

Stablecoin Reward Terms

Effective Date: 17 February 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, allocating funds, 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 Partner Program is administered by us on behalf of the Partner.
- 1.2 Supported Digital Assets. The Program allows eligible customers to earn rewards on balances of supported digital assets held in a wallet with us. Please see the Help Centre for those digital assets that are eligible to earn rewards.
- 1.3 No Fees. There are no additional invoiced fees for participation in the Program.

2. Eligibility

- 2.1 Eligible Customers and Jurisdictions. The Platform Program is available only to customers located in eligible jurisdictions. Availability is determined by us in our sole discretion and may change at any time.
- 2.2 Account Standing. You must have an active, verified digital asset wallet with us in good standing and satisfy all applicable compliance, risk, and operational requirements to participate.

3. End-User Reward Sharing

- 3.1 Becoming part of the Program. Our Partner will opt you into the Program automatically if it decides that you should receive an allocation of rewards.

4. Rewards Accrual

- 4.1 Accrual Methodology. Rewards for the Program are accrued daily and paid monthly in arrears.
- 4.2 Rates and Changes. Reward rates will be published within the Platform for the Program and are subject to change at any time.
- 4.3 Payment Timing. For the Program, rewards are credited to your reward balance based on 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 reverse, adjust, or claw back any relevant transactions effectuated in error, in violation of these Terms, or impacted by system error, fraud, 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. Disclosures of reward rates, accruals, balances, and changes will be presented within the Platform.
- 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, and subject to outages, maintenance, market conditions, network delays, and other factors outside our control. We do not guarantee any specific reward rate or that rewards will be available at any time.

10. Miscellaneous

- 10.1 These Terms supplement and form part of your Agreement. In the event of a conflict, these Terms control solely with respect to the rewards programs. 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.