Wealth Management Terms

Acceptance of these Terms

By clicking "I Accept" you acknowledge and agree that you have read and understood these terms and conditions ("**WM Terms**") of the wealth management products ("**WM Products**") made available by UMX, together with any additional terms or documents referred to in these WM Terms, and that you will be specifically bound by and will comply with these WM Terms, as updated and amended from time to time. By accessing and/or subscribing the WM Products, you hereby unconditionally and irrevocably: (a) confirm that you understand, accept and assume full responsibility for subscribing the WM Products together with any and all associated risks with your subscription, including without limitation the risks described in the Risk Disclosures (as defined below), (b) explicitly consent to, and grant UMX Group all necessary rights for UMX Group using your WM Assets as described in these WM Terms, and any associated risks, and (c) have independently and carefully assessed whether, and determined that, the WM Products are appropriate for you. These WM Terms should be read carefully and it is important that you fully understand the risks involved before subscribing to any of the WM Products. You should consult independent advice in relation to your investment. If you do not understand or accept these WM Terms, you should not subscribe to the WM Products.

Scope of these Terms and Changes

These WM Terms will specifically apply to you when you subscribe to the WM Products as are available on our Site from time to time.

These WM Terms are supplemental to and shall be read together with the Terms of Use ("**Terms of Use**") and the provisions set out in the Terms of Use shall continue to apply. All terms and clauses contained in the Terms of Use (except to the extent expressly modified herein) are incorporated by reference herein and have the same force and effect as if set out in their entirety in these WM Terms. These WM Terms constitute part of the Terms of Use in relation to WM Products. Any issues which are not included in these WM Terms shall be governed by the Terms of Use. References in the Terms of Use to the Services UMX provides shall include references to the WM Products contemplated hereunder. In the event of any conflict or inconsistency between these WM Terms and the Terms of Use, these WM Terms shall prevail with respect to the services contemplated hereunder, unless expressly stated otherwise. UMX may make changes to these WM Terms (or any terms or information incorporated by reference) at any time in accordance with the Terms of Use and you should check our Site for the latest terms and additional information before you enter into any new WM Products transactions.

Risk Disclosure

By subscribing to a WM Product you may earn WM Rewards, in exchange for providing UMX with your WM Assets. WM Rewards are not guaranteed or fixed, and the rates and timing of WM Rewards may vary.

The WM Assets you use to subscribe for a WM Product and the rewards of the WM Product will not be segregated from the Digital Assets of other UMX users. WM Assets may be commingled in hot wallets and cold wallets with the Digital Assets belonging to UMX Group and clients of UMX Group globally. You will not have a right to recover any specific Digital Assets except when you redeem and/or when you exercise your right in accordance with the terms hereunder.

WM Assets may, at UMX's sole discretion and without prior notice, be used for operating purposes by UMX Group including, but not limited to, loans to other clients of UMX and UMX Group globally and other transactions in respect of any products and services provided by UMX and UMX Group, and other business purposes. In addition, WM Assets that are subscribed to Fixed Saving may also be used by UMX Group in on-chain staking activities in a tightly controlled manner. Any use of WM Assets for operating and business purposes will be subject to established policies and explicit limitations as to how WM Assets are deployed.

Your WM Assets can be redeemed in accordance with the terms of the WM Product that you have subscribed to and UMX will return your redeemed WM Assets in full, in the same quantity and type of Digital Asset with which you subscribed.

Information on some of the risks associated with using the WM Products is set out in the risk disclosure pages on our Site, which may be updated from time to time ("**Risk Disclosures**"). For a summary overview of some (but not all) of the risks that may result from subscribing to a WM Product with Digital Assets, including risks that may arise from the use of your WM Assets by UMX Group for operating purposes, please refer to the Risk Disclosures. You should read the Risk Disclosures carefully.

Although UMX takes reasonable precautions to minimise the risks described in the Risk Disclosures and to safeguard the return of WM Assets to you in accordance with these WM Terms, in exceptional circumstances UMX may not have sufficient assets readily available to return WM Assets to you in a timely manner. This could result in you losing some or all of your WM Assets. These exceptional circumstances could arise, for example, following a catastrophic hack or major technical failure, a significant number of borrowers to whom loans have been made by UMX or UMX Group defaulting at the same time, depletion of the margin insurance fund, systemic risk or other black swan events that affect the cryptocurrency market as a whole.

No UMX Group entity makes any representation or warranty: (a) that a WM Product is appropriate for any user or in any location, or (b) that the transactions and services described in these WM 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 WM Terms and seek independent professional advice as to whether WM Products are appropriate for you having regard to your personal circumstances and objectives, financial position and risk tolerance.

Available Products

When you provide your Digital Assets to UMX for the purposes of subscribing WM Products, you will be prompted to agree to and confirm some or all of the following terms:

a. the type of WM Product you will subscribe;

b. the type of Digital Assets that you will use to subscribe;

c. the amount of Digital Assets that you will use for the subscription; and

d. the type of reward or strategy relevant to the specific WM Product that you subscribe to.

Upon your subscription to a WM Product, your assets will be treated as received by UMX, provided that UMX reserves the right, at any time and from time to time in its sole discretion and without prior notice, to:

a. reject or remove any WM Assets;

b. specify a minimum or maximum amount of WM Assets that are required to subscribe to a WM Product;

c. specify, introduce, alter or revoke Subscription Limits that may apply from time to time; and/or

d. mandatorily redeem or otherwise return all or some WM Assets of any user.

The WM Products that are currently available consist of the following which may be added and/or removed from time to time at UMX's sole discretion:

a. Flexible Saving;

b. Fixed Saving; and

c. Dual Investment.

a) Flexible Saving

You can subscribe to Flexible Saving at any time as long as this WM Product is available on our Site.

The WM Rewards for Flexible Saving are called the Fixed-Time Rewards.

"Fixed-Time Rewards":

a. start accruing at the Fixed-Time Rewards Rate every hour after you subscribe;

b. will be distributed to your Trading Account the hour after they accrue;

c. are calculated every hour in respect of the relevant WM Assets in your Trading Account on a compounding basis;

d. are distributed in the form of the Digital Asset with which you have subscribed, unless the relevant WM Product expressly states otherwise; and

e. are rounded down to a number of decimal places determined by UMX in its sole discretion, which may vary for different Digital Assets.

The Fixed-Time Rewards Rate may vary from hour to hour as determined by UMX in its sole discretion. The Fixed-Time Rewards Rate will be calculated pro rata based on a 365-day calendar year, unless otherwise determined by UMX in its discretion. Any variation to the Fixed-Time Rewards Rate will apply from the next hour and will continue to apply until the next variation takes effect.

The WM Assets that have been used to subscribe for Flexible Saving can be used as collateral to support the positions on our Platform. It is not necessary to redeem first and deposit again for the purpose of providing collateral.

<u>Redemption from Flexible Saving</u>

Redemption of WM Assets from Flexible Saving can be made at any time. The redemption can be made in any of the following manners:

1. You transfer the WM Assets in your Trading Account to your Funding Account;
2. You elect to opt out of Flexible Saving; or
3. You sell/convert any or all of the Digital Assets in your Trading Account that can be used to subscribe for a WM Product (such as BTC) to another Digital Asset that cannot be used for such subscription (such as USDT).

No further Fixed-Time Rewards will be accrued after redemption is made in respect of the redeemed assets. If you redeem only a portion of your WM Assets, the WM Assets that you do not redeem will continue to earn Fixed-Time Rewards.

UMX may at its discretion specify a minimum and maximum amount of WM Assets that are available for redemption from Flexible Saving. UMX may also at its discretion vary the minimum and maximum amount from time to time without prior notice to you.

The return of the WM Assets that you have redeemed from Flexible Saving may be delayed in exceptional circumstances, which may include without limitation, extreme market volatility, network outages and delays, validator or protocol failure, a significant number of simultaneous instructions to redeem from other UMX users, or other unanticipated events. Please refer to the Risk Disclosures for more information about some (but not all) of the risks that may be associated with the subscription of WM Products.

b) Fixed Saving

UMX may from time to time in its discretion offer Fixed Saving products in respect of certain Digital Assets. You can subscribe to Fixed Saving products during the Subscription Period as indicated on our Site which is available from time to time. You will not be able to subscribe to Fixed Saving outside of the Subscription Period, save for products that are not subject to any Subscription Period.

The WM Rewards for Fixed Saving are called Fixed Saving Rewards.

"Fixed Saving Rewards":

a. start accruing at the Fixed Saving Rewards Rate from the Value Day;

b. are distributed in the form of the Digital Asset with which you subscribed, unless otherwise stated;

c. are calculated daily based on the relevant WM Assets (other than the Fixed Saving Rewards) in your Funding Account. Accordingly, the Fixed Saving Rewards are not compounding;

d. will be distributed to your Funding Account, at the pre-determined Locked Distribution Frequency; and

e. are rounded down to a number of decimal places determined by UMX in its sole discretion which may vary for different Digital Assets.

The Fixed Saving Rewards Rate may vary from time to time as determined by UMX in its sole discretion. The Fixed Saving Rewards Rate will be calculated pro rata based on a 365-day calendar year, unless otherwise determined by UMX in its discretion.

The Fixed Saving Rewards Rate may change from time to time. The Fixed Saving Rewards Rate in respect of a particular subscription of a Fixed Saving product will remain the same for the entire duration of the Fixed Saving Term of that subscription. For the avoidance of doubt, any alternative rates that may be offered by UMX from time to time for the same Digital Assets will not apply to or in any way affect any existing Fixed Saving product subscriptions. Any variation to the Fixed Saving Rewards Rate will be made available on our Site with effect from the date stated therein, unless otherwise indicated.

The WM Assets that have been used to subscribe for certain Fixed Saving products can be used as collateral to support the positions on our Platform. It is not necessary to redeem first and deposit again for the purpose of providing collateral in respect of such Fixed Saving products. Please refer to the relevant product page for further information.

<u>Redemption from Fixed Saving</u>

Digital Assets that are subscribed to Fixed Saving cannot be redeemed until the end of the relevant Fixed Saving Term (where applicable). Upon the expiry of the Fixed Saving Term, UMX will automatically return your WM Assets to your Funding Account within a reasonable time after the expiry unless you select auto-renewal of subscription of the relevant product(s) (where applicable). You are not required to submit a redemption request of your WM Assets at the end of the Fixed Saving Term.

Early redemption of your WM Assets in Fixed Saving is currently supported by UMX for certain Fixed Saving products.

UMX may at its discretion from time to time specify a maximum amount of WM Assets that are available for early redemption from Fixed Saving each day, and the additional terms and conditions in relation to such early termination. UMX may also at its discretion vary the maximum amount from time to time without prior notice to you.

The return of the WM Assets upon expiry of the Fixed Saving Term may be delayed in exceptional circumstances, which may include without limitation extreme market volatility, network outages and delays, validator or protocol failure, a significant number of simultaneous automatic redemptions to other UMX users, or other unanticipated events. Please refer to the Risk Disclosures for more information about some (but not all) of the risks that may be associated with the subscription of WM Products.

Changes to WM Rewards Rate

The WM Rewards Rates may fluctuate from time to time. UMX does not in any way represent or guarantee that the WM Rewards Rate applicable at the time you subscribe for a WM Product or anytime thereafter will remain constant.

You hereby acknowledge and agree that any representation, whether express or implied, regarding the possible rewards associated with a WM Product, applicable or otherwise shown at (or after) the time of subscribing to a WM Product (i) is an estimate based on observations of available on-chain reward rates, general market rates, as well as special rates during promotion periods and is subject to significant risks and uncertainties, (ii) is not guaranteed in any way by UMX Group or indicative of future performance or rewards, (iii) is calculated based on the WM Rewards Rate, which may change from time to time in UMX's sole discretion and (iv) is not in any way a form of advice, solicitation or offering for WM Products and should not be interpreted as such.

Changes to the WM Rewards Rate will be published on our Site from time to time.

Reporting and Valuation

You can access reports on your WM Assets and WM Rewards at any time. You will be able to see and download reports showing the amount and value of your WM Assets, as well as any subscriptions, redemptions and distributions of WM Rewards. The valuation of your WM Assets displayed in the relevant UMX account is based on the current spot price on our Site or other reference prices as determined by UMX in its discretion.

c) Dual Investment

UMX may from time to time in its discretion offer Dual Investment products in respect of certain Digital Assets pairs. By subscribing to a Dual Investment, you are agreeing to buy or sell a specified Digital Asset on the Settlement Date at the Target Price that you have selected. Your obligation to buy or sell the specified Digital Asset under the Dual Investment is subject to and conditional upon the Target Price being reached. If the Target Price is not reached as at the Settlement Date, you will have no obligation to buy or sell the specified Digital Assets. In other words, if the Settlement Price is higher than the Target Price in the case of a Buy Low Dual Investment or is lower than the Target Price in the case of a Sell High Dual Investment, you will have no obligation to buy or sell the specified Digital Assets on the Settlement Date.

You will earn DI Rewards based on the Dual Investment you have selected for the duration of the Subscription Period. Your Subscribed DI Assets and all DI Rewards will be credited to your Funding Account either in the Deposit Currency or the Alternative Currency (as the case may be) on the Settlement Date in accordance with these terms for Dual Investment and as explained below.

You can subscribe to a Dual Investment during the Subscription Period as indicated on our Site which is available from time to time. You will not be able to subscribe to these products outside of the Subscription Period, save for products that are not subject to any Subscription Period. You are not entitled to early terminate or redeem the Dual Investment unless otherwise permitted in accordance with the terms of the particular product or permitted by UMX in its discretion.

To subscribe your Digital Assets to a Dual Investment, you must accept and confirm the relevant details, including but not limited to:

a. the Target Price;

b. the Alternative Currency;

c. the Deposit Currency;

d. the amount of Digital Assets denominated in the Deposit Currency that you are subscribing to the Dual Investment;

e. whether the Dual Investment is a (i) Buy Low Dual Investment, or (ii) Sell High Dual Investment;

f. the Subscription Date;

g. the Subscription Period;

h. the APR;

i. the Settlement Date; and

j. the DI Rewards.

Subject to you meeting certain eligibility criteria, as determined by UMX at its discretion, you may request a quote for a Dual Investment subscription by providing the details required above. Following submission of your request for a quote, you will receive a quote, setting out the details of a Dual Investment subscription that may be made available to you ("**Quoted Subscription**"). The terms of any Quoted Subscription may refresh from time to time, and you are solely responsible for ensuring that the terms of the Quoted Subscription are commercially acceptable to you. The terms of a Quoted Subscription will be available only within the specified time period. After the specified time period ends, the terms of the Quoted Subscription expire and there is no guarantee or assurance that you will be able to proceed with a Dual Investment subscription on the same or similar terms as the Quoted Subscription. UMX Group will not be responsible in any way for any loss of opportunity or profits or otherwise that may arise directly or indirectly from changes to the availability or the terms of the Quoted Subscription (including the price, APR, and/or DI Rewards), including as a result of any delay on your part in proceeding with a Quoted Subscription or any issues with the network or Site. Notwithstanding any prior action or anything to the contrary, UMX reserves the right to final confirmation of any term of the Dual Investment subscription in its discretion. If you attempt to proceed with a Quoted Subscription and we reject your application, you may generate another Quoted Subscription or submit a new request for a quote.

After you have subscribed to a Dual Investment, you will not be permitted to withdraw or otherwise deal with your Subscribed DI Assets or any DI Rewards until the Settlement Date.

<u>DI Rewards and Settlement Date</u>

The DI Rewards will be calculated based on the applicable APR indicated to you and will begin to accrue in respect of Subscribed DI Assets on the day your Digital Assets are subscribed to a Dual Investment ("**Subscription Date**").

By subscribing to a Dual Investment, you agree that on the Settlement Date:

a. if the Target Price is reached:

i. your Subscribed DI Assets will be automatically exchanged for Digital Assets in the Alternative Currency at the Target Price; and

ii. all DI Rewards that have been accrued to you will be automatically exchanged for Digital Assets in the Alternative Currency at the Target Price and credited to your Funding Account; or

b. if the Target Price is not reached:

i. you will retain the Subscribed DI Assets, in the Deposit Currency; and

ii. all DI Rewards that have been accrued to you will be credited to your Funding Account in the Deposit Currency.

Your Subscribed DI Assets and the accrued DI Rewards will be credited to your Funding Account in the form of the Deposit Currency (if the Target Price is not reached) or the Alternative Currency (if the Target Price is reached) within the prescribed period after the Settlement Date.

<u>Examples for Dual Investment Sell High and Buy Low</u>

Your Subscribed DI Assets and the accrued DI Rewards (together, the "**DI Assets**") to be credited to your Funding Account on the Settlement Date will be calculated as follows, for indicative purpose only:

a. For Sell High Dual Investment if the Target Price is Reached:

(Amount of Subscribed DI Assets + DI Rewards) * Target Price, where

DI Rewards = Subscribed DI Assets * (APR% * Subscription Period / 365 days)

<u>Example: Sell High Dual Investment for Stablecoins</u> You subscribe to a Sell High Dual Investment with 1.5 ABC of Subscribed DI Assets. ABC is the Deposit Currency. USDT is the Alternative Currency. The Target Price is 50 ABC/USDT (1 ABC is worth 50 USDT). The APR is 20%. The Subscription Period is 5 days. On the Settlement Date, the Settlement Price for ABC is 51 ABC/USDT (1 ABC is worth 51 USDT). This means that the Target Price has been reached. The amount

of DI Assets that are credited to your Funding Account in the Alternative Currency will be calculated as follows:

(1.5 ABC + 0.00411 ABC) * 50 ABC/USDT =**75.2055 USDT**, where

DI Rewards = 1.5 ABC * (20% * 5 days / 365) = 0.00411 ABC.

b. For Buy Low Dual Investment if the Target Price is Reached:

(Amount of Subscribed DI Assets + DI Rewards) / Target Price, where

DI Rewards = Subscribed DI Assets * (APR% * Subscription Period / 365 days)

Example: Buy Low Dual Investment using Stablecoins

You subscribe to a Buy Low Dual Investment with 100 USDT of Subscribed DI Assets.

USDT is the Deposit Currency.

DEF is the Alternative Currency.

The Target Price is 50 DEF/USDT (1 DEF is worth 50 USDT).

The APR is 20%.

The Subscription Period is 5 days.

On the Settlement Date, the Settlement Price for DEF is 49 DEF/USDT (1 DEF is worth 49 USDT). This means that the Target Price has been reached. The amount of DI Assets that are credited to your Funding Account in the Alternative Currency will be calculated as follows:

(100 USDT + 0.274 USDT) / 50 DEF/USDT = **2.0055 DEF**, where

DI Rewards = 100 USDT * (20% * 5 days / 365) = 0.274 USDT.

c. For Dual Investment if the Target Price is not Reached:

Amount of Subscribed DI Assets * [1 + (APR% * Subscription Period / 365 days)]

Example 1: Sell High Dual Investment

You subscribe to a Sell High Dual Investment with 1 GHI of Subscribed DI Assets.

GHI is the Deposit Currency.

JKL is the Alternative Currency.

The Target Price is 0.5 GHI/JKL (1 GHI is worth 0.5 JKL).

The APR is 20%.

The Subscription Period is 5 days.

On the Settlement Date, the Settlement Price for GHI is 0.49 GHI/JKL (1 GHI is worth 0.49 JKL). This means that the Target Price has not been reached. No exchange of Digital Assets occurs. The amount of DI Assets that are credited to your Funding Account in the Deposit Currency will be calculated as follows:

1 GHI * [1 + (20% * 5 days / 365)] = **1.0027 GHI**.

Example 2: Buy Low Dual Investment

You subscribe to a Buy Low Dual Investment with 1 GHI of Subscribed DI Assets.

GHI is the Deposit Currency.

JKL is the Alternative Currency.

The Target Price is 50 GHI/JKL (1 GHI is worth 50 JKL).

The APR is 20%.

The Subscription Period is 5 days.

On the Settlement Date, the Settlement Price for GHI is 51 GHI/JKL (1 GHI is worth 51 JKL). This means that the Target Price has not been reached. No exchange of Digital Assets occurs. The amount of DI Assets that are credited to your Funding Account in the Deposit Currency will be calculated as follows:

1 GHI * [1 + (20% * 5 days / 365)] = **1.0027 GHI**.

These examples are intended to illustrate how Dual Investment operates. They are not intended to be binding in any manner or represent in any way the performance or price volatility or stability of any particular Digital Assets or the Digital Asset markets in general.

Notwithstanding any other provision of the terms of Dual Investment, UMX reserves the right to terminate any Dual Investment subscription on or before the Settlement Date if UMX determines, in its good faith discretion, that termination of the Dual Investment subscription is appropriate or warranted due to exceptional market conditions or other events that have resulted in significant dislocation of the digital asset market generally or the market for Digital Assets in the Deposit Currency or Alternative Currency specifically.

Limitation of Liability

YOU MUST REFER TO OUR SITE REGULARLY. NO UMX GROUP WILL HAVE ANY LIABILITY WHATSOEVER FOR ANY LOSSES ARISING FROM, OR CONNECTED WITH, CHANGES TO THE TERMS OF THE WM PRODUCTS, WHETHER OR NOT YOU WERE AWARE OF THOSE CHANGES.

Neither UMX Group nor any of its agents or nominees shall be liable for any losses or damages arising from or in connection with: (i) the management or performance of your Digital Assets (including any depreciation in the value); and (ii) any taxes, levies or duties payable in respect of your Digital Assets.

Please refer to the Terms of Use for further details on the limitation of liability.

Severance

If any provision of these WM Terms shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, the invalidity or unenforceability of such provision shall not affect the other provisions of these WM Terms and all provisions not affected by such invalidity or unenforceability shall remain in full force and effect. Such provision will be changed and interpreted to accomplish the objectives of the provision to the greatest extent possible under any applicable laws.

Definitions

Unless otherwise defined, capitalised words used in these WM Terms shall have the same meaning given to them in the Terms of Use. The rules of interpretation set out in the Terms of Use shall apply to these WM Terms, except that references to clauses are to clauses in these WM Terms, unless otherwise stated.

Alternative Currency means the type of Digital Asset (e.g. Bitcoin) that you have agreed to exchange your WM Assets and DI Rewards for, if the Target Price for your Dual Investment is reached.

APR means the annual percentage rate at which DI Rewards are earned by you in respect of your WM Assets, as indicated and agreed at the time of your subscription for each Dual Investment.

Buy Low Dual Investment means a type of Dual Investment product in which you are obligated to buy the specified Digital Assets if the Settlement Price is lower than or equal to the Target Price on the Settlement Date.

Deposit Currency means the type of Digital Asset (e.g. Bitcoin) you deposit as WM Assets when subscribing to a Dual Investment.

DI Assets means the WM Assets and the accrued DI Rewards to be credited to your Funding Account on the Settlement Date in relation to the subscription of a Dual Investment.

DI Rewards means the Digital Assets that may be earned by you, as consideration for providing the Subscribed DI Assets to UMX in respect of the subscription of a Dual Investment.

Digital Assets has the meaning given to it in the Terms of Use.

Dual Investment means a WM Product with the features described in the sub-section entitled "Dual Investment" under the section entitled "Available Products" above.

Fixed-Time Rewards means the rewards that may be earned by you for the subscription of Flexible Saving products.

Fixed-Time Rewards Rate means the annual percentage rate at which Fixed-Time Rewards are earned, as determined by UMX in its sole discretion and amended from time to time.

Flexible Saving means a WM Product with the features described in the sub-section entitled "Flexible Saving" under the section entitled "Available Products" above.

Locked Distribution Frequency means the time or frequency at which Fixed Saving Rewards will be distributed to your Funding Account as designated by UMX.

Fixed Saving means a WM Product with the features described in the sub-section entitled "Fixed Saving" under the section entitled "Available Products" above.

Fixed Saving Rewards means the rewards that may be earned by you for the subscription of Fixed Saving products.

Fixed Saving Rewards Rate means the annual percentage rate at which Fixed Saving Rewards are earned, as determined by UMX in its sole discretion from time to time.

Fixed Saving Term means, where applicable, the pre-determined period for which your WM Assets as subscribed to a Fixed Saving product must be maintained and not redeemed.

Margin means the margin facility offered by UMX or any UMX Group entity, allowing users to borrow Digital Assets from the Platform by leveraging their existing Digital Asset holdings as collateral.

Platform means the cryptocurrency exchange platform of UMX.

Quoted Subscription means a quote provided by UMX to you after you have submitted a request for a quote.

Sell High Dual Investment means a type of Dual Investment product which you are obligated to sell the specified Digital Assets if the Settlement Price is higher than or equal to the Target Price on the Settlement Date.

Settlement Date means the date on which the Dual Investments are settled.

Settlement Price means the time-weighted average price of a Digital Asset on the Platform (or any similar data aggregator on which the relevant Digital Asset is then listed) between 07:30 – 08:00 UTC on the Settlement Date, or such other time-weighted average price as determined by UMX in its good faith discretion.

Spot Price means the market price of a Digital Asset on the Platform (or, if not available, a similar data aggregator on which the relevant Digital Asset is then listed) at the relevant time, as determined by UMX in its good faith discretion.

Subscribed DI Assets means the Digital Assets in your Funding Account that you use to enter into a Dual Investment, denominated either in the Deposit Currency (prior to the Settlement Date or if the Target Price has not been reached) or the Alternative Currency (if the Target Price has been reached as at the Settlement Date).

Subscription Date means the date on which you subscribe for an applicable WM Product.

Subscription Limits means the minimum and/or maximum amount of Digital Assets that may be used to subscribe to an applicable WM Product or any other quantities relating to the applicable WM Product, as determined by UMX at its sole discretion, from time to time.

Subscription Period means, generally the period during which you can subscribe for an applicable WM Product; except in the case of Dual Investment, the duration of the Dual Investment you subscribe to.

Target Price means the price at which you have agreed to exchange your WM Assets and all accrued DI Rewards in the Deposit Currency for the Alternative Currency.

Trading Account means the UMX account that you use for trading purposes.

Funding Account means the UMX account that you use for funding purposes.

WM Assets means the Digital Assets in the relevant UMX account that you use to subscribe for an applicable WM Product, and in the case of Dual Investment, includes Subscribed DI Assets.

WM Product means a wealth management product as described in the section entitled "Available Products" above.

WM Rewards means the Digital Assets that may be earned by you, as consideration for providing your WM Assets to UMX in respect of the subscription of an applicable WM Product, and in the case of Dual Investment, includes DI Rewards.

WM Rewards Rate means the rewards rate in respect of an applicable WM Product, as determined by UMX in its discretion and updated from time to time.

Value Day means the day as designated by the Platform being the day from which interest starts to accrue in relation to the subscription of an applicable WM Product.

UMX Group has the meaning given to it in the Terms of Use.