3% Cash Match Terms & Conditions (“Terms and Conditions”)

YOUR PARTICIPATION IN THE 3% CASH MATCH (“**PROMOTION**”) SERVES AS YOUR WILLFUL ACCEPTANCE OF AND AGREEMENT TO COMPLY WITH THE TERMS AND CONDITIONS OF THIS PROMOTION. DO NOT PARTICIPATE IN THIS PROMOTION IF YOU DO NOT AGREE WITH THESE APPLICABLE TERMS AND CONDITIONS.

The Promotional Period

The Promotion begins at 12:00 a.m. ET on November 9, 2026 and ends at 11:59 p.m. ET on December 31, 2026 (the “**Promotional Period**”). Sponsor’s computer is the official clock for the Promotion.

Sponsor

The Promotion is sponsored by Clear Street LLC ("Clear Street" or "Sponsor")
4 World Trade Center
150 Greenwich Street
45th Floor
New York, NY 10007
Attention: Compliance Department.

Eligibility

Qualified Customers and Qualified Accounts. The Promotion is available to approved new customers (as determined by Tax ID) who open and fund their first Clear Street brokerage account during the Promotional Period (each, a “Qualified Customer”). A “new customer” is a person who, as of the start of the Promotional Period, has never opened a Clear Street brokerage account and has never redeemed an offer or promotional code as part of a Clear Street new account promotion. All new customers who are approved for the Promotion must be legal U.S. residents (with a U.S. Tax ID and U.S. street address) and at least 18 years of age as of the date of participation. Accounts held by non-U.S. residents are not eligible for the Promotion.

No promotional code is required to participate. Eligibility is determined by Clear Street records.

Eligible Account Types

Only individual cash and margin brokerage accounts opened with Clear Street (each, a “**Qualified Account**”) are eligible.

The Promotion is not valid, regardless of an email from Sponsor confirming eligibility, for any persons who previously held a funded Clear Street brokerage account and subsequently closed the account, and existing customers who have an existing Clear Street brokerage account that was funded prior

to the start of the Promotional Period. Furthermore, for the avoidance of doubt, this Promotion is not valid for or available to any persons who have previously been deemed a Qualified Customer and received a new account promotion, such as a cash bonus, as a result of their participation in any prior new account bonus or account funding bonus promotional offer, including the $250 Funding Bonus Offer. A customer may receive only one Clear Street new account or funding promotion, except that a reward under a Clear Street referral program may be received in addition to the 3% Cash Match (as defined below).

Eligibility for this Promotion is limited to one (1) Cash Match per Qualified Customer, as determined by Tax ID.

Other Eligibility Restrictions

Employees of Sponsor and its affiliates, subsidiaries, divisions, fulfillment and advertising and promotion agencies, their immediate family members, and those living in the same household of each such individual may participate in the Promotion if they otherwise meet the eligibility requirements. Participants who are employees or their family members remain subject to all applicable Clear Street policies, including its code of ethics and employee trading policies.

Registered persons of other broker-dealers and FINRA member firms are not excluded from the Promotion. Customers are responsible for complying with any rules or policies of their employer that apply to accepting the Cash Match or opening an account with Clear Street.

This Promotion may be combined with Clear Street referral programs. This Promotion cannot be combined with any other Clear Street promotional offers at this time.

The Promotion is not open to persons who reside in any jurisdiction where Clear Street is not authorized to do business, where its products and services would be contrary to the laws, rules, and regulations governing the securities industry, or where otherwise prohibited under the local laws, rules, and regulations of that jurisdiction. The Promotion is not valid for internal transfers, and is not transferable, saleable, or valid in combination with certain other offers.

Award Details

3% Cash Match

Qualified Customers who fund a Qualified Account with Net Deposits (defined below) of at least $5,000 USD (the "**Minimum Qualified Deposit**") during the Cash Match Period will receive a cash bonus equal to three percent (3%) of the Qualified Customer's Final Funding Amount (defined below), up to a maximum of $10,000 USD (the "**Cash Match**"). Customers who do not reach the Minimum Qualified Deposit during the Cash Match Period are not eligible for the Cash Match. Deposits made by ACH, wire, Automated Customer Account Transfer Service ("**ACATS**") transfer from another brokerage firm, and any other funding method accepted by Clear Street count toward the Minimum Qualified Deposit and the Cash Match.

Cash Match Period

Only deposits made within the fourteen (14) calendar days beginning on the date on which the first deposit into the first Qualified Account settles (the "**First Funding Date**") (such fourteen-day period,

the "**Cash Match Period**") count toward the Cash Match. Deposits made after the Cash Match Period do not qualify, and do not count toward the Minimum Qualified Deposit. The First Funding Date must occur within the Promotional Period. Deposits made after the end of the Promotional Period but within the Cash Match Period still count toward the Cash Match.

Net Deposits

"**Net Deposits**" means the total value of settled deposits and transfers into the Qualified Account(s) during the Cash Match Period, minus all Withdrawals (defined below) made during the Cash Match Period, including outgoing ACATS transfers, but not less than zero. ACH, wire and ACATS deposits count as deposits. ACATS transfers are valued as described under "Valuation of ACATS transfers" below. Deposits that are returned, reversed or rejected, transfers between a customer's own Clear Street accounts, and any credit paid by Clear Street (including the Cash Match and any other promotional or referral credit) are not deposits. Net Deposits as of the end of the Cash Match Period is the "**Final Funding Amount**."

Valuation of ACAT Transfers

Assets transferred in by ACAT are valued on the date the transfer settles and posts to the Qualified Account (not the date initiated), using the following methodology:

- **Cash:** Valued at the total amount received.
- **Exchange-Traded Securities (Equities & ETFs):** Valued using the National Market System (NMS) closing price.
- **Other Assets:** Valued at the most recent closing price or fair market value determined by the custodian.

Residuals

Residual ACATS transfers (assets that arrive after the main transfer, such as small leftover balances or dividends) count toward the Cash Match if the related full transfer settled within the Cash Match Period and the residual settles before the Cash Match is credited. They are valued the same way, as of their own settlement date.

Multiple accounts

A Qualified Customer may open more than one Qualified Account. Net Deposits across all Qualified Accounts are combined for purposes of the Minimum Qualified Deposit and the Cash Match, and the Cash Match will be credited to the Qualified Account holding the greatest value at the end of the Cash Match Period.

Each Qualified Customer can receive only one Cash Match, regardless of the amount of Net Deposits above the maximum or the number of accounts opened.

Five-Year Holding Requirement

To keep the Cash Match, the Final Funding Amount must remain in the Qualified Account(s) for five (5) years following the date the Cash Match is credited (the "**Holding Period**"). A withdrawal that

reduces the value of the Qualified Account(s) attributable to the Final Funding Amount below the Final Funding Amount during the Holding Period is subject to chargeback as described below.

Withdrawals

"**Withdrawals**" include, without limitation, ACH, wires, checks, debit card transactions, outgoing ACATS transfers, and transfers from a Qualified Account to another account, whether with Clear Street or elsewhere. Withdrawals do not include purchases of securities within a Qualified Account.

Trading Losses and Market Movement

Losses due to trading or market fluctuations are not considered Withdrawals and will not, by themselves, result in a chargeback.

Chargeback

If a Withdrawal (including an ACATS transfer out) is made while the Cash Match is within its Holding Period, Clear Street will charge back the Cash Match as follows. The Withdrawal is applied first to amounts that did not receive a match, then to net investment gains (account value minus net deposits, not less than zero), and then to matched amounts whose Holding Period has not ended (the "**Bonus-Eligible Amounts**"). The Cash Match itself is not withdrawable until its Holding Period ends and is not treated as an amount that did not receive a match. The chargeback equals 3% of the Bonus-Eligible Amounts withdrawn and never exceeds the Cash Match paid on them. A Withdrawal of the full account balance charges back the Cash Match still within its Holding Period. A returned deposit or failed transfer is not a Withdrawal: Clear Street reverses the Cash Match paid on it in full.

Collection

Chargebacks will be deducted from available cash in the Qualified Account(s). If available cash is insufficient, Clear Street may liquidate positions in the Qualified Account(s) to cover the chargeback. By participating in the Promotion, the customer directs Clear Street to collect any chargeback by these methods.

Insufficient Funds

Clear Street is not required to seek payment from the customer of any chargeback amount that remains unpaid after the methods above, and may elect in its sole discretion whether to do so.

Payment of the Cash Match

The Cash Match will be credited as a lump sum transaction into the Qualified Customer's Qualified Account within thirty (30) days after the end of the Cash Match Period. The Qualified Account must be open, in good standing, and approved for trading at the time the Cash Match is credited.

Restriction on the Cash Match. During the Holding Period, an amount equal to the Cash Match (the "**Restricted Amount**") may not be withdrawn or transferred out of the Qualified Account. The Restricted Amount may be used as buying power to purchase securities in the Qualified Account, subject to Clear Street's margin and other account requirements. Losses due to trading or market

fluctuations, including losses on securities purchased using the Restricted Amount, are not Withdrawals and will not, by themselves, result in a chargeback. The Restricted Amount applies only to the extent of assets in the Qualified Account. If a Qualified Account is closed or transferred out in full during the Holding Period, the Account Closure and Chargeback provisions apply, and the restriction ends upon completion of the chargeback.

No trading activity is required to receive the Cash Match.

Taxes

The Cash Match may be treated as taxable income and reported to the IRS on the applicable form as required by law, generally for the year in which it is credited. If a Cash Match is charged back in a later year, Clear Street will report the chargeback as required by law but is not obligated to amend or reissue any form for a prior year. You are solely responsible for any taxes owed. Clear Street does not provide tax advice; please consult your tax advisor.

Participant Data and Privacy

Personal information collected in connection with this Promotion will be used in accordance with Clear Street's Privacy Policy, available at https://www.clearstreet.com/legal/clear-street-llc.

Conditions of Entry

Clear Street is not responsible for incorrect or inaccurate transcription of entry information, or for any human or printing error in these rules or any promotional materials, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, or any other error or malfunction, or any injury or damage to participant's or any other person's computer related to or resulting from participation in the Promotion. If, in Clear Street's sole opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of this Promotion, or if any difficulties compromise the administration, security, fairness, integrity, or proper conduct of the Promotion, Clear Street reserves the right to amend, modify, cancel, or terminate this Promotion, in whole or in part, at any time for any reason or no reason without notice. In the event of war, national emergency, accident, dangerous weather conditions, fire, riot, strikes, lock-outs, industrial disputes, acts of terrorism, pandemic, or other matters beyond Clear Street's reasonable control, Clear Street has the right, in its sole discretion, to terminate the Promotion. Prompt notice of such action (other than an extension) will be made to Qualified Customers. Participation in the Promotion does not guarantee continued eligibility or Cash Match payment beyond the date of any such modification or termination. This Promotion offer is not transferable. .

Disqualification

Clear Street may withhold, reverse, or reclaim any Cash Match, whether pending or already credited, if, in its sole discretion, it determines that a customer has participated in activity intended to exploit or abuse the Promotion or engage in market manipulation. This includes but is not limited to activities such as front running, spoofing, wash trading, pump and dump, funding an account solely to qualify for the Cash Match and then promptly withdrawing or transferring funds (including through circular, round-trip, or pass-through transfers between accounts), depositing funds within the Cash Match Period and withdrawing them shortly after the Cash Match Period ends, using borrowed funds

(e.g., margin) to inflate Net Deposits, opening multiple accounts to receive more than one Cash Match, providing false or misleading information in connection with account opening, or other actions that lack genuine investment intent. Customers deemed to have manipulated the Promotion may be excluded from this and future promotional programs. Clear Street also reserves the right to disqualify any participant for any reason at its sole discretion.

Account Closure

Closing a Qualified Account, or transferring it out in full, during the Holding Period is treated as a Withdrawal of all remaining funds and results in a chargeback as described above. If a Qualified Account is closed or restricted by Clear Street before the Cash Match is paid, the Cash Match is forfeited.

Caution

Any attempt by a participant or any other individual to undermine the legitimate operation of the Promotion may be a violation of criminal and civil laws and should such an attempt be made, Clear Street reserves the right to seek damages and/or other remedies from any such person to the fullest extent permitted by law. Clear Street reserves the right to disqualify participants for any reason at any time.

Release and Limitation of Liability

This Promotion is conducted in English. By participating in the Promotion, Participants agree to release, discharge, indemnify and hold harmless Clear Street, its direct and indirect parent companies, subsidiaries, affiliates, advertising and promotion agencies, and all of their respective officers, directors, members, managers, partners, shareholders, employees and agents (collectively, "**Released Parties**") from any liability or damages which may arise out of participation in the Promotion. All applicable federal, state and local laws, rules and regulations apply. Released Parties are not responsible for incorrect or inaccurate transcription of information, or for any human or printing error in these Terms and Conditions or any promotional materials, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, or any other error or malfunction, or any injury or damage to you or any other person's computer related to or resulting from participation in the Promotion. Released Parties are not responsible for any inaccurate communications related to the Promotion including, but not limited to, communications regarding account eligibility.

Dispute Resolution

The arbitration procedures set forth in your Clear Street Customer Agreement/Customer Account Agreement, which are incorporated herein, govern this Promotion.

Governing Law

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Terms and Conditions, or the rights and obligations of you and Clear Street in connection with the Promotion, shall be governed by and construed in accordance with the laws of the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New

York, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

Miscellaneous

The invalidity or unenforceability of any provision of these Terms and Conditions will not affect the validity or enforceability of any other provision. In the event that any provision of these Terms and Conditions is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Clear Street's failure to enforce any term of these Terms and Conditions will not constitute a waiver of that provision. You agree to waive any rights to claim ambiguity of these Terms and Conditions. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the document or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Promotion materials, privacy policy, or terms of use on the clearstreet.com website, and/or the Terms and Conditions, the Terms and Conditions shall prevail, govern, and control, and the discrepancy will be resolved in Clear Street's sole and absolute discretion.

Disclosures

Investing involves risk, including the possible loss of principal. The Cash Match does not protect against investment losses, and the value of your account may go up or down.

Margin trading involves risk and is not suitable for all investors. Borrowing on margin increases both potential gains and potential losses, and you may lose more than the amount you deposit. Clear Street may require you to deposit additional funds or sell securities, without notice, to meet a margin call, and interest is charged on margin loans. Use of margin is not required to receive the Cash Match. Please review the Margin Disclosure Statement before opening a margin account.

To keep the Cash Match, the funds you deposit must remain in your account for five (5) years. If you withdraw funds during that period, all or part of the Cash Match may be charged back. Minimum net deposit of $5,000 required. U.S. residents only. Terms apply.

Clear Street offers self-directed brokerage accounts to its customers and does not give financial or investment advice, nor does it make trade recommendations. You alone are responsible for making your own investment and trading decisions and for evaluating the merits and risks associated with the use of Clear Street's systems, services, or products.

Clear Street LLC is a broker-dealer and a member of FINRA and SIPC, and a futures commission merchant registered with the CFTC and a member of the NFA. Additional information about Clear Street LLC is available on FINRA BrokerCheck (https://brokercheck.finra.org/firm/summary/288933), including its Customer Relationship Summary and NFA BASIC | NFA (futures.org) https://www.nfa.futures.org/BasicNet/basic-profile.aspx?nfaid=XCoGScQYyvw%3D.

This Promotion is not a recommendation of any investment or investment strategy, or a recommendation that a customer fund an account or transfer assets to Clear Street.