

Global Carry LLC

INTRODUCING BROKER CUSTOMER AGREEMENT

This Customer Account Agreement (the "Agreement") sets forth the respective rights and obligations of DriveWealth LLC ("Clearing Broker") and Global Carry LLC ("Carry" or "Introducing Broker"), and the customer(s) identified on the New Account Application (the "Customer") in connection with the Customer's brokerage account with the Introducing Broker ("the Account"). The Customer hereby agrees as follows with respect to the Account, which the Customer has established with the Introducing Broker for the purchase, sale or Carrying of securities or contracts relating thereto and/or the borrowing of funds, which transactions are cleared through Clearing Broker. No Global Carry employee or agent provides investment recommendations. All orders are placed automatically at the direction of Carry Advisors LLC.

To help the government fight the funding of terrorism and money laundering, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. In order to open an account, the Customer will provide information that will allow the Introducing Broker and/or Clearing Broker to identify the Customer including, but not limited to, the Customer's name, address, date of birth, and the Customer's driver's license or other identifying documents.

- 1. Applicable Rules and Regulations.** All transactions for the Account shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market and its clearing house, if any, upon which such transactions are executed, except as otherwise specifically provided in this Agreement.
- 2. Definitions.** "Obligations" means all indebtedness, debit balances, liabilities or other obligations of any kind of the Customer to Introducing Broker or Clearing Broker, whether now existing or hereafter arising. "Securities and other property" shall include, but shall not be limited to, money, securities, commodities or other property of every kind and nature and all contracts and options relating thereto, whether for present or future delivery.
- 3. Investment Objective Definitions.** Investment objectives are collected and evaluated solely by Carry Advisors' automated questionnaire; Global Carry does not solicit or rely on your investment objectives. "Capital Preservation" - a conservative investment strategy characterized by a desire to avoid risk of loss; "Income" - strategy focused on current income rather than capital appreciation; "Growth" - investing in stocks with strong earnings and/or revenue growth or potential; "Speculation" - taking larger risks, usually by frequent trading, with hope of higher than- average gain. All strategies involve various types and levels of risk, the most common of which are market, credit, inflation, business and interest rate.
- 4. Breach; Security Interest.** Whenever in Clearing Broker's discretion Clearing Broker consider it necessary for Clearing Broker's protection, or for the protection of the Customer's Introducing Broker or in the event of, but not limited to; (i) any breach by the Customer of this or any other agreement with Clearing Broker or (ii) the Customer's failure to pay for securities and other property purchased or to deliver securities and other property sold, Clearing Broker may sell any or all securities and other property held in any of the Customer's accounts (either individually or jointly with others), cancel or complete any open orders for the purchase or sale of any securities and other property, and/or borrow or buy-in any securities and other property required to make delivery against any sale, including a short sale, effected for the Customer, all without notice or demand for deposit of collateral, other notice of sale or purchase, or other notice or advertisement, each of which is expressly waived by the Customer, and/or Clearing Broker may require the Customer to deposit cash or adequate collateral to the Customer's account prior to any settlement date in order to assure the performance or payment of any open contractual commitments and/or unsettled transactions. Clearing Broker has the right to refuse to execute securities transactions for the Customer at any time and for any reason. Any and all securities and other property belonging to the Customer or in which the Customer may have an interest held by Clearing Broker or carried in any of the Customer's accounts with Clearing Broker (either individually or jointly with others) shall be subject to a first and prior security interest and lien for the discharge of the Customer's obligations to Clearing Broker, wherever or however arising and without regard to whether or not

Clearing Broker has made advances with respect to such securities and other property, and Clearing Broker is hereby authorized to sell and/or purchase any and all securities and other property in any of the Customer's accounts, and/or to transfer any such securities and other property among any of the Customer's accounts to the fullest extent of the law and without notice where allowed. The losses, costs and expenses, including but not limited to reasonable attorneys' fees and expenses, incurred and payable or paid by Clearing Broker in the (i) collection of a debit balance and/or any unpaid deficiency in the accounts of the Customer with Clearing Broker or (ii) defense of any matter arising out of the Customer's securities transactions, shall be payable to Clearing Broker by the Customer. The Customer understands that because of circumstances beyond broker-dealers control, its customers' voting rights may be impaired. For example, if the stock of a company that another customer has purchased has not yet been received from the seller(s), then other customers' abilities to vote that company's stock could be impaired until those shares are received. In addition, if the stock of a company that the Customer has purchased has not yet been received from the seller(s), then payments received by the Customer from the Introducing Broker, in lieu of the dividends on that stock not yet received, may receive tax treatment less favorable than that accorded to dividends.

5. **Cancellation.** Clearing Broker is authorized, in Clearing Broker's discretion, should Clearing Broker for any reason whatsoever deem it necessary for Clearing Broker's protection, without notice, to cancel any outstanding order, to close out the accounts of the Customer, in whole or in part, or to close out any commitment made on behalf of the Customer.
6. **Payment of Indebtedness Upon Demand.** The Customer shall at all times be liable for the payment upon demand of any obligations owing from the Customer to Clearing Broker, and the Customer shall be liable to Clearing Broker for any deficiency remaining in any such accounts in the event of the liquidation thereof (as contemplated in Paragraph 4 of this Agreement or otherwise), in whole or in part, by Clearing Broker or by the Customer; and the Customer shall make payment of such obligations upon demand.
7. **Accounts Carried as Clearing Broker.** The Customer understands that Clearing Broker is Carrying the accounts of the Customer as clearing broker by arrangement with the Customer's Introducing Broker through whose courtesy the account of the Customer has been introduced to Clearing Broker. Until receipt from the Customer of written notice to the contrary, Clearing Broker may accept from and rely upon the Customer's Introducing Broker for (a) orders for the purchase or sale in said account of securities and other property, and (b) any other instructions concerning the Customer's accounts. The Customer represents that the Customer understands that Clearing Broker acts only to clear trades introduced by the Customer's Introducing Broker and to effect other back office functions for the Introducing Broker. The Customer confirms to Clearing Broker that the Customer is relying for any advice (if any) concerning the Customer's accounts solely on the Customer's Introducing Broker. The Customer understands that all Global Carry Support Agents, employees and other agents with whom the Customer communicates concerning the Customer's account are agents of the Introducing Broker, and not Clearing Broker's representatives, employees or other agents and the Customer will in no way hold Clearing Broker liable for any trading losses that the Customer may incur. The Customer understands that Clearing Broker is not a principal of or partner with, and do not control in any way, the Introducing Broker or its Support Agents, employees or other agents. The Customer understands that Clearing Broker will not review the Customer's accounts and will have no responsibility for trades made in the Customer's accounts. Clearing Broker shall not be responsible or liable for any acts or omissions of the Introducing Broker or its Support Agents, employees or other agents. Notwithstanding the foregoing, in the event that the Customer initiates a claim against Clearing Broker in Clearing Broker's capacity as clearing broker and does not prevail, the Customer shall be responsible for the costs and expenses associated with Clearing Broker's defense of such claim. The Customer understands Clearing Broker shall be entitled to exercise and enforce directly against the Customer all rights granted to the Introducing Broker.

- a. **Accounts Carried as Custodian.** In some cases the Customer's account is being carried by arrangement with the Customer's investment adviser or Investment Manager, who uses Clearing Broker as their Broker-Dealer custodian. The Customer acknowledges that Clearing Broker's role as custodian is to hold or custody account assets, distribute or collect funds on behalf of the Customer's account, execute and clear trades under instruction of the Customer's investment adviser, generate account statements and provide other custodial services as may be mandated by various regulatory standards and requirements. The Customer understands that in the capacity as custodian, Clearing Broker will not offer investment advice, review the Customer's accounts, and will have no responsibility for trades made in the Customer's accounts. Additionally, in Clearing Broker's capacity as custodian, Clearing Broker will not verify the accuracy of management fees that the Customer pays to investment advisers pursuant to the terms of the Account Management Agreement executed between the Customer and the investment adviser. Notwithstanding the foregoing, in the event that the Customer initiates a claim against Clearing Broker in Clearing Broker's capacity as custodial broker and does not prevail, the Customer shall be responsible for the costs and expenses associated with Clearing Broker's defense of such claim.
8. **Communications.** Introducing Broker and Clearing Broker may send communications to the Customer at the Customer's address on the New Account Application or at such other address as the Customer may hereafter give Introducing Broker or Clearing Broker in writing, and all communications so sent, whether by mail, telegraph, or otherwise, shall be deemed given to the Customer personally, whether actually received or not. Reports of execution of orders and statements of accounts of the Customer shall be conclusive if not objected to in writing to Clearing Broker, the former within five (5) days and the latter within ten (10) days, after forwarding by Clearing Broker by mail or otherwise. In consideration of Introducing Broker or Clearing Broker's sending any mail to me in care of a Post Office Box Address or a third party, Customer hereby agrees that "all correspondence of any nature whatsoever" sent to me in such address will have the same force and effect as if it had been delivered to Customer personally. By opening the account you consent to electronic delivery as described in our E-Sign Disclosure. You may withdraw that consent at any time by emailing support@carry.com; doing so may restrict your ability to maintain the account.
9. **Authorization for the Social Security Administration to Disclose Your Social Security Number Verification.** You hereby authorize the Social Security Administration ("SSA") to verify and disclose to Carry through their service provider, for the purpose of this Program whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.
10. **ARBITRATION AGREEMENT. THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:**
- a. **ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORM IN WHICH A CLAIM IS FILED;**
- b. **ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.**
- c. **THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS;**
- d. **THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED**

DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE;

- e. THE PANEL OF ARBITRATORS MAY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.**
- f. THE RULES OF SOME ARBITRATION FORMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.**
- g. THE RULES OF THE ARBITRATION FORM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.**

THE FOLLOWING ARBITRATION AGREEMENT SHOULD BE READ IN CONJUNCTION WITH THE DISCLOSURES ABOVE. ANY AND ALL CONTROVERSIES, DISPUTES OR CLAIMS BETWEEN THE CUSTOMER AND YOU, OR THE INTRODUCING BROKER, OR THE AGENTS, REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS OR CONTROL PERSONS OF YOU OR THE INTRODUCING BROKER, ARISING OUT OF, IN CONNECTION WITH, FROM OR WITH RESPECT TO (a) ANY PROVISIONS OF OR THE VALIDITY OF THIS AGREEMENT OR ANY RELATED AGREEMENTS, (b) THE RELATIONSHIP OF THE PARTIES HERETO, OR (c) ANY CONTROVERSY ARISING OUT OF YOUR BUSINESS, THE INTRODUCING BROKER'S BUSINESS OR THE CUSTOMER'S ACCOUNTS, SHALL BE CONDUCTED PURSUANT TO THE CODE OF ARBITRATION PROCEDURE OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA"). THE DECISION AND AWARD OF THE ARBITRATOR(S) SHALL BE CONCLUSIVE AND BINDING UPON ALL PARTIES, AND ANY JUDGMENT UPON ANY AWARD RENDERED MAY BE ENTERED IN A COURT HAVING JURISDICTION THEREOF, AND NEITHER PARTY SHALL OPPOSE SUCH ENTRY.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is de-certified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

11. **Representations.** The Customer represents that the Customer is of majority age. The Customer represents either that the Customer is not an employee of any exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member of any exchange, or of a member firm or member corporation registered on any exchange or of a bank, trust company, insurance company or of any corporation, firm or individual engaged in the business dealing either as broker or as principal in securities, bills of exchange, acceptances or other forms of commercial paper, or alternatively, that the Customer has obtained and will provide to Clearing Broker additional documentation which may include information required under FINRA Rule 407 from its employer authorizing the Customer to open and maintain an account with Clearing Broker.

If the Customer is a corporation, partnership, trust or other entity, the Customer represents that its governing instruments permit this Agreement, that this Agreement has been authorized by all applicable persons and that the signatory on the New Account Application is authorized to bind the Customer. The Customer represents that the Customer shall comply with all applicable laws, rules and regulations in connection with the Customer's account. The Customer further represents that no one except the Customer has an interest in the account or accounts of the Customer with Clearing Broker.

12. **Joint Accounts.** If the New Account Application indicates that the Account shall consist of more than one person, the Customer's obligations under this Agreement shall be joint and several. References to the "Customer" shall include each of the customers identified on the New Account Application. Clearing Broker may rely on transfer or other instructions from any one of the

Customers in a joint account, and such instructions shall be binding on each of the Customers. Clearing Broker may deliver securities or other property to, and send confirmations; notices, statements and communications of every kind, to any one of the Customers, and such action shall be binding on each of the Customers. Notwithstanding the foregoing, Clearing Broker is authorized in Clearing Broker's discretion to require joint action by the joint tenants with respect to any matter concerning the joint account, including but not limited to the giving or cancellation of orders and the withdrawal of money or securities. In the case of Tenants by the Entirety accounts, joint action will be required for all matters concerning the joint account. Tenants by Entirety is not recognized in certain jurisdictions, and, where not expressly allowed, will not be a permitted designation of the account.

13. **Other Agreements.** If the Customer trades any options, the Customer agrees to be bound by the terms of Clearing Broker's Customer Option Agreement. The Customer understands that copies of these agreements are available from Clearing Broker and, to the extent applicable, are incorporated by reference herein. The terms of these other agreements are in addition to the provisions of this Agreement and any other written agreements between Clearing Broker and the Customer.
14. **Data Not Guaranteed.** The Customer expressly agrees that any data or online reports is provided to the Customer without warranties of any kind, express or implied, including but not limited to, the implied warranties of merchantability, fitness of a particular purpose or non-infringement. The Customer acknowledges that the information contained in any reports provided by Clearing Broker is obtained from sources believed to be reliable but is not guaranteed as to its accuracy of completeness. Such information could include technical or other inaccuracies, errors or omissions. In no event shall Clearing Broker or any of Clearing Broker's affiliates be liable to the Customer or any third party for the accuracy, timeliness, or completeness of any information made available to the Customer or for any decision made or taken by the Customer in reliance upon such information. In no event shall Clearing Broker or Clearing Broker's affiliated entities be liable for any special incidental, indirect or consequential damages whatsoever, including, without limitation, those resulting from loss of use, data or profits, whether or not advised of the possibility of damages, and on any theory of liability, arising out of or in connection with the use of any reports provided by Clearing Broker or with the delay or inability to use such reports.
15. **Payment for Order Flow Disclosure.** Depending on the security traded and absent specific direction from the Customer, equity and option orders are routed to market centers (i.e., broker-dealers, primary exchanges or electronic communication networks) for execution. Routing decisions are based on a number of factors including the size of the order, the opportunity for price improvement and the quality of order executions, and decisions are regularly reviewed to ensure the duty of best execution is met. Clearing Broker or the Introducing Broker may receive compensation or other consideration for the placing of orders with market centers for execution. The amount of the compensation depends on the agreement reached with each venue. The source and nature of compensation relating to the Customer's transactions will be furnished upon written request.
16. **Credit Check.** Introducing Broker and/or Clearing Broker are authorized, in Introducing Broker or Clearing Broker's discretion, should Introducing Broker or Clearing Broker for any reason deem it necessary for Introducing Broker or Clearing Broker's protection, to request and obtain a consumer credit report for the Customer.
17. **Reg BI Disclaimer.** Global Carry provides no securities or account-type recommendations to retail customers. If any communication by Global Carry were deemed a recommendation, the firm would comply with SEC Regulation Best Interest. All investment decisions are made by Carry Advisors LLC.
18. **Miscellaneous.** If any provision of this Agreement is held to be invalid or unenforceable, it shall not affect any other provision of this Agreement. The headings of each section of this Agreement are descriptive only and do not modify or qualify any provision of this Agreement. This Agreement and its enforcement shall be governed by the laws of the state of Texas and shall cover individually and collectively all accounts which the Customer has previously opened, now has open or may open or reopen with Clearing Broker,

Introducing Broker, and any and all previous, current and future transactions in such accounts. Except as provided in this Agreement, no provision of this Agreement may be altered, modified or amended unless in writing signed by Introducing Broker or Clearing Broker's authorized representative.

Agreement may be altered, modified or amended unless in writing signed by Introducing Broker or Clearing Broker's authorized representative. This Agreement and all provisions shall inure to the benefit of each of Introducing Broker and Clearing Broker and each of Introducing Broker and Clearing Broker's successors, whether by merger, consolidation or otherwise, each of Introducing Broker and Clearing Broker's assigns, and all other persons specified in Paragraph 9. Introducing Broker and Clearing Broker shall not be liable for losses caused directly or indirectly by any events beyond Introducing Broker and Clearing Broker's reasonable control, including without limitation, government restrictions, exchange or market rulings, and suspension of trading or unusually heavy trading in securities, a general change in economic, political or financial conditions, war or strikes. Introducing Broker and Clearing Broker may transfer the accounts of the Customer to Introducing Broker or Clearing Broker's successors and assigns. This Agreement shall be binding upon the Customer and the heirs, executors, administrators, successors and assigns of the Customer. Failure to insist on strict compliance with this Agreement is not considered a waiver of Customer's rights under this Agreement. At Introducing Broker or Clearing Broker's discretion, Introducing Broker or Clearing Broker may terminate this Agreement at any time on notice to the Customer, the Customer will continue to be responsible for any obligation incurred by the Customer prior to termination. The Customer may not assign the Customer's rights or delegate the Customer's obligations under this Agreement, in whole or in part, without Introducing Broker and Clearing Broker's prior consent.

19. **Sweep Program.** By opening an account you authorize and direct Global Carry LLC ("Carry") and DriveWealth LLC (the "Clearing Broker") to automatically transfer ("sweep") any uninvested cash balances in your brokerage account into an omnibus bank deposit account or money-market fund selected by Carry and the Clearing Broker (the "Sweep Account").
- **No customer interest.** You understand and agree that (i) the Sweep Account does not pay interest, and (ii) all interest or other earnings generated on swept balances are retained by Carry and the Clearing Broker—typically shared 50/50—as compensation for providing the Sweep Program.
 - **Conflict of interest.** Because Carry earns revenue that the customer does not share, this arrangement creates a financial incentive for Carry to maintain the Sweep Program. Carry mitigates this conflict by (a) disclosing it here and in Carry Advisors' Form ADV, and (b) relying exclusively on Carry Advisors' automated algorithm—not Carry personnel—for decisions about how much of your cash to hold or sweep.
 - **No monitoring/no recommendation.** Carry will not monitor whether the Sweep Account is in your best interest, make recommendations about alternative cash options, or notify you of rate changes. All investment-allocation decisions are made by your adviser's algorithm.
 - **FDIC/SIPC status.** Amounts swept to a bank deposit account are eligible for FDIC insurance (up to applicable limits) in the name of the Clearing Broker as agent; amounts swept to a money-market fund are not FDIC-insured but remain protected by SIPC as cash pending investment.
 - **Program changes.** Carry or the Clearing Broker may change, suspend or terminate the Sweep Program at any time on prior written notice. Your continued use of the brokerage account after such notice constitutes renewed consent to the modified program.
 - **Customer options.** While the Sweep Program is automatically enabled for operational efficiency, customers who prefer to maintain uninvested cash balances without earning revenue for Carry may contact support@carry.com to discuss alternative arrangements. However, such arrangements may result in additional administrative fees and may not be operationally feasible for all account types.
20. **SIPC Protection.** As a member of the Securities Investor Protection Corporation (SIPC), funds are available to meet customer claims up to a ceiling of \$500,000, including a maximum of \$250,000 for cash claims. For additional information regarding SIPC coverage, including a brochure, please contact SIPC at (202) 371-8300 or visit www.sipc.org. Clearing Broker has purchased an additional insurance policy through a group of London Underwriters (with Lloyd's of London Syndicates as the Lead Underwriter) to supplement SIPC protection. This additional insurance policy becomes available to customers in the event that SIPC limits are exhausted and provides protection for securities and cash up to certain limits. Similar to SIPC

protection, this additional insurance does not protect against a loss in the market value of securities.

21. **Tax Treaty Eligibility.** This agreement shall serve as the Customer's certification that Clearing Broker is eligible to receive tax treaty benefits between the country or (of) residence indicated on the New Account Application and the country (ies) of origin holding jurisdiction over the instruments held within the Customer's account with Clearing Broker.
22. **Trusted Contact.** Under FINRA Rule 4512, each of Global Carry LLC and DriveWealth LLC are required to disclose to you (the Customer) that each of Global Carry LLC or an associated person of Global Carry LLC and DriveWealth LLC or an associated person of DriveWealth LLC are authorized to contact the trusted contact person and disclose information about the customer's account(s) to address possible financial exploitation, to confirm the specifics of the customer's current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165.
23. **ACH Agreement.** If Customer requests Automated Clearinghouse ("ACH") transactions from Customer's Account at Clearing Firm, Customer authorizes Clearing Firm to originate or facilitate

transfer credits/debits to/from Customer's eligible bank account. Transactions sent through the NACHA network will be subject to all applicable rules of NACHA and all rules set forth in Federal Reserve Operating circulars or other applicable laws and regulations. ACH deposits to Customer's brokerage account are provisional. If the beneficiary bank does not receive final and complete payment for a payment order transferred through ACH, the beneficiary bank is entitled to recover from the beneficiary any provisional credit and Clearing Firm may charge Customer account for the transaction amount. Customer understands Clearing Firm or Customer's Broker may not notify me of any returned or rejected ACH transfers. Customer agrees to hold Clearing Firm and Clearing Firm's agents free of liability for compliance with these instructions. Customer hereby agrees to hold harmless Clearing Firm and each of its affiliates, offices, directors, employees, and agents against, any claims, judgments, expenses, liabilities or costs of defense or settlement relating to:

(a) any refusal or failure to initiate or honor any credit or debit request, by Clearing Firm or Customer's Broker, whether (i) due to a lack of funds necessary to credit Customer's account; (ii) due to inadvertence, error caused by similarity of account holder names or (iii) otherwise provided Clearing Firm has not acted in bad faith; (b) if the routing number is incorrect or the routing number or other information changes at another U.S. financial institution or (c) any loss, damage, liability or claim arising, directly or indirectly, from any error, delay or failure which is caused by circumstances beyond Clearing Firm's direct control. To the extent permitted by applicable law or regulation, Clearing Firm hereby disclaims all warranties, express or implied, and in no event shall Clearing Firm be liable for any special indirect, incidental, or consequential damages whatsoever resulting from the ACH electronic service or any ACH transactions. Nothing in this herein shall constitute a commitment or undertaking by Clearing Firm or Customer's Broker to effect any ACH transaction or otherwise act upon Customer's instructions or those of Customer's Broker with respect to any account at Clearing Firm. This authorization shall remain in full force and effect until Customer revokes authorization by written notification to Customer's Broker that is forwarded to Clearing Firm. Customer understands that Clearing Firm has the right to terminate or suspend the ACH agreement at any time and without notice.

THE CUSTOMER UNDERSTANDS THAT, WITH THE CONSENT OF CLEARING BROKER, THIS CUSTOMER AGREEMENT MAY BE AMENDED FROM TIME TO TIME BY THE INTRODUCING BROKER, WITH REVISED TERMS POSTED ON THE INTRODUCING BROKER'S WEBSITE. THE CUSTOMER AGREES TO CHECK FOR UPDATES TO THIS CUSTOMER AGREEMENT. THE CUSTOMER UNDERSTANDS THAT BY CONTINUING TO MAINTAIN A SECURITIES BROKERAGE ACCOUNT WITHOUT OBJECTING TO ANY REVISED TERMS OF THIS CUSTOMER AGREEMENT, THAT THE CUSTOMER IS ACCEPTING THE TERMS OF THE REVISED CUSTOMER AGREEMENT AND WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS.

IF THE CUSTOMER REQUESTS OTHER SERVICES PROVIDED BY THE INTRODUCING BROKER THAT REQUIRE THE CUSTOMER TO AGREE TO SPECIFIC TERMS AND CONDITIONS ELECTRONICALLY (THROUGH CLICKS OR OTHER ACTIONS) OR OTHERWISE, SUCH TERMS AND CONDITIONS WILL BE DEEMED AN AMENDMENT AND WILL BE INCORPORATED INTO AND MADE PART OF THIS CUSTOMER AGREEMENT AS BETWEEN THE CUSTOMER AND THE INTRODUCING BROKER.

THE CUSTOMER ALSO UNDERSTANDS THAT BY CLICKING "I AGREE" THE CUSTOMER HAS ACKNOWLEDGED THAT THIS CUSTOMER AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 10 HEREIN.

Global Carry LLC Business Continuity Plan

Summary Plan Disclosure

Global Carry LLC Business Continuity Plan Disclosure Statement

Global Carry LLC has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do via carry.com, you should email us at support@carry.com or call (201)777-1987. If you cannot access us through either of those means, you should contact our clearing firm DriveWealth, LLC (CRD: 165429) at www.drivewealth.com for instructions on how it may enter an order, access your funds and/or security or process other trade-related, cash and security transfer transactions for you.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternate communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counterparty impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, DriveWealth, LLC, backs up our important customer transaction and account records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within 24 hours. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm's office, the city where we are located or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In the event of a significant business disruption, we have plans to place to move to a back-up location or remote locations as necessary. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website carry.com or our customer emergency number (201)777-1987 how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at support@carry.com or (201)777-1987.

The information contained in this disclosure is provided by Carry for informational purposes only, and nothing contained herein shall be construed to amend, supplement or otherwise modify any of the terms and conditions set forth in any customer agreement between you and Carry.

Privacy Policy

Notice Regarding Privacy Policy

Global Carry LLC, ("Global Carry" or "we") from time to time collects nonpublic personal information from our clients. Please read carefully the following disclosure including what personal information we collect, what we do with that information and the procedures we have put in place to protect nonpublic personal information.

Information We Collect: We may collect your personal information through written communications via e-mail or our website. We may also collect your personal information through contacting third parties, such as consumer reporting agencies. We collect and maintain "customer information" as defined by Regulation S-P, which includes nonpublic personal information about you that we obtain in connection with providing financial services. This may include information from account applications, transaction records, and information received from consumer reporting agencies.

Information We Disclose: Our policy is not to disclose any of your nonpublic personal information to third parties without your consent, unless those parties are providing services or support to us and have agreed to keep your nonpublic personal information confidential subject to legal, regulatory or other governmental requirements. Examples of these nonaffiliated third parties include attorneys, accountants or auditors.

Protection of Information: Global Carry protects your nonpublic information from access by third parties by maintaining physical, electronic and procedural safeguards that comply with SEC Regulation S-P requirements. These safeguards are designed to ensure the security and confidentiality of customer information, protect against anticipated threats or hazards to the security or integrity of such information, and protect against unauthorized access to or use of customer information. Global Carry restricts access to your information to those employees who need access to the information to fulfill their job responsibilities.

Incident Response: In compliance with SEC Regulation S-P, Global Carry has implemented an incident response program designed to detect, respond to, and recover from unauthorized access to or use of customer information. In the event of a data security incident that involves unauthorized access to your sensitive customer information, we will provide timely notification as required by applicable law. Our incident response procedures include immediate containment measures, assessment of potentially affected information, and coordination with appropriate authorities when necessary.

Additional Privacy Protections: Global Carry maintains additional privacy and data security procedures in compliance with SEC Regulation S-P. For questions about our data security practices or to report a potential security incident, please contact us immediately at support@carry.com.

Cookie Policy: Global Carry uses cookies to recognize when you visit our website, remembers your preferences and gives you a personalized experience. Cookies also make your interactions faster. Any browser visiting our website will receive cookies from us. If you do not want to receive cookies, you can also change your browser settings on your computer or other device you are using to access our services. If you use our website without changing your browser settings, we will assume that you are happy to receive all cookies on our website. Most browsers also provide functionality that lets you review and erase cookies.

Further Information: Global Carry reserves the right to change this Privacy Policy. The examples contained within this Privacy Policy are illustrations and are not intended to be exhaustive.

SIPC Disclosure

Please note that you can obtain information about SIPC, including the SIPC brochure, by visiting the website www.sipc.org or by calling (202) 371-8300.

FINRA Disclosures

You may find more information about Carry and other broker-dealers through FINRA's BrokerCheck Program, available at <https://brokercheck.finra.org>. Or you may call the BrokerCheck Hotline Telephone Number: (800) 289-9999

Also, please be advised that FINRA offers an investor brochure describing the FINRA BrokerCheck. You may access the FINRA website at www.finra.org.

Important Information You Need to Know about Opening a New Account

To help the government fight funding of terrorism and money laundering activities, the US Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you establish an account, we will ask for your name, address, date of birth, identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

What types of information will you need to provide?

When you open an account, Carry is required to collect the following information:

- Name
- Date of Birth
- Address
- Identification Number:

Identification Number refers to the following:

- U.S. Citizen: taxpayer identification number (Social Security number or employer identification number)
- Non-U.S. citizen: taxpayer identification number; passport number and country of issuance; alien identification card number; or government-issued identification showing nationality, residence and a photograph of you.

You may also need to show your driver's license or other identifying documents.

What happens if you don't provide the information requested or your identity can't be verified?

For your security, as well as to comply with applicable laws and regulations, Carry may not be able to open an account or carry out transactions for you if we cannot verify your identity. Carry may also close accounts of customers whose identity cannot be verified.

Notice Regarding Phishing Scams

Due to the increasing risk of identity theft, Carry is providing you with this notice regarding phishing scams. Phishing is a fraudulent activity in which one attempts to obtain sensitive information by masquerading as a trustworthy institution. These attempts are typically carried out by an email containing a link to what appears to be an authentic website. These counterfeit sites prompt you to enter your personal information, which the thieves can then use to access your accounts. Note that Carry will NEVER send an email requesting sensitive information such as your password. If you receive a suspicious email request purporting to be from Carry, DO NOT RESPOND and notify us immediately by emailing support@carry.com.

Payment for Order Flow

Carry routes all of your trades to our brokerage partner, DriveWealth LLC, for execution. In exchange for routing trades, we may receive monetary rebates. Carry regularly reviews trade routing decisions to ensure your orders meet best execution standards.