Stablecoin Reward Terms

Effective Date: 3 November 2026

These Stablecoin Reward Terms (these "**Terms**") govern your participation in our stablecoin rewards program. These Terms are incorporated by reference into, and form part of, your governing agreement with us (your "**Agreement**"). These Terms are entered into by and between you and System Pay Services (US), Inc. ("**we**," "**us**," or "**our**"). Capitalized terms used but not defined herein have the meanings set forth in the definitions below or in your Agreement.

By opting in or otherwise participating in a rewards program, you agree to be bound by these Terms. You must not opt in or participate if you do not agree.

1. Program Structure

1.1 Program Offerings. We offer a rewards program made available to eligible customers through one of our Partners (the "**Partner Program**" and together with the "**Platform Program**," the "**Program**"). The Program is administered by us.

1.2 Supported Digital Assets. The Program allows eligible customers to earn rewards in certain instances as determined by us in our sole discretion. Eligible customers may earn rewards for performing specified Qualifying Activities, (the "**Rewards Requirements**"). Qualifying Activities may include, but are not limited to, opting in to certain programs, payment, payout, settlement conversion or other specified activity, as designated in the applicable reward schedule published on the Platform (the "**Reward Schedule**"). Please see the Help Centre for those supported digital assets that are eligible to earn rewards and the applicable Rewards Requirements. Where OUSD is a supported digital asset as part of the Program, **Annex A** (OUSD Rewards) also applies.

1.3 Nature of Rewards. Rewards are promotional incentives for using our services and satisfying the applicable Rewards Requirements.

2. Eligibility

2.1 Eligibility. Participation is available only in jurisdictions we determine to be eligible. You must have an active, verified supported digital asset wallet with us in good standing and meet all applicable compliance, risk, operational and regulatory requirements. Availability may change at any time.

3. End-User Reward Sharing

3.1 Becoming part of the Program**.** Our Partner may opt you into the Program automatically if it decides that you should receive an allocation of rewards based on the Rewards Requirements applicable to specific supported digital assets.

4. Rewards Accrual

4.1 Accrual and Payment. Rewards for the Program are earned upon the satisfaction of applicable Rewards Requirements and paid monthly in arrears.

4.2 Rates and Changes. Reward rates will be published within the Platform and/or the Reward Schedule for the Program.

4.3 Payment Timing. For the Program, rewards are credited to your account based on applicable Rewards Requirements and the settlement conventions set out in the Help Centre.

5. Restrictions and Limitations

5.1 Rates and Program Availability. We may modify, suspend, or discontinue all or part of a Program at any time. Reward rates are variable and may change at any time.

5.2 Corrections, Clawbacks and Setoff. We may withhold reverse, adjust, or claw back any relevant rewards resulting from transactions or activities determined or reasonably believed (as determined by us in our sole discretion) to be effectuated in error, or by fraud or other artificial, manipulative or illegal means or methods, in violation of these Terms, or impacted by network or system error, or a legal, regulatory or operational requirement. We reserve the right to set off any amounts subject to such a correction against any balances held in any of your wallets or accounts with us.

6. Suspension and Termination

6.1 Suspension and Termination. If the relationship between us and a Partner is suspended or terminated, your participation in the Partner Program suspends or terminates automatically.

7. Program Communications and Notices

7.1 Platform Notices. These Terms will be available in the Help Centre and presented to you through our Partner in a manner approved by us. Disclosures of the Rewards Requirements, Reward Schedule, rewards earned, and changes will be provided through our Partner or the Platform, as applicable.

7.2 Electronic Communications. You consent to receive program notices and disclosures electronically via the Platform interface and/or other electronic means consistent with the electronic delivery practices set forth in your Agreement.

8. Changes to These Terms

8.1. Changes. We may amend these Terms at any time through any reasonable means, which may include posting the revised Terms on the Platform, sending notice via email or other electronic communication, providing notice through our Partner, or any other method we deem appropriate. Your continued participation in the Program after such notice constitutes your acceptance.

9. Disclaimers, Limitation of Liability, and Indemnity

9.1 No Warranties. Except as expressly provided, the Program is provided “as is” and “as available,” without warranties of any kind, whether express or implied, and subject to network and system outages, maintenance down-time, market conditions, network delays, and other factors outside our control. We do not guarantee any specific reward rate or that rewards will be available or achieved at any time.

10. Miscellaneous

10 .1 In the event of a conflict, these Terms control solely with respect to the Program. If any provision of these Terms is determined to be invalid or unenforceable, it will be interpreted to accomplish the original intent to the maximum extent permitted, and the remaining provisions will remain in full force and effect.

ANNEX A – OUSD REWARDS

This Annex A applies only where OUSD is a supported digital asset under the Program and prevails over these Terms solely in relation to OUSD rewards.

A.1 About OUSD. Open USD ("**OUSD**") is a US dollar-backed payment stablecoin designed and promoted by Open Standard LLC ("**OS**") and issued by one or more third-party issuers (each, an "**Issuer**"). Each Issuer is solely responsible for the issuance and redemption of OUSD and has sole control over any freezing, seizure or blacklisting of OUSD.

A.2 OUSD Rewards. Rewards in respect of OUSD ("**OUSD Rewards**") are earned only for Qualifying Activities using our services involving OUSD. OUSD Rewards are not interest, yield or any other return on holding OUSD, including for the purposes of the United States GENIUS Act and Article 50 of the MiCA in the European Economic Area.

A.3 Data. You authorize us and Program Partner to share blockchain addresses, wallet, holding and transaction data with OS, any Issuer and any governmental authority as necessary to administer and participate in the OUSD program and comply with applicable law.

A.4 Excluded Activity. No OUSD Rewards are earned, and OUSD Rewards may be disqualified or forfeited, for any activity involving a wallet address that is blacklisted, or sanctioned, or involving addresses or OUSD that is frozen or seized, any prohibited use case or restricted jurisdiction, or any activity intended to generate OUSD Rewards or Qualifying Activities artificially or by any other illegal or manipulative means or measures, as determined by us or Program Partner in our or Program Partner's sole discretion.

A.5 No Rights Against OS or Issuers. Your rights in respect of OUSD Rewards are governed solely by these Terms and this Annex A. You have no rights against OS or any Issuer, you are not a party to any agreement with or participant in any program of OS, and OUSD Rewards are provided solely by us and do not entitle you to any equity, warrant or other security in OS. Neither we nor OS guarantee that OUSD will maintain a value of US$1.00. Your rights as a holder of OUSD, including any right to redeem, are governed solely by the applicable Issuer's terms and applicable law.

A.6 Termination. OUSD Rewards end automatically if our agreement with OS or our participation in the OUSD program terminates or ends.