# PYGG Securities Co. B.V. TRADING ACCOUNT AGREEMENT

In opening this brokerage account (hereinafter referred to as "Account") with PYGG Securities Co. B.V. (hereinafter also referred to as "PYGG") and electronically signing the PYGG Investment Account Application (hereinafter referred to as "Application"), the Client and PYGG hereby agree to the terms and conditions within this Agreement, as follows:

#### 1. General Provisions

Throughout this Agreement, the words "you" and "your" refer to the holder of one or more Accounts, whether an individual, group of individuals, company, trust, or other related entity (hereinafter referred to as "Client".)

This Agreement shall apply to all transaction's hereafter made by you and supersedes any previous agreement entered between you and PYGG. The Agreement applies to all other Accounts held for you by PYGG now or in the future; none of its provisions shall be deemed to be waived or modified by PYGG, except by written agreement signed by PYGG.

You understand that PYGG at its sole discretion has the right to amend this Agreement and that your continued use of the Online Brokerage Service signifies your continued agreement to the terms and conditions within this Agreement. It is your responsibility to check for these amendments and if you are not in agreement with these amendments, you may cease the use of the Online Brokerage Services and may instruct PYGG to close your Account (per the terms in Section 45 below).

### 2. Online Service

In this Agreement, "**OBS**" means PYGG Online Brokerage Service, including any other service we provide, now or in the future, that allows you to access your Account, information sections or other services we provide via the internet, mobile telephone or any other electronic communication system.

## 3. Applicable Rules and Regulations

All transactions with respect to securities entered into by PYGG on your behalf shall be subject to the constitution, bylaws, rules, rulings, regulations, customs and usages of the exchange or market, and its clearing house, if any, where made, and to all laws, regulations and orders of any applicable government or regulatory authority; they shall also be subject to any delays, difficulties or conditions as to transmission or execution of orders, information or reports due to conditions over which PYGG has no control, including mechanical or electronic failure, market congestion or otherwise.

# 4. AML/CTF Compliance

PYGG adheres to anti-money laundering (AML) and counter terrorism financing (CTF) provisions, as mandated by law and any other industry rulemaking authorities' rules regarding AML/CTF. These standards are designed to prevent the use of PYGG to aid money laundering or terrorist financing activities. It is the policy of PYGG to take all necessary steps to prohibit, report and actively engage in the prevention of money laundering and any activity that facilitates money laundering or the funding of terrorism as well as other financial crimes.

If your Account is suspected of being in breach of any of the AML/CTF Compliance provisions, you agree by signing this Agreement that PYGG has the right to suspend all Account activities until a detailed investigation has taken place. Should your Account be proven to be in breach, you agree by signing this Agreement that PYGG has the right to forfeit all funds and/or securities in your Account to the appropriate authorities.

# 5. Background Checks

You hereby authorize PYGG to conduct or cause to be conducted a personal credit investigation and background check, including AML/CTF checks if required, prior to approving your Account and at any time thereafter while you maintain an Account at PYGG.

#### 6. Transactions and Settlement

All purchase transactions are cash purchases and will be settled immediately from your prefunded Account. All sale transactions are sales of free trading stock and will be settled immediately from your holdings. There are no margin accounts, shorting, options, or other types of trading with your Account. There may be restricted securities which cannot be sold until the restrictions are lifted.

At the moment of entering a sell order into OBS, the full amount of the stock offered will be reserved in your trading Account. Until the sell order expires or is cancelled, the amount of stock will not be available to be used for any other purpose, including other sell orders.

At the moment of entering a buy order into OBS, the full amount of the value of the stock being purchased plus any associated fees and commissions will be placed in escrow. Until the buy order expires or is cancelled, the amount of funds will not be available to be used for any other purpose, including other buy orders.

### 7. IPO Allocation Requests

By requesting share allocation in the offering, the Client is entering into a binding agreement to purchase the shares on the closing date.

The allocation requests may be cancelled by the Client at any time prior to end of business on the closing date of the offering.

The Client is required to have funds in the Account to request share allocations for the offering.

If there are not sufficient funds in the Account to pay for the entire share allocation request by the end of business on the closing date of the offering, the Client understands that the order will be filled with only the number of shares, and any applicable fees, that can be purchased with the funds available in the respective Account of the Client.

At the end of business on the closing date of the offering, all approved share allocation requests will be executed, and the Client will own the shares at the stated price.

If the Client cancels their share allocation request, does not have funds to satisfy the allocation requests, or PYGG cancels the offering, the Client's allocation requests to purchase shares of the offering is voided.

# 8. Funding and Withdrawals

All funds sent via bank wire into your Account must originate from a bank account owned by you or your introducing broker, and the name on the bank account must match the name on your or the introducing broker's Account.

All fund withdrawals can only be transferred to the same bank account from which the funds originated unless you have initiated a change in bank account information with PYGG and the new bank account has cleared PYGG Compliance.

# 9. Dispensation of Dividends and/or interest entitlements

You acknowledge that PYGG hereby agrees to credit your Account if PYGG receives any dividend and/or interest entitlements on securities held on your behalf.

# 10. Source of Funds

You warrant and agree that no funds presently in your Account or funds invested or to be invested in the future with PYGG are the direct or indirect proceeds of any criminal activity.

#### 11. Custody of Client Assets

All securities held or carried by PYGG for or on your Account may at PYGG's discretion be kept at any of the places where PYGG has a custodian and may be registered in the name of PYGG or its nominee. In particular and without prejudice to PYGG's right to use other brokers or nominees, PYGG may at its discretion contract non-exclusively with Vidanova Global Custody Foundation ("Vidanova Custody") in view of its role as Central Securities Depository ("CSD") of the Dutch Caribbean Securities Exchange ("DCSX"), to carry out and discharge securities execution, custody, clearing and administrative functions for and on behalf of PYGG.

If you already hold shares in a Company or Companies, that received approval from the DCSX for their securities to list and trade on the DCSX:

- you acknowledge the requirement for the Company or Companies to have registered your shares by the CSD in book entry form in the custody account of one of the authorized DCSX brokers, and
- 2. you agree with the booking of your shares in the custody account of PYGG, following the signing and in accordance with the 'Dematerialization and Securities Transfer Form' between the Company or Companies, and Vidanova Custody.

PYGG declares that the Client will enjoy the beneficial ownership of securities purchased on its behalf and any free cash balances held by PYGG for the account of the Client and these assets are not to be treated as general assets of PYGG.

PYGG declares that all free cash balances in your Account are held in a segregated bank account separated from other cash balances that PYGG maintains for the operation of its business and separated from escrow accounts for trading buy orders. Free cash balances are available to you on demand via the OBS withdrawal section.

# 12. Access to the PYGG Online Brokerage System ("OBS")

You acknowledge and agree that, once your Account is approved by PYGG, you will be provided online access to the **OBS** based on the user name, password and One Time Passwords sent to you via SMS for some trade functions.

#### 13. Authorized Access

You acknowledge and agree that, instructions received by PYGG via OBS accessed using a valid user name, password and mobile number for the required One Time Password ("OTP"), will be deemed to be received from the authorized account signatory, and PYGG will execute trades, initiate funds transfers and perform other processes on such instruction.

#### 14. Printed and Mail Statements

You understand that delivery of statements and trading receipts via OBS takes the place of having printed monthly statements and/or individual transaction receipts mailed to you via regular postal mail. No printed statements will be sent by PYGG.

#### 15. Account Review and Acknowledgement

You understand that it is your sole responsibility to access and review your Account on a regular basis, and that you will be deemed to have accessed and reviewed your Account on at least a monthly basis. If for any reason you are unable to do so, you will notify PYGG immediately so that a statement can be delivered by other means.

You understand that every confirmation, statement or other communication sent to or accessed by you will be deemed to have been acknowledged as correct, approved and consented to by yourself unless {Broker Name} has received written notice to the contrary.

#### 16. Email Address Communication

You understand that the email address provided by you will be considered by PYGG as your primary means for electronic communication and will be used for notice of statements and trade confirmations. It may also be used by PYGG for other communications, including notices regarding the terms and operation of your Account. You agree to inform PYGG as soon as possible if the email address is no longer valid so that it can be updated. Delivery of any notice to this email address will be considered valid notice until you otherwise advise PYGG in writing. If emails are returned as undeliverable, PYGG retains the right to block your Account until a new email address is confirmed.

#### 17. Unsolicited Orders

All orders received through our OBS will be unsolicited, which means that you have NOT received any investment advice from PYGG or any of its affiliates in connection with your order, and that neither PYGG nor its agents will conduct a suitability review of trades entered by you online.

# 18. Sophisticated Investing

By using OBS and entering trades online, you agree that you have sufficient knowledge to make such trades. You are responsible for making sure that any trades entered on OBS are accurate and intentional. PYGG may in some cases, and at its discretion, require secondary verbal or written confirmation before acting if your trading activity is outside of your normal range of activities.

### 19. Account Adjustments

You accept that changes, delays, and adjustments to your PYGG Client Statement and account balance may occur due to PYGG reconciliation and internal audit processes and you acknowledge that your Monthly Account Statement (as produced in 5 or more business days after each month end) shall override any interim statements to the extent of any inconsistencies. PYGG retains the right to enter pricing, trade, and reconciliation adjustments to your Account as necessary and appropriate.

### 20. Privacy of Information

You acknowledge that the information contained in your PYGG Client Statement is for your use only and that you will not disseminate this information or cause others to place reliance upon it without PYGG prior written consent.

## 21. Service modifications and interruptions

PYGG may modify any or all OBS without giving notice to you. Parts or all of OBS may periodically be unavailable because of maintenance, updates or other reasonable causes, including during periods of increased market activity.

# 22. Third Party Information Accuracy and Usage

An information provider is any company or person who directly or indirectly provides us with information. This includes securities and market data, including quotations, from stock exchanges and other securities markets and from dealers and issuers of securities. The information we provide through OBS has been obtained from information providers and sources we believe are reliable, however we cannot guarantee that this information is accurate, complete, timely, or in the correct order. The information belongs to the information providers. You may use the information only for your own benefit. You may not reproduce, sell, distribute, circulate or commercially exploit it in any way or provide it to any other person without our consent in writing or the consent of the information providers, if needed.

# 23. PYGG Information Accuracy and Liability

# PYGG is not liable:

- to you or any other person for the accuracy, completeness, timeliness, or correct order of the information; and
- for any decision you make or action you take by relying on any of the information or OBS; and
- for any interruption of any data, information or other aspect of the Online Services as a result of any negligent act or omission including without limitation communications or power failure, equipment or software malfunction or other cause beyond the reasonable control of the information provider or us.

# 24. Accessing PYGG Servers

You may not enter restricted areas of any of our computer or telecommunications systems or of any of our affiliates or perform any functions that are not authorized under this Agreement. It is strongly recommended that you not access the online trading functions from an unsecured or public computer.

#### We may:

suspend your access to OBS without giving you notice, if we believe that you are using
it to gain unauthorized access to systems or information or are using it
inappropriately; and

 cancel your access without giving you notice if we are instructed to do so by an authorized Account signatory, or if we believe that you are using your password, OBS or information in an unauthorized or inappropriate manner, or if there is unusual activity in or relating to your Account.

## 25. Security

Your username, password and/or trading pin have been chosen by you. They let you access your Account on OBS to enter order requests, get quotations, and receive information. You agree to keep your username, password, and trading pin confidential and separate from your Account number and any other information or documents relating to your Account. You are responsible for any charges or losses resulting from the use of your username, password and trading pin, maintaining the security of your password and making sure that only you or an authorized Account signatory use them. We are not responsible for any unauthorized use of OBS by any other person.

You agree to accept responsibility for any loss caused because of, or in connection with, an authorized order request transmitted through OBS under your username, password and not to provide any supplied OTP.

PLEASE NOTE, THAT UNDER NO CIRCUMSTANCES WILL PYGG OR ANY OF ITS AFFILIATES SEND YOU AN EMAIL ASKING YOU TO VERIFY YOUR USER ID AND PASSWORD. SHOULD YOU RECEIVE SUCH AN EMAIL PLEASE DO NOT RESPOND AND CONTACT CLIENT SERVICE IMMEDIATELY.

# 26. Online Trading

Orders entered during PYGG trading hours will normally result in an execution if the market price is at a point within the limits of your order. However, PYGG does not guarantee a fill on any order even if the market price was within your limit at time of order.

Once a trade has been entered, cancellation is possible on a best-efforts basis only and only after OBS confirms that the order has not been filled.

Electronic orders sent outside PYGG trading hours will be processed on a best-efforts basis, once received, and acknowledged by the trading system. Day-orders for markets not open at the time they are received by the trading system will be put in the relevant market for the next opening.

Executed orders that are filled outside of PYGG trading hours will not be reflected until the following business day.

All trades must pass automated compliance checks. If your trade is flagged for review by any of these checks or if it meets certain defined criteria, it will require manual review and approval by PYGG.

PYGG will endeavour to review such orders on a timely basis but is not liable for any delays. If at any time you are in any doubt about the status of your order you can view the order on OBS.

PYGG may require you to confirm the order request via telephone prior to execution it if it is deemed suspicious.

#### 27. Account Statements

PYGG provides regular account statements to clients via its online account access.

PYGG intends the information contained in the Client Statements to be accurate and reliable; however, errors sometimes occur. Therefore, PYGG disclaims any warranty of any kind, whether express or implied, as to any matter whatsoever relating to such information. In particular, the actual price at which an order is executed shall be binding notwithstanding the fact that an erroneous report is given to you. Any order that has been executed shall be bound to the actual means and results of its execution regardless of any discrepancies between the execution and the reporting for that order that may occur. PYGG retains the right to enter pricing, trade, and reconciliation adjustments to your Account as necessary and appropriate.

The information contained in your Client Statement is for your use only and you shall not disseminate this information or cause others to place reliance upon it without PYGG's prior written consent.

Every transaction indicated or referred to in any notice, statement, confirmation or other communication and every statement of account shall be deemed and treated as authorized and correct as ratified and confirmed by you unless PYGG receives written notice to the contrary within 15 days from the time such notice, statement, confirmation or other communication is forwarded by PYGG to you or your authorized agent; all notices and communications to you may be effectively given by mailing through ordinary post addressed to you or your agent at the address as it appears on your Account, or by facsimile or electronic mail if requested by you or your agent. That notice, if posted, shall be deemed received seven days from the date of postmark.

#### 28. Trade Confirmations

PYGG will provide Clients with email confirmations of individual securities transactions on request. PYGG will maintain records of all account transactions for a minimum of 5 years and will make electronic copies available to Clients upon proper request.

Every transaction in your Account shall be deemed and treated as authorized and correct as ratified and confirmed by you unless PYGG shall receive written notice to the contrary within business 15 days from the last day of the calendar month in which it is posted. It is your sole responsibility to request and review transaction summaries on a regular basis to meet the 15-business day notice period.

# 29. Voting and Proxies

Unless instructed to do so by you, PYGG will not vote on or in respect of the Securities or deliver any executed form of proxy to vote thereon or in respect thereof.

# 30. Company Communication

From time to time, companies in which you hold security positions may utilize OBS to communicate with you for the purpose of disseminating information, informing you of annual general meetings, delivering news releases, or for other purposes. You acknowledge that PYGG takes no responsibility for the timely delivery of these messages, and that it is your responsibility to check the OBS system from time to time to retrieve these messages.

#### 31. Use of Internet

You acknowledge that the use of the internet is for our mutual benefit; the service provided shall not be used to impose liability for consequential damages or in any way increase the liability of either in the event of a failure to perform its obligations beyond what it would have incurred if these documents had not been delivered via the Internet.

PYGG has sought to ensure that its electronic communications are secure according to industry standards. However, PYGG cannot guarantee the delivery, security, timeliness, confidentiality, and compatibility or completeness of communication by Internet. Accordingly, you acknowledge that PYGG shall not be liable for:

- any loss or damage suffered by you; and
- without limiting the generality of the foregoing, any loss of profits, revenues, or contracts, or any indirect, consequential, incidental damages howsoever caused or arising, incurred by you or any other, related to the transmission of documents via the Internet.

### 32. Systems Not Guaranteed

PYGG endeavours to provide authorized clients with reliable and secure Online Services, including an electronic trading service. From time to time, interruptions, errors, or other deficiencies in service may occur, due to a variety of factors, some of which are outside the control of PYGG. These factors can contribute to delays or errors in service or system outages. Clients may experience difficulties in accessing their accounts and in placing and cancelling orders.

In no event will we, or our affiliates, be liable to you or others for any damages, direct, indirect, consequential or special, including, without limitation, all losses, costs, expenses, loss of profits, loss of business revenue or failure to realize expected savings arising from or out of the existence, furnishing, or functioning of our Online Services, or any act or omission in connection with your accessing our Online Services. We are not liable by reason of acting

or failing to act due to an error in an order request received by us, or because of an order request not being received by us. We, or our affiliates, are not responsible for any losses, damages, or personal injury that any person suffers because of you accessing OBS.

### 33. Fees, Commission, and Interest

You agree to pay all costs associated with or incurred by your Account, including PYGG's commissions and fees, as they exist from time to time or are agreed to, as they apply to your Account, the transactions you enter into, and the services you receive. A current schedule of standard fees and commissions is available to you and may be changed without notice.

You agree that PYGG Securities Co. BV. reserves the right to charge your Account an annualized administration fee of up to USD 1,500.00, in arrears, upon the closing of an account that has generated little or no fees or commissions, in order to recoup costs related to the maintenance of the account and custody of assets.

You agree to indemnify and its counterparties for legal fees and expenses directly related to the structuring, support and/or defence of your Account or the assets contained therein, and for fees and expenses related to any regulatory enquiry, legal action, litigation, or dispute, whether such situations occur or are anticipated. PYGG shall be entitled to charge your Account for such fees without further notice. Such fees may include, but are not limited to, seeking a suitable counsel's opinion in advance of a transaction; asking counsel for a legal opinion in respect of restricted stock; or costs incurred in order to defend PYGG or the Account as a result of an action ordered by you, including buying or selling a security. PYGG will provide copies of all invoices on request.

You agree that in instances where you are proposing to deliver out assets held within the Account and PYGG is aware that action by regulatory authorities or litigation has been entered into or may reasonably be anticipated as a result of a transaction occurring in the Account(s), such that the amount remaining in the Account after such delivery may be insufficient to cover PYGG's reasonably anticipated costs (including legal fees) then PYGG shall be entitled to withhold a reasonable sum to cover such costs. Such a withholding by PYGG shall be for a period as is reasonably necessary to resolve the regulatory or litigation issues and PYGG. may place any amounts garnered from you in cash and into a separate account and shall pay you the remaining balance after the noted issues are resolved. Furthermore, you agree that where such anticipated or actual actions relate to a specific asset in the Account, that asset may not be transferred out of the Account until the matter is resolved.

You understand that the daily debit balance in your Account shall be charged with interest at a rate published by PYGG. from time to time or agreed between the Client and PYGG, and the "Cash" accounts incurring debits will be charged a higher "penalty" rate of interest. The interest rate is subject to change without prior notification.

#### 34. Indemnities

PYGG its affiliates, and agents, shall not be liable for any act, omission, error of judgment or loss suffered by you in connection with this Agreement save where such results from actual fraud or wilful misconduct on the part of PYGG of its duties hereunder, such having first been determined and adjudged in accordance with the terms hereafter stated in paragraphs 14 and 16. You acknowledge and agree to indemnify and hold harmless PYGG and any of its correspondents, affiliates, or agents from or against any or all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses, claims or disbursements resulting in any way from performance or non-performance of its duties hereunder save where such arises as above described.

That if you authorize a third party to exercise any control over the Account, including but not limited to Powers of Attorney, Trading Authorization, or Discretionary Management, that you will hereafter indemnify, keep indemnified and hold harmless PYGG from and against all actions, proceedings, claims, demands, costs, charges, liabilities and expenses whatsoever arising in consequence of the PYGG's reliance on the authorization and the actual and apparent authority thereby conferred on the third party, provided however that this indemnity shall be limited to actions proceedings, claims, demands, costs, charges, liabilities and expenses arising in consequence of acts of the third party taken prior to receipt by PYGG of written notice of the revocation of the authorization.

# 35. Liquidity

Further you understand that the securities may never be liquid and that there may never be a market to sell the securities. PYGG makes no undertakings or warranties as to the implied value or marketability of any such securities.

#### 36. Joint and Corporate Accounts

PYGG can accept Corporate Investor Accounts based on its own discretion.

By registering through the PYGG Securities Co. BV. investor registration system on behalf of a Corporation this PYGG Investor Account is hereby the designated representative for said Corporation.

Additionally, if you register as an individual, but attempt to Fund your PYGG Investor Account with the bank account from a Corporation, PYGG Compliance may contact you to supply the required documents for a Corporate Investor account and this individual Investor Account may become the Corporate Representative for that corporation.

#### 37. Grievances

Any question or difference which may arise concerning the construction, meaning or effect of this Agreement, or concerning the rights and liabilities of the parties hereunder, or any other matter arising out of or in connection with this Agreement shall be referred to a single arbitrator in Curaçao, to be agreed between the parties provided however that this provision will not be construed to oust the jurisdiction of the Courts of Curaçao in relation to proprietary rights of Clients in respect of Accounts. Failing such agreement within thirty days of the request by one party to the other that a matter be referred to arbitration, such reference shall be to an arbitrator appointed by the Senior Partner of a major accounting firm in Curaçao. The decision of such arbitrator shall be final and binding upon the parties.

# 38. Recording and Archiving

You understand and agree that for our mutual protection we may electronically record any of our telephone conversations and archive all online transactions and information relating to your Account.

#### 39. Tax Advice

You acknowledge that PYGG does not provide legal or tax advice, and agree that, to the extent you deem necessary, you will consult with qualified professionals in your own jurisdiction prior to utilizing your PYGG Account or implementing any financial plan.

#### 40. Non-Solicitation

You acknowledge that you have NOT and do not expect to receive any investment advice from PYGG or any of its affiliates in connection with your trading.

You acknowledge that the use of the Company Forums and Company Blogs, Company Information Pages, and Investor Forums does not constitute any solicitation or investment advice and that PYGG is not responsible for the content of these areas on its website.

#### 41. Investment Advice

All investment decisions are made solely by you. Notwithstanding anything in this Agreement, PYGG accepts no responsibility whatsoever for and shall in no circumstances be liable to you in connection with such decisions. Use of the word's "trust" and "trustee" within this Agreement apply only to the role of PYGG and its affiliates as custodian.

#### 42. Written Notice

In this Agreement, wherever the term 'written notice' is mentioned relating to the Client informing PYGG, the following methods are acceptable: Postal Mail or Courier to: PYGG Securities Co. BV., Attention: Trading Desk, Julianaplein 36, Willemstad – Curação a message in the OBS addressed to Trading Desk; a Customer Service ticket; or email to trading.desk@pygg.nl and china.desk@pygg.nl.

# 43. Account Closure by Client

You may close your Account at any time by providing written notice. Closing the Account will not affect the rights and obligations of either party incurred prior to the date the Account is closed.

# 44. Account Termination by PYGG

PYGG may close your Account at any time for any reason. In the case that PYGG terminates your Account, a notice of closure and stock sale shall be sent to the email in your PYGG records.

You agree that if the terminated Account has any stock holdings, PYGG is authorized to sell all the stock on the open market and at the current market value and deposit the proceeds in your Account. Upon termination the total amount of cash in your Account, less any applicable fees, will be distributed to you via wire transfer to the bank account on record.

### 45. Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of Curaçao, and the client hereby irrevocably agrees that any legal suit, action or proceeding brought by him against PYGG shall be brought in the courts of Curaçao. The client hereby accepts and irrevocably submits to the jurisdiction of the said courts and acknowledges their competence and agrees to be bound by any judgment thereof, provided that nothing herein shall limit PYGG's right to bring proceedings against the client elsewhere.

# 46. Unenforceability of certain parts of this Agreement

If any part of this Agreement shall be held invalid or unenforceable, the validity, legality, or enforceability of the remainder of this Agreement shall not in any way be affected or impaired. We can unilaterally change this Agreement or the services that are available, with notice posted online.

#### 47. General

This Agreement shall endure to the benefit of and shall be binding upon PYGG and the client and their respective personal representatives, heirs, liquidators, successors, and assigns. This Agreement shall survive and remain in effect notwithstanding any incidental, temporary, or intermittent closing out, reopening or renumbering of any Account.

No action taken by PYGG, nor any failure to take action or exercise any right, remedy or power available under this Agreement or otherwise shall be deemed to constitute a waiver or other modification of any of PYGG's rights, remedies or powers. This Agreement is subject to modification only by a further agreement in writing between PYGG and the client.

You will reimburse PYGG for the cost of collection of any debit balance or deficiency in connection with any of your Accounts including reasonable attorney's fees and court costs. PYGG will retain the authority to complete any transaction that may be pending at the time your Account is closed, without regard to the reason for the Account being closed.

PYGG may assign its rights and duties under this Agreement to any of its subsidiaries or affiliates without prior notice; or to any other entity upon prior notice to you.

You understand and agree that the terms and conditions that your Account is subject to may change from time to time, as published by PYGG on its website or made available to you otherwise. Notice of amendments to this Agreement are deemed to have been made when sent via email to the email address which appears on PYGG records for each account.

The headings of each provision of this Agreement are for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

The above stated rights of PYGG are severable. If one or more is unenforceable, such unenforceability shall not affect the whole.