

SiimplyTrade Terms and Conditions of Use

Last updated: August 2026

1.0 Introduction

1.1 These terms and conditions (the "Terms") govern your use of the SiimplyTrade application and platform ("the App"). SiimplyTrade is a technology platform that enables users to invest and trade in local and global securities. SiimplyTrade does not provide brokerage, dealer, investment advisory, portfolio management, or custodial services. Brokerage services are provided in the United States and Zimbabwe by licensed partner brokers as listed in Clause 13. You acknowledge and agree that all securities transactions initiated through the App are executed by third-party licensed brokers and are subject to the rules, regulations, and oversight of applicable regulators and exchanges. SiimplyTrade does not guarantee execution, pricing, liquidity, or availability of any security.

1.2 The following terms and conditions apply to the use of the SiimplyTrade application, related websites (where applicable), services, associated products and Content ("the App") and by using the App you will be deemed to have read, fully understood and agreed to be bound by these terms and conditions. If you do not agree to these Terms, you should not use the App.

1.3 These terms and conditions together with those of our partner brokers as provided in Clause 13, our Privacy Policy, Disclosures, Community Guidelines and any other additional policies set out hereafter, collectively the "Terms".

1.4 These Terms form a legally binding agreement between you, the user of the App, and us. Please read them carefully before interacting with our App. If you are not of legal age or otherwise incapacitated to enter into a legally binding contract, you may only use the services with the consent and under supervision of a person with legal capacity.

SiimplyTrade does not provide brokerage, dealer, investment advisory, portfolio management, or custodial services. Brokerage, execution, clearing, settlement, and custody services are provided exclusively by licensed third-party brokers operating in the relevant jurisdictions, as listed in Clause 13.

2.0 Eligibility

2.1 The App is intended for use by individuals who are 18 years of age or older. If you are under the age of 18, you are not eligible to use the App.

3.0 Acceptance of Terms

3.1 By accessing and using the App, you confirm that you have legal capacity to form a binding contract with Siimply Trade Inc. (17196172 Canada Inc.), a company duly incorporated under the laws of Canada, and, where applicable, its authorized local subsidiaries, operating entities or affiliates in the United States and Zimbabwe as outlined in Clause 14 (collectively, "Siimply", "we," "us," or "our"), and that you accept these Terms and agree to be bound by them.

3.2 You may opt in to receive promotional messages at the point of creating your Siimply account or at any point while accessing the App, through various modes including email, phone calls and SMS. By agreeing to receive promotional and marketing materials, you agree to the processing of your personal

information as detailed in our privacy statement. Notwithstanding and without prejudice to the foregoing, our affiliate entities shall be entitled to display promotional and advertising materials on the App and through push notifications and pop-up messages on your mobile or handheld device.

3.3 You hereby fully understand that your use or access of our App will constitute acceptance of the Terms of Service, the Risk Disclosure Statement, and the Privacy Policy.

3.4 We recommend that you print a copy of these Terms for your future reference.

4.0 Changes to the Terms

4.1 We may update our Terms from time to time. We reserve the right to make changes to these Terms at any time. Once any changes are made, these changes will be posted on the App and website and, where appropriate, notified to you by SMS, email, or when you next start the App or log onto one of the App sites, as far as technically and legally feasible. The new Terms may be displayed on-screen and you may be required to read and accept the changes to continue your use of the App.

4.2 The Terms become effective on the Effective Date. Your continued access or use of the App after the effective date of the new Terms constitutes your acceptance of the new Terms. If you do not agree to the new Terms, you must stop accessing or otherwise using the App.

5.0 Accessing the App

5.1 The App is available to users who use Android and Apple iOS devices, and via our web platform.

5.2 To access the App, you will be required to download it from the Google Play Store or Apple App Store by searching for "SiimplifyTrade", and install and launch the App on a compatible device, or access the web platform directly.

5.3 You will be required to create an account with us to access the App. Information you provide must be accurate and up to date; failure to do so shall entitle us to discontinue your access to the App without further notice.

5.4 You will generate a password that will allow you access to the App, which should remain confidential and should not be disclosed to any party. In the instance of any breach, you must notify us immediately at support@siimplifytrade.com.

5.5 You agree that all activity on your account (whether accessed by you or otherwise with your login credentials) shall be your sole responsibility, and you shall keep us (and other parties) indemnified for any claims and liabilities that may arise from such activity.

6.0 Trading

6.1 Your account will give you access to trade in securities available on the App, including on US markets (NYSE/NASDAQ) and Zimbabwean markets (ZSE/VFEX), as applicable to your account type and jurisdiction. While the App is intended to provide a safe and secure platform for trading, we do not warrant the accuracy, completeness, or timeliness of any information provided on the App. We shall not be liable for any losses that you may incur from your reliance on information obtained through the App or from your trading activities. You are solely responsible for conducting your own research and obtaining professional advice before making informed investment decisions.

6.2 You acknowledge that it may not be possible to cancel or modify an order and that you are responsible for executions notwithstanding a cancel or modify request.

6.3 SiimplyTrade transmits customer orders through its technology to licensed partner brokers, including Alpaca Securities LLC for US markets and InvestIQ for Zimbabwean markets. The partner brokers, not SiimplyTrade, execute those orders. All transactions are subject to the rules and policies of relevant markets and clearinghouses, and applicable laws and regulations. WE ARE NOT LIABLE FOR ANY ACTION OR DECISION OF ANY EXCHANGE, MARKET, DEALER, CLEARINGHOUSE OR REGULATOR.

6.4 Any quotes, research, news or market information accessible through the App (including through links and websites) ("information") may be prepared by Independent Providers. Such information is the property of Siimply, the Providers or their licensors and is protected by law. You agree to respect the subsisting intellectual property. None of the information constitutes a recommendation by Siimply or a solicitation to buy or sell. Neither Siimply nor the Providers guarantee the completeness, accuracy or timeliness of the information, and you should consult an adviser before making investment decisions. RELIANCE ON SUCH INFORMATION IS SOLELY AT YOUR OWN RISK; IN NO EVENT WILL SIIMPLY OR THE PROVIDERS BE LIABLE FOR CONSEQUENTIAL, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES ARISING FROM THE USE OF THE INFORMATION. THERE IS NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE INFORMATION.

7.0 Fees

7.1 Commissions, fees, and other applicable charges may apply when using the App. The applicable fees will be clearly stated in the App and on our website, and you will have the opportunity to review and accept the fees before completing any transaction. By proceeding with a transaction, you authorize us to deduct such fees directly from your account, which will accordingly reduce account equity.

7.2 Changes to commissions and fees are effective immediately upon either posting on the App, website, or other written notice to you.

7.3 You are solely responsible for understanding the terms, features, risks, and obligations associated with any securities, investments, or other products held in your account. Before engaging in any transaction, you should carefully review all relevant documentation and, where necessary, seek independent professional advice.

8.0 Intellectual Property Rights

8.1 We take the protection of intellectual property rights seriously and expect you to do the same. As a condition of your access to and use of the App (including any chat or communication features), you agree to respect and not infringe the intellectual property rights of any individual, entity, or third party. Any unauthorized use, reproduction, distribution, or modification of content accessible through the App is strictly prohibited and may result in suspension or termination of your account, as well as legal action where applicable.

8.2 The App and its contents, including but not limited to text, graphics, logos, images and software, are protected by intellectual property laws, including copyright and trademark laws. You may not use any of our intellectual property without prior consent.

9.0 Your Use of the App

9.1 By accepting these Terms, you agree not to use the App:

- In any way that breaches any applicable local, national or international law or regulation.
- In any way that is unlawful or fraudulent or has any unlawful or fraudulent purpose or effect.
- For the purpose of harming or attempting to harm minors in any way.

- To bully, insult, intimidate or humiliate any person.
- To send, knowingly receive, upload, download, use or re-use any material which does not comply with our content standards.
- To transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam).
- To knowingly transmit any data, or send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

9.2 You also agree:

- Not to reproduce, duplicate, copy or re-sell any part of our App and Content therein in contravention of these Terms.
- Not to access without authority, interfere with, damage or disrupt any part of our App; any equipment or network on which our App is stored; any software used in the provision of our App; or any equipment, network or software owned or used by any third party.

10.0 Termination

10.1 We reserve the right to temporarily or permanently suspend or terminate your user account or impose limits on or restrict your use of parts or the entire App, at our sole discretion and without reference or notice to you, where we consider a breach of these Terms, or any applicable laws or regulations, to have occurred.

11.0 Miscellaneous

11.1 This Agreement shall be governed by, and construed in accordance with, the laws of the jurisdiction of the operating entity specified in Clause 14 for your location, and the parties irrevocably submit to the courts of the applicable jurisdiction for dispute resolution.

11.2 If any provision of this Agreement is held by a court of competent jurisdiction to be invalid under any applicable statute or rule of law, it shall to that extent be deemed omitted, and the remaining provisions of this Agreement shall remain in full force and effect.

11.3 THE APP IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY WARRANTY FOR INFORMATION, SERVICES, UNINTERRUPTED ACCESS, OR PRODUCTS PROVIDED THROUGH OR IN CONNECTION WITH THE APP, INCLUDING WITHOUT LIMITATION THE SOFTWARE LICENSED TO YOU AND THE RESULTS OBTAINED THROUGH THE APP. SPECIFICALLY, WE DISCLAIM ANY AND ALL WARRANTIES CONCERNING THE AVAILABILITY, ACCURACY, USEFULNESS OR CONTENT OF INFORMATION, AND ANY WARRANTIES OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

11.4 You agree to fully hold us harmless and fully indemnify us (and our affiliates, permitted assigns and subsidiaries) and each of their officers, employees, agents and advisors from and against any damages, costs and expenses suffered or incurred as a result of your breach of these Terms, or awarded by a court of competent jurisdiction against us as a direct result of or in connection with any claim or action. Nothing in this clause shall exclude or limit our liability for losses which may not be lawfully excluded under applicable law.

11.5 We may assign or transfer any benefit of this Agreement to any other party via notice. Failure to notify you shall not invalidate such assignment.

12.0 Currency Conversion

12.1 By using the App, you acknowledge and agree that any conversion of your local currency to United States Dollars, or any other currency conversion, shall be effected at the market exchange rate as determined by Siimply from time to time. You further acknowledge and accept that it is your sole responsibility to ascertain and verify the applicable exchange rate prior to initiating any transaction to fund your Siimply account. If you do not agree to the foregoing terms, you must refrain from funding your Siimply account.

13.0 Partner Brokers

13.1 The Services are provided through licensed brokers operating within the relevant jurisdictions. By accepting these Terms of Use, you are deemed to have expressly accepted and agreed to be bound by the applicable Terms and Conditions of our partner brokers, as the same may apply to you. Siimply is not liable for broker insolvency or regulatory action against a broker, and investor protections vary by jurisdiction and applicable broker arrangement.

13.2 A list of such partner brokers is set out below for your review and reference.

Partner broker	Jurisdiction	Licence
Alpaca Securities LLC ("Alpaca")	USA	SEC-registered broker-dealer and member of FINRA and SIPC; a wholly-owned subsidiary of AlpacaDB, Inc.
InvestIQ Oak Wealth ("InvestIQ")	Zimbabwe	Licensed Securities Dealer, regulated by the Securities and Exchange Commission of Zimbabwe (SECZim)

14.0 Operating Entities

14.1 The following entities are directly responsible for jurisdictional operations and all legal, regulatory and compliance matters, including assuming any risks and liabilities arising from the ownership and operation of Siimply within their respective jurisdictions:

Operating Entity	Jurisdiction
Siimply Trade Inc. (17196172 Canada Inc.)	Canada / USA
Peg City Capital (Private) Limited, trading as Siimply	Zimbabwe

15.0 AI Disclosure

Siimply's App and website may incorporate AI-based tools to assist with customer communications and general support. These AI features are not intended to provide investment advice or recommendations. AI-generated responses may be inaccurate, incomplete, or not tailored to your individual circumstances or applicable local regulations. Users retain full responsibility for all investment decisions. The use of any AI-based tool does not create a fiduciary or advisory relationship between you and us.

16.0 General Disclosure Statement

16.1 General Investment Risks

Investing in securities involves substantial risk and may result in the loss of some or all of the capital invested. Investment values may fluctuate due to market conditions, economic factors, geopolitical developments, regulatory changes, and other risks beyond the control of the Company.

Investments in foreign securities are subject to additional risks, including differences in regulatory regimes, settlement procedures, market practices, taxation, political or economic instability, and currency exchange fluctuations, all of which may adversely affect investment value or returns.

Fractional shares may be subject to limited liquidity, transferability, and voting rights, and may not be entitled to dividends or corporate actions in the same manner as whole shares. Users should note that fractional shares represent a beneficial interest in the underlying security held in custody and do not confer direct legal ownership of that security.

Currency exchange rate movements may negatively impact the value of foreign investments or returns when converted into local currency.

Regulatory actions, trading suspensions, market closures, technological failures, or other market disruptions may restrict access to assets, delay transactions, or prevent the liquidation of positions. We shall not be liable for losses arising from such events to the extent that they are beyond our reasonable control.

16.2 Platform and Technology Risk

The Siimply platform is a digital investment platform and is subject to risks associated with the use of technology, including but not limited to:

- System downtime, technical failures, or interruptions to platform availability
- Cybersecurity breaches, data loss, or unauthorised access to user accounts
- Delays in order execution or transaction settlement arising from network or infrastructure issues
- Third-party system failures, including those of payment processors, custodians, or brokerage partners

We take reasonable steps to maintain the security and availability of the platform but cannot guarantee uninterrupted access or error-free operation at all times. Users are advised to maintain appropriate security practices, including using strong passwords, enabling two-factor authentication where available, and avoiding access from public or shared devices.

16.3 Self-Directed Accounts and No Investment Advice

All self-directed accounts maintained on the platform are self-directed. Users are solely responsible for all investment decisions, orders, and transactions executed in their accounts, whether made personally or through a duly authorized representative or agent.

All orders placed by users are considered unsolicited, and users acknowledge that they are made based on their independent judgment, risk tolerance, and financial circumstances.

Users are encouraged to seek independent professional financial, legal, and tax advice before making any investment decisions.

16.4 Third-Party Broker Disclosures

Certain brokerage services available through the platform are provided by third-party licensed brokers, including Alpaca Securities LLC (Alpaca) for US markets and InvestIQ Oak Wealth (InvestIQ) for Zimbabwean markets. Alpaca is registered with the U.S. Securities and Exchange Commission and is a member of FINRA and SIPC. Technology is offered by SiimplifyTrade. Alpaca is registered only in the United States; availability is subject to eligibility and applicable jurisdictional requirements. View Alpaca's disclosures at <https://alpaca.markets/disclosures>. InvestIQ is a licensed securities dealer regulated by the Securities and Exchange Commission of Zimbabwe (SECZim). Users are responsible for reviewing these brokers' own disclosures and agreements, which are provided by Siimplify on request or made available through the App.

By using the platform, you acknowledge that these disclosures have been made available to you and that it is your responsibility to review the most current versions before engaging in applicable transactions.

16.5 Past Performance

PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. Any historical returns, projected outcomes, hypothetical illustrations, or expected performance shown on the site or App are for informational purposes only and may not reflect actual future performance. Past performance may reflect results achieved during a specific period or under unusual market conditions and may not be repeated.

There is no assurance that any investment strategy, portfolio, or security will achieve its intended objective, generate profits, or meet or exceed any projected or illustrated performance.

16.6 Risk Disclosure Statement

Users are required to read the SiimplifyTrade Risk Disclosure Statement before investing or trading on the platform. The Risk Disclosure Statement sets out in detail the specific risks associated with the investment products available on the platform.

The Risk Disclosure Statement is available in our Disclosure Library and forms part of these Terms and Conditions. By proceeding to invest or trade on the platform, users confirm that they have read and understood the Risk Disclosure Statement in its entirety.

Contact

If you have any questions about your use of this App, please contact us at support@siimplifytrade.com. For compliance-related queries, including requests regarding the withdrawal of any data collected on this App, please contact us at compliance@siimplifytrade.com.