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APRICOT CAPITAL (DIFC) LIMITED

Office 14-46, Central Park Tower, DIFC, Dubai, UAE, P.O Box 507412
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Dubai International Financial Centre (DIFC)
Apricot Capital (DIFC) Limited

Annex 1 to the SEO Resolution # SEO-03.26, dated 28 July 2026

ابريكوت كابيتال (دي اي اف سي) المحدودة
License No: CL 9033 Dubai - UAE
APRICOT CAPITAL (DIFC) Limited

SERVICE TARIFFS

Table 1. Tariffs for financial and ancillary services

Ref	Service Description	Tariff
1	***Client account activities and safekeeping***	
1.1	*Account opening, maintenance and closing*	Free of charge
1.2	*Account statements, references and extracts*	
1.2.1	*Daily, monthly and quarterly* *(transaction statement – next business day; monthly account statement – 15th of the following month, quarterly account statement – upon request)*	Free of charge
1.2.2	*Non-standard statements, references and extracts* *(regardless of having an account at Apricot Capital (DIFC) Limited)*	USD 50 or equivalent in another currency (one statement, reference or extract is provided free of charge if the client account has recorded at least one security buy/sell transaction within 30 calendar days prior to the request for a statement, reference or extract)
1.3	*Funds safekeeping*	Free of charge
1.4	*Securities safekeeping*	0-1% of the value of securities (fees are collected on a monthly basis, calculated based on the average daily value of securities held on the client account over the month, using market values for shares and nominal values for bonds)
1.5	*Withdrawal of funds (securities) from client accounts*	
1.5.1	*If funds (securities) were kept on the client account for less than 6 months*	0-3% of funds (market value of securities)
1.5.2	*If funds (securities) were kept on the client account for more than 6 months*	0-1.5% funds (market value of securities)
1.6	*Withdrawal of funds from payment accounts* *(contractually agreed separately, depending on the duration in which funds (securities) were kept on the client account)*	0-3% of funds
1.7	*Securities transfers*	
1.7.1	*DVP transfer of all securities*	0-2% of market value of securities
1.7.2	*FOP/ST transfer of shares*	0-2% of market value of shares
1.7.3	*FOP/ST transfer of bonds*	0-2% of market value of bonds

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2	***Brokerage services in shares and ETFs***	
2.1	*UAE markets*	0.3% of trade volume (min USD 5)
2.2	*USA markets*	
2.2.1	*Via trading platform (FIX gate connection)* *(technical link that allows a trading app to communicate with Apricot Capital (DIFC) Limited's system using the FIX protocol)*	USD 0.012 per share
2.2.2	*Via trading platform (mobile interface)*	0.2% of trade volume
2.2.3	*Manual orders*	0-3% of trade volume
2.3	*Canadian markets*	CAD 0. 04 per share (min CAD 1.5)
2.4	*Other*	0-4% of trade volume
3	***Brokerage services in bonds***	
3. 1	*USA and European issuers*	0-1% of trade volume
3.2	*Armenian issuers*	
3.2.1	*Primary market*	0.1% of trade volume (min USD 20 or equivalent in another currency)
3.2.2	*Secondary market*	0.1% of trade volume (min USD 10 or equivalent in another currency)
3.3	*Other*	0. 05-3% of trade volume
4	***Brokerage services in derivatives***	
4.1	***Non-standard derivatives and structured securities***	0-5% of the trade volume
4.2	***Options***	
4.2.1	*USA markets (underling is a share or ETF)*	USD 1.5 per contract
4.2.2	*UAE markets (underling is another asset)*	USD 4 per contract (EUR 4, or GBP 4, or another currency in which the option is denominated)
4.2.3	*France, Germany and United Kingdom markets*	USD 5 per contract (EUR 5, or GBP 5, or another currency in which the option is denominated)
5	***Interest rates for short positions (negative balances)***	Separately defined in Table 2
6	***Currency exchange related to brokerage/safekeeping***	0-3% of the trade volume
7	***Portfolio Management and advice on investments***	Contractually agreed separately
8	***Ancillary services***	
8.1	***Responding to an audit inquiry*** *(regardless of having an account at Apricot Capital (DIFC) Limited)*	USD 50 or equivalent in another currency
8.2	***Notarised statements, references and extracts*** *(regardless of having an account at Apricot Capital (DIFC) Limited)*	USD 500 or equivalent in other currency

8.3	***Freezing and pledging of securities (or termination)***	Free of charge
8.4	***Participating in corporate events (e.g. proxy voting)***	0-1,000 USD for each event
8.5	***Other***	Contractually agreed separately

Important Notes:

a. *All Tariffs are collected in USD, including those that may be set in foreign currency. Tariffs include only standard fees collected by Apricot Capital (DIFC) Limited ("the Company"), unless otherwise specified in the Tariffs, while non-standard fees collected by intermediary banks, brokers and custodians (e.g. bank transfers) are subject to compensation to the Company by the client. In the absence of sufficient funds on the client account, the Company has the right to convert the client money held in another currency for the purpose of collecting the exact amount of the fees. In this case, the fees are collected using the exchange rate offered by intermediary banks, choosing the most favourable rate for the client, where possible.*

b. *Safekeeping fees are calculated on the average daily balance of securities held on the client account on a monthly basis. For that purpose, the market values of securities are calculated using reliable information from reputable sources (e.g. Bloomberg, Yahoo), as well as from intermediary banks, brokers and custodians, with whom the securities in question are held in safekeeping. In the absence of reliable market values for a given security, the value of the security underlying the depository receipt may be considered.*

c. *On expectational basis, and depending on the business profile of the client, as well as the nature, volume and risks associated with their transactions, the SEO of the Company may take a properly documented decision to apply fees that are different from the Tariffs, on which the client should be properly notified by the Company in advance.*

d. *Tariffs do not include the fees collected by intermediary banks, brokers and custodians from the Company. The fees collected by intermediary banks, brokers and custodians for the purpose of executing client transaction are subject to compensation to the Company by the client separately, even if the given transaction is not executed for reasons beyond the Company's control.*

e. *The following additional fees are also subject to collection from the client:*
   - *UK Stamp Duty: 0.5% of the transaction value (for buy trades), details here;*
   - *Panel on Takeovers and Mergers (PTM) fee in the UK: £1 per contract in cases where the trade value exceeds £10,000, details here; and*
   - *France: 0.3% for buying certain securities, details here.*

f. *Fees for individual transactions that fall into the pre-defined ranges in the Tariffs are dependent on a number of criteria used by the Company, including changes in fees collected by intermediary banks, brokers and custodians, the liquidity of the particular security in the market, overall changes in interest rates in the market, the competitive landscape in the industry, the nature, volume and risks associated with the client transactions, and other factors.*

g. *Tariffs are reflected without VAT and are subject to taxation in cases specified by UAE legislation.*

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Table 2. Interest rates for short positions (negative balances) held by clients

Currency	Annual interest rate
Bonds approved for margin trading	
GBP	8.00 %
CAD	6.50 %
EUR	7.15 %
NZD	7.50 %
JPY	4.00 %
USD	7.00 %
CHF	4.00 %
AUD	7.10 %
SEK	7.00 %
RUB	18.00 %
AED	8.00 %
AMD	9.00 %
Shares and ETFs approved for margin trading	2.00 %

	Long position		Short position	
Equities and ETFs approved for margin trading	Initial margin	Min margin	Initial margin	Min margin
AAPL: Apple	50 %	40 %	50 %	40 %
ADBE: Adobe	50 %	40 %	50 %	40 %
AMZN: Amazon.com	50 %	40 %	50 %	40 %
AVGO: Broadcom	50 %	40 %	50 %	40 %
BRKB: Berkshire Hathaway Class B	50 %	40 %	50 %	40 %
COST: Costco Wholesale Corporation	50 %	40 %	50 %	40 %
DIS: Walt Disney Company	50 %	40 %	50 %	40 %
GOOGL: Alphabet	50 %	40 %	50 %	40 %
GOOG: Alphabet	50 %	40 %	50 %	40 %
KO: The Coca-Cola Company	50 %	40 %	50 %	40 %
META: Meta Platforms	50 %	40 %	50 %	40 %
MSFT: Microsoft Corporation	50 %	40 %	50 %	40 %
NFLX: Netflix	50 %	40 %	50 %	40 %
NVDA: NVIDIA	50 %	40 %	50 %	40 %

PEP: PepsiCo	50 %	40 %	50 %	40 %
TMF: Direxion Daily 20+ Year Treasury 3X Shares	50 %	40 %	50 %	40 %
TQQQ: ProShares UltraPro QQQ	50 %	40 %	50 %	40 %
QQQ: Invesco QQQ Trust Series I	50 %	40 %	50 %	40 %
SPY: SPDR S&P 500 ETF Trust	50 %	40 %	50 %	40 %
DIA: SPDR Dow Jones Industrial Average ETF Trust	50 %	40 %	50 %	40 %
TLT: iShares 20+ Year Treasury Bond ETF	50 %	40 %	50 %	40 %
VOO: Vanguard S&P 500 ETF	50 %	40 %	50 %	40 %
BOXX: Alpha Architect 1-3 Month Box ETF	50 %	40 %	50 %	40 %
TSLA: Tesla	50 %	40 %	50 %	40 %
UNH: UnitedHealth Group	50 %	40 %	50 %	40 %
WMT: Walmart	50 %	40 %	50 %	40 %
LLY: Eli Lilly & Co.	50 %	40 %	50 %	40 %
JPM: JPMorgan Chase & Co.	50 %	40 %	50 %	40 %
V: Visa	50 %	40 %	50 %	40 %
MA: Mastercard	50 %	40 %	50 %	40 %
XOM: Exxon Mobil Corporation	50 %	40 %	50 %	40 %
PG: The Procter & Gamble Company	50 %	40 %	50 %	40 %
JNJ: Johnson & Johnson	50 %	40 %	50 %	40 %
ABBV: AbbVie	50 %	40 %	50 %	40 %
HD: Home Depot	50 %	40 %	50 %	40 %
CRM: Salesforce	50 %	40 %	50 %	40 %
BAC: Bank of America Corporation	50 %	40 %	50 %	40 %
CVX: Chevron Corporation	50 %	40 %	50 %	40 %
ORCL: Oracle Corporation	50 %	40 %	50 %	40 %
MU: Micron Technology	50 %	40 %	50 %	40 %
IBM: International Business Machines Corporation	50 %	40 %	50 %	40 %
CSCO: Cisco Systems	50 %	40 %	50 %	40 %
MCD: McDonald's Corporation	50 %	40 %	50 %	40 %
QCOM: Qualcomm	50 %	40 %	50 %	40 %
GS: Goldman Sachs Group Inc.	50 %	40 %	50 %	40 %
NOW: ServiceNow, Inc.	50 %	40 %	50 %	40 %
PLTR: Palantir Technologies Inc.	50 %	40 %	50 %	40 %