of the financial instruments sold, either to the Client's account to the Custodian or to the Account in the name of Euroxx, but on behalf of the Client).

2.4. Currency of Performance of Monetary Obligations. Without prejudice to any different or more specific provisions contained in a Specific Contract or notified to the Client by Euroxx, the Parties agree to the following:

2.4.1 The Client, unless otherwise agreed with Euroxx, must perform any kind of monetary obligations, arising from the Transactions concluded on his behalf, only in the currency in which the relevant obligation or debt has to be paid, in accordance with the provisions in force of the relevant Market and/or the contractual provisions governing the specific Transaction, from which this obligation or debt arises. For example, if for the purchase of shares, concluded on behalf of the Client on a foreign Market, the price of the shares has to be paid in US Dollars (USD \$), for the purpose of clearing and settlement of the relevant Transaction, the Client shall pay this amount to Euroxx in US Dollars (USD \$).

2.4.2 Where it is agreed between the Parties that the payment of the monetary amounts required for the performance of a monetary obligation shall be carried out by the Client in a currency other than the one in which the relevant monetary obligation or debt has to be repaid as above, then the amount to be paid by the Client in the other currency shall be calculated on the basis of:

a. either the exchange rate in force at the end of the business day on which the Client should carry out the payment of the relevant amount;

b. or, where this is required by the provisions in force of the relevant foreign Market or is provided for in a relevant contract governing the relevant Transactions, the exchange rate to be agreed each time by the Institutional Custodian or the Collaborating Custodian in which the Custodial Accounts are held or an Intermediary that clears or intermediates for the clearance of the Transaction or the performance of obligations related to it.

2.4.3 In cases where the amount payable by the Client in the other currency cannot be calculated and notified to the Client prior the payment deadline (as in the case under (a) above), then Euroxx shall make an estimate of the amount to be paid by the Client in the other currency, for the performance of the relevant obligation, and shall inform him accordingly. In the event that the above estimated monetary amount paid by the Client is less than the amount that should have been paid on the basis of the final calculation, then the Client should pay the difference at first request. Respectively, in case the estimated amount of money paid by the Client exceeds the amount that should have been paid, then the excess amount shall be held by Euroxx on behalf of the Client and the provisions herein shall apply (as indicatively the related to the Client funds and assets held by Euroxx).

2.4.4 Euroxx, unless otherwise agreed, shall pay to the Client the monetary amounts he is entitled to receive from the clearing of the Transactions concluded on his behalf, in the currency in which that Transaction was cleared or in accordance with the provisions in force of the relevant foreign Market (in case the relevant Transaction was concluded on such a Market) or in accordance with the contractual provisions governing that Transaction (in case it was concluded over the counter). In the event that the payment of these amounts in Euro is agreed, despite the fact that the clearing of the Transaction was carried out in another currency (e.g. US Dollars (USD \$)), then the conversion of the amount into Euro shall be based on an exchange rate conversion that Euroxx shall execute upon the relevant order of the Client. The conversion costs, including any bank costs on money transfer or remittances, shall be borne by the Client.

2.4.5 Notwithstanding the above, for the purpose of fulfilling the obligations arising from Transactions on financial instruments concluded on behalf of the Client, or in cases of default of the Client, as provided herein, Euroxx shall be entitled, at any time, at its absolute discretion, but not bear obligation, to convert into Euros, through a credit

institution of its choice, any monetary amounts in foreign currency (or vice versa) of which the Client is the beneficiary and which are held by Euroxx in the context of the present. The purchase or selling price, as applicable, of foreign exchange, shall be determined by that credit institution (usually on the basis of the current exchange rate at the time of conversion). Any costs and expenses related to the above shall be borne and paid by the Client, shall be charged by Euroxx to the Client Trading Account, and the latter hereby provides Euroxx with an instruction and power of attorney for this purpose.

2.5. The Client shall bear the obligation to issue and provide promptly to Euroxx any certifications, certificates, etc. that may be required by the provisions in force and/or requested by Euroxx, in order for the latter to purchase, sell, export or import of foreign currency to and from abroad, in particular in the case of the conclusion of Transactions on Foreign Markets on behalf of the Client.

3. Time and manner of fulfilment of the Client obligations for the conclusion of transactions

3.1. In the absence of any other specific written agreement, the Client shall bear the obligation to:

3.1.1 To prepay the price of the financial instruments whose purchase is ordered through Euroxx, the fee or commission of Euroxx, any other amount to be paid for the conclusion of this Transaction in accordance with the provisions in force (e.g. indicatively provision of margin), as well as the general costs and charges (such as taxes, fees, dues, etc.) borne by the Client, in accordance with the provisions of the present (in particular in condition VII.1) and relate to the specific Transaction, in order for Euroxx to accept the relevant order to be executed by it or to further transmit it to be executed.

3.1.2 To deliver to Euroxx or to the designated Associated Custodian the financial instruments that he wishes to sell, free from all encumbrances or commitments (encumbrance is indicatively considered the inclusion of a financial instrument in a "collateral portfolio"), prior to the conclusion of the ordered Transaction of their selling in the relevant Market.

3.1.3 When requested by Euroxx, to deposit additional money in his Trading Account or additional financial instruments in the financial instruments Account in order to secure or clear the liabilities arising from the Transactions concluded on behalf of the Client or from any open positions held by the Client, pursuant to the Conditions and the Specific Contract concerned. For each such event, the Client must promptly fulfill this obligation and not later than the following business day from the notification of Euroxx.

3.1.4 In the event of non-fulfillment, by the Client, of the above obligations, Euroxx shall be entitled not to execute, in whole or in part, and/or not to transmit the relevant orders to be executed or to cancel their execution.

3.2. In the event that the Client orders relate to the conclusion of Transactions executed by Euroxx despite the Client's failure to fulfill in advance one or more of the above obligations, the latter shall bear the obligation to immediately fulfill all his obligations arising against Euroxx (or Intermediary to which Euroxx transmitted the relevant order) in relation to the orders given to it by the Client and the transactions executed on the basis thereof not later than eleven in the morning (11:00 am) of the day of clearing of the Transactions or within any other time limit that may be provided for in a Specific Contract or notified by Euroxx to the Client, otherwise the Client shall automatically be in default from that day (namely, on the day of clearing of the Transactions or on the day on which the time limit set out in a Specific Contract expires), without the necessity of a reminder (final date), being liable for any incidental and consequential loss to Euroxx.

3.3. If, by decision of the Hellenic Capital Market Commission or another competent Authority, or, in general, by a provision of law, or pursuant to the relevant provisions in force, stricter obligations of the members of the Markets operating in Greece or abroad and in general of the EPEY are established (e.g. if in Greece, the time limit is established for payment of the price for purchases of shares concluded on the stock exchange, shorter than the existing time limit at the conclusion hereof), then these shall automatically apply also in relation to the respective obligations of the Client towards Euroxx in relation to the orders that the latter executes on the relevant Markets and shall henceforth be content of the Conditions, automatically amended accordingly to the above defined.

3.4. In the event that the Client orders relate to the conclusion of Transactions on foreign Markets and these are executed by Euroxx, despite the Client's failure to fulfill one or more of the above obligations, the Client shall bear the obligation to immediately fulfill all the obligations that arise against Euroxx (or Intermediary to which Euroxx transmitted the relevant order) in relation to the orders given to it by the Client and the Transactions executed on the basis thereof, no later than the end of the day of conclusion of that Transaction (T +0) or within any other time limit that may be provided for in a Specific Contract or has been notified by Euroxx to the Client, otherwise the Client shall automatically be in default from that day, without the necessity of a reminder (final date), being liable for any incidental and consequential loss to Euroxx.

3.5. In the absence of any other specific prior notification of Euroxx to the Client, especially in the event that the Client gives an order regarding his participation in a share capital increase or public offering, he must ensure that his Trading Account has a credit balance at least equal to his participation, no later than one (1) business day prior to the expiry of the listing deadline.

3.6. In the absence of any other specific prior written notification by Euroxx to the Client:

3.6.1 The latter shall pay the amounts owed to Euroxx only in one of the following ways: (a) by depositing in the bank accounts of Euroxx, notified in writing to the Client, (b) by paying, in cash, at Euroxx head offices, to its competent treasurer, at the opening hours of the treasury, provided that the amount in euro does not exceed the maximum

amount that clients may pay in cash to EPEY, in accordance with the provisions in force, subject to the Euroxx entitlement to lay down, at its discretion, smaller amounts than the limits permitted pursuant to the provisions in force, (c) deliver a bank issued cheque or crossed cheques issued by the Client endorsed in Euroxx, at Euroxx head offices to the competent treasurer thereof during the opening hours of the treasury.

3.6.2 The delivery of a cheque shall not constitute payment of the relevant amount owed to Euroxx by the Client. In any case of delivery of a cheque, the repayment of the corresponding amount owed shall be deemed to have taken place on the day that (following the appearance of that cheque for collection) the relevant amount shall be immediately and freely available in the bank account of Euroxx without any right to deduction due to offset or detention or undertaken by Euroxx, the latter reserving the right, where the payment of the corresponding amount was not made as above, to cancel any credit to the Client in his Trading Account and any receipt issued to it, as well as to exercise all its legal and/or contractual rights, as, indicatively, pursuant to the applicable provisions if the cheque is bounced.

3.6.3 Any other method of payment by the Client shall not be valid and may not oppose against Euroxx.

3.7. If Euroxx provides its services to the Client through another EPEY or Intermediary of which the Client is also a Client and which represents him against Euroxx, the money payments from the Client to Euroxx may also be made through that EPEY, according to the powers of representation granted to it by the Client, as applicable.

4. Return of Financial Instruments and Money to the Client

4.1 The return of money and/or delivery of financial instruments (held on behalf of the Client by Euroxx or by any Custodian) to the Client or a third party authorized by the Client or who is a petitioning creditor of the Client, shall be contingent and require the completion of any pending clearing procedures for Transactions that preceded the notification of the relevant request of the Client as well as the full, actual and proper repayment of all amounts due (including, indicatively, any fees, expenses and other charges) to Euroxx or third parties (e.g. Institutional Custodians, Cooperating Custodians or Intermediaries) related to the provision of the Services to the Client and, in general, the clearing of reciprocal claims between the respective contractual parties, in accordance with Condition VI. and any Specific Contract.

4.2 In the absence of any other specific prior written notification of Euroxx to the Client, and subject to the above condition VI.4.1 and the condition VI.4.5 hereof:

4.2.1 The proceeds from the sale of financial instruments held in the Client's account, operated by Euroxx, shall be credited to the Client Trading Account, after their due payment by the respective clearing system to Euroxx.

4.2.2 After their entry in the Trading Account and at the extent to which the balance thereof is credit, these amounts shall be available to the Client. The payment of these monetary amounts to the Client shall be carried out under the following terms and conditions:

a. The payment of the amount should have been expressly and specifically requested by the Client or by his legally authorized representative (including any EPEY cooperating with him), in accordance with the powers of representation granted to him by the Client, no later than the previous business day.

b. Euroxx shall pay to the Client the amounts owed to it in one of the following ways, at the choice of the latter: (i) by crediting the Client's bank account, or (ii) in cash payable at the Euroxx treasury by the competent treasurer up to the maximum amount that the EPEYs may pay in cash to their Clients, in accordance with the provisions in force, subject in any case to the right of Euroxx to lay down, at its discretion, smaller amounts than the limits permitted pursuant to the provisions in force, or (iii) by crossed cheque issued by Euroxx endorsed in the Client.

c. In the case of cash or cheque payments, the Euroxx head office shall be the place of payment, at the treasury operating hours.

4.3 In the event that the Client has declared more than one bank accounts to Euroxx, the right to choose among them, in order to deposit money, shall be reserved by Euroxx.

4.4 If Euroxx provides its services to the Client through another EPEY or, in general, Intermediary of Intermediary of which the Client is also a Client and which represents him against Euroxx, money payment to the Client may also be made through that EPEY or the Intermediary - or, potentially, only through the EPEY or the Intermediary - in accordance with the authorization which the Client has granted, as applicable, to the EPEY or the Intermediary.

4.5 When there is a credit balance in the Trading Account, Euroxx shall be entitled - without bearing the obligation - to carry out, with these funds, transactions with Credit Institutions, in Repos, fixed-term deposits (and overnight), markets of UCITS (mutual funds) of money market funds and other similar products, in which case it shall pay the profits to the Client, after collecting from them, as fee, a percentage of the profits proportional to the respective trading conditions. The Client shall be entitled to request and Euroxx shall provide him with a breakdown of the relevant charges and/or fees. Specifically in the case of the investment of the Client funds in an acknowledged money market fund, the Client shall acknowledge and accept that his funds shall not be held in accordance with the requirements for the custody of the Clients funds, as stipulated in Decision 1/808/07.02.2018 of the Capital Market Commission, as in force. The Client expressly consents through the Conditions to the execution of these Transactions by Euroxx and authorises the latter to conclude and execute the above Transactions on his behalf, either in the name of Euroxx or in his own name. Furthermore, the Client accepts that Euroxx shall not be liable to the Client for the default or insolvency or any acts or omissions in general of the above Credit Institutions or the issuers of the relevant securities. Any costs and expenses related to the above shall be borne and paid by the Client, shall be charged by

Euroxx to the Client Trading Account, and the latter hereby provides Euroxx with an instruction and power of attorney for this purpose.

4.6 In the absence of any other specific prior written notification by Euroxx to the Client, and subject to the above condition VI.4.1, the Client shall be entitled to request the delivery (transfer) of the financial instruments of his Portfolio held by Euroxx directly or to any Cooperative Custodian, to another operator or, in general, Custodian or Institutional Custodian that the Client shall indicate, following a relevant written notice of Euroxx by the Client no later than four (4) business days prior to the date that the Client wishes the relevant delivery (transfer) to be carried out.

4.7 The Client shall bear and pay to Euroxx, prior to the requested delivery (transfer) of the financial instruments or funds, all costs, expenses and expenditures (including any kind of fees, taxes, etc.) relating to the requested transfer.

4.8 The Client knows and accepts that, if Euroxx provides its Services to the Client through another EPEY, of which the Client is also a Client, and which represents him against Euroxx, the EPEY may prohibit the direct provision by Euroxx to the Client, if there is an overdue debt of his to the EPEY, or to depend direct payment of Euroxx to the Client by the consent of the EPEY, in accordance with what has been specifically agreed between EPEY and the Client and/or between Euroxx and EPEY.

4.9 For any money payment or delivery of financial instruments to Euroxx by the Client and vice versa, Euroxx shall issue the prescribed document (receipt for collection or payment of money and delivery or receipt of financial instruments).

4.10. The Client's attention is drawn to the fact that any issued "stock exchange transaction execution statements", the notices and/or confirmations of order execution, shall confirm the conduct of the Transactions on behalf of the Client and shall not confirm the fulfillment of its obligations to Euroxx or vice versa. Both the above statements, notices and/or confirmations and the receipts shall be drawn up and bear the indications provided for by the legislative and regulatory provisions in force.

VII. EUROXX FEE- CHARGES - CONSIDERATIONS – ACCOUNTS

1. Euroxx commissions and fees

For each Service provided to the Client under the Conditions and any Specific Contract, Euroxx shall be remunerated by the Client upon payment of commission or other agreed fee (hereinafter the "Fee"). The type and the exact amount of the Fee are specified in the Investor Pre-contractual Information Form and/or the Investor Details and/or posted on the Euroxx website for each provided Service and/or Financial Instrument and/or Market to which the Client order relates. The Client hereby undertakes to pay to the Company, at first request, the fees/commissions and charges for its services, which are notified to him in relation to the provision of investment and ancillary services under these Conditions. The Company shall be entitled to refuse the provision of service, provided that the Client does not assure in an appropriate manner, for the Company, that it has been informed of the relevant charges.

2. Costs and expenses

In addition to the Fee, the Client shall be charged with and shall bear the obligation to pay to Euroxx all costs and expenses related to the provision of the Services under the Conditions and any Specific Contract, and in particular those relating to the execution of the Client's orders, and, in general, the exercise by Euroxx of its rights and the fulfillment of its obligations, whether these (costs and expenses) are specifically and expressly provided for in the Conditions and/or any Specific Contract or not. All types of fees are indicatively mentioned (e.g. fees and contributions for the execution of stock exchange transactions and/or their clearing), taxes, third party rights, fees, expenses and expenditures of third parties (e.g. Institutional Custodians, Intermediaries EPEYs, AEEDs or Tied Agents and/or EPEYs, Custodians and Credit Institutions with which Euroxx cooperates in the context of provision of the Services), statutory (default) interest, premiums, telephone, telegraphic or postal expenses, fixed and extraordinary expenses for publications and communication with the Client (such as sending documents, copies, forms and written notices or notifications), administrative costs, overheads, legal costs and enforcement costs for the retention of the rights and/or the fulfillment of the obligations of Euroxx against the Client. All the above amounts borne by the Client shall be automatically debited to the Client's Trading Account. The type and amount of the reasonable costs and expenses for each Service provided are set out in the respective Euroxx pricing policy, which is included in the Investor Pre-contractual Information Form, and is additionally available on the Euroxx website.

3. Reduced charge of fee, costs and expenses

Any charge by Euroxx of a lower fee or any non-charge or charge of a smaller amount of costs and expenses in relation to the provisions in each Specific Contract, provided that it is not made on the basis of a written agreement or amendment as provided under condition VIII.4. below, shall be conducted, specifically in this case, such as, e.g., in the context of a promotional action, and shall not create any obligation of Euroxx towards the Client to continue the thus reduced (or not) charge or generally reduced pricing policy.

4. Amendment to charges, fees, costs and expenses

Euroxx may, at any time, unilaterally and permanently, amend the percentage of any collected Fee and the type and/or amount of the costs and expenses borne by the Client, in the context of the changes to its pricing policy, at its discretion, after prior notice to the Client of such amendments, which may be performed by means of periodic

updates received from Euroxx or by posting on the Euroxx website, in accordance with the provisions of condition VI.1.10 hereof.

In particular, the Client must be informed of the amendments to the pricing policy and put forward any objections in writing, within fifteen (15) days from the date they became available to the Client. If the Client, within a time limit of fifteen (15) days from the receipt of the notice provided for under VI.1.10 (whichever the case may be), as stipulated in the condition XIV.9.4. below, does not inform Euroxx in writing or at its e-mail address that it has objections or that it generally does not agree with the content of these amendments, then it shall be considered that he has been informed of the content of the adjustments and amendments notified to it by Euroxx, and that he consents to them, and automatically after the expiry of the above-mentioned 15-day time limit, the provisions of the relevant provisions relating the type and/or the amount of the Fees and/or the costs and expenses which shall be borne by the Client for each Service provided, shall be amended accordingly, and hereinafter shall have full effect. Euroxx shall clearly and specifically draw, on its website or in its written notice on the relevant amendments, the Client's attention to the occurrence of this consequence. If the Client notifies Euroxx in writing within the above 15-day time limit that he does not agree with the content of the amendments and does not accept the change of the pricing policy, then any Party may, by prior written notification to the other Party, terminate the relevant relationship, provided that it is of indefinite duration. Until the termination, the previous charges (Fees, costs and expenses) of Euroxx shall continue to apply to the Client.

5. Trading Account

5.1. The Parties agree that Euroxx shall hold, in its books, a current account in the name of the Client to monitor all transactions provided for under the Conditions and Specific Contracts and shall be identified by a special number ("Code"), which is separate and unique for each Client (hereinafter the "Trading Account"). All claims on money, reciprocal between the Client and Euroxx, arising from each Specific Contract, shall be entered in the Trading Account, that also establish a legal relationship, in general, automatically offset against upon their entry. In particular, the cash leg of the Transactions carried out on behalf of the Client and other intended charges shall be entered in the Trading Account and shall reflect the claims of Euroxx or the Client. Specifically, in the Trading Account:

5.1.1 Shall be credited:

- a. the monetary amounts paid by the Client to Euroxx and the amounts paid to Euroxx on behalf of the Client (such as any dividends distributed, etc.);
- b. the monetary amounts that the Client is entitled to receive as a price of the sale of financial instruments by Euroxx on his behalf or, in general, by the positive product of the clearing or closing a position in a financial instrument; and
- c. the monetary amounts paid to Euroxx due to the clearing of financial instruments of the Client Portfolio held by Euroxx or Cooperating Custodian.

5.1.2 Shall be debited:

Any monetary amount owed by the Client to Euroxx, whatever the cause of that debt, as, indicatively:

- a. the due price of the financial instruments purchased on behalf of the Client through, or directly, from Euroxx;
- b. all kinds of Euroxx Fees;
- c. the monetary amounts that the Client must pay to Euroxx due to the clearing of financial instruments of the Client Portfolio held by Euroxx or Cooperating Custodian; as well as
- d. all kinds of costs, expenses, taxes, contractual and statutory interest and amounts by compound interest borne by the Client, in accordance with the present and/or any individual Specific Contract.

5.2. Euroxx shall debit and credit the Client Trading Account and shall send and receive money to and from abroad/to and from a Cooperating Custodian, in order to serve the purposes of the clearing of the Client Transactions on the Foreign Markets.

5.3. In any event, Euroxx may debit or credit the Client Trading Account with any amount owed by the Client to Euroxx or Euroxx to the Client, respectively, for whatever reason the claim arises that is debited or credited each time, and regardless of when it falls due.

5.4. **Informing the Client for costs, fees and charges.** Euroxx shall notify the Client of the total amount of commissions and fees and of the costs and charges incurred and arising from any transaction it performs on his behalf both in advance and on an annual, ex-post basis. Where the actual cost is not available in advance, Euroxx shall base its information on reasonable estimates. The content of this information shall be as follows:

5.4.1 The total costs and charges charged by Euroxx or other parties, where the Client has been directed to them, for the investment service provided to the Client. When Euroxx proposes or provides to the Client services provided by another firm, it shall aggregate the costs and charges of its services together with the costs and charges of the services provided by the other firm. Third party payments received by Euroxx in relation to the investment service provided to a Client shall be itemised separately and the aggregated costs and charges shall be totaled and expressed both as a cash amount and as a percentage.

5.4.2 Total costs and charges related to the manufacturing and managing of the financial instruments, as a total. This information shall be provided to the Client in advance (a) where the Company recommends or markets financial instruments to clients or (b) when the Company is required to provide the Client with UCITS KID or key information documents relating to packaged retail and insurance-based investment products (PRIIPs), relating to the relevant

financial instruments, in accordance with the relevant Union legislation.

5.4.3 Where any part of the total costs and charges is to be paid in or represents an amount of foreign currency, an indication of the currency involved and the applicable currency conversion rates and costs are provided.

5.4.4 Illustration showing the cumulative effect of costs on return when providing investment services. The Client shall be entitled to request more detailed information upon request.

5.4.5 Euroxx shall inform the Client annually about all costs and charges related to both the financial instruments and investment and ancillary services where it has recommended or marketed the financial instruments or where it has provided the Client with the key information document or the key investor information document and it has or has had an ongoing relationship with the Client during the year. The above information shall be based on costs incurred and shall be provided on a customised basis. The Company may, at its discretion, provide the Client the above aggregated information on costs and charges of the investment services and the financial instruments together with any existing periodic reporting to Clients.

5.5. Any credit or debit on the Trading Account, as a result of a executed order, shall not exclude or limit, in any way, the right of Euroxx to pursue its claims against the Client. In any case, as long as any claim of Euroxx to the Client becomes outstanding, as specified in the applicable provisions, in the Conditions of the Specific Contracts, and is not offset with opposite outstanding claims of the Client to Euroxx on the one hand (a) the statutory (default) interest as provided for in condition XI.2.11 below (which shall also be charged to the Trading Account) shall be due to it, and on the other hand (b) Euroxx at its discretion, may, but shall not bear obligation to, exercise its rights of any kind, provided by the provisions in force, the present and/or any Specific Contract (such as for the mandatory clearing of a transaction, etc.), for the pursuit of such claim.

5.6. The Trading Account held in the above name on behalf of the Client for the monitoring of the business relations by the individual Services provided to him by Euroxx under each Specific Contract may, at the discretion of Euroxx, be divided into individual accounts or be divided into sub-accounts, for the monitoring of the most specific forms of business relations, within the framework of each of the Specific Contracts for the provision of Investment Services by it (e.g. the "credit sub-account - margin account "where the Ancillary Service of credit for the purchase of Financial Instruments is provided to the Client under a Specific Contract).

5.7. For the purposes of the application of the provisions of Article 10 par. 2 of L.4370/2016 Deposit Guarantee Schemes, Deposit and Investment Guarantee Fund (TEKE), the Client shall unreservedly instruct the Company to distribute, at its discretion, its cash balances to the credit institutions, at which the Company holds special client bank accounts, and report these balances of the Client per credit institution in its statutory commercial records in real time, so that the amount of credit balance of funds is directly identifiable on a daily basis per client and per credit institution, pro-rata, based on the percentage of total credit balances of clients per credit institution on the total amount of credit balances of clients in all credit institutions cooperating with it. Based on this distribution, in percentage terms, the Client shall be compensated in case of a credit event. In such a case the Company shall bear no responsibility towards the Client. Therefore, for the purposes of coverage by TEKE, the credit institution through which the client trades with Euroxx and/or where he initially deposited his money shall not be concerned.

5.8. The Client hereby irrevocably authorizes Euroxx, as required by the Services provided to him, to perform transfers of monetary amounts between the Client Trading Accounts or their individual subdivisions (sub-accounts) without bearing obligation to inform or obtain approval in advance by the Client. In any case, Euroxx shall be entitled to close or reduce or transfer any debit balances of the Trading Account by offsetting its claims to the Client by a Specific Contract with Client's claims to it either by the same Specific Contract or by another Specific Contract or by any other cause such as indicatively, but not limited to, the claims of Euroxx to cover administrative or operational costs, the Client liability to cover the margin requirement etc.

5.9. It is agreed that the Trading Account shall be interest-free with respect to any credit balances of the Client.

6. Financial instruments account

6.1 Euroxx shall keep, in the name of the Client, a Financial Instruments Account, to which it shall debit and credit, in respect of the similar Financial Instruments, the Client's claims and obligations to it or any Cooperating Custodian that keeps Client financial instruments and clears the Transactions on financial instruments concluded on behalf of the Client under the Conditions and the Specific Contracts ("Financial Instruments Account"). The Financial Instruments Account is part of the Client Trading Account. Euroxx shall hold one or more Financial Instruments Accounts on behalf of the Client, depending on the Specific Contracts it concludes with him for the individual Services it provides, as well as the specific transactional forms that may be agreed upon in each of them. Each Financial Instruments Account may, at the discretion of Euroxx, be subdivided into individual accounts or subdivided into sub-accounts, for the monitoring of the business relations by the more specific forms of business relations, in the context of the Specific Agreements concluded with the Client.

6.2 The Client shall hereby authorise Euroxx, in the event that for any reason, and in particular as a result of corporate events (such as a alteration to nominal value or allotment of free shares) becomes the beneficiary of a fraction of an integer unit or a trading unit of Financial Instruments, to take the steps required for the rounding of any amount of Financial Instruments, of which he is the beneficiary, by crediting or debiting, respectively, his Trading Account with the value of these fractions. Furthermore, the Client hereby authorizes Euroxx as it performs, in its reasonable and fair judgement, and without bearing obligation for the prior notification of or approval by the Client, in transfers of

Client's financial instruments between the Client's Financial Instruments Accounts or individual accounts or sub-accounts to which the Financial Instruments Account has been divided, where such transfers are required for monitoring or are deemed to satisfy more fully or more reasonably the business relations or the more specific forms of business relations established with the Client in the context of the Specific Contracts.

7. Considerations

Specifically, it is agreed between the Client and Euroxx that when providing investment and ancillary services on financial instruments, Euroxx may pay to and/or receive directly from third parties (including, indicatively, EEPY cooperating with it, Credit Institutions, Custodians, AAED, issuers, other market intermediaries, etc.) fees, commissions, non-monetary benefits or other "considerations", within the meaning of the applicable provisions, and where permitted by the applicable legislative and regulatory framework (hereinafter referred to in the Conditions as "Considerations"), and in particular to receive such Considerations from third parties that carry out Transactions following orders given to them by Euroxx or other cooperating with it EEPY and, in general, Intermediary in the context of the present and any Specific Contract e.g. by payment ("refund") to Euroxx of part of the commission received from these third parties. Third parties cooperating with Euroxx for the provision of investment and ancillary services to the Client may receive respective considerations from the Company, provided that these third parties are not included in the Euroxx Remuneration Policy.

Considerations are reasonable fees designed to improve the quality of services to the Client. They do not prevent Euroxx from complying with its obligation to act honestly, fairly and professionally in accordance with the Client best interests, they facilitate the provision of Services and, by nature, may not lead to a conflict of interest, nor prevent the best possible service to the Client interests. The Considerations Policy and the Avoidance of Conflicts of Interest Policy of the Company are included in the Client's Investor Pre-contractual Information Form and, through them, the Company provides to the Client, in summarised form, the material conditions of the agreements relating to these fees, commissions or non-monetary benefits. In any case, Euroxx shall undertake to notify the Client with additional details relating to the Considerations, upon his written request. Any Considerations payable to Euroxx as above shall not constitute a Euroxx Fee. The relevant considerations that Euroxx may pay to or collect from third parties in the context of the provision of the Services, insofar as they exist, are listed in the table below. Upon a written request from the Client, Euroxx may provide detailed information as to the considerations it may collect or pay in the context of the present.

Euroxx shall not collect any Considerations in the case of portfolio management services. The same shall be done in the case of the provision of independent investment advice, at any time in the future it may occur to provide this Service simultaneously or exclusively instead of the currently provided investment advice on a non-independent basis.

The Client consents and unreservedly accepts that Euroxx may pay and/or collect considerations in relation to the services provided to him, as follows:

Legal or natural persons who may pay or collect compensations:

- EPEY, AEED ✓
- Intermediary Bank ✓
- Intermediary EPEY ✓
- Intermediary foreign EPEY (International Markets) ✓
- UCITS/Alternative Investment Fund/ Management Company ✓
- Collaborating Custodian ✓
- Other Natural Person/Legal Person ✓

In the Investor Pre-contractual Information Form, the Client is informed of the Company's Consideration Policy, as well as on its website. In any case, the Client may contact Euroxx for more detailed information on Considerations.

VIII. PERSONAL DATA - TRANSMISSION OF INFORMATION

1. By its nature, Euroxx collects and processes a significant amount of personal data on a daily basis, in printed and electronic form, as this is necessary to support its core business activities and to comply with its legal, regulatory and other obligations. For this reason, it is understood by the relevant legislative framework (mainly the [European General Data Protection Regulation, GDPR, 2016/679](#) as in force and applicable at national level), as "Data Controller" of personal data, namely the person who, alone or jointly with other persons, determines the purpose and means of processing the personal data.

2. Euroxx shall ensure the confidential and secure processing of the Client's data in accordance with the needs of the contractual relationship with the Client and in accordance with the GDPR, as applicable and in force. The purpose of collecting, processing, recording, storing and/or transmitting to third parties (see subparagraph 6 below) of:

- personal data,
- sensitive data, as defined in the GDPR,

- data relating to Transactions conducted by or through Euroxx and data relating to assets held by Euroxx or a cooperating custodian

of the Client ("Data Subject") or any of its representatives or legal representatives (as applicable), by Euroxx and any natural or legal person being its agent, shall be dictated and conducted as a result of: (a) the conclusion of contractual relations between the Client and Euroxx, as agreed, concluded and mutually accepted between the Parties by the application of the Conditions and any other Specific Contract, (b) the obligation of both Parties to comply with the applicable legal and regulatory framework governing the provision of investment and ancillary services and activities.

3. Where the processing of data is based on consent prior to the processing of personal data, the Client shall be duly informed and shall give his consent distinctively and clearly. Consent may be given explicitly or implicitly, e.g. by providing personal data to the Company. The consent does not necessarily have to be written; however, in cases where the potential is strong to require proof of its provision, the Client may be required to provide it in writing or through permitted recordings. The Client shall always be in a position to request the withdrawal of his consent at any time, using a methodology of respective convenience with its provision.

4. The Client declares that he fully understands and expressly accepts the obligation of collection and processing of his data by the Company, as mentioned in subparagraphs VIII.1 to 3 above. Furthermore, he declares that he was informed, prior to the signature of the present, in a clear manner: (a) on the processing of data by Euroxx, the purpose of its processing, the recipients of the data and the right of access to the file of Euroxx, (b) the Data Protection Privacy Statement provided to him by Euroxx, either through the Investor Pre-contractual Information Form, or through the Company's website, or through personalized information -electronic or printed, as in force-.

5. The Client shall assure Euroxx that he has obtained consent for the collection and processing of data by its representatives or legal representatives (as applicable), or by any other natural person whose personal data it notifies to Euroxx, in consequence and as provided for in the Conditions and Specific Contracts, duly and promptly. The Client accepts that Euroxx shall bear no responsibility for Client's failure to fulfill the above obligations and that he shall be liable to compensate Euroxx, as well as its legal representatives, directors or agents for any loss they may suffer in relation to failure to fulfill their obligations.

6. The transmission of the Client's data to third parties, national or foreign, and possibly to countries outside the European Union, shall be carried out if the transmission of the Client's data to third parties is requested or agreed with the Client, or is required in the best interests of the Client, or by the applicable institutional and regulatory framework or is mandatory for operational organisation-computerisation reasons. The Client agrees that the personal data provided to Euroxx under the present and the Specific Contracts, including transactional behaviour data, may be disclosed to third parties (Interbank Transaction Systems or Information Records or providers of databases maintenance and organisation systems, Capital Market Commission, operators of Markets or Clearing Systems, Intermediaries, Cooperating Custodians and credit institutions, Tiresias, TEKE, Authority for Combating Money Laundering and Terrorist Financing and Audit of Asset Declarations, Independent Authority of Public Revenue and any other competent public authority, including the prosecution and judicial authorities, etc.) from Euroxx to provide/receive information to/from credit and financial institutions and investment firms, in relation to his business relationship with Euroxx, or other information relating to his/her asset situation and credit history, if he/she considers that in this way the credit or other risk is limited, as well as for the execution of transactions through interbank systems and the analysis of the market according to and within the framework of the applicable provisions.

Specifically, the Client consents to the provision of his personal details and data by Euroxx to the credit institution where his deposit is held and to TEKE, for the proper implementation of the provisions of Law 4370/2016 TEKE and the statutory auditing by the deposit guarantee scheme, in order to be covered and compensated as provided for in 10 par. 2 of Law 4370/2016.

7. Where the selection of third parties to which Client data is transmitted falls within the sphere of influence of Euroxx, Euroxx shall use third parties providing adequate representations, in accordance with Euroxx arrangements, for the implementation of appropriate measures to ensure that the processing meets the requirements of the GDPR and to ensure the protection of the rights of data subjects. Euroxx shall review the compliance of such third parties with the contractual clauses, as applicable, on the processing of personal data and shall immediately terminate the contractual relationship when it finds that the third party's obligations regarding the maintenance and processing of the Client's data are not properly fulfilled.

8. The processing of the Client's data is maintained after the termination of the transaction with him for as long as is required under the applicable provisions, as well as the Conditions and Specific Contracts. After the end of the relevant retention period, any of the Client's data included in the completed retention period shall be destroyed either by Euroxx or by a third party with whom the destruction is entrusted ("Processor").

9. The Client shall maintain, at any time, the possibility to request Euroxx on the exercise of his rights as a data subject, as these rights are set out in GDPR, sending an email to the email address privacy@euroxx.gr or on the telephone line 210 68 79 400. Euroxx shall assure the Client that it has the required arrangements in force in order to receive, evaluate and respond to each Client's request relating to his personal data, whether the request is considered founded or not.

IX. EVIDENTIARY AGREEMENT

1. Recording of telephone conversations or electronic communications [Law 4514/2018, Article 16 paragraph 7, Delegated Regulation (EU) 2017/565, Article 76].

1.1 Euroxx, for the purpose of protection of the transactions and to ensure the correctness of the Client's transmitted orders and the investment services provided, records and archives all telephone conversations or electronic communications between Euroxx and the Client, which are related to the provision of investment or ancillary services to the Client by the Company, even if these services were not provided or the relevant transactions were not concluded, respectively, such as the conversations with which the Client gives oral orders or instructions or asks for clarifications.

1.2 Euroxx shall keep records of telephone conversations or electronic communications relating to the provision of services, either in execution of Client orders or in execution of contractual obligations in force. These records shall be provided to the Client upon request and shall be kept for a maximum period of five years and, upon request by the competent authority, for a maximum period of seven years. Such telephone conversations and electronic communications shall also include those aimed at the conclusion of transactions and the provision of services in execution of Client orders, which relate to the reception, transmission and execution of Client orders, even if such conversations or communications do not result in the execution of those transactions or in the provision of services in execution of Client orders.

1.3 The Client is already hereby giving his consent to record keeping (indicatively, recording of conversations) which include his telephone conversations or electronic communications with the Company. Euroxx and the Client agree that the means for recording telephone conversations and electronic communications, the transcripts by them, the documents sent to Euroxx by the Client or on his behalf (indicatively, magnetic tapes), the facsimiled (Fax) messages or other electronic data, in particular orders transmitted via electronic systems, e-mails and any other records or electronic data, relating to receipt of orders and instructions, it is agreed that they constitute conclusive proof and, in accordance with the relevant provisions of the Code of Civil Procedure, against the Client for his order to Euroxx and its content and for any specific agreement between the Company and the Client, not allowing any other means of proof and, in particular, witnesses. Such means and their contents may be used as means of proof in any proceedings before any judicial, supervisory or other Authority. The Company, however, may prove the transmission of the order by the Client by all legal means, in particular by witnesses. The Company shall reserve the right as, for transaction security reasons, to request from the Client, prior to any execution of an order, written or otherwise, at its discretion, appropriate, confirmation of it by the persons authorised for the transmission of the Client orders or by the Client's legal representatives.

1.4 The above shall also apply in cases where Euroxx specifically sends to the Client parts or the entire "Client Introduction and Investment Assessment Form" electronically or physically, to the email or postal address declared by the Client to the Company or other respective forms either for the purpose of collecting information - such as the aforementioned form -, consent or expression of the Client's personal wishes, or for the purpose of providing information, warnings, notifications or update. It is expressly agreed that the Client shall bear full responsibility for completing these forms in an appropriate manner and that he may never raise a claim on non-receipt of them, provided that Euroxx may prove their dispatch to the electronic or physical contact address that the Client has indicated to Euroxx.

1.5 Orders may also be given by Clients via other channels, however such communications must be made on a durable medium such as mail, fax, e-mails or documentation of client orders given in person at meetings. In particular, the content of the relevant conversations in personal conversations with the Client may be recorded by keeping written minutes or notes, regardless of whether they result to orders to conclude transactions or not. These orders shall be considered equivalent to orders received via telephone. In such cases, the Client shall cooperate by all appropriate means, signing the relevant minutes, otherwise the Company being able to refuse to execute orders.

2. It is expressly agreed that shared or computerised copies or extracts: (a) from the books or records of Euroxx or the Cooperating Custodians that are compulsorily kept and issued by it pursuant to the applicable provisions and reflect the orders of the Client and/or the Transactions concluded by Euroxx by order of his, and/or (b) from the Client's Trading Account held by Euroxx pursuant to the present and the individual Specific Contracts, is extracted by it and displays the activity of the Trading Account, shall be full proof of the contents thereof and the relevant claims of Euroxx to the Client and the Client shall accept their use as evidence in the context of any proceedings before any judicial or other Authority.

3. Client Information

Euroxx shall issue, in the context of the present and each Specific Contract, the following information addressed to the Client:

3.1. Following the execution of the Client order, direct notification on a durable medium about the essential, as applicable, details of the transaction, and at least, with the minimum content provided for by the relevant Union legislation, as well as confirmation of the execution of the order, no later than the following business day, or the day following the receipt of the confirmation that a third party sends to Euroxx on a business day, if Euroxx receives the confirmation from a third party. In particular, and without prejudice to the provisions of condition 3.4 immediately

below, the Client shall be informed by the Wealth Management department of the details of the transaction and the confirmation of the execution of the Client order on the business day following the clearing of the transaction or the day following the receipt the confirmation of the clearing that a third party sends to Euroxx on a business day, if Euroxx receives the confirmation from a third party.

3.2. Specifically on transactions in derivative financial instruments, at the end of each business day and, no later than, prior to the start of the next session of the relevant market, Euroxx shall send an electronic message containing the rights and obligations arising from these transactions and the Client open position from transactions on derivative financial instruments, as well as any item related to these transactions.

3.3. In the case of transactions of purchase of securities by the Client with the provision of credit by Euroxx, Euroxx shall send to the Client, after the end of each calendar month, a document informing him (a) in detail about his transactions and the activity of his account in money and in assets of the collateral portfolio in the previous month and (b) for the valuation of the collateral portfolio and the amount of the credit on the last day of the period to which the information refers.

3.4. In the case of transactions in the context of the provision of portfolio management services, Euroxx shall send to the Client, following the expiry of each calendar quarter, a document informing the Client of the portfolio management activities carried out on its behalf and, in particular, all the information provided for in Article 60 of Delegated Regulation (EU) 2017/565 as in force, unless such information is provided to the Client by a person other than Euroxx.

3.5. In case of providing the portfolio management service using leverage, the immediately above information of the Client shall take place at the end of each calendar month.

3.6. At the request of the Client, Euroxx shall provide him with any information requested for any Transaction concluded on his behalf and, in general, for any transaction related to the management of his Portfolio and shall make available to him all the details of the Transactions for the Portfolio. Furthermore, the Client shall be entitled to request Euroxx to be informed about the Transactions executed during the management of his Portfolio, in accordance with the above, under 3.1., way of immediate information.

3.7. On a quarterly basis, a document equivalent to "Client's Statement of Assets", within the meaning of this Condition in Article 63 of Delegated Regulation (EU) 2017/565, as in force and which includes the following information: (a) details of all Financial Instruments or funds held by Euroxx on behalf of the Client, at the end of the period covered by the statement; (b) the extent to which the Client Financial Instruments or funds have been the subject of securities financing transactions; (c) the extent of any benefit that has accrued to the client by virtue of participation in any securities financing transactions, and the basis on which that benefit has accrued; (d) a clear indication of the assets or funds subject to the rules of Law 4514/2018 and the implementing measures for Directive 2014/65/EU, and of assets or funds not subject to them, such as those subject to the title transfer collateral arrangement, (e) a clear indication of which assets are affected by some peculiarities in their ownership status, for instance due to a security interest, (f) the market or estimated value, when the market value is not available, of the Financial Instruments included in the statement with a clear indication of the fact that the absence of a market price is likely to be indicative of a lack of liquidity. The estimated value shall be calculated by Euroxx on a best effort basis.

The information of the Client may also be provided via an on-line system in accordance with the requirements of the law.

The Client shall be entitled to receive, upon written request, written information on a more frequent basis, charged to the commercial cost.

3.8. The Client shall be deemed to have acknowledged the accuracy of all data of the transactions included in the above notices, information documents, accounts and confirmations, if he does not object to them by means of a letter to Euroxx within one (1) and ten (10) days from the sending to its Client, as above, under 3.1., 3.2., 3.6. and 3.3., 3.4., 3.5., 3.7. information from Euroxx, respectively. The Client agrees and accepts that he shall bear the obligation to carefully review the certificates of his accounts and to inform Euroxx immediately in case he finds any inaccuracy, otherwise Euroxx shall bear no responsibility and assume the unconditional acceptance by the Client of all the contents of the relevant data updates.

3.9. Client's objections, in general, relating to any other communication, notice or notification sent by Euroxx, shall be submitted to it in writing, immediately upon receipt thereof by the Client. The untimely submission of objections shall apply as approval. If the Client does not receive any of the above periodic updates and any communication is planned to be sent to him by Euroxx in the context of the present and any Specific Contract, he shall bear the obligation to notify Euroxx in writing without delay, otherwise it shall be assumed that it was normally received, Euroxx being released from any liability hereafter.

3.10. The above under 3.1. up to 3.7. Euroxx information to the Client, in compliance with Delegated Regulation (EU) 2017/565, Law 4514/2018 and its relevant regulations as in force, as well as the communication, in general, between the parties via a durable medium, shall be carried out by sending an e-mail to the Client contact e-mail address. Only if the Client does not have an e-mail address, the Client's periodic update shall be carried out by sending a fax message to the Client's contact telephone number. Only if the Client does not have the ability to receive a fax, ordinary post shall be sent to the Client mailing address, as notified to Euroxx via the "Investor Details" form.

3.11. For proof of service or delivery of relevant communication, it shall be sufficient for Euroxx to prove that it has been addressed to the email/ mailing address or number stated by the Client in the "Investor Details" form. In case of joint accounts, co-beneficiaries etc., communication shall be made to the address, telephone, fax or email of the first (Co) beneficiary.

4. If the Client does not receive, within the prescribed time limits, any notice provided to him by Euroxx, under these Conditions, he shall bear the obligation to notify Euroxx in writing within ten (10) days from the date of notification, otherwise Euroxx shall be discharged from any liability.

5. Euroxx shall bear no obligation and shall not send the above confirmations and notifications if it is to be sent to the Client pursuant to a relevant contractual commitment to Euroxx and/or the Client by another person (such as, in particular, by Intermediary or other EPEY who execute the Client orders transmitted from Euroxx or from AEDs or EPEYs that transmit to Euroxx orders to be executed) confirmation containing the same information.

6. Information and delivery of data, communications and notifications to the Client's representative or another third party, as per the Client instruction, shall be equivalent to the Client's in person information, and shall release Euroxx from any relevant obligation and liability. Euroxx shall not be liable towards the Client or third parties for the receipt or defective receipt or untimely receipt of the above information by the Client, and for the accuracy and completeness of the relevant letters via fax or e-mails or any other appropriate means.

X. EUROXX OBLIGATIONS AND LIABILITY

1. Confidentiality

Euroxx shall maintain confidentiality in respect of the Client's person, the acts carried out on his behalf and the content of

his Portfolio. The notifications to be made and the information that must or may be provided to third parties, in accordance with the applicable provisions, or for the Client's representation and the fulfillment of the obligations undertaken by Euroxx, in the context of the provision of the Services, as well as the data lawfully disclosed to Authorities supervising Euroxx, shall be excluded.

2. Euroxx Liability

Without prejudice to those specifically set out in other provisions herein, relating to Euroxx liability, Euroxx and the Client agree and accept that:

2.1. Euroxx shall be liable to the Client only for the incidental damage caused by fraud or gross negligence of Euroxx, the agents or servants of it and if or to the extent that this liability is not limited to the following provisions. In no case shall the Company, its executives and its employees be liable to the Client for loss of profits, capital gain, reputation, business opportunities or anticipated profits or for incidental or consequential damages.

2.2. Euroxx shall not be liable:

a. in case of improper fulfillment of and/or, in general, failure to fulfill the obligations of any Custodian or Institutional Custodian, nor

b. for the solvency and, in general, for the fulfillment of the obligations of any Collaborating Custodian or Institutional Custodian, receiving data of the Portfolio, being liable only for its fraud or gross negligence in the selection of the Collaborating Custodian.

2.3. In any case:

2.3.1 the operation of a Collaborating Custodian or Institutional Custodian (such as, in particular, Central Registers, Central Securities Depositories, Transaction Clearing and Settlement Systems/Bodies, EPEYs and Credit Institutions), in a Member State of the European Union or in another State providing for a supervisory system meeting the international standards, excludes the existence of a fault of Euroxx with regard to the selection of the said Cooperating Custodian or Institutional Custodian, unless it was specifically aware that this Cooperating Custodian or Institutional Custodian was certain to fall directly into inability to pay and in a state of insolvency;

2.3.2 Euroxx shall not be liable to any Client for any damage thereto in relation to:

a. any acts or omissions of a Collaborating Custodian or Institutional Custodian or the default or insolvency thereof, provided that: (i) the person of the Collaborating Custodian was indicated by the Client or another Custodian or by any third party authorized by the latter or (ii) there was no discretionary power of selection in respect of the person of that Custodian (e.g. in application of relevant applicable provisions or due to the relevant Market conditions or due to the type of Financial Instrument or Transaction for which that Collaborating Custodian or Institutional Custodian is used);

b. any acts or omissions of the agents and servants of the Custodians or their default or insolvency, if any; and

c. any acts, omissions or delays or for the breach of contractual or legal obligations, Institutional Custodians in the custody of Financial Instruments and/or the clearing and settlement of Transactions.

2.4. Each Euroxx liability case shall cover only the Client's incidental damage and not consequential damage or loss of profits.

2.5. For any act or omission of Euroxx, which is due to a technical failure, in particular concerning the execution of an order, Euroxx shall not be liable and the Client shall expressly waive any right to require the cancellation of the relevant act and the Transaction and/or raise any claim against Euroxx.

2.6. In particular, in the case of:

a. delays or errors caused during the transmission of fax messages or e-mails via computer, as well as incorrect translation or interpretation of technical terms, and/or b. any interruption in operation or failure of the electronic, telecommunications or other systems and equipment used by Euroxx to provide the Services to them, such as, indicatively, order relay/transmission systems and terminal/computer network, as well as of the electricity supply system (provided that this interruption in operation or failure is not a random event or force majeure, as set out under X. 2.8.4, below).

2.7. Euroxx shall be solely responsible for the fraud or gross negligence of its employees, agents or servants.

2.8. Euroxx shall not be liable to the Client for any damage caused to him:

2.8.1 From the non-execution or delay in the execution of the Client's orders:

a. transferred to Euroxx after the opening of a stock exchange or other Market, or Clearing System;

b. due to exceeding the respective Euroxx trading limit or any other respective limit in any of the above (namely, stock exchange or other Market or Clearing System);

c. transmitted by the Client or his representative via the Internet trading order transmission system.

2.8.2 In the events of the total or partial suspension or limitation of the operations of Euroxx, Intermediary, or other Greek or foreign EPEY, with which Euroxx trades on behalf of the Client, due to decisions and acts of a judicial, national, administrative, supervisory or other authority, including legal persons governed by private law, which supervise Euroxx or its cooperating Intermediary, EPEY or other firm, or lay down rules for their operation or may impose penalties on them in relation to it (such as, indicatively, the Athens Stock Exchange).

2.8.3 For any acts, omissions or delays of any Authorities, or State Enterprises, or undertakings operating at the concession of the Authority, or issuers of Financial Instruments, or for the breach of the contractual or legal obligations of the latter in the custody of Financial Instruments and the clearing and the settlement of Transactions.

2.8.4 Due to random events and force majeure. The Client and Euroxx agree that random events and force majeure shall include, inter alia, any unforeseeable event, outside the control of the parties, such as, including but not limited to:

a. strikes and work stoppages, in particular the strike, interruption or suspension of the operation of a stock exchange or other Market or Clearing System;

b. interruption in operation of transmissions or telecommunications or electricity supply;

c. amendments to the existing legislative regime; and

d. actions of third parties or Authorities.

2.8.5 In case of suspension or deferment of the right of Euroxx or Intermediary or the cooperating with it EPEY or other company to participate in a stock exchange or other Market or Clearing System.

2.9. The Company shall not be liable for the actions of third parties with which it entrusts the provision of the Service, if their selection was made on the Client's instructions or if the provision of the Service, due to its nature or the Financial Instrument to which it relates or the Market on which it is traded, required the use of third parties. In any other case, the Company shall be liable only in case of fraud or gross negligence in relation to the selection of the third party with whom it entrusts the provision of Service. It is assumed, however, that the Company shall not be liable for the selection of the third party with whom it entrusts the provision of the Service, provided that it is a company operating under an operating license granted to it by a competent authority in a country within EEA.

2.10. It is specified that EUROXX, in the context of the provision of its Services, shall not bear the obligation to provide investment, financial or other advice, such as, indicatively, on taxation or legal issues, on the requested Transactions and/or to inform the Client about the perspective of the Financial Instruments on which it concludes or has concluded Transactions, or for the circumstances, the assistance of which has a positive or negative effect on the prices or the value thereof or on the size of the open positions or other obligations of the Client on them, except to the extent that a specific contract exists on this.

2.11. **Liability out of the use of electronic communications.** The Company shall not be liable for any problems or damage to the Client that may arise from external factors or as a result of the use of software for the transmission of electronic orders, such as, indicatively, damage to electronic systems, communication lines, telephone lines or electronic links (e.g. failure to connect to the INTERNET service provider (ISP)). The Company shall neither be liable for the security of the Client's systems, nor for the unauthorized access and use of the Client's software or personal data (Hacking) by third parties. Furthermore, it shall not be liable for any damage to the Client, in case of leakage of the personal identification number or password for any reason or in the event that third parties gain access to the Client's accounts by using the Client's identification number and password and other data. Furthermore, the Company shall not be liable for any loss suffered by the Client in the event of interference or attempt to interfere in the Company network on the Internet, or in the event of non-operation of the system for reasons that do not relate to gross negligence or fraud of the Company. Euroxx shall not be liable for the accuracy of the information that does not relate to Client transactions and which it receives from official sources of its choice, such as e.g. the Athens Stock Exchange Price List or those entitled to the Stock Exchange to receive and make available the relevant information to service providers. The liability of the Company shall, in no case, include the compensation for consequential loss.

2.11.1 The Client shall be liable for any damage suffered by the Company from the breach of the Conditions and the Conditions of Use of the third party provider access software. The Client shall be liable in particular in the event that the Company is ordered to pay any amount to any third party either as a fine or as compensation due to an electronic order by the Client. As long as the Client uses intermediary providers or software of its own origin or creation to access the Euroxx network, he shall be solely liable for the Company's actions, omissions or mishandling.

2.11.2 The Client's ability to access the network of the Company or Intermediary or third party providers shall not constitute Client's rights on the software of the Company or Intermediary or third party providers. The duplication, infringement or counterfeit of the software provided to the Client shall be expressly prohibited. The Client shall bear the obligation to omit any interference or attempt to interfere with the codes or data of the Company, Intermediary or third party providers or other clients.

2.11.3 In case of failure to access the network due to any technical or other problem, due to the function of the software provided to the Client, the Client may transmit orders to the Company by the means of subparagraph IV hereof, for the purpose of their execution, or their further transmission to an Intermediary and be informed with the conditions provided and the invoice provided therein, the Company being released from any liability for failure to provide the Service.

2.11.4 The Company shall not be liable in any case for any malfunction or any loss, incidental or consequential, suffered by the Client, from or with regard to the use of software provided either by itself or by a third party provider, nor for the execution, information and clearing the Client electronic orders through such software. The Client's attention is explicitly drawn to read carefully the conditions of use of the software provided to him and the respective contracts for the execution of orders with Intermediaries, the Company not being liable respectively.

XI. CLIENT OBLIGATIONS

1. Authorizations to Euroxx by the Client

1.1. The Client hereby provides Euroxx and its competent officials with all instructions and power of attorney, in accordance with Articles 211 et seq. of Civil Code (CC) because they are also provided in the interest of the agent Euroxx, to represent him, by acting in his name and on his behalf, against central counterparties, Institutional Custodians, members of regulated or non-regulated Markets or Clearing Systems, Custodians, credit institutions or other EPEYs national or foreign, by signing any document with any content and taking any action required or appropriate for the provision, conduct, and completion of the investment and ancillary services, in accordance with the provisions of the applicable provisions and/or any Specific Contract.

1.2. The Client, over and above the authorizations he has provided with these and the Specific Contracts, shall bear the obligation to also provide Euroxx with any other authorization, if requested, as well as any required legal document (power of attorney, authorization, etc.) and generally all the facilities necessary for the execution of the acts and Transactions relating to these and the Specific Contracts and the provision of Investment Services by Euroxx to the Client in general.

1.3. The Client shall not be permitted to withdraw the authorizations it has provided to Euroxx with these and the Specific Contracts. The authorizations provided in that way to Euroxx by the Client are expressly agreed to be irrevocable, as they also relate to the interest of Euroxx.

2. Client Default - Securing Euroxx claims

2.1. By the expiry of the time limits for the fulfillment of the Client obligations provided in these Conditions or in each Specific Contract and in particular the above under V.3. deadline (final date) in respect of the Client obligations to clear its transactions or if the Client does not duly and timely pay to Euroxx any monetary amount due and/or other benefit in accordance with the provisions of the Conditions and in each individual Specific Contract, the Client shall be in default in fulfilling its obligations to Euroxx, and Euroxx may exercise any of its statutory rights and/or carry out any of the actions of this chapter.

2.2. In addition to the above, Euroxx may make the Client in default if any of the following events are notified to it:
(a) the Client has taken any action or seeks its protection or has sought the issuance of a judicial or administrative decision or in general procedures have been initiated or may be initiated in relation to the Client, in accordance with bankruptcy, liquidation or administration provisions or other provisions of a similar nature under the Bankruptcy Code or similar legislative provisions in any jurisdiction; and/or

(b) any enforcement procedure has been notified to Euroxx, or, in general, expropriation, precautionary or other seizure, prohibition of trading or other restrictive interim measure, forcible seizure or forced administration has been imposed, or enforcement proceedings against the Client has been initiated.

2.3. In the event of Client default, Euroxx shall be entitled and authorized irrevocably by the Client, at its sole discretion:

2.3.1 to close the Client open positions (or on behalf of the Client) in Financial Instruments and/or

2.3.2 to execute, settle any, in general, Client open position (or on behalf of the Client) in a Financial Instrument and for this purpose, and without prejudice to the other conditions hereof,

(a) to purchase or sell, on the relevant market, the relevant Financial Instrument or its underlying security and to

receive or deliver, as applicable, according to the methods and conditions that Euroxx considers appropriate, and/or
(b) to borrow any currency or security, and/or
(c) to have and/or liquidate any assets of the Client Trading Account either granted as collateral (margin, collateral portfolio, etc.), and/or
(d) to purchase or sell any currency, and/or
(e) to combine any of the above and generally to take any action to clear and settle the Client liabilities.

2.4. Assets, including all kinds of Financial Instruments or monetary amounts which in any way fall into the possession of Euroxx on behalf of the Client, or on which Euroxx acquires the right of disposal, shall be subject to retention by it. Euroxx shall therefore be entitled to refuse payment of each of them to the Client or to another person, as per the Client instruction, until the Client fulfills its obligations towards Euroxx. To this end, all individual business relations between the Client and Euroxx shall be deemed to arise from a single investment advisory service contract. Furthermore, the claims arising from an individual business relation may be proposed by Euroxx in the offset against a claim arising from another individual business relation.

On the contrary, the Client shall not have any right to propose offset against Euroxx, the Client waiving his relevant right.

2.5. Euroxx may suspend the provision of any services to the Client or the transfer of Client Financial Instruments by it or Cooperating Custodians to third parties throughout the default period.

2.6. Euroxx shall not be liable for losses incurred by the Client or third party from the exercise of the right of retention or by any other legal or contractual measures taken by it to secure or pay its claims against the Client, including future or contingent claims.

2.7. Euroxx shall be entitled to take any legal action for the divestiture of Client assets held directly or through a third party, including ETEK, HELEX and/or other Institutional Custodian, Cooperating Custodian or Intermediary, as well as the total assets of the Client Trading Account, and which are agreed to secure any claim of Euroxx to the Client, the Client granting hereby irrevocably any relevant instruction and power of attorney to Euroxx to proceed with the relevant divestitures and bear the proceeds of the liquidation to meet the Client obligations. The Client hereby irrevocably authorises Euroxx to dispose any of its assets held by Euroxx, directly or through a third party, or held by a Cooperating Custodian, in order to meet any claim of Euroxx against the Client, provided that the Client is in default as to the fulfillment of any of his obligations to Euroxx.

2.8. It is agreed that any Client asset held by Euroxx directly or through a third party, including ETEK, HELEX and/or other Institutional Custodian, Cooperating Custodian or Intermediary, may be subject to pledge to secure any claim, existing, future or contingent of Euroxx against the Client, and, therefore, Euroxx may proceed with the necessary actions for its establishment, the Client granting irrevocably herein any relevant instruction and power of attorney to Euroxx to proceed with the relevant actions. In addition, the Client shall bear the obligation to take all measures so that the above pledge remains enforceable against any third party.

2.9. The Client hereby authorises Euroxx unconditionally and irrevocably, since this authorization is also granted in the interest of Euroxx, to carry out, in the name and on behalf of the Client, all legal actions in accordance with Law 4514/2018, Law 2396/1996 or Law 3301/2004, or any other relevant legal provision, as in force, for the execution and completion of the pledge or the provision of financial collateral on the Portfolio assets, including the signing of the relevant contracts with Euroxx in the name and on behalf of the Client (poll deed). Therefore, it is expressly agreed between the Client and Euroxx that the latter, who shall be entitled to receive the collateral as provided for herein, shall be entitled to conclude a pledge and financial collateral arrangements on the Portfolio assets by poll deed, by virtue of the power of attorney granted with this Contract and which is irrevocable because it also concerns the interests of the delegatee.

2.10. The Client shall bear any costs incurred in connection with the concession, management and any divestiture of such assets, following a court decision or in accordance with other legal provisions, or in accordance with the provisions hereof, as well as all court and other costs related to the pursuit of a claim by Euroxx against the Client or a requirement to substitute Euroxx to third party rights against the Client, such as e.g. custody fees, supervision or inspection costs, premiums, commissions, court and extrajudicial costs, etc.

2.11. Without prejudice to the above rights and any other rights of Euroxx under the law and/or the Conditions and/or any Specific Contract, if the Client is in default, then in any case (a) owes, on the arrears due, without prior notice or reminder and, regardless of the termination of the Conditions, the maximum statutory default interest from the date on which it was due to pay the amount due, in accordance with the provisions of the Conditions and/or the relevant Specific Contract and/or the law, and until full and complete payment of it, both before and after the issuance of a court judgment or payment order and (b) is liable for any such loss to Euroxx, incidental or consequential.

2.12. The aforementioned statutory (default) interest due shall be compounded, in accordance with the applicable provisions of the Civil Code and the Law introducing the Civil Code, and the Client shall also owe interest on them, from the first day of the delay, both before and after the issuance of a court judgment or payment order, with the same default interest rate as above. The interest accruing shall be added, in accordance with the aforementioned legislative provisions, to the called-up capital per half-year or throughout the period the law in force allows, whichever period is shorter.

3. Prohibition on money-laundering

3.1. Euroxx shall be subject to the applicable provisions on the prevention of money laundering and terrorist financing (such as, in particular, the provisions of Law 4557/2018, as in force, and the relevant regulatory acts) and shall bear the obligation, inter alia, to apply due diligence measures to the Client, as provided, as applicable, in the above institutional and regulatory framework, consisting of -indicatively but not limited to- Client identification, actual beneficiary identification, the origin of the assets presented to Euroxx, the purpose and intended nature of the Client's business relationship with Euroxx, and the continuous scrutiny of the transactions carried out on behalf of the Client in the context of the present.

3.2. The Client shall bear the obligation to provide Euroxx, whenever so requested by the latter, during the present and the Specific Contracts, any document, certificate, declaration or other data and to provide any information about him, the activity, the fulfillment of its tax obligations and its transactions, in order for Euroxx to be able to apply the above due diligence measures, in accordance with the provisions in force.

3.3. In the event that the Client acts on behalf of any other person (regardless of whether such an arrangement has been recognized or accepted), the Client shall bear the obligation to immediately inform Euroxx of the identity of that person and to provide Euroxx, whenever so requested, with any document, certificate, statement or other data and provide any information about the third party, its activity and transactions, in order for Euroxx to be able to implement the due diligence measures, as described above, in compliance with the applicable provisions on the prevention of money laundering and terrorist financing (such as, in particular, the provisions of Law 4557/2018, as in force, and the relevant regulatory acts).

4. Compensation Obligation

Without prejudice to the specified in other provisions of the present, the Client shall bear the obligation to compensate, immediately after receiving the relevant notice, any damage caused to Euroxx by the provision of Investment Services to the Client, indicatively and not limited to, by:

- a. the breach, by the Client or (due to the Client's actions and/or omissions) by Euroxx or a third party (e.g. Custodian, Intermediary or other EPEY with which it cooperates for the provision to the Client of the services provided herein), of any law and/or regulation and/or rule of any Market (e.g. stock exchange or over-the-counter market) or Clearing and settlement System and/or breach of the Conditions;
- b. the material inaccuracy of the statements and representations provided by the Client to Euroxx; and
- c. the imposition of penalties on Euroxx or EPEY cooperating with it in accordance with the aforementioned, by any authority exercising supervisory power over Euroxx, the EPEY and/or the Client or which was caused by the Client's breach of any law and/or Regulation and/or rule of any Market or Clearing or Settlement System and/or breach of the conditions hereof or of the material inaccuracy of the statements and representations provided to Euroxx by the Client.

XI. AMENDMENTS

1. Except where expressly provided otherwise, the present, as well as any individual Specific Contract, shall be amended only by observance of the requirement of written form.

2. Notwithstanding the specific provisions set out in other points herein, Euroxx may unilaterally amend the Conditions and/or any Specific Contract, after notifying, in writing and specifically, the Client on the relevant amendments.

3. The Client must submit in writing any objections of his within twenty (20) days from the date he was notified of them. The Client hereby expressly consents and agrees that upon expiry of the time limit, it shall be considered that the Client has accepted these amendments.

4. In cases of: a) change of the legislation, b) decision-making by the competent supervisory authorities (inter alia, in particular the way in which investment or ancillary services are provided); c) change of the operating principles and practices, the places of execution or the cooperating companies; d) change of the places of execution or the conditions of cooperation of the cooperating companies; f) change in the pricing policy of the Company or the cooperating companies, the conflicts of interest policy, client categorisation, best execution or other Company policies, Euroxx may unilaterally amend accordingly any condition hereof or the relevant contract for the provision of investment services and with immediate effect, by notifying this amendment to the Client, in accordance with the communication conditions set out herein, even by posting these conditions on the Company website. In the latter case, the Client information is presumed by sending, to his e-mail address, the relevant information regarding the posting of the amendments on its website.

5. In case of objections to the amendments, the Client or Euroxx may terminate, in writing, the Conditions and/or the relevant Specific Contract.

XIII. TERM - TERMINATION

1. These General Transaction Conditions are of indefinite duration. Their period of validity begins with their signing and the signing of the first Specific Contract between the Client and Euroxx, and ends with termination of each of

the Parties at any time and without good reason. Without prejudice to those specifically provided for herein, their termination shall be made in writing and its results shall occur on the next business day of its proven inclusion by the terminating Party to the other contracting Party, the condition XIII.3. below applicable in this case.

2. The termination or otherwise cancellation of the Conditions shall automatically entail the termination of all individual Specific Contracts concluded with the same Client. On the contrary, the termination or otherwise cancellation of an individual Specific Contract shall not automatically affect the validity and binding effect of the Conditions or other individual Specific Contracts concluded with the same Client.

3. In the event of Client's death, placement under guardianship or bankruptcy, Euroxx shall be entitled to execute the orders which it has validly received prior to receipt of proven knowledge of this event and to carry out the operations necessary for the completion of the transactions relating to the execution of these orders, and continue to provide the other Services that are the subject matter of the present and the relevant individual Specific Contracts. Euroxx shall be deemed to have knowledge of such an event if it is also notified, together with the notification of that event, of the relevant original or legally certified photocopies of the documents proving the relevant event. Especially in the event of Client's death, the absolute successors thereof shall bear the obligation to provide a copy of the certificate of succession of the competent Court of First Instance or, as applicable, other respective, at the discretion of Euroxx, legal documents, a certificate of non-revocation of them and a certificate of the competent Tax Office (D.O.Y.), in accordance with the applicable provisions, from which it arises that the corresponding tax has been paid or that no tax is due, Euroxx reserving the right to request, at its discretion, that other documents are produced.

4. In any case, it is agreed between the Parties that the termination of the present and any Specific Contract and in any way the cessation of transactions and execution of orders on behalf of the Client, shall not affect the Conditions concerning the clearing of the Client's business relations with Euroxx and the fulfillment of all its obligations to it. For example, for the clearing of the transactions concluded and the settlement of the outstanding liabilities, Euroxx shall be entitled to liquidate, at its discretion, efficient assets of the Portfolio, in order to cover the amount due, but only to the extent that there are no liquid assets at the Portfolio. In case of termination of the Conditions, Euroxx shall inform the Client of the Transactions from the last information up to the termination or cancellation of the Conditions and of the Specific Contracts, provide the necessary information, if requested, for the individual Transactions concluded within the provided Investment Service, and deliver to the Client the assets of the Portfolio in relation to it, having previously cleared any pending transactions.

5. The present and/or the terminated Specific Contract - and in particular the authorisations provided by the Client to Euroxx and between them, in this context- shall also remain in force after the termination of Euroxx transactions with the Client, until the clearing of all the resulting from them obligations or relationships and for these needs, as, indicatively, the power of Euroxx shall remain valid, after the termination of the Conditions and the relevant Specific Contract, to represent the Client in the collection of amounts from cash distributions of issuers of securities, dividends, interim dividends of shares that are part of the Portfolio upon the termination of the Conditions and the relevant Specific Contract, return of capital, coupon and capital payments and the receipt of free distributed shares by the issuing companies, provided that during the term of the relevant Specific Contract the right of withdrawal had been granted, even if the payment of the dividend, pre-dividend, capital, coupon or the delivery of securities is carried out after the termination of the Conditions and the relevant Specific Contract.

XIV. CO-BENEFICIARIES-CONDITIONS FOR JOINT INVESTOR SHARES -REPRESENTATION OF CLIENT GROUP OR LEGAL PERSON

1. In case two or more natural persons wish to be designated as co-beneficiaries of a shared Portfolio and, therefore, co-beneficiaries of the respective bank accounts and Financial Instruments accounts (hereinafter the "Co-beneficiaries"), the following shall also apply in addition to the Conditions:

2. The money and the Financial Instruments delivered and/or held by Euroxx and/or by a Cooperating Custodian are assumed to belong to the Co-beneficiaries jointly and in equal parts unless there is a written agreement to the contrary, among all the Co-beneficiaries and Euroxx. The warranty of this subparagraph shall apply to the joint ownership of the Co-beneficiaries on the assets in their Portfolio.

3. In the case of a legal person with more legal representatives or a group of two or more natural persons (Co-beneficiaries), Euroxx shall conclude a special written agreement with Clients, specifying the person to be appointed as the sole representative of the legal person or first Co-beneficiary of Co-beneficiaries for the transactions with Euroxx, from which person only Euroxx shall receive orders and/or give investment advice and/or manage the Portfolio according to its own Suitability or Appropriateness Assessment profile and to which it shall only send the updates and notifications required by law, the present and the Specific Contracts. On the basis of this specific written agreement, it shall be determined who shall be subject to the Appropriateness or Suitability Assessment and it shall be expressly agreed upon by completing the specific field of the form "Investor Details", in which way this Assessment shall be carried out in practice, including the person from whom information on (a) knowledge and experience and (b) the financial situation and investment objectives, including the Client risk tolerance limit, should be collected.

4. If Euroxx has not entered into a specific written agreement and the legal framework does not provide sufficient

indication in that regard, and in particular if a single representative/first Co-beneficiary has not been appointed, Euroxx shall agree with the Client and with the persons concerned (the representatives of the legal person, the persons belonging to the group or the natural persons represented), on the basis of the relevant policy established and followed, who should be subject to the Appropriateness or Suitability Assessment.

5. Euroxx has established a policy on who should be subject to the Appropriateness or Suitability Assessment when trading with a legal person or a group of two or more natural persons (Co-beneficiaries) or when one or more natural persons are represented by another natural person, pursuant to which the best interests of all stakeholders shall be taken into account. For the purposes of Appropriateness or Suitability Assessment in such cases, the financial situation and the investment objectives of the underlying Client/Clients (of the legal person or natural persons represented) shall be examined, while the experience and knowledge of the representative or the legal person or the first Co-beneficiary or the person authorised to carry out transactions on behalf of natural persons shall be examined and evaluated.

6. In the absence of a specific agreement and if the status of the persons belonging to the group differs, Euroxx shall consider the person of the group of co-beneficiaries with the most conservative Appropriateness or Suitability profile.

7. In case of co-beneficiaries of the Joint Investor Share (J.I.S.), Euroxx shall send the confirmations of execution of orders and other information, notifications and reports to the Client that has been appointed, following an agreement of the Parties, as the first co-beneficiary in the specific field of the form "Investor Details" and in the absence of such an agreement, to the one who appears first in terms of priority in the order of entry of the J.I.S.

XV. CROSS-SELLING

Euroxx, in principle, does not apply cross-selling policies within the meaning defined by regulations.

Financial instruments or services may be provided simultaneously or in combination, by their nature or in the context of fulfillment of contractual obligations. However, even in such cases, any financial instrument or service may be provided separately, each accompanied of the charges, as applicable, notified to the Client, and their simultaneous or combined provision shall not increase the stated charges for the Client.

In any case, at any time provision of bundled or tied products may occur, Euroxx shall implement its Cross-Selling Policy, in order to protect the Client interests, by providing him with any required information and notification regarding the characteristics, costs and risks that must be taken into account by the Client before deciding on this.

XVI. INVESTMENT ADVISORY SERVICES ON A NON-INDEPENDENT BASIS

The investment advice provision by the Company to the Client shall be carried out on a non-independent basis, but it shall remain at the discretion of the Company to also provide investment advice, in the future, on an independent basis. In the event that, at any time, the provision of investment advice on an independent basis may also be decided, Euroxx shall inform the Client of the type of investment advice provided to it, prior to its provision, as well as of all the necessary arrangements to be implemented and provided for in the regulations, in order to ensure that the two types of advice provided are clearly separate, that there is no confusion about the type of advice that the Client receives and that the Client receives the type of investment advice that is appropriate for him.

XVII. DISCLAIMER OF LIABILITY

Euroxx shall not guarantee the result of the investment and ancillary services it provides.

It is explicitly pointed out to the Client that:

(a) Any figures that are disclosed to the Client, in providing any of the investment or ancillary services by the Company, either refer to the past and the previous performance does not constitute a reliable indicator of future performance, or concern simulated previous performance and this previous performance does not constitute a reliable indicator of future performance.

(b) Any forecasts on future performance are not a reliable indicator of future performance.

(c) The tax treatment of any proposed transactions or of the transactions concluded as a result of the Client's orders, shall also depend on the Client personal data and may change in the future. It shall be left exclusively to the Client to examine and weigh the consequences of the respective tax treatment of the transactions concluded on his behalf.

XVIII. FINAL PROVISIONS

1. Any obligation of the Client to Euroxx that arises from time to time pursuant to a legislative or regulatory provision, shall automatically apply to the relationship between the Client and the Company, as if expressly provided for herein, to every additional act and Specific Agreement.

2. If complaints arise regarding the performance of the Conditions and/or any Specific Contract, the Client shall have the possibility to appeal to the complaints officer of Euroxx and to make his complaint in order for it to be duly examined by Euroxx and for him to be provided with a reasoned reply.

Complaints to Euroxx shall be made on the telephone number: 210 68 79 500 or the email address: info@euroxx.gr and shall be brought to the attention of the person responsible for client complaints receipt and handling.

3. Euroxx shall be entitled to be insured for the handling and storage of its Financial Instruments and to charge them at the relevant cost.

4. Any rights and claims of the Client, arising from its business transactions with Euroxx and governed by these Conditions, shall not be assigned or transferred in any way to third parties, unless otherwise expressly agreed in writing between Euroxx and the Client.

5. Possible invalidity of a condition of the Conditions and/or Special Contracts shall not affect the validity of the other conditions of these contracts which shall remain valid, strong and binding.

6. These Conditions as well as any Specific Contract shall be governed by Greek Law. Athens is considered to be the place of performance of the present and any Specific Contract. For any dispute that may arise regarding the implementation of the Conditions and of each Specific Contract, the courts of Athens shall be competent. Euroxx shall enjoy discretion, in enforcing its claims against the Client, to choose the courts of general jurisdiction of the latter.

7. These Conditions have been freely agreed to by the Contracting Parties, who acknowledge its content as fair and reasonable and therefore mutually waive any right of theirs to infringe or breach it on any grounds and cause.

8. The rights, entitlements, privileges and claims provided to Euroxx by the Conditions and/or any Specific Contract, shall apply in addition to any respective statutory ones. Any omission or delay of Euroxx in exercising of any legal or contractual right, power, privilege, claim or discretion, under the Conditions and/or any Specific Contract, shall not be interpreted as an amendment of the relevant Conditions and/or any Specific Contract and/or as a waiver of Euroxx from the relevant rights, powers, privileges, claims and discretions and/or, indicatively, as a debt forgiveness, waiver, permission, approval or consent and, therefore, Euroxx may exercise its respective rights, powers, privileges, claims and discretions. The provision, by Euroxx, of permission, approval, waiver, consent or debt forgiveness, either for a particular item (partially or totally), or for a limited time, shall not be interpreted as such for the item not mentioned therein or for the time limit subsequent to the time period, nor will it bind Euroxx to the future exercise of the rights, powers, privileges, claims and discretions it has or shall acquire under the Conditions and/or any Specific Agreement. Any such debt forgiveness, waiver, permission, approval or consent shall be provided only in writing and specifically, and its content shall be strictly interpreted.

9. Notifications

9.1. All written statements, notifications, applications and approvals, within the conditions hereof, shall be addressed to the contact details of each counterparty as indicated in the "Client Details" form completed by the Client or, in case of change of these, to the persons and addresses that shall be notified to the other Party in writing and duly, under these Conditions.

9.2. The service of any judicial or extrajudicial document to the address of the Client residence or registered office (as applicable), indicated in the form "Client Details" or duly notified in writing to Euroxx, in accordance with the Conditions, shall be considered valid and may not be challenged by the Client.

9.3. In the event that the address or other Client contact details have changed (as these are indicated in the form "Client Details", completed by the Client) without notifying Euroxx in writing, sending mail or service of any document to the address notified to Euroxx shall be considered valid and Euroxx shall not be liable for any loss or damage to the Client by this event.

9.4. Any notice, notification or communication in connection with the Conditions shall be deemed to have been received by the other Party:

- a. on the date of receipt at the relevant mailing address, if delivered by courier or letter; or
- b. the date of transmission with confirmation of receipt, if transmitted via fax; or
- c. on the date and time of receipt, under the relevant electronic receipt, if it is transmitted via e-mail, provided that these dates and times fall upon business days and hours, otherwise the receipt shall be deemed to have been made on the first business day and time thereafter.

IN WITNESS whereof, the present were concluded in as many copies as the parties. Each contracting party received one.

Client Signature

(Name - Signature)