

END USER LICENSE AGREEMENT FOR CITE GESTION APPLICATIONS

The product(s) made available through a mobile application of Cité Gestion S.A. ("**Application**") is/are licensed to the end user ("**End User**") for use only under the terms of this end user license agreement ("**EULA**"). The licensor, Cité Gestion S.A., ("**Application Provider**"), reserves all rights not expressly granted to the End User. The product(s) that are subject to this license is referred to in this license as the "**Licensed Application**". To access the Application, each authorized user must accept the EULA via the Internet at the first log-on. If the EULA is subsequently changed, it must also be confirmed online by the authorized user(s). Online confirmations of this nature are deemed to be unreserved acceptance by the authorized user(s) of the contractual terms of the EULA.

SCOPE OF LICENSE

This license granted to the End User for the Licensed Application by Application Provider is limited to a nontransferable and non-sublicensable license to use the Licensed Application on any device that the End User owns or controls. This license does not allow the End User to use the Licensed Application on any device that the End User does not own or control, and the End User may not distribute or make the Licensed Application available over a network where it could be used by multiple devices at the same time. The End User may not rent, lease, lend, sell, redistribute or sublicense the Licensed Application. The End User may not copy, decompile, reverse engineer, disassemble, attempt to derive the source code of, modify, or create derivative works of the Licensed Application, any updates, or any part thereof (except as and only to the extent any foregoing restriction is prohibited by applicable law or to the extent as may be permitted by the licensing terms governing use of any open sourced components included with the Licensed Application). The terms of the license will govern any upgrades provided by Application Provider that replace and/or supplement the original Licensed Application.

CONSENT TO USE OF DATA

The End User agrees that Application Provider may collect and use the End User's personal data, technical data and related information, including but not limited to technical information about the End User's device, system and application software, and peripherals, that is gathered periodically to facilitate the provision of software updates, product support and other services to the End User (if any) related to the Licensed Application. Application Provider may use this information to improve its products or to provide services or technologies to the End User. The End User is also aware that by using an Android electronic device, Google may collect information such as occupation, language, zip code, area code, unique device identifier, location, and the time zone where an Android product is used so that Google can better understand customer behaviour and improve Android's products, services, and advertising. For additional information, please refer to Google's Privacy Policy at <https://policies.google.com/terms?hl=en-US>. In addition, Application Provider shall be authorized to use the End User's personal data for the purpose as set forth in the general conditions of electronic access ("**Conditions of electronic access**") concluded with the Application Provider or any corporate entity of its group, i.e. in order for the End User to benefit from electronic access as defined in the End User's Conditions of electronic access.

TERMINATION

The license is effective until terminated by the End User or Application Provider. It will terminate automatically upon termination of the Conditions of electronic access. The End User's rights under this license will terminate automatically without notice from the Application Provider if the End User fails to comply with any term(s) of this EULA or of the Conditions of electronic access concluded with the Application Provider or any corporate entity of its group. In case of conflict between the Conditions of electronic access and the EULA, the Conditions of electronic access shall prevail. Upon termination of the license, the End User shall cease all use of the Licensed Application, and destroy all copies, full or partial, of the Licensed Application.

SERVICES; THIRD PARTY MATERIALS

The Licensed Application may enable access to Application Provider's services and web sites (collectively and individually, "**Services**"). Use of the Services shall require Internet access and that the End User is subject to Conditions of electronic access with the Application Provider or any corporate entity of its group. The End User's continued use of the Licensed Application means that the End User agrees with the terms of this EULA and with the End User's Conditions of electronic access. The End User understands that by using any of the Services, the End User may encounter content that may be deemed offensive, indecent, or objectionable, which content may or may not be identified as having explicit language, and that the results of any search or entering of a particular URL may automatically and unintentionally generate links or references to objectionable material. Nevertheless, the End User agrees to use the Services at the End User's sole risk and that the Application Provider shall not have any liability to the End User for content that may be found to be offensive, indecent, or objectionable.

Certain Services may display, include or make available financial content, data, information, applications or materials from third parties ("**Third Party Materials**") or provide links to certain third party web sites. By using the Services, the End User acknowledges and agrees that the Application Provider is not responsible for examining or evaluating the content, accuracy, completeness, timeliness, validity, copyright compliance, legality, decency, quality or any other aspect of such Third Party Materials or web sites. The Application Provider does not warrant or endorse and does not assume and will not have any liability or responsibility to the End User or any other person for any third party Services, Third Party Materials or web sites, or for any other materials, products, or services of third parties. Third Party Materials and links to other web sites are provided solely as a convenience to the End User. Financial information displayed by any Services is for general informational purposes only and is not intended to be relied upon as investment advice. Before executing any securities transaction based upon information obtained through the Services, the End User should consult with a financial professional. Location data provided by any Services is for basic navigational purposes only and is not intended to be relied upon in situations where precise location information is needed or where erroneous, inaccurate or incomplete location data may lead to death, personal injury, property or environmental damage. Neither the Application Provider, nor any of its content providers, guarantees the availability, accuracy, completeness, reliability, or timeliness of stock information or location data displayed by any Services.

The End User agrees that any Services contain proprietary content, information and material that is protected by applicable intellectual property and other laws, including but not limited to

copyright, and that the End User will not use such proprietary content, information or materials in any way whatsoever except for permitted use of the Services. No portion of the Services may be reproduced in any form or by any means. The End User agrees not to modify, rent, lease, loan, sell, distribute, or create derivative works based on the Services, in any manner, and the End User shall not exploit the Services in any unauthorized way whatsoever, including but not limited to, by trespass or burdening network capacity. The End User further agrees not to use the Services in any manner to harass, abuse, stalk, threaten, defame or otherwise infringe or violate the rights of any other party, and that the Application Provider is not in any way responsible for any such use by the End User, nor for any harassing, threatening, defamatory, offensive or illegal messages or transmissions that the End User may receive as a result of using any of the Services.

In addition, the Services and Third Party Materials that may be accessed from, displayed on or linked to from the device are not available in all languages or in all countries. The Application Provider makes no representation that such Services and Materials are appropriate or available for use in any particular location. To the extent, the End User chooses to access such Services or Materials, the End User does so at the End User's own initiative and own risk. The End User is responsible for compliance with any applicable laws, including but not limited to applicable local laws.

The Application Provider, and its licensors, reserve the right to change, suspend, remove, or disable access to any Services at any time without notice. In no event will the Application Provider be liable for the removal of or disabling of access to any such Services. The Application Provider may also impose limits on the use of or access to certain Services, in any case and without notice or liability.

As the data may cross national borders due to the nature of the Internet, the End User expressly acknowledges and agrees that confidentiality and other banking secrecy rules do not apply to the End User's data or to any data, content, information, including computer data, and material related to the Services.

As the End User is able to access data through the Services and the Licensed Application from any location, which may lead to an application of local laws and regulations, respectively intervention of local authorities on computer systems, the End User shall check the local laws and regulations. Application Provider assumes no responsibility in this respect.

The End User expressly acknowledges and agrees that the offer of Services may be restricted by the Application Provider in any jurisdiction in which the offer would or could be illegal and that the Application Provider may rely on any locally licensed or approved corporate entity of its group in order for the End User to benefit from electronic access as defined in the End User's Conditions of electronic access.

NO WARRANTY

The End User expressly acknowledges and agrees that use of the licensed application is at the End User's sole risk and that the entire risk as to satisfactory quality, performance, accuracy and effort is with the End User. to the maximum extent permitted by applicable law, the licensed application and any services performed or provided by the licensed application are provided "as is" and "as available", with all faults and without warranty of any kind, and application provider hereby disclaims all warranties and conditions with respect to the licensed application

and any services, either express, implied or statutory, including, but not limited to, the implied warranties and/or conditions of merchantability, of satisfactory quality, of fitness for a particular purpose, of accuracy, of quiet enjoyment, and non-infringement of third party rights. Application provider does not warrant against interference with the End User's enjoyment of the licensed application that the functions contained in or services performed or provided by, the licensed application will meet the End User's requirements, that the operation of the licensed application or services will be uninterrupted or error-free, or that defects in the licensed application or services will be corrected. No oral or written information or advice given by application provider or its authorized representative shall create a warranty. If the licensed application proves defective, the End User assumes the entire cost of all necessary servicing, repair or correction. Some jurisdictions do not allow the exclusion of implied warranties or limitations on applicable statutory rights of a consumer, so the above exclusion and limitations may not apply to the End User.

LIMITATION OF LIABILITY

To the extent not prohibited by law, in no event shall application provider be liable for personal injury, or any incidental, special, indirect or consequential damages whatsoever, including, without limitation, damages for loss of profits, loss of data, business interruption or any other commercial damages or losses, arising out of or related to the End User's use or inability to use the licensed application, however caused, unless fraudulent intent or gross negligence. Some jurisdictions do not allow the limitation of liability for personal injury, or of incidental or consequential damages, so this limitation may not apply to the End User.

APPLICABLE LAW; JURISDICTION

This license and the End User's use of the Licensed Application are governed by the laws applicable to the Conditions of electronic access, excluding its conflicts of law rules.

The End User hereby consents to the exclusive jurisdiction and venue of the competent courts according to the Conditions of electronic access to resolve any disputes arising under this EULA.