Terms of Use
of the Safe Account

Version December 15, 2025

Terms Acceptance

Opening a Safe account signifies the user's acceptance of the terms and conditions set out below. Each new version of this Agreement will be applied automatically from the moment of publication and will replace the previous version.

This Agreement is not a public offer. By opening a Safe account, you submit an offer to the Company to agree to these terms and conditions, which is accepted by the Company by providing access to the services.

Safe and Disclosure Agreement

In this Agreement, the terms “company”, “we”, “us”, “our”, “platform”, “company” and other similar language refer to Po Trade. The terms “you”, “your”, “user” and similar expressions refer to the owner of the Safe account. “Agreement” means this document, including all its current revisions, additions and amendments. A “Safe account” is a digital gratuitous service provided by the company that allows a user to transfer their own funds to a separate linked account to receive interest.

General Terms and Conditions for Safe Accounts

1. Opening the Safe

1.1. For all accounts: applications for opening Safe accounts are accepted from any persons who are verified users.

1.2. Additional rules for owning Safe accounts: Clients have the right to use accounts exclusively for personal purposes. Po Trade does not offer a business account. You may not use your account for business purposes.

1.3. The Company reserves the right, at its sole discretion, to refuse the Client to open the Safe without explanation. The Company also has the right to request additional information or documents from the Client to conduct an audit in accordance with the requirements of legislation, internal policies and procedures. In case of refusal to open the Safe, the Company shall have no obligation to the Client to provide explanations or compensation.

2. What Types of Accounts Can Be Opened

2.1. **USD Safe (USD)** — You can top up this Safe account yourself or transfer funds from your Po Trade trading account to it. You can withdraw funds from your account in any supported way, or transfer funds back to your Po Trade trading account.

2.2. **Bitcoin Safe (BTC cryptocurrency)** — You can top up this Safe account yourself or transfer funds from your Po Trade trading account to it. You can withdraw funds from your account in any supported way, or transfer funds back to your Po Trade trading account.

2.3. **Ethereum Safe (ETH cryptocurrency)** — You can top up this Safe account yourself or transfer funds from your Po Trade trading account to it. You can withdraw funds from your account in any supported way, or transfer funds back to your Po Trade trading account.

3. Procedure for Calculating Interest

3.1. Interest is accrued daily and is calculated from the minimum balance of the Safe account recorded at the end of the previous calendar day, determined by the UTC+2 time zone. For the calculation, the principle of compound interest is used, in which the accrued amounts are automatically added to the account balance. The daily interest rate is determined by dividing the current effective interest rate of the trader's profile (hereinafter referred to as the "interest rate") by the number of calendar days in the year.

The interest rate is calculated based on the sum of the following parameters:

1. **Base Rate**

   A flat rate of 3% provided to all Safe deposit account holders.

2. **Trading volume**

   For traders trading on the Quick Trading Real Account, the interest rate determined by the trading volume for the previous seven days at the time of calculation of the payment is applied:

Profitability, %	Trading Turnover for 7 days, $
1%	$500
3%	$2,500
5%	$12,500
8%	$50,000

3. **The level of the trading account loyalty program**
   Profitability determined by the level of the loyalty program of your trading account:

Profitability, %	Loyalty Program Level
1%	Master
2%	Guru/ VIP
3%	VIP Elite

4. **Special Increased Rate**
   An increased interest rate of up to 5% provided by the platform for a limited period of time.

3.2. Since the accrued interest on the user's own funds is an additional preference on the part of the company, and the user is granted only additional rights, the company has the right to change the interest rate at any time or cancel its application at its own discretion by amending this agreement.

4. Interest Payment Procedure

The income on **USD Safes (USD), Bitcoin Safes (BTC) and Ethereum Safes (ETH)** is paid daily from 00:00 to 01:00 UTC+2. The calculated amount of income is automatically credited to your Safe account. If you close your account before the next accrual, you will not receive the income calculated after the previous accrual.

5. Withdrawals

5.1. You can transfer funds to the balance of your trading account at any time or withdraw all or part of the balance of your Safe account, as well as the interest accrued on it.

5.2. Subject to applicable financial regulations, we are entitled to process your withdrawal request within 14 days without prior notice. For each deposit/withdrawal of funds, a commission is charged, which is valid in the foreign exchange market and the cryptocurrency market, respectively. Po Trade does not charge transaction fees or apply transaction limits, but such fees and limits may be provided by the financial service provider based on its service rates and current market conditions.

5.3. If the balance of the Safe is changed as a result of withdrawal or transfer of funds, further accrual of income is carried out on the basis of the actual balance of the Safe account.

5.4. Daily accrual of interest is made on the minimum balance recorded as of the end of the previous calendar day.

6. Depositing Funds to a Safe Account

You can deposit funds into your **USD Safe Deposit Account (**USD**), Bitcoin Safe Deposit Account (**BTC**), or Ethereum Safe Deposit Account (**ETH**)** in any of the following ways**:**

6.1. By transferring funds from your trading account balance.

6.2. Via the platform, using the "Top up your Safe balance" function.

6.3. You cannot deposit BTC or ETH directly or transfer funds using services not listed on our platform.

7. Statements

You can request a statement of your account for the period you are interested in online at any time by using the corresponding menu on the platform.

8. Possible Issues

Overpayment and reversal. In case of deposit or transfer of funds to your account by mistake or otherwise improperly, we have the right to rectify the situation and deduct any interest paid without prior notice to you. If there are not enough funds in your account at the relevant time, then an overdraft may appear in your account, which we can compensate for with funds in your trading and other Po Trade account.

9. Indemnification and Limitation of Liability

9.1. Due to the fact that the services are provided to the user free of charge and are associated solely with the provision of additional preferences, the amount of our liability is limited to the amount of actual damage, and liability may occur in the event of a guilty violation on our part.

9.2. We reserve the right to restrict access to your accounts, including temporarily or permanently banning online access, or account functionality, and to close your accounts without prior notice to you, unless such notice is required by law. Our liability to you may not exceed the amount of accrued interest.

10. Conflicts/Disputes Concerning Your Account

In the event of claims by third parties against your account, we are entitled to act independently and at our sole discretion, including closing your account or initiating legal proceedings to determine the rights of third parties in the subject matter of the dispute or in relation to the amounts payable. You are responsible for all costs and expenses that we incur in connection with such conflicts or disputes, including intra-corporate costs and attorneys' fees, and we are entitled to recover the relevant amounts from your account.

11. Accounts Litigation

11.1. If a legal proceeding is initiated against your account by any judicial or governmental authority, such as a seizure proceeding (hereinafter referred to as a “lawsuit”), we have the right to refuse (or restrict) you from withdrawing or transferring funds from your account until the relevant lawsuit is settled or terminated.

11.2. If in connection with any such legal proceedings

any expenses are incurred, including, without limitation, reasonable attorneys' fees, we are entitled to recover costs from your account or from any other account you have with us, without prior notice to you, or to invoice you directly for such costs and expenses. Any seizure or forcible debiting of funds from your account shall be subject to our right of set-off and security interest.

12. Right of Set-off and Security Interest

12.1. Your funds in the account can be set off against any active requirements of the platform (for example, penalties, commissions). The parties hereto hereby acknowledge that offsetting the obligations of the platform from the account is possible with respect to any other claims, including heterogeneous ones, to the extent possible in accordance with applicable law.

12.2. We have the right to treat this agreement as evidence of your agreement that Po Trade will defend its interests and exercise its rights of set-off if any law governing your account requires such consent. If applicable law restricts our right to withhold funds from your account

or use them to set off claims, or if any government payments are protected from seizure, recovery or challenge in legal proceedings, then to the extent permitted by the terms of this agreement, you waive such terms and restrictions and authorize us to use the funds held in any of your accounts with us, our parent company, affiliates and subsidiaries with respect to your outstanding obligations to us.

13. Recording and Monitoring of Electronic Messages

We will record and monitor electronic communications with you (chat, email, technical support, and all other types of electronic communications). Acceptance of this agreement constitutes consent to the recording and monitoring of communications.

14. Waiver

We have the right to delay or waive the exercise of any rights under this agreement. Our waiver of or delay in exercising such rights shall not relieve you from your obligation to pay to us such fees and other amounts as may be due from you under this agreement. Any postponement or waiver of our rights shall apply only in respect of the specific cases in connection with which we decide on such a postponement or waiver, and shall in no way affect the rights that may arise for us.

15. Change of Conditions

Please note that the terms of use of invoices or the provision of services may change over time. We reserve the right to stop servicing invoices or make changes to the way we provide services. We have the right to amend this agreement without your active consent. The new version of this agreement supersedes and cancels all its previous versions. New versions of the agreement are uploaded instead of the previous ones. If you disagree with any change, you can close your account.

16. Account Closing

16.1. We have the right to close your **USD Safe account (USD)**, **Bitcoin Safe account (BTC)** or **Ethereum Safe account (ETH)** at any time for any reason without prior notice to you.

16.2. If there are funds on your account at the time of closing, we will refund them to you, including the amount of interest accrued before the closing date, less all applicable expenses

(for example, commission) and other company claims against you (for example, the application of penalties).

16.3. After withdrawing the remaining balance, you can manually close your Safe account by clicking the appropriate button. If it is necessary to conduct transactions that were not previously considered, we have the right to unilaterally, without prejudice to your interests, open an account again to conduct this transaction.