VERSION 2.0

MAY 2026

Terms of Use

Terms governing access to and use of the RaiseFX website and related services — applicable to all RaiseFX regulated entities and their appointed Authorized Representatives.

LICENSED FSP

Raise Global SA (Pty) LTD

Reg. 2018/616118/07 · South Africa

FSCA Licence n° 50506

AUTHORIZED REPRESENTATIVE

Raise EU Services D.B LTD

Reg. HE428723 · Cyprus

Under Authorized Representative Agreement on behalf of Raise Global SA (Pty) LTD

VERSION

2.0

EFFECTIVE DATE

19 May 2026

OWNER

RaiseFX Compliance

REVIEW CYCLE

Annual, or upon regulatory change

WEBSITE & SERVICES

Terms of Use

These Terms govern access to and use of the website and related services. They supplement — and are subordinate to — the Client Agreement.

These Terms of Use set out the conditions governing access to and use of the RaiseFX website and the related services (the **"Services"**) provided by the Broker to any user (the **"User"**). By accessing the website, creating an account, or using the Services, the User confirms that they have read, understood, and accepted these Terms together with any legal notices published on the website.

0 Application to the RaiseFX Group

Everything in this document applies in its entirety to every entity within the RaiseFX group of companies (the **"Group"**). Where these Terms refer to the **"Broker"**, that reference is to whichever entity within the Group has accepted the User as a client. The Group is composed of the following entities, each bound by these Terms on the same basis:

ENTITY	DETAILS
Raise Global SA (Pty) LTD *Licensed FSP*	Reg. 2018/616118/07 — Republic of South Africa. Authorised Financial Services Provider under FSCA Licence n° 50506.
Raise EU Services D.B LTD *Authorized Representative*	Reg. HE428723 — Vasili Tsitsani 30, Agia Fyla, 3120 Limassol, Republic of Cyprus / European Union. Acting under an Authorized Representative Agreement on behalf of Raise Global SA (Pty) LTD.

Where a clause is, by its nature, applicable only to one entity (for example, a reference to a national law or regulator), that clause shall apply to that entity only. All other clauses apply to each Group entity equally.

1 Eligibility and Legal Age

The Services are available only to individuals who are at least **18 years old**, or the legal age of majority in their country of residence, whichever is higher. Access to and use of the Services is subject to successful completion of the Broker's identity-verification (KYC) procedures, in which the User's age is verified before trading or other restricted Services are enabled.

It is the User's responsibility to ensure that the products and Services offered by the Broker are lawful in their country of residence. The Services are available only where permitted by applicable local laws and regulations.

2 Information About the Website

1. The information provided on this website is based on data obtained from publicly available sources deemed reliable, as well as third-party content and research. The Broker has not independently verified all such information and does not guarantee its completeness, accuracy, or reliability. Users must conduct their own research and exercise independent judgment before making any decision.
2. The Broker makes reasonable efforts to ensure the quality and relevance of the information published. Such information may be updated or modified at any time without prior notice.
3. Subject to mandatory consumer-protection rights that cannot lawfully be excluded, the Broker shall not be held liable for any direct or indirect loss or damage arising from the use of the website, including but not limited to content errors, website availability, data transmission delays, or failures in sending or receiving data.
4. All content is provided as of its publication date and may become outdated due to external factors.
5. In the event of any inconsistency between information published on the website and the Broker's official records, the latter shall prevail.
6. Nothing on the website constitutes investment advice or a personal recommendation. Independent professional advice should be obtained where required.

3 Copyright and Content Protection

1. All content published on this website is protected by applicable international copyright and intellectual property laws.
2. The User agrees to comply with these laws and shall not copy, reproduce, modify, distribute, or use any content for commercial purposes without the prior written consent of the rightful content owner.

4 Third-Party Software

The website may provide access to third-party software for download. The Broker and the software publisher shall not be responsible for any loss or damage resulting from the download, installation, or use of such software. Use of any third-party software is governed by the licence terms of the relevant publisher.

5 Relationship to the Client Agreement

These Terms of Use **do not constitute the Client Agreement**. They supplement any agreement entered into between the Broker and the User and are subordinate to it: where these Terms conflict with the Client Agreement, the Client Agreement prevails. These Terms do not amend, replace, or invalidate any contractual provisions agreed separately.

The User confirms that all information provided during account registration is accurate, complete, and truthful, including compliance with the eligibility and legal age requirements set out in Section 1.

6 External Links

The website may contain links to third-party websites. The Broker does not control, endorse, or verify the content of such websites and accepts no responsibility for their accuracy, legality, or use. External links are provided for informational purposes only.

7 Cookies, Privacy & Accessibility

The website uses cookies and similar technologies as described in the **Cookie Notice**. The processing of personal information is governed by the **Privacy & Data Protection Notice**, which constitutes a POPIA notice for South African data subjects and a GDPR Article 13/14 notice for EU data subjects.

The Broker is committed to making the website accessible in line with the European Accessibility Act (Directive (EU) 2019/882). An Accessibility Statement is published on the website and updated annually.

8 Limitation of Liability

Subject to mandatory consumer-protection rights and the negative balance protection set out in the Risk Warning Notice, the Broker shall not be liable for any direct or indirect damages suffered by the User, including but not limited to trading losses, loss of profits, data loss, service interruptions, latency issues, or reliance on third-party services. This limitation applies even if the Broker has been advised of the possibility of such damages.

The Broker shall not be liable for any loss or damage resulting from events beyond its reasonable control, including equipment failure, communication system failures, unauthorised access, cyberattacks, viruses, human error, extreme weather conditions, labour disputes, accidents, fire, war, terrorism, pandemics, riots, governmental actions, or force majeure events.

9 Indemnification

By using the website and Services, the User agrees to indemnify, defend, and hold harmless the Broker and its partners from and against any claims, liabilities, losses, damages, and expenses (including reasonable legal fees) arising from the User's use of the website or breach of these Terms of Use, save to the extent that such losses arise from the Broker's gross negligence, wilful misconduct or fraud.

10 Amendments

The Broker reserves the right to amend or update these Terms of Use and any related legal documents at any time. Material amendments will be notified by publication on the website and, where appropriate, by direct communication. Continued access to or use of the website and Services after such amendment constitutes acceptance of the revised Terms.

11 Governing Law and Dispute Resolution

Subject to the entity-specific carve-out below, these Terms of Use are governed by and construed in accordance with the laws of the Republic of South Africa, with the courts of Johannesburg having non-exclusive jurisdiction. Where the User is resident in the European Union and accepted as a client by Raise EU Services D.B LTD acting as Authorized Representative, these Terms are construed in accordance with the laws of the Republic of Cyprus, with the courts of Limassol having non-exclusive jurisdiction; in either case, mandatory consumer-protection laws of the User's habitual residence are preserved.

Disputes are subject to the complaint-handling procedure set out in the Group Complaints Procedure Policy before legal proceedings are commenced, save where statutory deadlines or urgent injunctive relief require otherwise.

12 Related Documents

These Terms of Use should be read together with:

- The Client Agreement.
- The Risk Warning Notice.
- The KYC/AML Policy.
- The Privacy & Data Protection Notice (POPIA / GDPR).
- The Refund Policy.
- The Complaints Procedure Policy.
- The FAIS Upfront Disclosure (where Raise Global SA is the Broker).

APPROVAL & SIGN-OFF

APPROVED BY	David BOTTIN
POSITION	Chief Executive Officer (CEO) — RaiseFX Group
SIGNATURE	
APPROVED BY	Kevin Douglas Wides
POSITION	Key Individual & FICA Compliance Officer — Raise Global SA (FSCA n° 50506)
SIGNATURE	
DATE	19 May 2026

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NEXT REVIEW
19 May 2027

OWNER
RaiseFX Compliance

REGULATOR
FSCA n° 50506

— End of Terms —