3D GLOBAL
Client Agreement

This Agreement explains the services we provide, the protections that apply to you and your responsibilities as our client. Please read it with the applicable disclosures, policies, cost information, Suitability Report, product documents, Key Information Documents (KIDs) and policy terms.

If anything is unclear, please ask us to explain it.

Client details

Client name(s)	
Date	

Important distinction

3D Global Financial Services Ltd (3DGFS) and 3D Global Insurance Agents, Advisors & Sub-Agents Ltd (3DGIA) are separate legal entities. Only the entity providing the relevant service is responsible for that service and its regulatory obligations.

1. Status, scope and client category

3DGFS provides investment advice under the EU Markets In Financial Instruments Directive (MiFID II) and receives and transmits orders. 3DGIA provides non-independent and restricted insurance advice and insurance distribution for health, life, general insurance and Insurance based Investment Products (IBIPs) from a limited panel. We will tell you which entity and regulatory regime applies to each service.

3DGFS is authorised by the Cyprus Securities and Exchange Commission (CySEC), CIF Licence No. 063/06. 3DGIA is authorised and supervised by the Insurance Companies Control Service (ICCS), Registration No. 5057. Each entity acts within its authorisation and the applicable Cyprus, EU and host-state rules. Where legally permitted, we may provide these services in other EEA countries under the relevant passporting rules.

We will act honestly, fairly, professionally and in your best interests, and comply with applicable MiFID II, Insurance Distribution Directive (IDD), Anti Money Laundering (AML)/Counter Terrorist Financing (CTF), General Data Protection Regulations (GDPR), Digital Operational Resilience Act (DORA), product governance and other regulatory obligations.

Client categorisation

You will be categorised as a Retail Client, Professional Client or Eligible Counterparty under MiFID II and applicable CySEC rules. Categorisation is based on your knowledge and experience, financial situation and ability to bear losses, the services and products involved, your transaction history and the required quantitative or qualitative tests. We will notify you in writing of your category and the protections that apply. Retail Clients receive the highest level of protection; Professional Clients and Eligible Counterparties receive fewer protections. We will assess any request to change your category under applicable law and European Securities and Markets Authority (ESMA)/CySEC requirements.

3DGFS does not hold your money or investments and transmits orders only to authorised providers, platforms or custodians. 3DGIA distributes insurance products within its authorised panel.

2. Suitability, appropriateness and sustainability preferences

Before giving advice, we will assess whether a recommendation is suitable. For sales where you do not receive advice, we will carry out the relevant appropriateness or demands-and-needs test and warn you if a product may not be appropriate.

For an advised investment or IBIP recommendation, we will conduct the suitability assessment required by MiFID II, the applicable Cyprus investment-services law, Delegated Regulation (EU) 2017/565 and ESMA suitability guidance. We will collect and assess information about your knowledge and experience, financial situation, ability to bear losses, objectives, time horizon, risk tolerance, need for capital protection or income, and sustainability preferences. We will match your profile to product risk/return, liquidity, costs, performance scenarios and sustainability characteristics, and will not recommend an unsuitable product. Our assessment depends on the information you provide. You must provide complete and accurate information and promptly tell us about any material change.

For transactions where you do not receive advice (execution-only transactions), we will assess appropriateness under MiFID II Article 25(3), including your knowledge and experience; complex products always require an appropriateness assessment. For non-advised IBIP sales, we will perform the applicable IDD demands-and-needs test. We will keep records and provide a Suitability Report before

executing a recommended transaction. You remain responsible for making sure that information in applications and proposals is accurate and complete; for insurance products, omissions or inaccuracies may affect the validity of cover or a claim. We may require your written authority before sharing a Suitability Report or other information specific to you with a third party.

Investment values may fall as well as rise, and you may receive back less than invested. Past performance is not a reliable guide. Illiquid or non-readily realisable investments may be difficult to sell or value. Product-specific risks are set out in the relevant product documents.

Your sustainability preferences will cover, where relevant, minimum proportions of EU Taxonomy-aligned or other sustainable investments, and qualitative or quantitative consideration of principal adverse impacts (PAIs). We will explain these categories, recommend only products meeting your stated preferences unless you adjust them, explain sustainability risks and SFDR disclosures, document the rationale, and reassess if your preferences change. If no suitable product exists, we will tell you and you may reconsider your preferences. You may also ask us to exclude particular products, providers or market areas; this may limit the recommendations available to you.

3. Fees, costs, commissions and inducements

We will explain all costs before the service or transaction. The exact charges for you are set out in the personalised Suitability Report and product/provider documents, not by the illustrative ranges below. Advice, implementation and any ongoing service may be charged separately. Where you select an ongoing service, its scope, frequency and fee will be confirmed in writing and no ongoing fee applies unless you accept it. Provider, platform, custodian and product costs are additional where applicable.

Under the MiFID II rules on payments and benefits from third parties (Article 24(7)-(9) and Delegated Directive (EU) 2017/593, Articles 11-13), we will identify and disclose relevant product, service, third-party, transaction, ongoing, one-off, incidental, exit, performance, surrender and currency costs in monetary and percentage terms. We will provide costs before the service or recommendation (ex-ante) and a personalised annual statement of actual costs (ex-post), including remuneration and the effect of costs on returns. We will notify you in advance of fee changes, and you may request an itemised breakdown at any time.

Category	Indicative range
3DGFS initial advisory fee	0% - 5% of amount invested
3DGFS ongoing advisory/servicing	0.25% - 1.25% per annum
3DGIA IBIP initial commission	0% - 7% of premiums or investment value
3DGIA IBIP ongoing commission	0% - 1.25% per annum
Fund OCF / performance fee	0.10% - 2.50% p.a. / 10% - 20% of outperformance

Category	Indicative range
Insurance wrapper/bond charges	0.30% - 1.50% p.a.; admin EUR 0 - EUR 300; allocation/bid-offer 0% - 7%
Platform / custody fee	0% - 0.35% p.a. / 0% - 0.20% p.a.
Exit/surrender; switching; currency	0% - 8%; 0% - 1%; 0.20% - 1.00% respectively

The ranges below are examples only and may vary by provider, product and jurisdiction. Where we receive fees, commissions or permissible non-monetary benefits, we will disclose them, record them and assess them for conflicts. They will be permitted only where they enhance service quality and do not impair honest, fair and professional conduct or objectivity. Prohibited inducements will not be accepted.

4. Conflicts of interest

Under MiFID II Article 23, the IDD and CySEC Directive DI87-01, we maintain a Conflicts of Interest Policy and register. We identify conflicts arising from service structures, provider relationships, remuneration, third-party benefits, staff roles and competing client interests. Controls include segregation of duties, information barriers, remuneration controls, product governance, restricted lists, Compliance review, escalation and enhanced monitoring. If a conflict cannot be eliminated or adequately managed, we will give you a clear, prominent written disclosure describing its nature/source, potential impact and mitigation before you proceed. The Conflicts of Interest Policy is available to you on request.

5. Communications and records

Under MiFID II Article 24(1), we will communicate clearly, fairly, understandably, accessibly and in good time. Email, PDF, letters and secure portal communications may be used as a durable medium where they allow you to store and reproduce information unchanged for an adequate period. You consent to electronic delivery of agreements, disclosures, policies, statements, reports and notices, and may request another lawful format where feasible. We may require verbal instructions to be confirmed in writing from your registered email address or another approved durable medium. Regulated instructions will be accepted only through channels notified by us; SMS and instant-messaging channels should not be used unless expressly approved.

Telephone calls and electronic communications relating to MiFID II activities may be recorded under MiFID II Article 16(7). Recordings provide a record of instructions, advice, suitability/appropriateness, disputes, investigations and regulatory oversight. They will be stored securely for at least five years and up to seven years where required by a competent authority. You cannot opt out of legally required recording and regulated business may not be possible through non-recordable communications. Subject to legal limits, you may request copies of recordings retained by us.

6. Safeguarding and third-party custody

3DGFS does not hold client assets. Assets are held by authorised third-party custodians, insurers, banks, platforms or product providers, subject to the safeguards applicable in their jurisdiction, including

segregation, organisational controls, financial and prudential supervision and any applicable compensation scheme. 3DGFS will perform due diligence on providers, verify authorisation and financial strength, assess operational resilience and non-EEA custody risk, monitor arrangements and custody risks, and keep records of transmitted instructions. Identified custody risks will be disclosed to you.

7. AML/CTF and customer due diligence

Under Cyprus and EU anti-money-laundering rules, we will conduct identity and address verification, checks on where your money and wealth come from (source of funds and source of wealth), ongoing monitoring and mandatory reporting. You must provide accurate and complete information and promptly update it. We may refuse or end a relationship, restrict or freeze activity, or decline transactions where information is missing, inadequate or inconsistent, or where money laundering or terrorist-financing suspicion exists.

8. Data protection

We are a GDPR Data Controller. We process personal data lawfully, fairly, transparently and only for specified purposes, including delivering regulated services, suitability and demands-and-needs assessments, legal/regulatory compliance, AML/CTF, fraud prevention and client administration. We apply access controls, encryption/cybersecurity, confidentiality and staff training, data minimisation and retention controls. Data is retained only as long as needed for legal, regulatory or legitimate business purposes, then securely deleted or anonymised.

Subject to legal limits, you may request access, correction, deletion, restriction, objection or portability, and may withdraw consent where processing is based on consent without affecting prior lawful processing. You may complain to the Cyprus Office of the Data Protection Commissioner. We maintain procedures for personal-data breaches, data-subject requests, regulator communications and international transfers in accordance with GDPR.

9. Digital operational resilience (DORA)

We will maintain proportionate ICT risk management, security, continuity, incident response and third-party oversight under DORA (Regulation (EU) 2022/2554) and applicable RTS/ITS.

Controls will include: documented governance and ICT security policies; access controls, encryption, authentication, patching and secure configuration; business continuity, backup, redundancy, recovery objectives and alternative work arrangements; monitoring and detection of vulnerabilities, anomalies and incidents; resilience, failover, vulnerability and penetration testing as appropriate; third-party ICT risk management; and incident response, escalation, investigation, remediation and record-keeping.

Major technology incidents and other events that must be reported will be recorded and reported to the competent authority within the applicable prescribed timelines, including required reports. Where material service disruption affects you, we will maintain procedures to notify you and explain impacts or recovery progress where required or appropriate. We will conduct post-incident reviews and remain responsible for operational resilience even where ICT functions are outsourced.

10. Sustainability and SFDR disclosures

Under SFDR (Regulation (EU) 2019/2088 and Delegated Regulation (EU) 2022/1288), and applicable MiFID II/IDD sustainability-preference measures including Delegated Regulation (EU) 2021/1253, we will

integrate relevant sustainability risks and factors into advice and product selection, obtain your sustainability preferences, and provide applicable pre-contractual and product-level disclosures. This includes sustainability risks, how they may affect returns, whether and how PAIs are considered, and the relevant product characteristics or objectives under SFDR (including Articles 6, 8 and 9 where applicable). Website and periodic disclosures will be provided where required. Recommendations will be documented and kept aligned with updated preferences.

11. Complaints and Investor Compensation Fund

Under MiFID II and CySEC Directive DI87-01, complaints are free. You may submit a complaint by email, website, post or another durable medium using the contact details below. We will acknowledge receipt within five business days, investigate fairly and impartially, retain relevant records, and provide a written final response within the applicable regulatory timeframe: normally two months, with reasons if more time is needed and, where the applicable CySEC complaints regime applies, no later than three months.

If you are unhappy with our response, you may contact the Financial Ombudsman of Cyprus or another competent authority. CySEC does not have restitution powers. Eligible Retail Clients of 3DGFS may be entitled to compensation from the Cyprus Investor Compensation Fund, subject to statutory limits, eligibility and exclusions, only where 3DGFS cannot meet its obligations. ICF protection does not apply to Professional Clients or Eligible Counterparties. We will provide further statutory information on request.

General enquiries	info@3dglobal.com | +357 25 82 82 92
Administration	admin@3dglobal.com
Complaints	complaints@3dglobal.com
Address	Second Floor, Apollon Building, 74 Agios Athanasios Avenue, 4102 Agios Athanasios, Cyprus; PO Box 53720, 3317 Limassol, Cyprus
Website	www.3dglobal.com

12. Cooling-off rights

If IDD, national law or the product terms give you a cooling-off right for an IBIP or insurance product, we will explain before you are bound: that the right exists, the exact period and start date, how to cancel, any conditions or limitations, and the financial consequences, including permitted deductions for market movements, costs or cover already provided. Where applicable, we will explain the right before you apply or become bound and tell you where no such right exists. You must notify us or the provider of cancellation in writing or through another accepted durable medium. We will assist with the required documentation. The provider will return premiums or invested amounts according to the product terms and may apply disclosed permitted deductions. Cooling-off rights do not apply to every investment product.

13. Liability

We will provide our services with due skill, care and diligence and remain responsible for our own regulatory and contractual obligations. Subject to mandatory law, we are not responsible for market movements, product performance, acts or omissions of a third-party provider, custodian, insurer or bank where appropriate due diligence was exercised, third-party settlement or system failures, force majeure, your decisions contrary to our advice, or incomplete or incorrect information you provide. Nothing excludes or limits liability that cannot legally be limited, or liability for fraud, wilful misconduct, gross negligence, breach of regulatory obligations or failure to act honestly, fairly and professionally in your best interests.

14. Termination and transfer

You or we may end this Agreement by written notice in a durable medium. You may terminate at any time without a termination charge, subject to accrued fees, in-progress transactions and mandatory legal or regulatory duties. Termination does not cancel transactions already executed or in progress, accrued fees or obligations, or regulatory reporting and record-retention duties. After termination, we will stop providing advice and transmitting further instructions; you remain responsible for your investments and policies. On request, we will provide information needed for a transfer, subject to identity and authority checks, outstanding obligations and acceptance by the receiving provider. Immediate termination is permitted where required by law or a regulator, mandatory AML information is not provided, you act abusively, unlawfully or fraudulently, or continuation would breach a legal or regulatory requirement; we will give reasons unless prohibited by law.

15. Governing law

This Agreement is governed by Cyprus law and disputes are subject to Cyprus courts, without prejudice to mandatory EU consumer protections, including any applicable right to sue in the consumer's home jurisdiction. No term limits statutory rights under MiFID II, IDD or other consumer protection legislation.

16. Best execution and product governance

Under MiFID II Article 27, Delegated Regulation (EU) 2017/565 and applicable ESMA/EIOPA product-governance guidance, we will define and assess the target market for each financial instrument or IBIP, including client type, knowledge and experience, financial situation, risk tolerance and objectives; ensure distribution is consistent with that market; monitor products, providers, custodians and insurers; and take corrective action, including restricting distribution, notifying you or ceasing to offer a product. Products will be distributed in your best interests and reviewed for unforeseen risks.

Because 3DGFS does not execute trades or hold assets, best-execution responsibilities apply to the extent that it transmits your instructions to authorised providers, platforms or custodians. In that role, 3DGFS will act in your best interests, use reliable receiving institutions with appropriate execution arrangements, assess execution-venue quality and monitor outcomes where applicable. We will disclose the scope and limitations of this obligation.

17. Outsourcing and third-party providers

We may use specialist third-party providers for certain functions under MiFID II, IDD, DORA, applicable EBA/ESMA/EIOPA guidance and CySEC requirements, but we remain fully responsible. Before

outsourcing, we will assess the provider's authorisation, financial stability, capability, ICT/security, data protection, confidentiality and resilience. Written contracts will define roles, service levels, security, confidentiality, audit/access rights and termination/exit arrangements. We will monitor providers through reviews, service-level checks, compliance checks, risk assessments and reporting.

ICT outsourcing will include cybersecurity, continuity, disaster recovery, incident reporting and resilience testing. Critical or important functions require enhanced governance, risk assessment and board oversight. Outsourcing will not reduce client protection, impair internal controls, hinder supervision or prevent regulatory access.

18. Cross-border services

Within the EEA, we may provide services under MiFID II/IDD passporting and host-state rules. Outside the EEA, services will be provided only where permitted by your local law. We may decline or discontinue service where local requirements prevent it. You must promptly report changes of residence or tax residence because service availability, regulatory protections, product legality and suitability may change; protections may differ outside Cyprus/EEA.

19. Vulnerable clients

We will identify and support you if your health, cognition, mental health, bereavement, financial distress, literacy, language, age, disability or other temporary or permanent circumstances may affect your understanding, communication or decision-making. Safeguards may include accessible explanations and checks of understanding, more time, alternative formats or channels, an authorised trusted third party, enhanced assessments and escalation. We will train staff, keep proportionate GDPR-compliant records, prevent exploitation and avoid complex, high-risk or inappropriate recommendations unless fully justified and supported by an enhanced assessment.

20. PRIIPs and Key Information Documents

Under the PRIIPs Regulation (EU) 1286/2014, its delegated regulation and applicable ESMA/EIOPA guidance, you will receive the KID for the exact product, share class or contract variant in good time before being bound, on a durable medium or compliant website. The KID will include the summary risk indicator, performance scenarios, cost table, recommended holding period, features, target market and limitations. We will explain the risk level, scenarios, cost impact and alignment with suitability and sustainability preferences, and retain evidence that the KID was provided and considered. No PRIIP will be recommended if the KID is unavailable, incomplete, misleading or non-compliant. Material updates will be notified where relevant.

21. Final provisions

This Agreement replaces earlier agreements on the same subject. Unless expressly agreed and authorised, we do not provide legal, tax or accounting advice; you should obtain independent professional advice where appropriate. If a provision is invalid, it will be modified to the minimum extent necessary or severed, leaving the rest in force. We may amend the Agreement for legal, regulatory, operational or product-governance reasons and will notify you in a durable medium. Unless law requires otherwise, continued use after notice constitutes acceptance. Mandatory EU and national consumer protections prevail.

22. Marketing consent

Direct marketing is separate from our regulated services and will be processed under GDPR and ePrivacy rules. You may withdraw consent or change your preferences at any time without affecting regulated services or legally required communications.

☑ Email ☑ Telephone ☑ SMS ☑ Post

I/ we consent to receiving direct marketing from 3D Global through the channels selected above. I/ we understand that marketing is optional, that I/ we may withdraw my/ our consent or change my/ our preferences at any time, and that this will not affect the regulated services provided to me/ us.

23. Signatures

This Agreement takes effect when signed by both parties. Electronic signatures, digital signature platforms and scanned signed pages may be used where legally valid under applicable eIDAS and national law. By signing, you confirm that you have read and understood this Agreement; received or will receive the applicable disclosures, costs, sustainability information, product information, KIDs and policy documents; had an opportunity to ask questions; and provided accurate and complete information for suitability, appropriateness, demands-and-needs and AML/KYC purposes. We will retain a signed copy in a durable medium as required by law.

Client signature	_____
Date	_____
For and on behalf of the Company	_____
Date	_____

Key definitions

You / client: the person or persons receiving the relevant service. We / Company: 3DGFS or 3DGIA, as applicable to the service; each entity remains responsible only for the services it provides. 3DGFS: 3D Global Financial Services Ltd, CySEC CIF Licence No. 063/06. 3DGIA: 3D Global Insurance Agents, Advisors & Sub-Agents Ltd, ICCS Registration No. 5057. Agreement: this document and all applicable schedules, disclosures, notices, policies, reports, KIDs and product/provider documents.

AML/CTF and AML/KYC: anti-money-laundering, counter-terrorist-financing, customer due diligence and know-your-customer duties under applicable EU and Cyprus law. Appropriateness assessment: a MiFID II assessment of knowledge and experience where no advice is provided. Business day: a Cyprus banking day excluding weekends and public holidays. Durable medium: a medium, such as email, PDF, secure portal or paper, that allows storage and unchanged reproduction for an adequate period.

DORA: Regulation (EU) 2022/2554 and applicable RTS/ITS on ICT risk, resilience, incident reporting and ICT third-party oversight. EEA: European Economic Area. Eligible Counterparty, Professional Client and Retail Client: MiFID II client categories with different levels of regulatory protection. ESG / sustainability preferences: environmental, social and governance preferences, including Taxonomy alignment, sustainable-investment minimums and PAI consideration.

Financial instruments: instruments within MiFID II, including transferable securities, collective-investment units, money-market instruments, structured products and derivatives. IBIP: an insurance-based investment product. ICF: the statutory Investor Compensation Fund for eligible clients of investment firms. KID: the PRIIPs Key Information Document. MiFID II: Directive 2014/65/EU and applicable EU/Cyprus measures. SFDR: Regulation (EU) 2019/2088 and applicable delegated acts/RTS.

Outsourcing: the use of a third-party provider for a function, subject to applicable regulatory requirements. PAI: principal adverse impacts on sustainability factors. PRIIP: a packaged retail and insurance-based investment product requiring a KID. Product governance: target-market, distribution, monitoring and corrective-action requirements. Suitability assessment/report: the assessment and written explanation of why an advised product matches your objectives, financial situation, loss-bearing capacity, risk tolerance and sustainability preferences. Vulnerable client: a client needing additional support due to personal, financial, health or situational circumstances.

You should read this Agreement together with all applicable disclosures, licences, statutory schemes, product-specific rights, product documents and policy terms applicable at the date of issue.