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NOLIMIT Finance Personal Customer Agreement

Last updated: 12. August 2025

Welcome to NOLIMIT Finance

This Customer Agreement applies to our products and Services for personal customers. It describes the rights and obligations of you and us and forms a legally binding contract between you and NOLIMIT Finance when you register and use our services such as sending money to your friends and family, holding a balance with us, or using our wallet features.

IMPORTANT THINGS TO KNOW

- You must be at least 18 years old to use our services and when you do, you are agreeing to these terms. If you don't agree you must not use our Services.
- You can access and use our Services via our website or App or through social media, API or an authorised third party.
- Our pricing page shows all our fees. You'll always see our fees upfront.
- There are certain types of business and transactions we do not support. These are known as 'restricted activities' and we tell you about them in our Acceptable Use Policy. You must read this carefully to make sure you do not carry out any of these activities. If you do, we may stop you from using our Services.
- When you use our Money Transfer service you might be doing business with another NOLIMIT entity depending on the currency. These NOLIMIT entities and the currencies that apply are listed here.
- Your profile and NOLIMIT Account are for your personal use, you must keep your security details safe and not allow anyone else to use our Services on your behalf. Any use of our Services from your profile or NOLIMIT Account is deemed to be approved by you.
- We might suspend your access to our Services if we think your profile or NOLIMIT Account might be compromised, you engage in a restricted activity or we believe you may have or will violate any applicable laws.
- We hope you enjoy using NOLIMIT, but if you want to stop using our Services or close your NOLIMIT Account you can contact Customer Support.
- If you have a complaint about our Services, please follow our Customer Complaint Procedure.

1. About this customer agreement

1.1 This Customer Agreement is a contract between you, as an individual ("you") and NOLIMIT Finance (operated by QUANTOC GLOBAL MANAGEMENT – FZCO and its partners, referred to as "NOLIMIT/us/we"), which defines the terms and conditions on which we provide our Services to you (the "Agreement"). This Agreement refers to and incorporates by reference additional documents (the "Additional Documents"), which also apply to your use of our Services, including:

- (a) Our Acceptable Use Policy, which sets out the allowed and restricted uses of our Services.
- (b) Our Pricing Page, which sets out our pricing and how it works.
- (c) Our Privacy Policy, which sets out the terms on which we process any personal data we collect about you, or that you provide to us. By using our Services, you consent to such processing, and you promise that all data provided by you is accurate.

1.2 By using our Services, you confirm that you accept and agree to this Agreement in its most current form as posted on our Website, App or by an API Partner. If you do not agree, you must not use our Services.

1.3 When paying for a Money Transfer in a currency other than the base currencies (CAD, USD, EUR, GBP, AED), you may be doing business with a different NOLIMIT entity as listed in our partners. In those cases, your money will be held in accordance with the regulations and licences applicable to such entity.

1.4 Where there are any differences between this Agreement, the Additional Documents or information we provide on our Website, App or via an API Partner, the terms in this Agreement will take priority.



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1.5 To receive some of our Services, such as our Wallet, you may be asked to agree to additional terms and conditions which we will tell you about before you use that service.

1.6 How this Agreement applies to you. If you only use our Services to make Money Transfers or maintain a profile with NOLIMIT without a NOLIMIT Account, then you agree to this Agreement each time you use our service in this way. When you open a NOLIMIT Account, this Agreement applies to that NOLIMIT Account whilst the NOLIMIT Account is open.

1.7 Future changes. We may update this Agreement from time to time as set out in 'Our right to make changes.' Any changes made to this Agreement will take effect as soon as the Agreement is on our Website and App or on the date notified to you.

1.8 You can always see the most current version of this Agreement on our Website. If you would like a copy of this Agreement, you can download it or contact Customer Support.

2. Defined words in this Agreement

2.1 In this Agreement, capitalised words are defined in brackets within the Agreement or Additional Documents or have the meaning set out below:

- API means the application programming interface provided by NOLIMIT, for example, through an API Partner.
- API Partner means a business we have partnered with for NOLIMIT to offer our Services through their website, mobile application or similar.
- Business Day means a day other than a Saturday, Sunday, or a public holiday in the United Arab Emirates when financial institutions in Dubai are open for business.
- Chargeback means the person sending you the money has made a claim to their bank or payment provider that money was sent to you illegitimately, or the payment to NOLIMIT fails due to insufficient funds, account closed or any other reason.
- Intellectual Property means (i) rights in, and in relation to, any trademarks, logos, patents, registered designs, design rights, copyright and related rights, moral rights, databases, domain names, utility models, and including registrations and applications for, and renewals or extensions of, such rights, and similar or equivalent rights or forms of protection in any part of the world; (ii) rights in the nature of unfair competition rights and to sue for passing off and for past infringement; and (iii) trade secrets, confidentiality and other proprietary rights, including rights to know how and other technical information.
- Money Transfer means a direct transfer of funds paid by you, without using funds in your NOLIMIT Account, to a designated recipient that is sent using NOLIMIT. In some currencies, you may only be able to convert and send funds using your NOLIMIT Account and cannot make a direct Money Transfer.
- Reversal means the funds received by you are reversed, returned, or clawed back for any reason. For example, due to insufficient funds or account closure.
- Services means all products, services, content, features, technologies, or functions offered by us and all related websites, applications (including the App), and service models (including the Website and via an API Partner), and including the NOLIMIT Account, the currency conversion, Money Transfer offerings, and Wallet.
- Website means any NOLIMIT webpage, including www.nolimit-finance.com, where we provide the Services to you.
- NOLIMIT Account means a multi-currency account held by customers at NOLIMIT, which may include a Wallet or Jar.

3. Who we are and how to contact us?

3.1 We are NOLIMIT, a brand of QUANTOC GLOBAL MANAGEMENT – FZCO, a company incorporated in Silicon Oasis, Dubai, United Arab Emirates with registration number 54385 and address IFZA Property FZCO • Building A1, Dubai Digital Park • Dubai Silicon Oasis. Powered by Breinrock Ltd (FINTRAC license number M20573902, Canada, 100 King Street West Suite 5700, Toronto); Breinrock UK LTD (Licence number FRN929896, UK, 73 Mornington Street, London, NW1 7QE); Breinrock s.r.o. (Licence number 04386329, Czech Republic, Evropska 2758/11, Dejvice, 160 00 Praha 6).



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3.2 Our registered office is IFZA Property FZCO • Building A1, Dubai Digital Park • Dubai Silicon Oasis. This office is not publicly open to you or other members of the public.

3.3 We are licensed to act as a money transfer business under the laws of Canada, United Kingdom, and Czech Republic, as detailed above.

3.4 How to contact us. You can contact us by email, web chat or telephone by logging into your NOLIMIT Account or through our Help Centre.

4. Our Services under this Agreement

4.1 Overview. Each of our Services works slightly differently, here we provide an overview of the services covered by this Agreement and the terms that apply to all the Services under this Agreement. You should carefully read the section of the Service you intend to use:

(a) Converting Currency. You can convert one currency to another either as a Money Transfer, using your NOLIMIT Account.

(b) Your NOLIMIT Account. NOLIMIT Account is a multi-currency account that allows you to hold, spend, send, and receive money as well as convert currency. Where possible you may also have a Wallet.

5. Who Can Use Our Services?

5.1 Age requirement. You must be an individual and at least 18 years old to use our Services.

5.2 One NOLIMIT Account, one profile. You may only open one NOLIMIT Account and one profile.

5.3 Transacting on your own account. All activities under a NOLIMIT Account or NOLIMIT profile shall be considered activities conducted by you. You agree to only use the Services to transact on your own account and not on behalf of any other person or entity. You must not allow others to access or use the Services or your NOLIMIT Account on your behalf.

6. Getting Started

6.1 Using our Services. To start using our Services, you must create a profile and provide certain information as prompted by us.

6.2 Information must be accurate. All information you provide to us must be complete, accurate and truthful always. You must update this information whenever it changes. We cannot be responsible for any loss arising out of your failure to do so. We may ask you at any time to confirm the accuracy of your information and/or provide additional supporting documents.

6.3 Security and customer due diligence checks. We are required by law to conduct certain security and customer due diligence checks on you to provide any Services to you and allow you to have and maintain a NOLIMIT Account. Sometimes, we might also need to perform checks on other parties involved in a particular transaction (for example, on your recipient).

6.4 Information requests. You agree to comply with any request from us for further information and provide such information in a format acceptable to us. In addition, you agree that we may make, directly or through any third party, any inquiries we consider necessary to validate the information you provided to us, including checking commercial databases or credit reports. You authorise us to obtain one or more of your credit reports, from time to time, to establish, update, or renew your NOLIMIT Account with us or in the event of a dispute relating to this Agreement or our Services. You agree we may disclose certain information about you, including your name, residential address, and date of birth to a credit reporting agency to obtain a credit report for these purposes.

6.5 NOLIMIT reserves the right to close, suspend, or limit access to your NOLIMIT Account or the Services in the event we are unable to obtain or verify any information related to you or your transaction.



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7. Staying Safe While Using Our Services

7.1 We recommend you use the Services to send money to friends, family and trusted and verified businesses and third parties that are known to you or that you have already done business with. You should be cautious when sending money to the recipients you don't know and have never dealt with before.

7.2 When accessing your NOLIMIT Account or profile, you should at the minimum do the following:

- (a) Change your password regularly and ensure that it is not reused for other online accounts.
- (b) Never share your login details with anyone else. This includes the membership number, password or other security credentials. If you suspect that your account may be accessed by someone else, contact Customer Support. We will never ask you for your password.
- (c) Always use strong passwords, for example ones that use a mixture of letters, numbers, and symbols. Here is recommended guidance you can follow.
- (d) Keep your email account secure. You may reset your password using your email address. Let Customer Support know immediately if your email account becomes compromised.
- (e) Regularly update your device's browser to the latest version available.
- (f) Maintain your device's operating systems with regular security updates provided by the operating system provider.
- (g) Install and maintain the latest anti-virus software on your device, where applicable.
- (h) If you suspect you have become a victim of a scam, contact our Customer Support.

7.3 You must NOT:

- (a) Disclose your login credentials or your 2-step authentication details to anyone. You must keep them safe.
- (b) Let anyone access your NOLIMIT Account or profile, or watch you accessing it, including letting someone else take remote control of your device(s).
- (c) Use any functionality that allows your login details or passwords to be stored by the computer or browser you are using or to be cached or otherwise recorded.
- (d) Do anything which may in any way avoid or compromise the 2-step authentication process.

7.4 Contact us if you suspect your NOLIMIT Account or profile has been compromised. If you suspect your NOLIMIT Account, profile or other login credentials are stolen, lost, used without your authorisation, or otherwise compromised, you must contact Customer Support immediately. We recommend that you contact Customer Support right away.

7.5 Any delays in notifying us of a compromised account, may affect the security of your account and result in losses that you would be responsible for. You must provide us with any reasonable assistance we require from you to investigate and take any action required to secure your account.

7.6 Extra Services you use may have additional security requirements and you must familiarise yourself with those.

7.7 You are responsible for ensuring that your information technology, computer programmes and platform is configured to access our Services. We cannot guarantee that our Services will be free from bugs or viruses.

8. Limits on How You Can Use Our Services

8.1 An account for you. You may only use our Services for personal purposes and not as a business account or for business purposes. If you require a product or Service dedicated to business activities, you can open a Business Account with NOLIMIT.

8.2 You must not misuse our systems. You must not misuse our systems by:

- (a) Introducing viruses, trojans, worms, logic bombs or other materials which are malicious or technologically harmful;
- (b) Taking any action that imposes an unreasonable or disproportionately large load on our websites, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf, or attacking our Website or API with



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any type of denial-of-service attack.

(c) Using an anonymizing proxy; use any robot, spider, other automatic device, or manual process to monitor or copy our websites without our prior written permission; or use any device, software, or routine to bypass our robot exclusion headers.

(d) Interfering, disrupting, or attempting to interfere or to gain unauthorised access to our Website, software, API, systems (including any networks and servers used to provide any of the NOLIMIT Services) operated by us or on our behalf, any of the NOLIMIT Services or other users' use of any of the NOLIMIT Services.

8.3 You must not misuse our Services. You must not misuse our Services by:

(a) Breaching this Agreement, Additional Document, or any other agreement between you and any NOLIMIT entity.

(b) Violating any law, statute, ordinance, or regulation (for example, those governing financial services, consumer protections, unfair competition, anti-discrimination, or false advertising).

(c) Infringing NOLIMIT's Intellectual Property.

(d) Acting in a manner that is defamatory, libellous, threatening or harassing.

(e) Providing false, inaccurate, or misleading information.

(f) Sending or receiving what we believe to be potentially fraudulently gained funds.

(g) Refusing to cooperate in an investigation or provide confirmation of your identity or any information requested by us.

(h) Attempting to "double dip" during a dispute or claim by receiving or attempting to receive funds from both NOLIMIT and a third party (e.g., a merchant), bank or card issuer for the same transaction.

(i) Using NOLIMIT's Services in a manner that results in or may result in:

i. complaints to or about NOLIMIT.

ii. requests by third parties to invalidate payments made to you.

iii. fees, fines, penalties or other liability or losses to NOLIMIT, other NOLIMIT customers, third parties or you.

(j) Using our Services in a manner that NOLIMIT, a card network or any other electronic funds transfer network believes to be an abuse of the card system or a violation of card association or network rules.

(k) Allowing your NOLIMIT Account to have a negative balance.

(l) Accessing the NOLIMIT Services from a country that NOLIMIT is not permitted to operate.

(m) Taking any action that may cause us to lose any of the services from our internet service providers, payment processors, or other suppliers or service providers.

(n) Circumventing this Agreement or any Additional Document or NOLIMIT policy or determinations about your NOLIMIT Account such as temporary or indefinite suspensions or other account holds, limitations or restrictions, including, but not limited to, engaging in the following actions:

i. attempting to open a new or additional NOLIMIT account(s) or profile(s) when an account has a negative balance or has been restricted, suspended, or otherwise limited.

ii. Opening new or additional NOLIMIT Accounts or profiles using information that is not your own (e.g., name, address, email address, etc.), or using someone else's NOLIMIT Account.

iii. Harassing, being abusive towards and/or threatening our employees, agents, or other customers.

iv. Abusing a card network dispute resolution process.

8.4 We may suspend your NOLIMIT Account or your access to our Services. We may suspend your profile or NOLIMIT Account, or restrict its functionality if we have reasonable concerns about:

(a) the security of your NOLIMIT Account or your profile.

(b) suspected unauthorised or fraudulent use of your NOLIMIT Account or our Services; or

(c) suspected violations of this Agreement or the Additional Documents, including our Acceptable Use Policy.

8.5 We will give you notice of any suspension or restriction and the reasons for such suspension or restriction as soon as we can, either before the suspension or restriction is put in place, or soon after, unless notifying you would be unlawful or compromise our reasonable security measures.

8.6 The actions we may take if you misuse our Services or systems. If we believe that any of the activities listed in this section 8 have



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been taken by you, we may take several actions to protect NOLIMIT, its customers and others, at any time and at our sole discretion. The actions we may take include, but are not limited to, the following:

- (a) terminating this Agreement immediately.
- (b) suspending your NOLIMIT Account or your profile, during which time your NOLIMIT Account and profile will remain open but is not able to be operated or may be subject to restrictions, or you may not be able to use our Services, until we remove the suspension;
- (c) closing your NOLIMIT Account and terminating your access to our Services, which means your NOLIMIT Account is deactivated and/or your profile will not be available, without notice, and without penalty to us.
- (d) reporting suspected breach of law, regulation, or criminal statute to the relevant law enforcement authorities, and we will cooperate with those authorities, including by disclosing your identity to them.
- (e) refusing to provide our Services to you or your businesses or affiliates in the future.
- (f) limiting your access to our Website, software, systems (including any networks and servers used to provide any of the NOLIMIT Services) operated by us or on our behalf, your NOLIMIT Account or any of the Services, including limiting your ability to pay, convert or send money with any of the payment methods linked to your NOLIMIT Account, restricting your ability to send money or make withdrawals.
- (g) holding the balance in your NOLIMIT Account if reasonably needed to protect against the risk of liability or if we reasonably believe you have violated our Acceptable Use Policy.
- (h) contacting your bank or credit card issuer, other impacted third parties, or law enforcement about your actions.
- (i) updating inaccurate information you provided us.
- (j) taking legal action against you, including seeking damages and reimbursement for losses and fees.

8.7 Court Orders. If we are notified of a court order or other legal process (including garnishment or any equivalent process) affecting you, or if we otherwise believe we are required to do so in order to comply with court order, applicable law or regulatory requirements, we may be required to take certain actions, including holding payments to/from your NOLIMIT Account, placing a reserve or limitation on your NOLIMIT Account, or releasing your funds. We will decide, in our sole discretion, which action is required of us. Unless the court order, applicable law, regulatory requirement, or other legal process requires otherwise, we will attempt to notify you of these actions using the contact information that you have provided to us. We do not have an obligation to contest or appeal any court order or legal process involving you, your NOLIMIT Account, or your use of our Services. When we implement a hold, reserve, or limitation because of a court order, applicable law, regulatory requirement or other legal process, the hold, reserve, or limitation may remain in place as long as reasonably necessary.

9. Closing your NOLIMIT Account or stopping your use of NOLIMIT

9.1 You may stop using NOLIMIT and/or close your NOLIMIT Account at any time. This Agreement continues until your NOLIMIT Account is terminated. You may close your NOLIMIT Account and/or end your ability to use our Services at any time by following the steps provided by us on our Website or via an API Partner.

9.2 If you want to close your NOLIMIT Account, you should withdraw your funds within a reasonable time. You must withdraw your funds before your NOLIMIT Account closes. At the time of closure, if you still have funds in your NOLIMIT Account, you will no longer have access to them, but you can still withdraw your money by contacting Customer Support. You have the right to do this for a period of 6 years from the date your NOLIMIT Account is closed.

9.3 Remaining funds may be subject to additional checks. After closure or deactivation of your NOLIMIT Account, you may be subject to additional checks before NOLIMIT is able to return the funds back to you.

9.4 When you may not close your NOLIMIT Account or delete your profile. You must not close your NOLIMIT Account or delete your profile to evade an investigation (either by NOLIMIT or an enforcement agency) or if you have a pending transaction or an open dispute or claim. If you attempt to do this, we may hold your money for a period that is reasonably necessary to protect our or a third party's interest.



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9.5 We may prevent your account from being closed or delete your profile if you have a negative balance or if your NOLIMIT Account is subject to a hold, limitation, or reserve.

9.6 You are responsible for your NOLIMIT Account after closure. You agree that you will continue to be responsible for all obligations related to your NOLIMIT Account and your use of our Services, even after it is closed, or you have stopped using our Services. For example, if you have a negative balance with NOLIMIT, you will remain responsible for paying us even after your NOLIMIT Account is closed and/or you have deleted your profile. For more information, see “What happens if you owe us money”.

9.7 We may terminate this Agreement and close your NOLIMIT Account or any Services associated with it by giving you two months’ prior notice, where required.

10. How much will you pay?

10.1 There is a charge for registering for NOLIMIT and/or opening a personal NOLIMIT account. All fees can be found in the attached price list. This also includes services such as sending money, converting currencies or receiving transfers.

10.2 You must pay our fees. We may not process your transaction(s) or provide any other Services to you until we have received the fees from you. Our fees do not include any fees that an API Partner, your bank, the recipient’s bank or other third party may separately charge.

10.3 The fees set out in our Pricing page will be applicable to you when you use our Services and forms part of this Agreement. We may charge you a variable fee during periods of potential heightened volatility or unpredictability in the foreign exchange market, as determined by NOLIMIT. We will let you know if this fee is applicable when you set up your order. It is important that you read and agree to these fees before you use our Services. We may make changes to our fees as set out in “Our right to make changes”.

10.4 We can make deductions for amounts you owe us. You agree that we are authorised to deduct our fees, any applicable Reversal amounts, or any amounts you owe us from your NOLIMIT Account, including negative NOLIMIT Account balances and funds held in a Wallet. If you don’t have sufficient funds in your NOLIMIT Account to cover these amounts, we may refuse to execute pending or future transactions or provide any Services to you and may deduct funds sent to us for Services in the future.

10.5 You are responsible for any taxes which may be due by you resulting from your use of our Services, and it is your responsibility to collect, report and pay the correct tax to the appropriate tax authority.

10.6 API Partner fees. An API Partner may charge a fee for the convenience of using our Services via the API Partner. This fee is set by the API Partner and is separate to any fees charged by NOLIMIT for your transaction(s). NOLIMIT may collect this fee on behalf of an API Partner.

11. Currency Conversion

11.1 Our Services include the ability to convert currencies, for example:

- (a) As part of a Money Transfer;
- (b) In your NOLIMIT Account, where you may add money in one currency and then later use those funds to send money to a third party, spend money on your Card or withdraw money in a different currency; or
- (c) In your NOLIMIT Account, where you may hold a balance or Wallet in one currency and then convert it to a different currency.

11.2 Exchange rate. When we refer to an exchange rate in this Agreement, it means the exchange rate at the relevant time for the relevant currency pair (for example, CAD to USD, EUR to GBP) that is offered by NOLIMIT, which is typically provided by a reference rate provider. We may change our reference rate provider from time to time without notice to you.

11.3 For some currencies, we do not use the mid-market exchange rate, including where we are required by law to use a different reference rate for the exchange rate for your currency pair. For these currencies we will notify you of the exchange rate offered by NOLIMIT when you initiate a currency conversion.



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11.4 We may not process your currency conversion order until we hold or have received the funds and fees specified on our Pricing Page. It is your responsibility to ensure money is sent to us to fund a currency conversion order (whether in your NOLIMIT Account or as part of a Money Transfer or any other Service we provide) in a timely manner. We cannot be responsible for the time it takes for the money to be sent to us by your bank or payment service provider.

11.5 Refusing a currency conversion order. We reserve the right in our sole discretion to refuse any currency conversion order. Reasons for refusal may include, but are not limited to, incorrect information about a recipient, insufficient available funds, or where we believe you may have violated this Agreement, including where we believe you are or may be attempting to engage in currency trading or other trading for purposes not permitted by this Agreement. We will endeavour to notify you of any refusal, using the contact information that you have provided to us, stating (where possible) the reasons for such refusal and explaining how to correct any errors. However, we will not notify you if such notification may be unlawful.

11.6 Confirmation of currency conversion order. Each currency conversion order is given a unique transaction number which is shown in the order confirmation and transaction history. You should quote this transaction number when communicating with us about a particular currency conversion order.

Your NOLIMIT Account

12. Information about your NOLIMIT Account

12.1 About your NOLIMIT Account:

- (a) Your NOLIMIT Account allows you to hold, spend, send and receive funds and convert currency.
- (b) The funds held on your NOLIMIT Account do not expire.
- (c) The funds held on your NOLIMIT Account will not earn any interest.
- (d) You may hold your funds in any currencies that we support from time to time (CAD, USD, EUR, GBP).
- (e) You may withdraw funds from your NOLIMIT Account at any time subject to certain conditions, please see “Withdrawing funds from your NOLIMIT Account” for more details.
- (f) We may place certain limits on your NOLIMIT Account depending on your country, domicile, verification status or other legal considerations. For more information about these limits, you can contact us.
- (g) The funds held on your NOLIMIT Account belong to you as the registered holder.
- (h) You need to have sufficient funds on your NOLIMIT Account to enable us to execute your transactions. If you don't have sufficient funds in your NOLIMIT Account, we may refuse to execute pending or future transactions. We cannot be responsible for the time it takes for the money to be sent to us by your or a third party's bank or payment service provider.
- (i) You may not place a charge or other form of security over your NOLIMIT Account.
- (j) We may, at our sole and absolute discretion, reject a requested transaction, or refund a payment or other transaction, for any reason whatsoever, including without limitation, where the value of your NOLIMIT Account could directly or indirectly exceed any value permitted under the applicable laws and regulations or any other regulatory or risk limit prescribed for that NOLIMIT Account.

12.2 NOLIMIT is not a bank, and your NOLIMIT Account is not a bank account. NOLIMIT is not a bank and your funds held with NOLIMIT, including balances in your NOLIMIT Account, are not insured by any deposit protection scheme. NOLIMIT holds funds held by its customers in permissible investments in accordance with applicable laws. NOLIMIT owns the interest or other earnings on these investments, if any. The Account Details that we provide to you are a means to receive funds from third parties into a bank account held by NOLIMIT and its affiliates, so that NOLIMIT can credit your NOLIMIT Account, and are not a bank account number for a bank account held by you.

12.3 Adding money to your NOLIMIT Account. To add money to your NOLIMIT Account, you need to log in to your NOLIMIT Account and follow the steps. We are not responsible for the funds you have added until we have received them. For clarity, when you add funds to your NOLIMIT Account, we are the recipient of those funds. This means the bank or payment service provider you used to send the funds to us is the one responsible for making sure we receive them so that we can credit them to your NOLIMIT Account.

12.4 Pay-in Methods. You may be presented with one or more methods of adding funds to your NOLIMIT Account. For example, you may be able to use a bank transfer, authorise NOLIMIT to debit the money from your bank or payment account with a third party, or



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use a credit card or debit card (in this Agreement, we will call these methods “Pay-in Methods”). The number of Pay-in Methods made available to you will depend on a number of factors including where you live and your verification status with us. We cannot guarantee the availability of any particular Pay-in Method and we may change or stop offering a Pay-in Method at any time without notice to you.

12.5 Pay-in Methods must be in your name. Any Pay-In Method that you use to add money to your NOLIMIT Account must be in your name.

12.6 Chargebacks on your payment instrument. If you selected a Pay-in Method which can be subject to chargeback (for example a credit card), you agree that you will only exercise this chargeback right if:

- (a) we have breached this Agreement; or
- (b) there was an unauthorised use of your payment instrument, meaning that you did not execute or authorise the payment.

You agree that you will not exercise your chargeback right for any other reason. If we need to investigate or take any actions in connection with a chargeback caused by or related to you, we may charge you for our costs in doing so and may deduct those costs from your NOLIMIT Account or close your NOLIMIT Account or limit your access to our Services.

12.7 When we will credit your NOLIMIT Account. We will credit your NOLIMIT Account once we have received your funds. For some Pay-in Methods such as a credit or debit card, we will credit the funds as soon as possible subject to our right of Reversal. This means if we credit your NOLIMIT Account for the full amount you intended to add but this amount does not reach us within a reasonable time, and you use that credited amount, for instance to send money or make a purchase, we may deduct that amount from your NOLIMIT Account. This could make your NOLIMIT Account have a negative balance (see “What happens if you owe us money”).

12.8 Restrictions on adding Money. We only offer the Pay-In Methods you see when you access our Services. Other methods, such as a paper or e-cheque, will not be accepted. For legal, security, or other reasons, there may be limits on your chosen Pay-in Methods or currencies, including how much you can add to your NOLIMIT Account.

12.9 Adding money to your NOLIMIT Account from other sources. In certain currencies, we may provide you with local account details that you or a third party can use to send money directly to your NOLIMIT Account (“Account Details”). Account Details do not reflect separate payment accounts. The Account Details that we provide to you are only a means to receive funds from third parties into a bank account held by NOLIMIT and its affiliates, so that NOLIMIT can credit your NOLIMIT Account, and are not a bank account number for a bank account held by you.

12.10 We may carry out verification checks when you request Account Details in addition to the checks required to obtain a NOLIMIT Account, and we may carry out further checks on an ad-hoc basis. From time to time your Account Details may change. When this occurs, you are responsible for updating third parties and other arrangements you may have to receive funds using your Account Details. NOLIMIT is not responsible for issues that arise when Account Details are changed, and it is your responsibility to notify third parties that your Account Details have changed.

12.11 If you provide your Account Details to a third party, you agree that you will not impose a surcharge or any other fee solely for accepting the receipt of funds in that way.

12.12 When money received is shown in your NOLIMIT Account. Any money you receive into your NOLIMIT Account will be recorded in your transaction history. You should check and confirm the receipt of incoming funds in your NOLIMIT Account regularly and let us know if there are any irregularities or discrepancies.

12.13 Receiving Money from Account Details. You may receive funds into your NOLIMIT Account using local or international payment systems such as SWIFT, SEPA, etc. If you choose to receive money using these methods, for example by sharing your Account Details with a payee, you will not have access to such funds until we receive the cleared funds, which could take several days or longer.



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13. Reversals and Chargebacks

13.1 Funds added to your NOLIMIT Account may be subject to Reversal. Funds added to your NOLIMIT Account could be Reversed or subject to a Chargeback, which means that you will not get those funds back. If a Reversal or Chargeback causes you to have a negative balance, you will be immediately liable to NOLIMIT for the negative balance plus any fees. Funds added to your NOLIMIT Account may be Reversed by NOLIMIT, or may be Reversed or subject to a chargeback to the person paying you the money or the payment provider, and/or may be liable to repayment to NOLIMIT if, without limitation, we have reason to believe:

- (a) NOLIMIT, or any other party, sent the funds to you in error;
- (b) The sending of the funds was unauthorised or fraudulently undertaken or induced;
- (c) The funds were received for activities that have violated any laws, this Agreement, the Additional Documents, or any other agreement between you and NOLIMIT;
- (d) The funds are, for some other reason, Reversed by the sender or a payment provider; or
- (e) Any other error resulting in your NOLIMIT Account being credited in circumstances where you are not the lawful recipient and/or lawfully entitled to retain the funds.

13.2 If any funds are Reversed by the sender or any payment provider, you agree that NOLIMIT may refund, deduct or Reverse the Received Amount plus any applicable fees from your NOLIMIT Account (if applicable) in the same currency as the original transaction. If your NOLIMIT Account balance for the relevant currency is insufficient to cover the amount of a refund, deduction or Reversal, NOLIMIT may at its discretion perform a currency conversion to refund or Reverse the transaction, subject to the exchange rate being offered by NOLIMIT in the applicable currencies at that time. If a Reversal or chargeback causes you to have a negative balance, you will be immediately liable to NOLIMIT for the negative balance plus any losses to NOLIMIT, if any.

14. Maintaining your NOLIMIT Account

14.1 Transaction history is displayed on your NOLIMIT Account. All of your transactions (including your current balance, funds you have added, received, sent and/or withdrawn), including related fees and exchange rates, if applicable, are recorded in the statement section of your NOLIMIT Account.

14.2 Statements. You have the right to request a physical account statement showing your NOLIMIT Account activity. You may view your NOLIMIT Account statement by logging into your NOLIMIT Account.

14.3 Check your NOLIMIT Account regularly. You must check your NOLIMIT Account regularly and carefully and contact us immediately (upon the value date of the debit or credit) if you don't recognise a transaction or think we have made a payment incorrectly. You must tell us about any unauthorised or incorrectly executed transactions immediately.

14.4 Auto Conversion. For certain currencies, you may be able to set one or more conversion orders to be automatically executed once the exchange rate you pick is offered by our Services (an "auto conversion order"). There may be limits to the number of auto conversion orders you are able to set up, as well as the amounts of money you can schedule to convert. NOLIMIT does not guarantee that it will be able to execute your auto conversion order in all circumstances.

14.5 You accept the risks of holding funds in multiple currencies. You agree and accept all the risks associated with maintaining an account that can hold balances in multiple currencies including any risks associated with fluctuations in the relevant exchange rates over time.

14.6 We are not a currency trading platform. NOLIMIT is not a currency trading platform. You agree that you will not use your NOLIMIT Account for seeking to profit from currency conversion or foreign exchange trading or other types of speculative trading, or for speculative trading purposes, conversion arbitrage, conversion options or any other activity that NOLIMIT determines is primarily for the purpose of gaining or making gains based on currency conversion rates.

Accordingly, you should not use our Services, including the NOLIMIT Account or the auto conversion order function for this purpose, including creating multiple auto conversion orders or a series of Money Transfers without the intention of completing them. If we detect that you are using our Services for this purpose, we may, at our sole discretion, set a limit on the number of auto conversion



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orders you may create, cancel your orders, set a limit on the amount of money you can convert or transfer in one or more currencies or in the same currency, restrict your ability to access certain features or use our Services, or suspend or close your NOLIMIT Account. NOLIMIT may also hold, cancel, or reverse any transaction we determine to violate this policy and disgorge your gains.

14.7 Negative Balances. You promise to always have a zero or positive balance in your NOLIMIT Account and to repay NOLIMIT if your NOLIMIT Account balance is negative (each a "Negative Currency Account"), including as a result of a Chargeback, Reversal, deduction of fees, any other error, or any other action. That negative amount represents an amount you owe to NOLIMIT and you must repay the negative amount immediately without any notice from us. We may send you reminders or take such other actions to recover the negative amount from you, for example, we may use a debt collection service or take further legal actions. We may charge you for any costs we may incur as a result of these collection efforts. For more information, see "What happens if you owe us money".

15. Wallet

15.1 Wallet. The Wallet is a feature within the NOLIMIT Account that allows you to store and manage funds digitally for personal use. You can use the Wallet to hold balances, send and receive money, and convert currencies.

15.2 Wallet is not a savings account, does not have its own account numbers, and doesn't earn interest. Money held in your Wallet does not earn any interest.

15.3 Adding funds to Wallet. Funds can be added to your Wallet via Pay-in Methods from your NOLIMIT Account or external sources.

15.4 Using Wallet funds. You can use Wallet funds for Money Transfers, payments, or withdrawals.

16. Withdrawing funds from your NOLIMIT Account

16.1 You can request to withdraw your funds. You may withdraw all or some of the balance in your NOLIMIT Account. We may charge you a fee for each withdrawal request, we will let you know the exact amount when you submit your request. You can also find out more information about the fees we charge on the Pricing page.

16.2 Payout Methods available to you. You may be presented with one or more methods of withdrawal (in this Agreement, we will call these methods "Payout Methods"). The number of Payout Methods made available to you will depend on a number of factors including where you live and your verification status with us. We cannot guarantee the use of any particular Payout Method and may change or stop offering a Payout Method at any time without notice to you.

16.3 You must provide correct information to us. When setting up your withdrawal request, you must ensure that the information you provide is correct and complete. We will not be responsible for money sent to the wrong recipient as a result of incorrect information provided by you.

16.4 What happens if you provide incorrect recipient information. If you have provided incorrect information to us, we may, but are not required to, assist you in recovering your funds. We cannot guarantee that such efforts will be successful as they rely on the policies and practices of other banks and institutions. In addition, NOLIMIT may not be able to confirm that your recipient's name and account number match, as the names and other information associated with third party accounts may not be known to NOLIMIT. This means that if you provide an incorrect account number, your funds will most likely go to the wrong account.

16.5 Delay in withdrawal. We may delay a withdrawal in certain situations, including if we need to confirm that the withdrawal has been authorised, to complete verification checks or due diligence reviews, or if other payments to your NOLIMIT Account have been reversed (for example, as a result of a chargeback or Reversal). We cannot be held responsible for any such delays.

16.6 Finality. Payouts, currency conversions or other transactions executed by us are final and irrevocable once you request them, unless otherwise provided in this Agreement or pursuant to applicable law.



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17. Sending money

17.1 Information you need to provide to set up a Money Transfer. To set up a Money Transfer, you will need to provide certain information to us, including, but not limited to, the full name of your recipient, your recipient's bank account details or their account with NOLIMIT information and the amount and currency to be transferred.

18. Paying for Your Money Transfer

18.1 How to pay for your Money Transfer. To pay for your Money Transfer, you need to access your NOLIMIT Account or profile, by logging in on our Website or via an API Partner, and follow the steps provided.

18.2 Payment methods. You may be presented with one or more methods of paying for a Money Transfer. The number of payment methods made available to you will depend on a number of factors including where you live and your verification status with us. We cannot guarantee the availability of any particular payment method and we may change or stop offering a payment method at any time without notice to you.

18.3 Payment instruments must be in your name. Any payment instrument you use to pay for a Money Transfer must be in your name. We may reject the payment if the instrument is not in your name.

18.4 You need to provide us with sufficient funds after you set up your Money Transfer and before we can process it. We are not responsible for the funds you have sent, or for completing the Money Transfer you have set up, until we have received them. We may only process your Money Transfer if we hold or have received sufficient cleared funds in accordance with this Agreement and the instructions provided. If you send us funds prior to setting up a Money Transfer order, those funds will either be placed into your NOLIMIT Account, or, if you do not have one, we will attempt to return them to you. It is your responsibility to fund your Money Transfer in a timely manner. We cannot be responsible for the time it takes for the money to be sent to us by your or a third party's bank or payment service provider.

18.5 Guaranteed rates. We may provide you with a guaranteed foreign exchange rate for a period of time. We will notify you of the guaranteed rate and the time period during which we are offering that rate (the "Guaranteed Period") when you create your Money Transfer. Guaranteed Periods are subject to the following conditions:

- (a) The Guaranteed Period may be extended if your Money Transfer is created over the weekend or on a public holiday.
- (b) We must receive sufficient funds from you during the Guaranteed Period in order to convert your funds at the guaranteed rate. You will see when we have received your funds in your NOLIMIT Account or profile. NOLIMIT is not responsible for the failure of a third party to send your funds to us in a timely manner.
- (c) If we receive your funds after the Guaranteed Period, we will not be able to convert your money using the guaranteed rate and
- (d) If the NOLIMIT exchange rate changes by 5% or more during the Guaranteed Period, we can, at our discretion, suspend your transfer for a reasonable period of time or cancel your transfer and refund the money to you.
- (e) For certain currencies, including where you are paying for a Money Transfer with AED, the guaranteed rate will only be offered after your address has been verified by us.

We may change these guaranteed rate conditions or suspend the guaranteed rate feature at any time.

18.6 The NOLIMIT exchange rate. We will confirm the available exchange rate (if applicable) for your Money Transfer:

- (a) when you place your Money Transfer, if it is a guaranteed rate Money Transfer; or
- (b) when we have received your payment, if it is a non-guaranteed rate Money Transfer.

18.7 Chargebacks on your payment instrument. If you selected a payment method which can be subject to chargeback (for example a credit card), you agree that you will only exercise this chargeback right if:

- (a) we have breached this Agreement; or
- (b) there was an unauthorised use of your payment instrument, meaning that you did not execute or authorise the payment.



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You agree that you will not exercise your chargeback right for any other reason, including a dispute with a recipient. If we need to investigate or take any actions in connection with a chargeback caused by or related to you, we may charge you for our costs in doing so and may deduct those costs from your NOLIMIT Account (if you have one) or limit or remove your access to our Services. See “What happens if you owe us money”.

18.8 When we will complete your Money Transfer. We will complete your Money Transfer once we have received your funds. For some payment methods such as a credit or debit card, we may send your Money Transfer as soon as possible.

18.9 When we receive your request. If your Money Transfer request is received by us after 5pm UAE time on a Business Day or on a day that is not a Business Day (e.g., a weekend or bank holiday), your Money Transfer will be deemed received on the following Business Day.

18.10 What happens after you have submitted your Money Transfer request. Once we have received your Money Transfer request, we will provide you with a unique transaction number which you can find in your NOLIMIT Account or profile. You should quote this number when communicating with us about a particular Money Transfer or other transaction.

18.11 Sending money using an email address. If you send money to a person using an email address which is not registered with us, the money will not be credited until the intended recipient has claimed the money following the steps we have set out for them in an email that they will receive. Until that process is successfully completed, there is no relationship between us and the intended recipient and the money continues to belong to you. We will refund the money to you if the intended recipient does not claim the money or if they have failed our recipient checks within a reasonable time period as determined by us.

18.12 Delay in transfer. We may delay processing a Money Transfer in certain situations, including if we need to confirm that the transaction has been authorised by you, as a result of verification checks or due diligence reviews, or if other payments to your NOLIMIT Account have been reversed (for example, as a result of a chargeback or Reversal). NOLIMIT is not responsible for such delays.

18.13 Completion time of your Money Transfer. The estimated completion time of your Money Transfer will be provided to you when setting up your Money Transfer.

18.14 We will use reasonable efforts to ensure funds arrive at your recipient’s account within the timeframe provided. We will use reasonable efforts to ensure that the funds arrive in the recipient’s bank account or payment account within the notified timeframe provided to you. We do not have any control over the time it may take for the recipient’s bank or payment provider to credit and make available funds to the recipient.

18.15 Refusal of your Money Transfer. If we are unable to complete your Money Transfer, we will let you know as soon as possible and, if possible, tell you the reasons for the refusal and an explanation of how to correct any factual errors. However, we are not required to notify you if such notification would be unlawful.

18.16 You may cancel your Money Transfer before your funds are converted. You may cancel your Money Transfer by following the instructions set out in our Help Centre. You cannot cancel your Money Transfer once your funds have been converted.

We must refund to you an authorised payment transaction initiated by or through a payee that has already been executed, if the two following conditions are met:

- (a) when the payment transaction was authorised, the exact amount of the payment transaction was not specified;
- (b) the amount of the payment transaction exceeds the amount that you can reasonably expect, based on your previous spending pattern, the terms of your framework contract and relevant aspects of the case.

At our request, you shall demonstrate that these conditions have been met. You have the right to request this refund for a period of eight weeks from the date the funds were debited.

The refund corresponds to the full amount of the executed payment transaction. The value date of the credit to your Currency Account shall be no later than the date on which the amount was debited.



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However, in the case of a direct debit you may revoke the payment order at the latest at the end of the business day preceding the day on which the Currency Account is debited in accordance with the direct debit agreement, provided that the beneficiary agrees with the revocation.

If it was agreed that the execution of the payment order would start on a specific day, at the end of a certain period or on the day on which you make the funds available, you may revoke this payment order at the latest by the end of the business day preceding the day on which the payment account is debited in accordance with the conditions agreed.

After the expiry of the aforementioned time limits, the payment order may only be revoked if this has been agreed upon between you and the payment service providers concerned.

18.17 When will I be notified of my scheduled Money transfer? If you have scheduled a Money transfer in advance then we will notify you 24 hours before your upcoming Money Transfer, setting out the total fees and the estimated exchange rate for that Money Transfer. By scheduling a Money Transfer, you agree to NOLIMIT sending the funds using the exchange rate at any time on the scheduled date. If you have opted in to receiving confirmation emails, we will send you a Money Transfer receipt after successfully sending your scheduled Money Transfer.

18.18 You must ensure the information you provide to us is correct. You must make sure that the information you provide when setting up a Money Transfer is accurate. If we have processed your order in accordance with the information you have provided to us it will be considered correctly completed even if you have made a mistake.

18.19 What happens if you provide us with incorrect information. If you have provided incorrect information to us, we may, but are not required to, assist you in recovering your funds. We cannot guarantee that such efforts will be successful as they rely on the policies and practices of other banks and institutions. In addition, NOLIMIT may not be able to confirm that your recipient's name and account number match, as the names and other information associated with third party accounts may not be known to NOLIMIT. This means that if you provide an incorrect account number, your funds will most likely go to the wrong account.

18.20 Finality. When you make a Money Transfer, the settlement and payout to the recipient are final and irrevocable unless otherwise provided in this Agreement or pursuant to applicable law.

19. Intellectual Property Rights

19.1 All right, title and interest in and to any software (including without limitation the Website, the API, developer tools, sample source code, and code libraries), data, materials, content and printed and electronic documentation (including any specifications and integration guides) developed, provided or made available by us or our affiliates to you, including content of the Website, and any and all technology and any content created or derived from any of the foregoing ("NOLIMIT Materials") and our Services are the exclusive property of NOLIMIT and its licensors. The NOLIMIT Materials and Services are protected by intellectual property rights laws and treaties around the world. All such rights are reserved.

19.2 How you can use NOLIMIT Materials. You may only use the NOLIMIT Materials if you have received written permission from us and solely as necessary to enjoy our Services. Subject to your compliance with this Agreement and your payment of any applicable fees, NOLIMIT grants you a revocable, non-exclusive, non-sublicensable, non-transferable, royalty-free limited licence to access and/or make personal use of the NOLIMIT Materials and Services. Any use of the NOLIMIT Materials and Services not specifically permitted under this Agreement is strictly prohibited. The licences granted by NOLIMIT terminate if you do not comply with this Agreement or any other service terms.

19.3 When you cannot use NOLIMIT Materials. Unless you have received written permission from us, you may not, and may not attempt to, directly or indirectly:

- (a) use any of the NOLIMIT Materials for any commercial purpose or otherwise infringe our intellectual property rights;
- (b) transfer, sublicense, loan, sell, assign, lease, rent, distribute or grant rights in the Services or the NOLIMIT Materials to any person or entity;
- (c) remove, obscure, or alter any notice of any of our trademarks, or other Intellectual Property appearing on or contained within



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the Services or on any NOLIMIT Materials;

(d) modify, copy, tamper with or otherwise create derivative works of any software included in the NOLIMIT Materials; or

(e) reverse engineer, disassemble, or decompile the NOLIMIT Materials or the Services or apply any other process or procedure to derive the source code of any software included in the NOLIMIT Materials or as part of the Services.

19.4 NOLIMIT Trademarks. This is a non-exhaustive list of NOLIMIT Trademarks: “NOLIMIT”, “NOLIMIT FINANCE”, “NOLIMIT CARD”, and any other business and service names, logos, signs, graphics, page headers, button icons and/or scripts (each as might be amended from time to time) are all registered or unregistered trademarks or trade dress of NOLIMIT or NOLIMIT’s licensors in the relevant jurisdictions (“NOLIMIT Trademarks”). You may not copy, imitate, modify or use NOLIMIT Trademarks without our prior written consent. You may use HTML logos provided by us for the purpose of directing web traffic to the Services. You may not alter, modify or change these HTML logos in any way, use them in a manner that mischaracterises NOLIMIT or the Services or display them in any manner that implies NOLIMIT’s sponsorship or endorsement. Further, you may not use NOLIMIT Trademarks and trade dress in connection with any product or service that is not NOLIMIT’s, in any manner that is likely to cause confusion among customers, or in any manner that disparages or discredits NOLIMIT.

19.5 All other trademarks, registered trademarks, product names and company names or logos not owned by NOLIMIT that appear in NOLIMIT Materials or in the Services are or may be the property of their respective owners, who may or may not be affiliated with, connected to, or sponsored by NOLIMIT, and may not be used without permission of the applicable rights holder.

20. Third Party Materials

20.1 Certain Website or API functionality may contain or provide you access to information, products, services and other materials by third parties (“Third Party Materials”) or allow for the routing or transmission of such Third Party Materials, including via links.

20.2 We neither control nor endorse, nor are we responsible for, any Third Party Materials, including the accuracy, validity, timeliness, completeness, reliability, integrity, quality, legality, usefulness or safety of Third Party Materials, or any intellectual property rights therein. Certain Third Party Materials may, among other things, be inaccurate, misleading or deceptive. Nothing in this Agreement shall be deemed to be a representation or warranty by us with respect to any Third Party Materials. We have no obligation to monitor Third Party Materials, and we may block or disable access to any Third Party Materials (in whole or part) through the Website, App or API at any time. In addition, the availability of any Third Party Materials through the Website, App or API does not imply our endorsement of, or our affiliation with, any provider of such Third Party Materials, nor does such availability create any legal relationship between you and any such provider.

20.3 Your use of Third Party Materials is at your own risk and is subject to any additional terms, conditions and policies applicable to such Third Party Materials (such as terms of service or privacy policies of the providers of such Third Party Materials).

21. Unauthorised Transactions

28.1 Any disputes of transactions on statements of account that were not authorised or incorrectly initiated or not correctly carried out must be notified in writing to NOLIMIT without delay and in any event within 3 months of being debited or credited, so that NOLIMIT can verify that the transaction was authenticated, correctly registered and booked and was not affected by a technical failure or other defect.

22. Our responsibility for loss or damage

22.1 Unforeseeable loss or damage. We are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen, for example, if you discussed it with us during your sign up process.

22.2 We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors; for fraud or fraudulent misrepresentation. Nothing in this agreement constitutes an exoneration NOLIMIT from its liability for its wilful misconduct, gross



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negligence or that of its employees or agents, or, except in circumstances beyond its control, for the non-performance of an obligation that constitutes one of the main performances of the contract.

22.3 We are not liable for business losses. To the extent permissible by law, if you use our Services for any commercial or business purpose we will have no liability to you for any loss of profit, loss of business, business interruption, loss of business opportunity or similar.

22.4 We are not liable for technological attacks. We will not be liable for any loss or damage caused by a virus, or other technological issues or attacks or harmful material that may infect your computer equipment, computer programmes, data or other proprietary material related to your use of our Services.

22.5 We have no control over websites linked to and from our Website. We assume no responsibility for such Third Party Materials or any loss or damage that may arise from your use of them.

22.6 Our liability to you for unauthorised payments. The payer shall bear the loss up to the notification of the unauthorised payment transaction up to an amount not exceeding 50 euros in respect of all unauthorised payment transactions resulting from the use of a lost or stolen payment instrument or from the unauthorised use of a payment instrument. Notwithstanding this, the payer shall not bear any loss if:

- (a) the loss, theft or misuse of a payment instrument could not have been detected by the payer before a payment was made, unless the payer himself had acted fraudulently; or
- (b) the loss was caused by the acts or omissions of an employee, agent or branch of a payment service provider or of an entity to which the activities were outsourced.

The payer shall bear all losses relating to unauthorised payment transactions if the payer has suffered them as a result of having acted fraudulently or deliberately or by gross negligence having failed to comply with one or more of his obligations.

22.7 We are not liable for things which are outside of our control. We (and our affiliates) cannot be liable for our inability to deliver or delay as a result of things which are outside our control.

22.8 You are liable if you breach this Agreement or applicable laws. In the event of loss, claims, costs or expenses (including reasonable legal fees) arising out of your breach of this Agreement, any applicable law or regulation and/or your use of our Services, you agree to defend, compensate us and our affiliates and hold us harmless. This provision will continue after our relationship ends.

22.9 What happens if you owe us money. In the event you are liable for any amounts owed to us for whatever reason, we may immediately remove such amounts from your NOLIMIT Account (if available). If there are insufficient funds in your NOLIMIT Account to cover your liability or you do not have a NOLIMIT Account, you agree to repay the outstanding amount to us immediately on demand along with any applicable fees and interest. In the event that you do not repay the outstanding amount, then, without prejudice to any other rights we may have, we reserve the right to collect your debt to us by using any payments received for our Services in the future (such as to fund a Money Transfer or your NOLIMIT Account), and otherwise you agree to reimburse us through other means. We may also recover amounts you owe us through other collection avenues, including, without limitation, through the use of a debt collection agency. We may recover all reasonable costs or expenses (including reasonable attorneys' fees and expenses) incurred in connection with the enforcement of this Agreement.

22.10 Disclaimer of Warranty. The Services are provided "As-Is" "Where Is" and "Where Available" and without any representation or warranty, whether express, implied or statutory. NOLIMIT specifically disclaims any implied warranties of title, merchantability, fitness for a particular purpose and non-infringement. We disclaim all warranties with respect to the Services to the fullest extent permissible under applicable law, including the warranties of merchantability, fitness for a particular purpose, non-infringement and title.

22.11 Availability of Services. We will try to make sure our Services are available to you when you need them. However, we do not guarantee that our Services will always be available or be uninterrupted. We may suspend, withdraw, discontinue or change all or



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any part of our Service without notice. We will not be liable to you if for any reason our Services are unavailable at any time or for any period.

22.12 You are responsible for making all arrangements necessary for you to have access to our Services. If you have granted permission to a third party to access our Services on behalf of a Business, we may refuse access to that third party if we are concerned about unauthorised or fraudulent access by that third party. We will give you notice if we do this, either before or immediately after we refuse access, unless notifying you would be unlawful or compromise our reasonable security measures.

23. Our right to make changes

23.1 We may change this Agreement by giving you at least one month's prior written notice. This notice will be provided by email and eventually also by displaying a notice in our Webpage. If we do this, you can terminate this Agreement immediately and without cost by closing your NOLIMIT Account or profile and ceasing use of our Services during the notice period (see section 9). If we do not hear from you during the notice period, you will be considered as having accepted the proposed changes and they will apply to you from the effective date specified on the notice.

23.2 Changes to this Agreement which are (1) more favourable to you; (2) required by law; or (3) relating to the addition of a new service or extra functionality to the existing Service; or (4) any other change which neither reduces your rights nor increase your responsibilities, will come into effect immediately if they are stated in the change notice. Changes to exchange rates shall come into effect immediately without notice and you shall not have the right to object to such a change.

24. Complaints

24.1 If you have any complaints about us or our Services, you may contact us following our customer complaint procedure. Make sure to reach out to us first. If you're not satisfied with our final response, you can escalate your complaint to the relevant regulatory body based on the jurisdiction of the license (e.g., FINTRAC in Canada, FCA in UK).

25. Other important terms

25.1 Third Party rights. This Agreement is between you and us. Except as expressly provided in this agreement, no other person shall have any rights to enforce any of its terms. Neither of us will need to get the agreement of any other person in order to end or make any changes to this Agreement.

26.2 Assignment. You may not transfer, assign, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any or all of your rights and obligations under this Agreement (including the NOLIMIT Account) without our prior written consent. We reserve the right to transfer, assign or novate this Agreement (including the NOLIMIT Account) or any right or obligation under this Agreement at any time without your consent. This does not affect your rights to close your NOLIMIT Account under section 9.

26.3 Severability. Each of the clauses of this Agreement operates separately. If any court or relevant authority decides that any of them are unlawful or unenforceable, the remaining clauses will remain in full force and effect.

26.4 Enforcement. Even if we delay in enforcing this Agreement, we can still enforce it later. If we delay in asking you to do certain things or in taking action, it will not prevent us from taking steps against you at a later date.

26.5 Entire Agreement. This Agreement supersedes and extinguishes all previous agreements between you and NOLIMIT, whether written or oral, relating to its subject matter.

26.6 Governing law. This Agreement is governed by the laws of the United Arab Emirates. Any dispute between you and us in connection with the Services and/or this Agreement shall be brought in the courts of Dubai, UAE.

32.7 Governing language. This agreement has been drafted in English. You agree that the main language for communications related to this agreement shall be English and that the English language version of this Agreement and any notice or other document relating to it shall prevail if there is a conflict with a translated version.



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NOLIMIT customer price list

Last updated: 12. August 2025

Private Account < 10 M

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		29	25	33	46	122
ONBOARDING FEE		99	84	113	155	415
MINIMUM DEPOSIT		1.000	847	1.140	1.570	4.180
TRANSACTION FEES: SEPA	0,25%*	min. 15	min. 13	min. 17	min. 24	min. 63
TRANSACTION FEES: SWIFT	1,2%	min. 75	min. 64	min. 86	min. 118	min. 314
TRANSACTION FEES: INTERNAL	N/A	N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	1.2%	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	2%	-	-	-	-	-
PAYMENT TRACE/AMENDMENT/R ECALL		100	85	113	156	418

Services

Details

Access to Cryptocurrency Trading	Yes
Cashback Program	With selected partners
Referral Program	Fee reduction: 5 €, 4 GBP, 5 USD, 7 CAD, 20 AED per referred customer, (max. 30 €, 26 GBP, 35 USD, 47 CAD, 125,28 AED) + 5 €, 4 GBP, 5 USD, 7 CAD, 20 AED charity donation per customer
Prioritized Support	Via email and ticket system (response time: max. 12 hours)



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Business Account < 10 M

FEEs		EUR	GBP	USD	CAD	AED
MONTHLY FEE		99	84	113	155	415
ONBOARDING FEE		199	69	227	311	831
MINIMUM DEPOSIT		2.000	1.690	2.280	3.125	8.352
TRANSACTION FEES: SEPA	0,25%*	min. 15	min. 13	min. 17	min. 24	min. 63
TRANSACTION FEES: SWIFT	1,2%	min. 75	min. 64	min. 86	min. 118	min. 314
TRANSACTION FEES: INTERNAL		N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	1.2%	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	2%	-	-	-	-	-

Services

Details

Access to Cryptocurrency Trading	Yes
Cashback Program	With selected partners
Referral Program	Fee reduction: 10 €, 8 GBP, 11 USD, 15 CAD, 40 AED per referred customer, (max. 200 €, 169 GBP, 228 USD, 313 CAD, 836 AED) + 5 €, 4 GBP, 5 USD, 7 CAD, 20 AED charity donation per customer
Prioritized Support	Via email and ticket system (response time: max. 6 hours)



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VIP Account for balances over > 10 M - High Volume

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		RFQ	RFQ	RFQ	RFQ	RFQ
ONBOARDING FEE		4.999	4.225	5.690	7.810	20.880
MINIMUM DEPOSIT		10.000	8.450	11.380	15.620	41.760
TRANSACTION FEES: SEPA		-	-	-	-	-
TRANSACTION FEES: SWIFT	RFQ	-	-	-	-	-
TRANSACTION FEES: INTERNAL	RFQ	-	-	-	-	-
TRANSACTION FEES: FOREIGN CURRENCY	RFQ	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	RFQ	-	-	-	-	-

Services

Details

Access to Cryptocurrency Trading	Yes, (e.g. BTC, ETH)
Cashback Program	With exclusives partners
Prioritized Support	Dedicated account manager, 24/7 support via phone, email, and ticket system (response time: max. 2 hours)
Plus Service	AI-powered financial assistants



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NOLIMIT Club Account

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		99	84	113	155	415
ONBOARDING FEE		49	42	56	77	205
TRANSACTION FEES: SEPA	0,15%	min. 15	min. 13	min. 17	min. 24	min. 63
TRANSACTION FEES: SWIFT (DONATIONS)	1,2%	min. 75	min. 64	min. 86	min. 118	min. 314
TRANSACTION FEES: INTERNAL		N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	1,2%	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	1,8%	-	-	-	-	-

Services	Details
Cashback Program	With selected partners Monthly fee reduction of 3€, 4GBP,5 USD,7CAD, 20 AED for each referred customer (worth 30€, 25,35 GBP, 34,14 USD, 46,86 CAD, 125,28 AE)
Referral Program	
Prioritized Support	Via email and ticket system (response time: max. 12 hours)
Charity	75€, 63,38 GBP, 85,35 USD, 117,15 CAD, 313,20 AED of the monthly fees are donated to organizations registered with NOLIMIT Finance



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Charity Account

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		10	8	11	15	40
ONBOARDING FEE		49	42	56	77	205
TRANSACTION FEES: SEPA(DONATIONS)	0,15%	min. 11	min. 9	min. 12	min. 17	min. 46
TRANSACTION FEES: SWIFT(DONATIONS)	1,0%	min. 51	min. 33	min. 41	min. 56	min. 150
TRANSACTION FEES: INTERNAL		N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	0,8%	-	-	-	-	-
TRANSACTION FEES: CRYPTO	1,4%	-	-	-	-	-

Services

Cashback Program

Details

With selected partners

Referral Program

Via email and ticket system, specialized consulting for donation

Prioritized Support

Via email and ticket system (management response time:max. 8 hours)

Plus Service

KI- powered financial assistants Extras: Access to sustainable investment products



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General Services (for all account types)

- Unlimited deposit protection
- Sustainability: Investments in research projects (e.g., projects in the fields of energy, health, environment, and education)
- Partner programs: Exclusive discounts and cashback at sustainable brands
- Security: State -of-the-art encryption technologies and two-factor authentication

Notes:

- The SEPA FEES marked with * can be minimized depending on the transfer volume. A possible refund will be made subsequently.
- All prices include VAT (where applicable)
- NOLIMIT Finance reserves the right to adjust the fee structure with 30 days 'notice
- Donations to charitable organizations must be verified with proper documentation to qualify for the reduced fees of the Charity Account