

RAVENPACK BIGDATA.COM MASTER AGREEMENT

This RavenPack Bigdata.com Master Agreement (“Agreement”), effective as of this January 19, 2026 (the “Effective Date”), is between **Lean Financial Solutions GmbH**, a company organized under the laws of Switzerland with its principal place of business or registered office at Meret Oppenheim-Platz 1, 4053 Basel, Switzerland, acting on behalf of itself and its Affiliates (“Customer”), and **RavenPack International S.L.U.**, a corporation organized under the laws of Spain with its principal place of business at Centro de Negocios Oasis, Local 8, Ctra. de Cádiz Km. 176, 29602, Marbella, Spain, acting on behalf of itself and its Affiliates (“RavenPack”). The parties hereto may be referred to herein individually as a “Party” and collectively as the “Parties.”

Witnesseth:

Whereas, Customer wishes to procure from RavenPack the services described herein, and RavenPack wishes to provide such services to Customer, each on the terms and conditions set forth in this Agreement.

Now, Therefore, in consideration of the mutual covenants, terms and conditions set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. **Definitions.**

“**Access Credentials**” means any username, password, or other security code, method, technology, or device used, alone or in combination, to verify an individual’s identity and authorization to access and use the Services.

“**Agreement**” means this Agreement and all Order Schedules.

“**Authorized User(s)**” means individuals authorized to use the Services pursuant to Section 3.1 and the other terms and conditions of this Agreement.

“**Bigdata API**” means the Bigdata Application Programming Interface platform, which provides endpoints for submitting queries, processing content, receiving instantaneous responses, and tracking query status, with documentation, authentication, and error handling.

“**Bigdata APP**” means the application or website, supported by Bigdata, designed to process, analyze, and derive insights from large and complex datasets.

“**Bigdata Analytics**” means time series data, scores, and tags generated by the Bigdata Platform from the Customer Data or Third-Party Materials.

“**Bigdata Materials**” means all other information, data, documents, materials, works and other content, devices, methods, processes, hardware, software and other technologies and inventions, including any deliverables, technical or functional descriptions, requirements, plans or reports, that are provided or used by RavenPack or its licensors in connection with the Services. Bigdata Materials include any information, data or other content derived from RavenPack’s monitoring of Customer’s access to the Services, but do not include Customer Data.

“**Bigdata Platform**” means the platform that enables users to search and analyze information from Customer Data or external content providers available on Bigdata.com, including but not limited to Bigdata APP and Bigdata API.

“**Bigdata Systems**” means the information technology infrastructure used by or on behalf of RavenPack in providing the Services, including all computers, software, hardware, databases, electronic systems (including database management systems) and networks, whether operated directly by RavenPack or through the use of third-party services.

“Customer Data” means, other than Resultant Data, information, data, and other content, in any form or medium that is collected, downloaded, uploaded or otherwise received, directly or indirectly from Customer or an Authorized User by or through the Services.

“Customer System(s)” means Customer’s information technology infrastructure, including computers, software, hardware, databases, electronic systems (including database management systems), account management services, and networks, whether operated directly by the Customer or through the use of Hosting Services or other third-party services (e.g. Amazon Web Services).

“Data Subject” means any individual whose Personal Information is being collected, held or processed in connection with or through the use of the Services.

“Documentation” means any manuals, instructions or other documents or materials that RavenPack provides or makes available to Customer in any form or medium and which describe the functionality, components, features or requirements of the Services.

“Effective Date” has the meaning set forth in the preamble.

“Harmful Code” means any software, hardware or other technology, device or means, including any virus, worm, malware or other malicious computer code, the purpose or effect of which is to (a) permit unauthorized access to, or to destroy, disrupt, disable, distort, or otherwise harm or impede in any manner any (i) computer, software, firmware, hardware, system or network or (ii) any application or function of any of the foregoing or the security, integrity, confidentiality or use of any data Processed thereby, or (b) prevent Customer or any Authorized User from accessing or using the Services as intended by this Agreement.

“Hosting Service(s)” means an entity that delivers cloud computing-based services and solutions.

“Intellectual Property Rights” means any and all registered and unregistered rights granted, applied for, or otherwise now or hereafter in existence under or related to any patent, copyright, trademark, trade secret, database protection, or other intellectual property rights laws, and all similar or equivalent rights or forms of protection, in any part of the world.

“Law” means any statute, law, ordinance, regulation, rule, code, order, constitution, treaty, common law, judgment, decree or other requirements of any federal, state, local or foreign government or political subdivision thereof, or any arbitrator, court, or tribunal of competent jurisdiction.

“Losses” means any and all losses, damages, liabilities, deficiencies, claims, actions, judgments, settlements, interest, awards, penalties, fines, costs or expenses of whatever kind, including reasonable attorneys’ fees and the costs of enforcing any right to indemnification hereunder and the cost of pursuing any insurance providers.

“Order Schedule” means the schedule in the Agreement which itemizes and describes the Services RavenPack will provide to Customer and any specific fees or terms and conditions.

“Person” means an individual or individuals forming part of a corporation, partnership, joint venture, limited liability entity, governmental authority, unincorporated organization, trust, association or other entity.

“Personal Information” means any information that, individually or in combination, does or can identify a specific individual or device or by or from which a specific individual or device may be identified, contacted or located. Personal Information includes all “nonpublic personal information” as defined under the Gramm-Leach-Bliley Act, “protected health information” as defined under the Health and Insurance Portability and Accountability Act of 1996, “Personal Data” as defined in the EU General Data Protection Regulation (GDPR) (Regulation 2016/679), “Personal Information” as defined under the Children’s Online Privacy Protection Act of 1998, and all rules and regulations issued under any of the foregoing.

“**Process**” means to take any action or perform any operation or set of operations that the Services are capable of taking or performing on any data, information or other content, including to collect, receive, input, upload, download, record, reproduce, store, organize, compile, combine, log, catalog, cross-reference, manage, maintain, copy, adapt, alter, translate or make other derivative works or improvements, process, retrieve, output, consult, use, perform, display, disseminate, transmit, submit, post, transfer, disclose or otherwise provide or make available, or block, erase or destroy. “Processing” and “Processed” have correlative meanings.

“**RavenPack Personnel**” means all individuals involved in the performance of Services as employees, agents or independent contractors of RavenPack.

“**Representatives**” means, with respect to a party, that party and its employees, officers, directors, consultants, agents, independent contractors, service providers, sublicensees, subcontractors and legal advisors.

“**Resultant Data**” means information, data and other content that is derived by or through the Services from processing Customer Data and/or Third Party Materials.

“**Services**” means any and all services provided by RavenPack in connection with this Agreement including the API, the Bigdata Platform, Bigdata Analytics, Bigdata Materials, and Bigdata Systems.

“**Third-Party**” means any Person or entity other than Customer or RavenPack.

“**Third-Party Materials**” means materials and information, in any form or medium, including any content, software, documents, data, specifications, products, equipment or components of or relating to the Services that are not proprietary to RavenPack.

2. **Services.**

2.1 **Services.** Subject to the terms and conditions of this Agreement, RavenPack shall provide content processing, search, and analysis services and hereby grants Customer a limited, non-exclusive and non-transferable license to utilize the Services according to the terms and conditions described and set forth in an Order Schedule(s). The Services may be accessed, viewed and used only by up to that number of designated members whose names and/or titles have been provided to RavenPack by the Customer (the “User Group”) as specified in an applicable Order Schedule(s). Unless defined in an applicable Order Schedule(s), Customer shall not a) permit any other individuals outside the User Group, whether or not Customer employees or agents, to access, view, or use the Services; and/or b) and sell, distribute, or make available the Services to others as part of a commercial product for use by any Party, who are not part of the User Group. RavenPack and Customer may from time to time execute additional Order Schedules to modify the scope of the services or the term of the Agreement. All Order Schedules and their respective attachments will be deemed part of, and be subject to all terms and conditions of, this Agreement. In the event of any conflict between the terms of this Agreement and the terms of any Order Schedule, the terms of the Order Schedule shall govern.

2.2 **Control.** Except as otherwise expressly provided in this Agreement, as between the parties:

(a) RavenPack has and will retain sole control over the operation, provision, maintenance, and management of the Services.

(b) Customer has and will retain sole control over the operation, maintenance and management of, and all access to and use of, the Customer Systems, and sole responsibility for all access to and use of the Services by any Person by or through the Customer Systems or any other means controlled by Customer or any Authorized User, including any: (i) information, instructions or materials provided by any of them; (ii) results obtained from any use of the Services; and (iii) conclusions, decisions or actions based on such use.

2.3 **Changes.** RavenPack reserves the right, in its sole discretion, to make any changes to the Services that it deems necessary or useful in order to (a) maintain or enhance (i) quality or delivery of the Services, (ii) the competitive strength of or market for the Services or (iii) the cost efficiency or performance of the Services; or (b) to comply with applicable Laws.

2.4 Suspension or Termination of Services. RavenPack may, directly or indirectly, and by use of any lawful means, suspend, terminate or otherwise deny Customer, or any of its Authorized Users and any Third Party access to or use of all or any part of the Services, without incurring any resulting obligation or liability, if: (a) RavenPack receives a judicial or other governmental demand or order, subpoena or law enforcement request that expressly or by reasonable implication requires RavenPack to do so; or (b) RavenPack believes, in its sole discretion, that: (i) Customer or any Authorized User has failed to comply with any term of this Agreement, or accessed or used the Services beyond the scope of the rights granted or for a purpose not authorized under this Agreement or the Order Schedules; (ii) Customer or any Authorized User is, has been, or is likely to be involved in any fraudulent, misleading or unlawful activities; (iii) Customer or any Authorized User develops, distributes, or uses any product or service that competes with the Services; (iv) this Agreement expires or is terminated. This Section 2.4 does not limit any of RavenPack's other rights or remedies, whether at law, in equity or under this Agreement.

3. Authorization and Customer Restrictions.

3.1 Authorization. Subject to and conditioned on Customer's compliance and performance in accordance with all other terms and conditions of this Agreement, RavenPack hereby authorizes Customer to access and use the Services in accordance with the conditions and limitations set forth in this Agreement and the Order Schedules. Customer may designate Representatives as Authorized Users and provide Access Credentials to access and use the Services, subject to the terms and conditions of this Agreement and the Order Schedules. The authorization set forth in this Section 3.1 is non-exclusive and non-transferable.

3.2 Reservation of Rights. Nothing in this Agreement grants any right, title or interest in or to (including any license under) any Intellectual Property Rights in or relating to, the Services or Third-Party Materials, whether expressly, by implication, estoppel or otherwise. All right, title and interest in and to the Services and the Third-Party Materials are and will remain with RavenPack and the respective rights holders in the Third-Party Materials.

3.3 Authorization Limitations and Restrictions. Customer shall not, and shall not permit any other Person to, access or use the Services except as expressly permitted by this Agreement. For purposes of clarity and without limiting the generality of the foregoing, Customer shall not, except as this Agreement expressly permits:

- (a) copy, modify, or create derivative works or improvements of the Services;
- (b) rent, lease, lend, sell, sublicense, assign, distribute, publish, transfer or otherwise make available any aspect of the Services to any Person, including on or in connection with the internet or any time-sharing, service bureau, software as a service, cloud or other technology or service;
- (c) reverse engineer, disassemble, decompile, decode, adapt or otherwise attempt to derive or gain access to the source code of the Services, in whole or in part;
- (d) bypass or breach any security device or protection used by the Services or access or use the Services other than by an Authorized User through the use of his or her own then valid Access Credentials;
- (e) input, upload, transmit, or otherwise provide to or through the Services, any information or materials that are unlawful or injurious, or contain, transmit, or activate any Harmful Code;
- (f) damage, destroy, disrupt, disable, impair, interfere with, or otherwise impede or harm in any manner the Services or RavenPack's provision of services to any Third-Party, in whole or in part;
- (g) remove, delete, alter, or obscure any trademarks, Documentation, warranties or disclaimers, or any copyright, trademark, patent, or other intellectual property or proprietary rights notices from any aspect of the Services, including any copy thereof;
- (h) access or use the Services in any manner or for any purpose that infringes, misappropriates or otherwise violates any Intellectual Property Right or other right of any Third-Party (including by any

unauthorized access, misappropriation, use, alteration, destruction or disclosure of the data of any other RavenPack Customer), or that violates any applicable Law;

(i) access or use the Services for purposes of developing a substitute for the Services or competitive product or services or any other purpose that places RavenPack at a commercial disadvantage; or

(j) otherwise, access or use the Services beyond the scope of the authorization granted under this Agreement.

(k) Customer may use the Services in conjunction with a Large Language Model ("LLM") only if: such LLM is either a privately Licensed LLM or a private instance of a public general purpose LLM (e.g. OpenAI GPT, Azure OpenAI, Google PaLM, etc.) that is only accessible by the Customer. In the event that Customer uses the Services to train or fine tune an LLM, the Customer's obligations with respect to expunging the Services and/or Third-Party Materials, after termination of the licence granted hereunder shall apply to any such LLM unless Customer purchases a perpetual license to the Third-Party Materials. The use of a private instance vector database to store embeddings created from the Content for the purpose of Retrieval Augmented Generation (RAG) does not constitute training an LLM and will not be subject the LLM to expungement obligations, provided however, that any vector database or other storage technology containing embeddings based on the Third-Party Materials shall be expunged after termination of the relevant Order Schedule. For the avoidance of doubt, Customer may not load or import any of the Services or Third-Party Materials to train or fine-tune any public LLM.

3.4 Disclaimer. RavenPack may provide access to content including news, social media, and other information available on the public web or provided by external publishers (the "Third-Party Content"). Customer acknowledges and agrees that the Third-Party Content associated with the Services, and any accompanying documentation, are provided on an "as is", "as available" basis at Customer's and any User's own risk. RavenPack does not make any and hereby specifically disclaims all representations, endorsements, guarantees, conditions, undertakings, licensing, or warranties, express or implied, including, without limitation, any of merchantability, fitness for a particular purpose, or title, or non-infringement of intellectual property rights or any warranties concerning the Third-Party Content being error-free or that it will operate without interruption. In particular, but without limitation, Customer acknowledges and agrees that none of the Third-Party Content, any part of it and its provision constitutes any form of advice (investment, tax, or legal), recommendation, representation, endorsement or arrangement, and none of the same should be relied upon by any person for any reason, including, without limitation, in connection with any investment decision.

3.5 Additional Restrictions. Except as expressly set forth in an applicable Order Schedule, Customer may not reverse engineer, sell, redistribute internally, license to any third parties, the Services rendered through the API, or any part thereof or use the Services for the purpose of creating a product or service designed to compete in similar capabilities with and or create a functional substitute of the Bigdata Platform. Customer may not use the API or any part of it to reverse engineer or decompile any network configurations, protocols, or methods used by data providers. The Customer agrees not to upload, post, distribute, or otherwise make available any Bigdata Material, ThirdParty Materials and/or Resultant Data, directly or indirectly, on any third-party platform or website that is not owned, controlled, or authorized by the Customer and where it does not maintain the ability to expunge, delete, or otherwise remove the Bigdata Material, ThirdParty Materials and/or Resultant Data at anytime.

4. Customer Obligations.

4.1 Customer Systems and Cooperation. Customer shall be responsible for any costs associated with the delivery, support, and maintenance of the Customer Systems used to consume the Services. Customer shall at all times provide all cooperation and assistance as RavenPack may reasonably request to enable RavenPack to exercise its rights and perform its obligations under and in connection with this Agreement.

4.2 Effect of Customer Failure or Delay. RavenPack is not responsible or liable for any delay or failure of performance caused in whole or in part by Customer's delay in performing, or failure to perform, any of its obligations under this Agreement (each, a "Customer Failure").

4.3 Corrective Action and Notice. If Customer becomes aware of any actual or threatened activity prohibited by Section 3, Customer shall, and shall cause its Authorized Users to, immediately: (a) take all

reasonable and lawful measures within their respective control that are necessary to stop the activity or threatened activity and to mitigate its effects (including, where applicable, by discontinuing and preventing any unauthorized access to the Services and permanently deleting from their systems and destroying any data to which any of them have gained unauthorized access); and (b) notify RavenPack of any such actual or threatened activity.

5. **Customer Data.** The Services provide storage and analysis of Customer Data, which may include Personal Information. Customer gives RavenPack, its affiliates, and trusted third parties the authority to host, access, store, process, and analyze Customer Data. RavenPack shall not share any Customer Data without the express consent of the Customer, as set forth in its data privacy policy as amended from time to time, available on the Bigdata website (“Privacy Policy”) and in compliance with applicable laws and regulations.

6. **Data Backup.** The Services do not replace the need for Customer to maintain regular data backups or redundant data archives.

7. **Privacy and Security.**

7.1 **Security Obligations.** RavenPack will employ security measures in accordance with its Privacy Policy.

7.2 **Customer Control and Responsibility.** Customer has and will retain sole responsibility for: (a) all Customer Data, including its content and use; (b) all information, instructions and materials provided by or on behalf of Customer or any Authorized User in connection with the Services; (c) Customer’s information technology infrastructure, including computers, software, databases, electronic systems (including database management systems) and networks, whether operated directly by Customer or through the use of third-party services (“Customer Systems”); (d) the security and use of Customer’s and its Authorized Users’ Access Credentials; (e) all access to and use of the Services directly or indirectly by or through the Customer Systems or its Authorized Users’ Access Credentials, with or without Customer’s knowledge or consent, including all results obtained from, and all conclusions, decisions and actions based on, such access or use; and (f) any harm caused by Authorized Users, including individuals who were not authorized to have access to the Service but who were able to gain access because usernames, passwords or accounts were not terminated on a timely basis in a Customer System.

7.3 **Access and Security.** Customer shall employ all physical, administrative and technical controls, screening and security procedures and other safeguards reasonable to: (a) securely administer the distribution and use of all Access Credentials and protect against any unauthorized access to or use of the Services; and (b) control the content and use of Customer Data, including the uploading or other provision of Customer Data for processing by the Services.

7.4 **Audits and Inspections.** For the purpose of verifying compliance with this Agreement, RavenPack and its authorized representatives shall have the right, upon reasonable advance notice and without material disruption to Customer’s business and subject to Customer’s security and other policies pertinent to audits, to observe the use made of the Services and the manner in which the Services are accessed.

8. **Fees; Payment Terms.**

8.1 **Order Schedules.** RavenPack and Customer shall set forth the specific Services access rights, remuneration or fees (the “Fees”), and payment terms in an Order Schedule. Use of the Services is subject to any restrictions set forth in an Order Schedule and attachments thereto.

8.2 **Fee Increases.** During the term of an Order Schedule, RavenPack may increase or adjust the basis for calculating the Fees for the Services annually (the “Annual Adjustment”) by providing Customer at least 90 days prior written notice. RavenPack may increase or adjust the Fees at the higher of (i) a rate which does not exceed the increase in the Consumer Price Index - all items - (“CPI”) applicable to the jurisdiction in which the Customer is located, as published by the Organization for Economic Co-operation and Development (OECD), or if an agreement is entered into with a Customer outside the OECD, the local equivalent CPI measure; or (ii) 5%. If solely as a result of the Annual Adjustment, RavenPack increases the Fees by more than the greater of 5% or the change in the OECD CPI, Customer may terminate the affected service by notifying RavenPack within 30 days of the date of RavenPack’s notice. Termination of such service is effective on the

date when the increase or adjustment takes effect. For the avoidance of doubt, such Annual Adjustment shall not take effect during the first twelve (12) months of the Agreement.

8.3 **Taxes.** All Fees due under this Agreement are exclusive of sales, use, value added and all other taxes and duties payable (collectively “Taxes”) in respect of such consideration, which shall be paid by Customer at the rate and in the manner prescribed by law. RavenPack shall collect and remit the appropriate taxes at the time of payment by Customer, unless Customer provides evidence satisfactory to RavenPack that the transaction is exempt from taxation.

8.4 **Payment.** Customer shall pay all Fees and Reimbursable Expenses within 30 days after the date of the invoice. Unless otherwise stated in an Order Schedule, Customer shall make all payments hereunder in US dollars via wire transfer. Customer shall make payments to the address or account specified in an invoice or such other address or account as RavenPack may specify in writing from time to time.

8.5 **Late Payment.** If Customer fails to make any payment when due then, in addition to all other remedies that may be available:

(a) RavenPack may charge interest on the past due amount at the rate of 1.5% per month calculated daily and compounded monthly or, if lower, the highest rate permitted under applicable Law;

(b) Customer shall reimburse RavenPack for all costs incurred by RavenPack in collecting any late payments or interest, including attorneys' fees, court costs and collection agency fees; and

(c) if such failure continues for 60 days following written notice thereof, RavenPack may suspend performance of the Services until all past due amounts and interest thereon have been paid, without incurring any obligation or liability to Customer or any other Person by reason of such suspension.

8.6 **No Deductions or Setoffs.** All amounts payable to RavenPack under this Agreement shall be paid by Customer to RavenPack in full without any setoff, recoupment, counterclaim, deduction, debit or withholding for any reason.

9. **Intellectual Property Rights.**

9.1 **The Services.** All right, title, and interest in and to the Services, including all Intellectual Property Rights therein and all improvements, enhancements, modifications, and derivative works of them, are and will remain with RavenPack and the respective rights holders in the Third-Party Materials. All other rights in and to the Services are expressly reserved by RavenPack and its respective third-party licensors.

9.2 **Customer Data.** As between Customer and RavenPack, Customer is and will remain the sole and exclusive owner of all right, title, and interest in and to all Customer Data, including all Intellectual Property Rights relating thereto, subject to the rights and permissions granted in Section 9.3.

9.3 **Consent to Use Customer Data.** Customer hereby grants RavenPack a limited, non-exclusive, non-transferable right for RavenPack to use Customer Data only as necessary to perform the Services and its obligations under this Agreement.

9.4 **Service Updates and Bug Fixes.** Customer agrees to any updates, patches, bug fixes, workarounds, upgrades, and enhancements to the Services (the “Service Updates”). RavenPack shall not be responsible for performance or security issues encountered within the Customer Systems that result from Customer failure to accept the application of such Service Updates, which are necessary for the proper functioning and security of the Service.

9.5 **Publicity Rights.** Customer grants RavenPack the right to reference their organization as a customer in promotional materials related to RavenPack and its products and services, including but not limited to Bigdata.com. The Customer may, at any time, request removal of such references by submitting a written request via email to legal@ravenpack.com. Upon receipt of the request, RavenPack will remove all references to the organization from its promotional materials within 30 days and will refrain from making any further references.

10. **Confidentiality.**

10.1 Confidential Information. In connection with this Agreement, each party (as the “Disclosing Party”) may disclose or make available Confidential Information to the other party (as the “Receiving Party”). Subject to Section 10.2, “Confidential Information” means information in any form or medium (whether oral, written, electronic or other) that is non-public and that the Disclosing Party considers confidential or proprietary, including information consisting of or relating to the Disclosing Party’s technology, trade secrets, know-how, business operations, plans, strategies, customers, and pricing, and information with respect to which the Disclosing Party has contractual or other confidentiality obligations. Without limiting the foregoing: all Bigdata Materials are the Confidential Information of RavenPack, and all Customer Data are the Confidential Information of Customer.

10.2 Exclusions. Confidential Information does not include information that: (a) was rightfully known to the Receiving Party without restriction on use or disclosure prior to such information being disclosed or made available to the Receiving Party in connection with this Agreement; (b) was or becomes generally available to the public other than by the Receiving Party’s or any of its Representatives’ noncompliance with this Agreement; (c) was or is received by the Receiving Party on a non-confidential basis from a Third-Party that was not or is not, at the time of such receipt, known by the Receiving Party to be under any obligation to maintain its confidentiality; or (d) was or is independently developed by the Receiving Party without reference to or use of any Confidential Information.

10.3 Protection of Confidential Information. As a condition to being provided with any disclosure of or access to Confidential Information, the Receiving Party shall:

(a) not access or use Confidential Information other than as necessary to exercise its rights or perform its obligations under and in accordance with this Agreement;

(b) except as may be permitted by and subject to its compliance with Section 10.4, not disclose or permit access to Confidential Information other than to its Representatives who: (i) need to know such Confidential Information for purposes of the Receiving Party’s exercise of its rights or performance of its obligations under and in accordance with this Agreement; (ii) have been informed of the confidential nature of the Confidential Information and the Receiving Party’s obligations under this Section 10.3; and (iii) are bound by confidentiality and restricted use obligations at least as protective of the Confidential Information as the terms set forth in this Section 10.3;

(c) safeguard the Confidential Information from unauthorized use, access or disclosure using a commercially reasonable degree of care; and

(d) ensure its Representatives’ compliance with, and be responsible and liable for, any of its Representatives’ non-compliance with the terms of this Section 10.

10.4 Compelled Disclosures. If the Receiving Party or any of its Representatives is compelled by applicable law or regulation to disclose any Confidential Information then, to the extent permitted by applicable Law, the Receiving Party shall as is permitted by such law or regulation: (a) promptly, and prior to such disclosure, notify the Disclosing Party in writing of such requirement so that the Disclosing Party can seek a protective order or other remedy or waive its rights under Section 10.3; and (b) provide reasonable assistance to the Disclosing Party, at the Disclosing Party’s sole cost and expense, in opposing such disclosure or seeking a protective order or other limitations on disclosure. If the Disclosing Party waives compliance or, after providing the notice and assistance required under this Section 10.4, the Receiving Party remains required by Law to disclose any Confidential Information, the Receiving Party shall disclose only that portion of the Confidential Information that the Receiving Party is legally required to disclose.

11. Data Protection. Customer hereby acknowledges and agrees that RavenPack’s performance of the Service may require RavenPack to process, transmit and/or store Customer’s Personal Information (Defined as per Art. 4,1 - EU Reg. 2016/679). By submitting such Personal Information to RavenPack, Customer agrees that RavenPack may process, transmit and/or store Personal Information only to the extent necessary for, and for the sole purpose of enabling RavenPack to perform its obligations under this Agreement. In relation to all Personal Information provided by or through Customer to RavenPack, Customer will be responsible as sole Data Controller for complying with all applicable data protection or similar laws such as EU Regulation

2016/679 (“GDPR”) and laws implementing the GDPR that regulate the processing of Personal Data and special categories of data as such terms are defined in the GDPR. Customer agrees to obtain all necessary consents and make all necessary disclosures before including Personal Information in Customer Data and using the Services. Customer confirms that Customer is solely responsible for any Personal Information that may be contained in Customer Data, including any information which any Authorized User shares with third parties on Customer’s behalf. Customer is solely responsible for determining the purposes and means of processing Customer Personal Information by RavenPack under this Agreement, including that such processing according to Customer’s instructions will not place RavenPack in breach of applicable data protection laws.

12. **Term and Termination.**

12.1 **Term.** This Agreement shall commence as of the Effective Date and shall continue in effect thereafter for as long as any Order Schedule entered into pursuant to this Agreement remains in effect. The term of each Order Schedule will commence on the Commencement Date stated therein (the “Commencement Date”) and shall continue for the duration of the initial term as specified therein (the “Initial Term”). Unless otherwise set forth in the Order Schedule, following the Initial Term, each Order Schedule shall automatically renew for successive one (1) year terms (each a “Renewal Term”) unless either Party notifies the other of its decision not to extend the term of the applicable Order Schedule at least sixty (60) days prior to the expiration of the term then in effect.

12.2 **Termination.** In addition to any other express termination right set forth elsewhere in this Agreement:

(a) RavenPack may terminate this Agreement, effective on written notice to Customer, if Customer fails to pay any amount when due hereunder, and such failure continues more than 30 days after RavenPack's delivery of written notice thereof;

(b) either party may terminate this Agreement, effective on written notice to the other party, if the other party materially breaches this Agreement, and such breach: (i) is incapable of cure; or (ii) being capable of cure, remains uncured 60 days after the non-breaching party provides the breaching party with written notice of such breach; and

(c) either party may terminate this Agreement, effective immediately upon written notice to the other party, if the other party: (i) becomes insolvent or is generally unable to pay, or fails to pay, its debts as they become due; (ii) files or has filed against it, a petition for voluntary or involuntary bankruptcy or otherwise becomes subject, voluntarily or involuntarily, to any proceeding under any domestic or foreign bankruptcy or insolvency Law; (iii) makes or seeks to make a general assignment for the benefit of its creditors; or (iv) applies for or has appointed a receiver, trustee, custodian or similar agent appointed by order of any court of competent jurisdiction to take charge of or sell any material portion of its property or business.

12.3 **Effect of Expiration or Termination.** Upon any expiration or termination of this Agreement, except as expressly otherwise provided in this Agreement:

(a) all rights, licenses, consents, and authorizations granted by either party to the other hereunder will immediately terminate;

(b) RavenPack may disable all Customer and Authorized User access to the Services;

(c) Customer shall purge, delete, or otherwise render inaccessible the Third-Party Materials, Services’ software and applications stored in the Customer Systems and Hosting Service controlled by Customer, or in any other previously authorized computing or storage facilities (if any), and certify such deletion in writing to RavenPack by one of Customer’s authorized officers;

(d) Customer shall immediately cease all use of the Services and shall only have the right to retain any Bigdata Analytics and Resultant Data already in its possession for regulatory compliance, systematic backup purposes, and/or reporting purposes only, following the expiration or termination of this Agreement and/or the applicable Order Schedule, provided that such use is in accordance with the permitted use(s) set forth in the surviving terms set forth in Section 12.4 or in an applicable Order Schedule(s);

(e) In the event that Customer uses the Services to train or fine tune an LLM, the Customer shall remove and expunge the Services and/or Third-Party Materials from all LLMs trained or refined using said Services and/or Materials, unless Customer purchases a perpetual license to the Third-Party Materials; and

(f) RavenPack shall permanently delete all Customer Data and provide written confirmation of such deletion upon termination.

12.4 Surviving Terms. The provisions set forth in the following sections, and any other right or obligation of the parties in this Agreement that, by its nature, should survive termination or expiration of this Agreement, will survive any expiration or termination of this Agreement: Section 3, Section 10, Section 11 Section 12, Section 14, and Section 16.

13. Representations and Warranties.

13.1 Mutual Representations and Warranties. Each party represents and warrants to the other party that:

(a) it has the full right, power, and authority to enter into and perform its obligations and grant the rights, licenses, consents, and authorizations it grants or is required to grant under this Agreement;

(b) the execution of this Agreement by its Representative whose signature is set forth at the end of this Agreement has been duly authorized by all necessary corporate or organizational action of such party; and

(c) when executed and delivered by both parties, this Agreement will constitute the legal, valid and binding obligation of such party, enforceable against such party in accordance with its terms.

13.2 Additional Customer Representations, Warranties, and Covenants. Customer represents, warrants and covenants to RavenPack that Customer owns or otherwise has and will have the necessary rights and Data Subjects' prior consents in and relating to the Customer Data so that, as received by RavenPack and Processed in accordance with this Agreement, they do not and will not infringe, misappropriate or otherwise violate any Intellectual Property Rights, or any privacy or other rights of any Third-Party or violate any applicable Law.

13.3 DISCLAIMER OF WARRANTIES. EXCEPT FOR THE EXPRESS WARRANTIES SET FORTH IN SECTION 13.1 AND SECTION 13.2, THE SERVICES ARE PROVIDED "AS IS" AND RAVENPACK HEREBY DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHER, AND RAVENPACK SPECIFICALLY DISCLAIMS ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, AND ALL WARRANTIES ARISING FROM COURSE OF DEALING, USAGE OR TRADE PRACTICE. WITHOUT LIMITING THE FOREGOING, RAVENPACK MAKES NO WARRANTY OF ANY KIND THAT THE APPLICATION OR RAVENPACK MATERIALS, OR ANY PRODUCTS OR RESULTS OF THE USE THEREOF, WILL MEET CUSTOMER'S OR ANY OTHER PERSON'S REQUIREMENTS, OPERATE WITHOUT INTERRUPTION, ACHIEVE ANY INTENDED RESULT, BE COMPATIBLE OR WORK WITH ANY SOFTWARE, SYSTEM OR OTHER SERVICES, OR BE SECURE, ACCURATE, COMPLETE, FREE OF HARMFUL CODE OR ERROR-FREE, OR THAT RAVENPACK WILL CORRECT ALL SERVICE ERRORS. ALL THIRD-PARTY MATERIALS ARE PROVIDED "AS IS" AND ANY REPRESENTATION OR WARRANTY OF OR CONCERNING ANY THIRD-PARTY MATERIALS IS STRICTLY BETWEEN CUSTOMER AND THE THIRD-PARTY OWNER OR DISTRIBUTOR OF THE THIRD-PARTY MATERIALS. CUSTOMER ACKNOWLEDGES THAT RAVENPACK DOES NOT CONTROL THE TRANSFER OF DATA OVER COMMUNICATIONS FACILITIES, INCLUDING THE INTERNET AND THE CLOUD, AND THAT THE SERVICES MAY BE SUBJECT TO LIMITATIONS, DELAYS, AND OTHER PROBLEMS INHERENT IN THE USE OF SUCH COMMUNICATIONS FACILITIES. RAVENPACK IS NOT RESPONSIBLE FOR ANY DELAYS, DELIVERY FAILURES, OR OTHER DAMAGE RESULTING FROM SUCH PROBLEMS. RAVENPACK IS NOT RESPONSIBLE FOR ANY ISSUES RELATED TO THE PERFORMANCE, OPERATION OR SECURITY OF THE SERVICES THAT ARISE FROM CUSTOMER DATA, CUSTOMER CONTENT, CUSTOMER APPLICATIONS OR THIRD PARTY CONTENT. TO THE EXTENT NOT PROHIBITED BY

LAW, THESE WARRANTIES ARE EXCLUSIVE AND ALL OTHER WARRANTIES OR CONDITIONS, WHETHER EXPRESS OR IMPLIED, ARE EXPRESSLY EXCLUDED, INCLUDING FOR SOFTWARE, HARDWARE, SYSTEMS, NETWORKS, HOSTING SERVICES, OR ENVIRONMENTS OR FOR MERCHANTABILITY, SATISFACTORY QUALITY AND FITNESS FOR A PARTICULAR PURPOSE

14. **Indemnification.** Customer shall indemnify, defend and hold harmless RavenPack and its officers, directors, employees, agents, successors and assigns (each, a “RavenPack Indemnatee”) from and against any and all Losses incurred by such RavenPack Indemnatee arising out of or relating to any claim, suit, action or proceeding (each, an “Action”) by a Third-Party to the extent that such Losses arise out of or relate to any:

(a) Customer Data, including any Processing of Customer Data by or on behalf of RavenPack in accordance with this Agreement;

(b) any other materials or information (including any documents, data, specifications, software, content or technology) provided by or on behalf of Customer or any Authorized User, including RavenPack’s compliance with any specifications or directions provided by or on behalf of Customer or any Authorized User to the extent prepared without any contribution by RavenPack;

(c) allegation of facts that, if true, would constitute Customer’s breach of any of its representations, warranties, covenants or obligations under this Agreement; or

(d) negligence or more culpable act or omission (including recklessness or willful misconduct) by Customer, any Authorized User, or any Third-Party on behalf of Customer or any Authorized User, in connection with this Agreement.

15. **Limitations of Liability.**

15.1 **EXCLUSION OF DAMAGES.** IN NO EVENT WILL RAVENPACK OR ANY OF ITS LICENSORS, SERVICE PROVIDERS OR SUPPLIERS BE LIABLE UNDER OR IN CONNECTION WITH THIS AGREEMENT OR ITS SUBJECT MATTER UNDER ANY LEGAL OR EQUITABLE THEORY, INCLUDING BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY AND OTHERWISE, FOR ANY: (a) LOSS OF PRODUCTION, USE, BUSINESS, REVENUE OR PROFIT OR DIMINUTION IN VALUE; (b) IMPAIRMENT, INABILITY TO USE OR LOSS, INTERRUPTION OR DELAY OF THE APPLICATION (c) LOSS, DAMAGE, CORRUPTION OR RECOVERY OF DATA, OR BREACH OF DATA OR SYSTEM SECURITY, OR (d) CONSEQUENTIAL, INCIDENTAL, INDIRECT, EXEMPLARY, SPECIAL, ENHANCED OR PUNITIVE DAMAGES, REGARDLESS OF WHETHER SUCH PERSONS WERE ADVISED OF THE POSSIBILITY OF SUCH LOSSES OR DAMAGES OR SUCH LOSSES OR DAMAGES WERE OTHERWISE FORESEEABLE, AND NOTWITHSTANDING THE FAILURE OF ANY AGREED OR OTHER REMEDY OF ITS ESSENTIAL PURPOSE.

16. **Force Majeure.** In no event will either party be liable or responsible to the other party, or be deemed to have defaulted under or breached this Agreement, for any failure or delay in fulfilling or performing any term of this Agreement when and to the extent such failure or delay is caused by any circumstances beyond such party’s reasonable control (a “Force Majeure Event”), including acts of God, flood, fire, earthquake or explosion, war, terrorism, invasion, riot or other civil unrest, embargoes or blockades in effect on or after the date of this Agreement, national or regional emergency, strikes, labor stoppages or slowdowns or other industrial disturbances, passage of Law or any action taken by a governmental or public authority, including imposing an embargo, export or import restriction, quota or other restriction or prohibition or any complete or partial government shutdown, or national or regional shortage of adequate power or telecommunications or transportation.

17. **Miscellaneous.**

17.1 **Relationship of the Parties.** Nothing contained in this Agreement shall be construed as creating any agency, partnership, joint venture or other forms of joint enterprise, employment or fiduciary relationship between the parties, and neither party shall have authority to contract for or bind the other party in any manner whatsoever.

17.2 Interpretation. For purposes of this Agreement: (a) the words “include,” “includes” and “including” are deemed to be followed by the words “without limitation”; (b) the word “or” is not exclusive; (c) the words “herein,” “hereof,” “hereby,” “hereto” and “hereunder” refer to this Agreement as a whole; (d) words denoting the singular have a comparable meaning when used in the plural, and vice-versa; and (e) words denoting any gender include all genders. The parties intend this Agreement to be construed without regard to any presumption or rule requiring construction or interpretation against the party drafting an instrument or causing any instrument to be drafted.

17.3 Headings. The headings in this Agreement are for reference only and do not affect the interpretation of this Agreement.

17.4 Entire Agreement. This Agreement, together with any other documents incorporated herein by reference, constitutes the sole and entire agreement of the parties with respect to the subject matter of this Agreement and supersedes all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, with respect to such subject matter.

17.5 Assignment. Neither party shall assign or otherwise transfer any of its rights, or delegate or otherwise transfer any of its obligations or performance, under this Agreement, in each case whether voluntarily, involuntarily, by operation of law or otherwise. Any purported assignment, delegation or transfer in violation of this section is void. This Agreement is binding upon and inures to the benefit of each party’s successors and permitted assigns.

17.6 No Third-Party Beneficiaries. This Agreement is for the sole benefit of the parties hereto and nothing herein, express or implied, is intended to or shall confer upon any other Person any legal or equitable right, benefit or remedy of any nature whatsoever under or by reason of this Agreement.

17.7 Severability. If any provision of this Agreement is invalid, illegal or unenforceable in any jurisdiction, such invalidity, illegality or unenforceability shall not affect any other term or provision of this Agreement or invalidate or render unenforceable such term or provision in any other jurisdiction. Upon such determination that any term or other provision is invalid, illegal or unenforceable, the parties hereto shall negotiate in good faith to modify this Agreement so as to affect the original intent of the parties as closely as possible in a mutually acceptable manner in order that the transactions contemplated hereby be consummated as originally contemplated to the greatest extent possible.

17.8 Governing Law; Submission to Jurisdiction. This Agreement and the Order Schedule(s), as well as any and all contract, tort, or other claims arising from this Agreement and the Order Schedule(s) will be governed by and construed in accordance with the laws of the State of New York, United States of America (“New York”). The sole jurisdiction and venue for any litigation arising out of this Agreement and the Order Schedule(s) will be an appropriate federal or state court located in the Borough of Manhattan in the City of New York.

17.9 Counterparts. This Agreement may be executed in counterparts, each of which is deemed an original, but all of which together are deemed to be one and the same agreement. A signed copy of this Agreement delivered by e-mail or other means of electronic transmission is deemed to have the same legal effect as delivery of an original signed copy of this Agreement.

In witness whereof, the parties hereto have executed this Agreement as of the date below.

**Lean Financial Solutions GmbH
(Customer)**

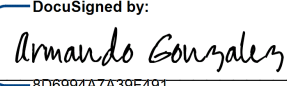
By:  _____

Name: Lars Stauffenegger

Title: CEO

Date: 10th of March, 2026

**RavenPack International S.L.U.
(RavenPack)**

DocuSigned by:
By:  _____
8D6994A7A39F491...

Name: Armando Gonzalez

Title: President and CEO

3/11/2026
Date: _____