CONVERT
PRODUCT TERMS

Version: 1.0

Effective Date of entry into force: January 5, 2026

1. INTRODUCTION AND ACCEPTANCE OF THESE TERMS

a. These terms (these "**Convert Services Terms**") are to be read together with, and are supplemental to, the Terms of Use, as updated or amended from time to time (the "**Terms of Use**"), and the provisions set out in the Terms of Use shall continue to apply.

b. By accessing and using the Convert Services (as defined below), you acknowledge and agree that you have read, understood and accepted all of the terms and conditions in these Convert Services Terms and the Terms of Use, and you acknowledge and agree that you will be bound by and will comply with these Convert Services Terms. If you do not understand and accept these terms in their entirety, you must not access nor use the Convert Services.

c. In the event of any conflict or inconsistency between any provision of these Convert Services Terms and a provision of the Terms of Use, these Convert Services Terms shall prevail so far as such inconsistency relates to the Convert Services (as defined below).

d. The Convert Services are provided by Binance Bahrain B.S.C. (closed), a closed shareholding company, registered in the Kingdom of Bahrain (registration number 152370, with registered offices at Block 316, Road 365, Building 1, Flat 907, Manama, Kingdom of Bahrain (hereinafter referred to as "**Binance**", "**we**", "**our**", "**us**"). We are regulated by the CBB to carry out Category 4 Crypto-Assets Services in and from Bahrain.

e. All terms and references used in these Convert Services Terms that are not defined herein shall have the meaning given to them in the Terms of Use. These Convert Services Terms constitute "Product Terms" for the purposes of the Terms of Use, and references in the Terms of Use to the "Binance Services" shall include references to the Convert Services.

f. This version of these Convert Services Terms shall replace and supersede: (i) any previous agreements between us with respect to Convert Services (as defined below); and (ii) any previous versions of these Convert Services Terms that may have been accepted through, or otherwise made available on, the Binance Platform.

2. ELIGIBILITY

a. This product is only available to certain users in certain countries. This product is not intended for users/countries to which restrictions/prohibitions apply.

b. Binance reserves the right to adjust the eligibility requirements of this product from time-to-time, with or without notice, in its sole discretion.

3. CONVERT SERVICES

Upon completion of the registration and identity verification for your Binance Account, you may be able to make use of the convert services, which enables you to buy and sell Digital Assets based on prices provided by Binance (the "**Convert Services**"). Pursuant to the Convert Services, you may provide Binance with a request:

a. to convert:

i. an amount of a Digital Asset into another Digital Asset; or

ii. an amount of fiat currency into a Digital Asset (or vice versa),

in each case, subject to the trading pairs supported by the Binance Platform from time to time (each, a "**Conversion**"); and/or

b. to undertake a series of Conversions on a periodic basis in accordance with your Specified Plan (each such Conversion in respect of a particular Specified Plan, a "**Recurring Conversion**").

4. CONVERSIONS

4.1. Conversion Order Types

To request a Conversion between a supported trading pair through the Binance Platform, you may place:

a. ***Convert Instant Orders*** - an instant order, by specifying the amount of the Digital Asset to be converted or the amount of Digital Asset to be received pursuant to such Conversion (each, a "**Convert Instant Order**");

b. ***Convert Limit Orders*** - a standing offer for a proposed Conversion, by specifying the amount of the Digital Asset to be converted or the amount of Digital Asset to be received pursuant to such proposed Conversion, the limit price at which such proposed Conversion is to take place and, if required, the date upon which the offer is to expire if unfulfilled (each such standing offer, a "**Convert Limit Order**").

c. ***Take Profit Orders*** - a standing offer for a proposed Conversion at a limit price that is more favourable than the prevailing Convert quote for the relevant trading pair, by specifying the amount of the Digital Asset to be converted or the amount of Digital Asset to be received pursuant to such proposed Conversion, and the limit price at which such proposed Conversion is to take place (each such standing offer, a "**Take Profit Order**"); and/or

d. ***Stop Loss Orders*** - a standing offer for a proposed Conversion triggered when the Reference Market Price satisfies specified conditions, with execution at the prevailing Convert quote. The user specifies the amount of Digital Asset to be converted or received pursuant to such proposed Conversion, together with the trigger price that determines when the order should be executed. Once triggered, the order executes at the prevailing Convert quote, which may differ from the trigger price, including, without limitation, by reason of market movements and liquidity conditions (each such standing offer, a "**Stop Loss Order**").

Orders can only be submitted in respect of the trading pairs supported by the Binance Platform.

Take Profit Orders and Stop Loss Orders are subject to specific eligibility requirements and operational limits, including but not limited to: (i) a maximum number of combined Take Profit and Stop Loss Orders per user at any given time; (ii) minimum and maximum order values; (iii) supported trading pair restrictions; (iv) minimum price movement thresholds; and (v) retry and alert mechanisms for failed executions. Please refer to our FAQ for current details regarding these requirements and limits.

Binance reserves the right to adjust the trading pairs supported by the Binance Platform, eligibility requirements or operational limits from time-to-time at its sole and absolute discretion, with or without notice.

For Recurring Conversions, please refer to Clause 6 (Recurring Conversions) below.

4.2. Convert Instant Orders

a. If you place a Convert Instant Order, Binance may (but is not obliged to) provide a non-binding, indicative and discretionary quote for the conversion (each, a "**Convert Quote**"), which you may confirm or decline within such a period of time as Binance may, in its sole discretion, specify.

b. It is your responsibility to assess the terms of the Convert Quote (including, without limitation, the quoted price) and to decide whether or not to confirm the Convert Quote within the specified time. Your confirmation of the Convert Quote constitutes an irrevocable formal trade request to Binance to enter into a Conversion transaction at the price provided in the related Convert Quote (each, a "**Trade Request**").

c. With respect to each Conversion, your submission of the related Trade Request authorises Binance to lock in your Binance Account the requisite amount of your Digital Assets or fiat currency that is to be converted until such time that the Conversion is fully settled or the Trade Request is cancelled or rejected.

d. Notwithstanding any term to the contrary, Binance may either accept or reject the Trade Request at its sole and absolute discretion.

e. If a Trade Request in respect of a Convert Instant Order is accepted by Binance, then that Conversion shall be settled in accordance with Clause 5 (*Settlement of Conversions*) below.

4.3. Convert Limit Orders

a. If you place a Convert Limit Order, Binance may accept or reject such Convert Limit Order, in whole or in part, at its sole and absolute discretion at any time until such Convert Limit Order is settled in full, expires or is otherwise withdrawn or cancelled.

b. With respect to each Convert Limit Order, your submission of the order authorises Binance to lock in your Binance Account the requisite amount of your Digital Assets or fiat currency that is to be converted until such time that the order is fully settled, expires, or is cancelled or rejected. You may cancel any Convert Limit Order at any time prior to its execution. Upon cancellation, any locked Digital Assets or other balances relating to the cancelled order will be released back to your available balance.

c. Binance does not guarantee the fulfillment of any Convert Limit Order, in whole or in part, even if a price for the Digital Asset (as may be available elsewhere on the Binance Platform) that is the subject to the proposed Conversion hits or crosses the limit price set by you. Binance shall not be held responsible for any potential loss or opportunity cost due to any failure to execute any Convert Limit Order in such case.

d. If and to the extent that a Convert Limit Order is accepted by Binance (in whole or in part), then that Conversion shall be settled in accordance with Clause 5 (Settlement of Conversions) below. You will not be able to cancel a Convert Limit Order after it has been accepted by Binance.

4.4. Take Profit Orders

a. Take Profit Orders may only be placed in connection with Convert Instant Orders and must be submitted at the time of placing the related Convert Instant Order.

b. With respect to each Take Profit Order, your submission of the order authorises Binance to lock in your Binance Account the requisite amount of your Digital Assets or fiat currency that is to be converted until such time that the order is fully settled, expires, or is cancelled or rejected.

c. ***Acceptance and Trigger Mechanism***. If you place a Take Profit Order, Binance may accept or reject such Take Profit Order, in whole or in part, at its sole and absolute discretion at any time until such Take Profit Order is settled in full or is otherwise withdrawn or cancelled. Take Profit Orders will be eligible for execution based on Convert quote prices. The specific trigger conditions and execution parameters are determined by Binance taking into account market conditions, liquidity, and operational requirements. Take Profit Orders may only be placed at limit prices that represent a favourable price movement from the execution price of the related Convert Instant Order, subject to minimum thresholds and/or maximum gains as specified in the FAQ.

d. Binance does not guarantee the fulfillment of any Take Profit Order, in whole or in part, even if a price for the Digital Asset that is the subject of the proposed Conversion hits or crosses the limit price set by you. Binance shall not be held responsible for any potential loss or opportunity cost due to any failure to execute any Take Profit Order in such case.

e. If and to the extent that a Take Profit Order is accepted by Binance (in whole or in part), then that Conversion shall be settled in accordance with Clause 5 (*Settlement of Conversions*) below at the limit price specified in the Take Profit Order. You will not be able to cancel a Take Profit Order after it has been accepted by Binance.

f. Take Profit Orders are specified by reference to the target amount to be received upon execution rather than by direct price input. The system calculates the corresponding limit price based on the specified target amount and the execution price of the related Convert Instant Order. Users may modify the target amount parameters, which will automatically recalculate the corresponding limit price.

4.5. Stop Loss Orders

a. Stop Loss Orders may only be placed in connection with Convert Instant Orders and must be submitted at the time of placing the related Convert Instant Order.

b. With respect to each Stop Loss Order, your submission of the order authorises Binance to lock in your Binance Account the requisite amount of your Digital Assets or fiat currency that is to be converted until such time that the order is fully settled, expires, or is cancelled or rejected.

c. ***Trigger and Execution.*** Stop Loss Orders are triggered when the Reference Market Price reaches or crosses the user-specified trigger price in an adverse direction, with execution being based on the prevailing Convert quotes. The execution mechanism operates as follows:

> i. ***Minimum Placement Threshold:*** Stop Loss Orders may only be placed at trigger prices that represent an adverse price movement from the execution price of the related Convert Instant Order, subject to minimum thresholds and/or maximum losses as specified in the FAQ.
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> ii. ***Execution at Prevailing Quote:*** Once the Reference Market Price satisfies the trigger conditions, the Stop Loss Order will be executed at the prevailing Convert quote at the time of execution, and the execution price may differ from the user-specified trigger price, including, without limitation, due to market movements or liquidity conditions.

d. If you place a Stop Loss Order, Binance may accept or reject such Stop Loss Order, in whole or in part, at its sole and absolute discretion at any time prior to triggering. Once triggered, Binance may accept or reject each execution attempt at its sole and absolute discretion until the Stop Loss Order is settled in full, expires or is otherwise withdrawn or cancelled.

e. ***No Execution Guarantee.*** Binance does not guarantee the execution of Stop Loss Orders and shall not be liable for any failure to execute, delays in execution, or execution at prices different from the user-specified trigger price. Orders may be partially filled or may fail entirely due to system issues, liquidity constraints or operational factors.

f. If and to the extent that a Stop Loss Order is triggered and accepted by Binance (in whole or in part), then that Conversion shall be settled in accordance with Clause 5 (*Settlement of Conversions*) below at the prevailing Convert quote at the time of execution. You will not be able to cancel a Stop Loss Order after it has been triggered and accepted by Binance.

g. Execution Risk and Retry Mechanisms. The execution price may be less favourable than the trigger price due to: (i) market movements between trigger and execution; (ii) Convert quote transaction charges; (iii) liquidity conditions; or (iv) system latency or outages. The execution price is determined by the Convert quote available at the time of execution and may differ significantly from the trigger price, particularly in volatile market conditions. Binance may implement automatic retry mechanisms for failed executions and alert systems, but does not guarantee successful execution even with such mechanisms. All retry attempts and alert thresholds are determined by Binance in its sole discretion based on operational requirements.

h. Stop Loss Orders are specified by reference to the target amount to be received upon execution rather than by direct price input. The system calculates the corresponding trigger price based on the specified target amount and the execution price of the related Convert Instant Order. Users may modify the target amount parameters, which will automatically recalculate the corresponding trigger price.

4.6. Modification and Cancellation of Take Profit and Stop Loss Orders

a. You may modify the target amount parameters of any Take Profit Order or Stop Loss Order at any time prior to its execution, which will result in an automatic recalculation of the corresponding limit price (for Take Profit Orders) or trigger price (for Stop Loss Orders), provided that any modification must comply with the eligibility requirements and operational limits applicable at the time of modification.

b. You may cancel any Take Profit Order or Stop Loss Order at any time prior to its execution. Upon cancellation, any locked Digital Assets or other balances relating to the cancelled order will be released back to your available balance.

c. If you modify a Take Profit Order or Stop Loss Order to remove either the Take Profit component or Stop Loss component while retaining the other, the removed component will be treated as cancelled in accordance with sub-clause (b) above.

d. You may not modify or cancel any portion of a Take Profit Order or Stop Loss Order that has already been accepted and is being processed by Binance.

e. All modifications and cancellations are subject to system availability and market conditions. Binance does not guarantee the successful processing of modification or cancellation requests prior to acceptance and execution of the original order.

4.7. Simple Earn Election for Locked Balances

a. Notwithstanding clause 4.3(b) above, where Digital Assets are locked in your Binance Account in connection with a Convert Limit Order and such Digital Assets are eligible (as determined by Binance in its sole discretion and as indicated on the Binance Platform from time to time), you may elect for such locked Digital Assets to be transferred into your Simple Earn Account where they will be subscribed to "**Flexible Simple Earn**" and earn Simple Earn Rewards in accordance with the Simple Earn Terms (as amended or supplemented from time to time in accordance with its terms, the "**Simple Earn Terms**"). By making such an election, you confirm that you have read and understood, and agree to be bound by, the Simple Earn Terms and the associated Risk Warning that includes a summary overview of some (but not all) of the risks that may result from subscribing Digital Assets to Simple Earn including risks that may arise from the use of your Simple Earn Assets by Binance Group Entities for operating purposes.

b. Where you have elected pursuant to Clause 4.7(a) for locked Digital Assets to be transferred to your Simple Earn Account:

i. such Digital Assets shall remain in your Simple Earn Account and continue to be subscribed to earn Simple Earn Rewards unless and until the related Convert Limit Order is accepted by Binance for execution or you separately redeem or transfer such Digital Assets from your Simple Earn Account in accordance with the Simple Earn Terms. For the avoidance of doubt, cancellation, modification, expiry or rejection of a Convert Limit Order before it has been accepted by Binance for execution will not, of itself, trigger redemption of the related Digital Assets from your Simple Earn Account;

ii. upon the related Convert Limit Order being accepted by Binance for execution, Binance is authorised to redeem such Digital Assets from your Simple Earn Account (including any accrued Simple Earn Rewards, to the extent eligible for the related subscription) and to use such Digital Assets to settle the related Conversion;

iii. Simple Earn Rewards accrued on locked Digital Assets will be calculated and credited in accordance with the Simple Earn Terms, and you acknowledge and agree that such rewards may be subject to interruption or adjustment in connection with the redemption process described in clause 4.7(b)(ii); and

iv. once Digital Assets have been redeemed from your Simple Earn Account pursuant to clause 4.7(b)(ii), they will cease to be Simple Earn Assets and will no longer earn Simple Earn Rewards, including where the related Convert Limit Order is subsequently cancelled, rejected, expires or otherwise fails to execute.

c. Binance reserves the right to reject any request to transfer locked Digital Assets to your Simple Earn Account for any reason including, without limitation, where there are restrictions on your eligibility to participate in a Simple Earn Account or where Binance determines that the operational requirements for executing Convert Limit Orders may be compromised. If your request to transfer locked Digital Assets to your Simple Earn Account is rejected, then those Digital Assets will remain locked in your Binance Account in accordance with Clause 4.3(b).

d. You may modify your Simple Earn election and/or subscription in respect of any Convert Limit Order at any time prior to execution of that order, subject to system availability and operational requirements. Any such modification shall be effective prospectively only and shall not affect Simple Earn Rewards that have already accrued.

e. Bonus Tiered Rewards shall accrue daily on a pro rata basis starting from T+1. No Bonus Tiered Rewards will accrue or be paid on the day you subscribe to Flexible Simple Earn or on the day you redeem your Simple Earn Assets for the redeemed assets.

f. For the avoidance of any doubt, subscriptions to the Simple Earn Flexible Product remain subject to the prevailing "**Subscription Limits**" (if any) in accordance with the Simple Earn Terms.

g. With respect to each Convert Limit Order, if, for any reason, the required Digital Assets are unavailable when the Convert Limit Order is triggered (including, without limitation, due to redemption limits under the Simple Earn Terms or where you have separately redeemed those Digital Assets beforehand), then the system will automatically cancel that Convert Limit Order, and no Conversion will be executed in this case.

5. SETTLEMENT OF CONVERSIONS

a. If and to the extent that Binance accepts all or part of an order for Conversion, then Binance shall settle the relevant portion of the requested Conversion accordingly by debiting the amount of Digital Assets or fiat currency to be converted from your Binance Account or your BPay Account and crediting the amount of Digital Assets or fiat currency to be received in your respective Binance Account or BPay Account.

b. In most cases, settlement will complete within seconds from the acceptance by Binance, however Binance does not guarantee settlement of the Conversion within this timeframe and in some instances the settlement process may take several hours or even longer, depending on various factors, including, without limitation, the type of Digital Assets, prevailing market conditions, and operational and technical requirements. Binance shall not be held responsible for potential loss or opportunity cost in connection with any price change of the Digital Asset subject to the Conversion during this settlement period.

c. Notwithstanding anything to the contrary, transactions exceeding a certain amount may be settled in tranches ("**Auto-Split**"), as determined by Binance in its sole discretion. You will be notified in advance when a transaction is subject to Auto-Split. You hereby acknowledge, confirm your understanding and agree that the time needed to process an Auto-Split may be longer or shorter than estimated. Where Auto-Split is applied, you may cancel the related Trade Request prior to it being settled in full, however cancellation will be effective only in respect of the unfilled portion of the Trade Request. Any portion of the Trade Request that has already been settled cannot be reversed, canceled or unwound.

6. RECURRING CONVERSIONS

You may request for Recurring Conversions by providing a Specified Plan (as defined below) in accordance with the terms of this Clause 6 (*Recurring Conversions*).

6.1. Recurring Conversion Requests

a. By submitting a request for Recurring Conversions in a Specified Plan, you request and authorise Binance to undertake and settle the requested Conversions for your account, in each case, in accordance with your Specified Plan.

b. Your Specified Plan shall continue until it is amended, suspended or cancelled in accordance with these Convert Services Terms.

6.2. Specified Plan.

a. A Specified Plan shall contain the following details:

i. details of the type and quantity of the Digital Assets or fiat currencies to be converted and the type of Digital Assets or fiat currencies to be received pursuant to each proposed Conversion;

ii. the Binance Account that you will use for settlement of the Conversion (such account, the "**Designated Account**"; your Spot Account will be the default Designated Account if your Specified Plan does not specify otherwise); and

iii. the frequency at which each proposed Conversion should occur (each a "**Scheduled Conversion**", and, with respect to each Scheduled Conversion, the scheduled date of such Scheduled Conversion shall be the "**Recurring Conversion Date**").

b. By submitting a Specified Plan, you agree that (a) you will be deemed to have submitted one or more Convert Instant Orders on each Recurring Conversion Date, as required to effect the Scheduled Conversions in accordance with your Specified Plan (as determined by Binance in good faith) on each Recurring Conversion Date, (b) you will be deemed to have confirmed a Trade Request in respect of each such Convert Instant Order (provided, in each case, that the price for that Scheduled Conversion is within the applicable price parameters in your Specified Plan, if any) and (c) your Specified Plan and Recurring Conversion Dates will continue until your Specified Plan is cancelled or suspended in accordance with these Convert Services Terms.

c. With respect to each Scheduled Conversion, you authorise Binance to lock the requisite amount of your Digital Assets or fiat currency in your Designated Account that is to be converted on the Recurring Conversion Date. The lock shall commence at a time selected by Binance (acting in a commercially reasonable manner and taking into account, without limitation, its operational requirements) on that Recurring Conversion Date and shall remain in effect until such time that (i) the Conversion is fully settled or (ii) the Trade Request is rejected. You will not be able to transfer or deal in such Digital Assets or fiat balance whilst it is locked for this purpose.

d. If you do not have sufficient available Digital Assets or fiat currency in your Designated Account on the Recurring Conversion Date to settle a Scheduled Conversion in full, then Binance will not process such Scheduled Conversion. If you have multiple Scheduled Conversions on the same Recurring Conversion Date and there are insufficient available balances in your Designated Account to settle all such Scheduled Conversions, then Binance may (but is not obliged to) select which of those Scheduled Conversions to process and accept. Binance shall not be responsible for any damages or losses resulting from or otherwise in connection with an incomplete settlement of all Scheduled Conversions on any Recurring Conversion Date. Each Scheduled Conversion under a Specified Plan is to be assessed and settled independently of any other Scheduled Conversion under that Specified Plan or any scheduled conversions under any other Specified Plan. It is solely your responsibility to ensure the suitability of your Specified Plan on an ongoing basis.

e. Binance reserves its right to refuse to provide a Convert Quote or to accept a Trade Request, including any deemed Trade Request pursuant to a Scheduled Conversion under Specified Plan.

f. If and to the extent that Binance accepts each such deemed Trade Request relating to a Scheduled Conversion, Binance shall settle the Conversions using your Designated Account in accordance with Clause 5 (Settlement of Conversions) above. The time of acceptance, rejection and/or settlement of a Trade Request in respect of any such Scheduled Conversion shall be selected by Binance (acting in a commercially reasonable manner).

g. If there is a Down Period during the settlement cycle of Recurring Conversions, your transactions will only resume when the Binance Platform is back in service. Binance shall not be responsible for any change in price or difference in price that may occur during or otherwise in connection with any Down Period.

6.3. Modifications to a Specified Plan.

You hereby acknowledge, confirm your understanding and agree that Binance may, at its discretion (but is not obliged to), suspend or modify your Specified Plan and/or your plan settings more generally in response to factors such as upgrades to the Binance Services, rebranding of Digital Assets, the delisting of Digital Assets or trading pairs, and/or other Binance product feature changes. Such adjustments may be necessary or desirable to facilitate the continuation of your Specified Plan in light of any disruptions arising from these changes.

Binance may, but is not required to, provide you with notice of such modifications. However, if Binance makes a material modification to your Specified Plan, Binance will notify you after the change has been implemented. Where Binance considers it practicable to do so, Binance will use reasonable efforts to provide advance notice if it determines that a modification would cause a material deviation from your Specified Plan's existing structure.

You further acknowledge and agree that in the event that any Digital Asset or trading pair that is the subject of your Specified Plan is delisted or no longer supported by the Binance Platform, your Specified Plan will continue without that delisted or unsupported Digital Asset or trading pair. For example, if your Specified Plan requested to acquire three Digital Assets (X, Y and Z) through Recurring Conversions, and one of those Digital Assets (X) were de-listed by Binance, then (a) your Specified Plan would continue in respect of the remaining Digital Assets (Y and Z only) and only Recurring Conversions in respect of those remaining Digital Assets would take place going forward; (b) there will be no redistribution nor rebalancing between the remaining Digital Assets (e.g. if your Specified Plan requested a recurring spend of $500 on each of X, Y & Z, and X is subsequently delisted, then your Specified Plan will remain $500 for each of Y & Z (total $1000), and the $500 previously allocated to acquire X will not be spent).

If at any time you do not wish for your Specified Plan to continue, then you must amend, suspend or cancel that Specified Plan. It is solely your responsibility to ensure the suitability of your Specified Plan on an ongoing basis.

6.4. Cancellation or Suspension of a Specified Plan.

a. You may suspend or cancel a Specified Plan at any time prior to a Recurring Conversion Date. In order to do so, you may follow the instructions provided HERE.

b. If a Scheduled Conversion fails (irrespective of whether due to insufficient balance in the Designated Account, a rejection of the corresponding Trade Request by Binance, or otherwise), your Specified Plan will continue, and Binance will attempt to complete the next Scheduled Conversion in accordance with that Specified Plan, provided, however, that if such attempts to complete a Scheduled Conversion repeatedly fail (according to the schedule below), then the corresponding Specified Plan will be automatically suspended.

Specified Plan Investment Frequency	**Consecutive fails to cause suspension of Specified Plan**
One-hour	4320
Four-hour	1080
Eight-hour	540
Twelve-hour	360
Daily	180
Weekly	24
Bi-weekly	12
Monthly	6

6.5. Simple Earn Election

a. In accordance with Clause 5 (Settlement of Conversions) above, Recurring Conversions will be credited to your Designated Account by default.

b. Notwithstanding Clause 5, where a purchased Digital Asset is eligible (as determined by Binance in its sole discretion and as indicated on the Binance Platform from time to time), you may elect in your

Specified Plan for such purchased Digital Assets to be transferred into your Simple Earn Account, where they will be subscribed to "**Flexible Simple Earn**" and earn Simple Earn Rewards in accordance with the Simple Earn Terms. By making such an election in your Specified Plan, you confirm that you have read and understood, and agree to be bound by the Simple Earn Terms.

c. Binance reserves the right to reject any request to credit the purchased Digital Assets to your Simple Earn Account for any reason, including, without limitation, where there are restrictions on your eligibility to participate in a Simple Earn Account. If your request to credit the purchased Digital Assets to your Simple Earn Account is rejected, then those Digital Assets will instead be credited to your Designated Account.

6.6. Portfolio Matching Services.

a. In selected jurisdictions, Binance may offer you Recurring Conversions in respect of Portfolio Matching Services.

b. If you elect to participate in Portfolio Matching Services, you may be required to include the following additional information in your Specified Plan:

i. the Preset Portfolio that you would like to Replicate on an ongoing basis;

ii. the frequency of such Recurring Conversions (for avoidance of any doubt, each will constitute a Scheduled Conversion and, with respect to each such Scheduled Conversion, the scheduled date of that Scheduled Conversion shall constitute a Recurring Conversion Date); and

iii. the quantity of Recurring Conversion Portfolio Assets that should be spent or acquired in connection with each Scheduled Conversion.

c. Binance may elect to cease offering Portfolio Matching Services for any particular Preset Portfolio at any time. Cessation of Portfolio Matching Services with respect to any particular Preset Portfolio will not affect existing Specified Plans, which will continue until cancelled or suspended in accordance with these Convert Services Terms, subject to modifications to your Specified Plan, as described in Clause 6.3 (Modifications to a Specified Plan). If you do not wish for your Specified Plan to continue, then you must amend, suspend or cancel that Specified Plan. It is solely your responsibility to ensure the suitability of your Specified Plan on an ongoing basis.

7. BINANCE DISCRETION

Binance has the exclusive authority to determine which Digital assets and trading pairs are supported on the Binance Platform and are available for the purposes of Conversions, and Binance may add or remove support for trading pairs (or determine to delist Digital Assets) from the Binance Platform in its sole discretion, from time to time, with or without prior notice. Binance may also change the supported order size available for a Conversion with respect to a particular trading pair. In respect of such additions, removals, or amendments, Binance may (but is not obliged to) notify you in advance, and Binance shall have no liability to you in connection with such additions, removals or amendments.

8. DISCLOSURES AND CONFIRMATIONS

a. In respect of Conversions, you hereby acknowledge, confirm your understanding, and agree that:

i. ***Conversions are at your risk and own initiative*** - you are solely responsible for your investment decisions and Binance is not liable for any losses you may incur with respect to, or otherwise in connection with, any Conversion, Recurring Conversion or any other use of Conversion Services;

ii. ***Off market price****;* Quoted prices may not be the best price available on the Binance Platform - Binance quotes Conversion prices for its own account dynamically, taking into account, amongst other things, prevailing market conditions. The quoted prices for Conversions may vary from time to time. Pricing provided by Binance in respect of any Convert Order is strictly an off-market price, and may not be the best available price in the market or on the Binance Platform;

iii. ***Change in supported trading pairs, product features****;* ***Digital Asset de-listing*** - Binance has the right in its sole and absolute discretion to adjust product features, to adjust the supported trading pairs and/or to de-list Digital Assets from time-to-time. There is no guarantee or assurance that any particular product feature, trading pair or Digital Asset will continue to be supported;

iv. ***You are responsible for the ongoing suitability of your Specified Plans*** - It is solely your responsibility to ensure the suitability of your Specified Plan on an ongoing basis, and to monitor for any changes to product features or the availability of supported trading pairs or Digital Assets on the Binance Platform in connection with the standing requests in your Specified Plan, as well as any modifications that may be made to your Specified Plan by Binance from time to time. Binance shall have no liability to you in connection with any such additions, removals, modifications or amendments. If you do not wish for your Specified Plan to continue at any time, then you must amend, suspend or cancel that Specified Plan;

v. ***Binance is your counterparty; Binance has discretion*** - Binance is your counterparty on all Conversions, and has discretion to accept or reject Trade Requests or to refuse to provide a quotation. Binance reserves its right to refuse any deemed Trade Request relating to a Scheduled Conversion pursuant to any Specified Plan. There is no guarantee that Binance will accept any transaction proposed or scheduled by any Specified Plan;

vi. ***Timing and Sequencing of Scheduled Conversions; Locked balances*** - Where you use a Specified Plan to request Recurring Conversions, the time at which each resulting Recurring Conversion may be accepted and settled will be determined by Binance, and may vary. In addition, in respect of each Scheduled Conversion, Binance is authorised to lock the requisite Digital Assets or fiat currency in your account as may be required to settle that Scheduled Conversion, and the time at which such lock will be applied will be determined by Binance, and may vary. You will not be able to transfer or deal in Digital Assets or fiat balances that have been locked for this purpose; and

vii. ***Auto-Split*** - Auto-Split may be applied to larger transactions, and this may have an impact on the time that it takes Binance to process settlement of a Trade Request. Some portions of the Trade Request may be settled immediately, while others may take more time. If you cancel the Trade Request prior to settlement being fulfilled, this may result in a partial settlement of that Trade Request, which cannot be unwound or reversed.

viii. ***Take Profit and Stop Loss Order Risks*** - Take Profit Orders and Stop Loss Orders carry additional risks beyond standard Convert Orders, including but not limited to: (A) no execution guarantee - there is no assurance that your order will execute even if market conditions appear to meet your specified criteria; (B) trigger mechanism dependencies - Stop Loss Orders rely on Binance Spot market data (the Reference Market Price) which may be subject to delays, inaccuracies, or temporary unavailability; (C) execution at prevailing quote - Stop Loss Orders are executed at the prevailing Convert quote at the time of execution, which may differ significantly from the trigger price due to market movements, particularly during periods of high volatility; (D) operational risk - technical issues, system outages, or maintenance may prevent order execution or modification; (E) order limit constraints - the maximum number of concurrent orders may prevent you from placing additional orders when desired; and (F) auto-cancellation risk - orders may be automatically cancelled due to system requirements, compliance changes, or asset delisting without prior notice.

ix. **Simple Earn Election for Locked Balances** - Where you elect to transfer locked Digital Assets associated with any Convert Limit Order to your Simple Earn Account: (A) such Digital Assets will be subject to the Simple Earn Terms in addition to these Convert Services Terms; (B) redemption from Simple Earn may be subject to redemption limits, and may require processing time which could affect execution timing or price; (C) Binance does not guarantee that Simple Earn Rewards will be earned for any particular period or that redemption will occur at any particular time; (D) operational or technical issues affecting Simple Earn Services may impact your ability to execute or cancel orders; and (E) you bear sole responsibility for monitoring both your orders and your Simple Earn Account in accordance with this election.

The above description of risks is not exhaustive, and merely serves as a summary overview of some (but not all) of the risks that may result from entering into Conversion transactions. Please also refer to the Risk Warning for a summary overview of some (but not all) of the risks that may result from investing in Digital Assets.

b. Neither Binance, nor any affiliate or representative of Binance, makes any representation or warranty that the Conversion Services nor any particular Conversion is appropriate (i) for any user or in any location, nor (ii) that the transactions and services described in these Convert Services Terms are (or will continue to be) available or appropriate for any user or in any location. You are strongly encouraged to carefully review these Convert Services Terms and to seek independent professional advice as to whether these services and any particular Conversion is appropriate for you having regard to your personal circumstances and objectives, financial position and risk tolerance.

c. By accepting these Convert Services Terms, you hereby unconditionally and irrevocably;

> i. confirm that you understand, accept and assume full responsibility for participating in one or more Conversions together with any and all associated risks with such transactions, including without limitation the risks described in sub-clause (a) and the Risk Warning;
>
> ii. confirm and agree that you bear full responsibility for ensuring that the Convert Services are suitable for you, taking into account your own financial objectives and circumstances, and you shall be solely responsible for any profit or loss sustained in connection with your use of the Convert Services and any investment in Digital Assets, and you further confirm that you have carefully assessed whether, and determined that, each Conversion is appropriate for you;
>
> iii. confirm your understanding that: (A) Convert Instant Orders, Convert Limit Orders, Take Profit Orders and Recurring Conversions are not market orders, do not guarantee execution at a specified price; (B) Stop Loss Orders, once triggered, execute at the prevailing Convert quote and do not guarantee execution at the trigger price; and (C) Binance does not act on your behalf;
>
> iv. you further confirm, acknowledge and agree that you are not relying on Binance in any way to protect your interests in relation to pricing nor any other aspects of execution of any transactions pursuant to, or otherwise in connection with, the Convert Services; and
>
> v. with respect to Take Profit and Stop Loss Orders specifically, you acknowledge and agree that: (A) these orders may not execute even if market prices appear to reach your specified trigger levels; (B) Stop Loss Orders execute at the prevailing Convert quote which may differ from your specified trigger price, and no execution range applies to limit such difference; (C) you bear sole responsibility for monitoring your orders and market conditions; (D) Binance's trigger mechanisms and thresholds may change with appropriate notice; and (E) you understand the operational limits including the maximum number of concurrent orders and accept the risks associated with such limits.

d. It is recommended that you conduct independent research into different Digital Assets prior to using Convert Services and that you take steps to ensure you understand the risks associated with the trading of Digital Assets.

e. Binance does not make any representation nor guarantee as to the outcome to be received by the trading of Digital Assets (whether pursuant to the Convert Services or otherwise). Binance does not provide financial advice.

f. Binance does not act as a fiduciary.

9. API CONNECTIONS

If you are accessing the Convert Services pursuant to the Binance API, you acknowledge and agree as follows:

a. Binance Convert supports the submission of Convert Limit Orders, Convert Instant Orders through a Binance API Connection;

b. Binance may change the endpoints of any Binance API Connection from time to time and/or may change the settings of any Binance API Connection, including to impose any particular trading limits and/or minimum order amounts with respect to your use of Binance Convert, in each case at any time for any reason in its sole discretion and shall not be obliged to provide any prior notice to you of any such change;

c. Binance may restrict or terminate a Binance API Connection at any time for any reason in its sole discretion, for example, including (but not limited to) where Binance suspects that you are using the Binance API Connection for the purposes of price arbitrage, market manipulation or is otherwise exploiting pricing provided by Binance via the Binance API Connection for the purposes of gaining a market advantage, and Binance is not obliged to provide any prior notice to you of any such restriction or termination or any reason therefor;

d. a Binance API Connection is provided "as is" and is used by you entirely at your own risk. Binance shall not be liable for any error, malfunction, or unavailability of any Binance API Connection or any losses incurred by you or any third party in connection with the use of (or inability to use) any Binance API Connection; and

e. if you are redistributing any prices provided by Binance through a Binance API Connection, whether in relation to the Convert Services or otherwise, Binance shall not be a party to, nor have any obligation with respect to, any transaction entered into by you with any third party (including any of your customers) on the basis of a price provided by Binance. You shall be solely responsible for your transactions and relationships with third parties (including, without limitation, your own customers), including, without limitation, any obligations or duties arising under applicable law or regulation. To the extent that you apply any mark-up or spread to prices received from Binance for the purposes of trading with your customers, you shall be solely responsible for determining the amount of and appropriateness of any such mark-up or spread and Binance shall have no involvement with, or liability in relation to, any such decision or other decision regarding transactions between you and any customer of yours or other third party. Unless otherwise agreed by Binance in writing, you shall not identify Binance as the source of any prices provided to you to any third party (including, without limitation, your own customers) nor use the name "Binance" or any logo or symbol of Binance in your own marketing, communications with third parties, websites or for any other purpose.

10. CORRECTIONS

Binance may rectify any error in any transaction(s) at any time, and reserve the right to void, cancel or reverse any transaction(s):

a. involving or deriving from a manifest error (that is, any error, omission or misquote, whether an error of Binance or any third party, which is manifest or palpable, including, without limitation, a misquote by any representative of Binance taking into account the current market and currently advertised quotes, or any error of any information, source, official, official result or pronunciation) or any error that is operational or administrative; or

b. to reflect what we reasonably consider to be the correct or fair details of the transaction.

11. FEES

No additional fees apply to Conversion Services. When you preview a Conversion, the quotation will show the actual amount you will receive in your Binance Account.

12. DISPUTES, GOVERNING LAW, JURISDICTION AND ARBITRATION

The clauses relating to Notice of claim - Negotiation, then Arbitration; Agreement to arbitrate; Governing law; and Class action waiver of the Terms of Use shall apply to any disputes or claims relating to, arising out of or in connection with these Convert Services Terms, including your assent to these Convert Services Terms.

13. TRANSLATIONS

This document may have been translated and published in different languages. In the event of any inconsistency, misstatements, omissions, or errors appearing in any translated version, the English version shall prevail.

14 DEFINITIONS

"Auto-Split" has the meaning given to that term in Clause 5(c).

"Binance" has the meaning given to that term in Clause 1(d).

"Binance Account" has the meaning given to that term in the Terms of Use.

"Binance API" has the meaning given to that term in the Terms of Use.

"Binance Services" has the meaning given to that term in the Terms of Use.

"Binance Platform" has the meaning given to that term in the Terms of Use.

"BPay Account" has the meaning given to it in the BPay Terms of Use.

"Conversion" has the meaning given to that term in Clause 3 (*Convert Services*).

"Convert Instant Order" has the meaning given to that term in Clause 4.1 (*Conversion Order Types*).

"Convert Limit Order" has the meaning given to that term in Clause 4.1 (*Conversion Order Types*).

“Convert Services” has the meaning given to that term in Clause 3 (*Convert Services*).

“Convert Services Terms” has the meaning given to that term in Clause 1(a).

“Convert Quote” has the meaning given to that term in Clause 4.2 (*Convert Instant Order*).

“Designated Account” has the meaning given to that term in Clause 6.2(a) (*Specified Plan*).

“**Digital Asset**” means a “Crypto Asset”, as defined in the Terms of Use.

“Down Period” means any interval when the Binance Platform is inaccessible or out of service, including, but not limited, to instances of technical issues, scheduled or emergency maintenance, or other events affecting service continuity.

“Portfolio Matching Service” means the Binance Service where you provide standing requests to Binance to acquire a Preset Portfolio through Recurring Conversions in accordance with a Specified Plan and these Terms.

“Preset Portfolio” means a portfolio of Digital Assets as described by Binance on the Platform as at the date and time that the related Specified Plan is submitted.

“Recurring Conversion” has the meaning given to that term in Clause 3 (*Convert Services*).

“Recurring Conversion Date” has the meaning given to that term in Clause 6.2(a) (*Specified Plan*).

“Recurring Conversion Portfolio Assets” means the type of Digital Assets or fiat currency that are to be spent or acquired by you in order to Replicate a Preset Portfolio, as detailed in your Specified Plan.

"Reference Market Price" means, for the purposes of Stop Loss Orders only, the Binance Spot Last Traded Price for the relevant Digital Asset pair as published via Binance's public API endpoints.

“Replicate” means undertaking all necessary Conversions so that the composition of Digital Assets acquired matches, as near as possible, the composition of a specified Preset Portfolio.

“Scheduled Conversion” has the meaning given to that term in Clause 6.2 (*Specified Plan*).

“Simple Earn Account” has the meaning given to that term in the Simple Earn Terms.

“Simple Earn Rewards” has the meaning given to that term in the Simple Earn Terms.

“Simple Earn Terms” has the meaning given to that term in Clause 6.5(b) (*Simple Earn Election*).

“Specified Plan” means a standing request submitted by you to Binance to enter into Recurring Conversions in accordance with these Convert Services Terms.

"**Stop Loss Order"** has the meaning given to that term in Clause 4.1 (*Conversion Order Types*).

"Take Profit Order" has the meaning given to that term in Clause 4.1 (*Conversion Order Types*).

"Terms of Use" has the meaning given to that term in Clause 1(a).

"Trade Request" has the meaning given to that term in Clause 4.2 (*Convert Instant Order*).

"Trigger Price" means, in respect of a Stop Loss Order, the price level specified by the user (whether directly or by reference to a target amount) that determines when the order should be executed, noting that the actual execution price will be the prevailing Convert quote at the time of execution and may differ from the Trigger Price.