Restricted Countries Policy

NAMH Global Ltd · Company registered in Saint Lucia, No. 2024-00372 · Not licensed by a securities regulator

Version 3.0 · Effective 28 October 2026

1. About this policy

1.1 This policy lists the countries whose residents NAMH Global Ltd ("**NAMH**", "**we**", "**us**", "**our**") does not serve, and explains what happens if you live in one of them or move to one. NAMH Global Ltd is a company registered in Saint Lucia (No. 2024-00372). It is not licensed by a securities regulator.

1.2 This policy forms part of our Terms of Service at www.namhglobal.com/terms (the "**Terms**"), as clause 1.4 of the Terms says. If this policy and the Terms conflict, the Terms apply.

1.3 The list in clause 2.1 is the same list as in clause 12.1 of the Terms and on the Website. When we change it, we change it in this policy, in the Terms and on the Website at the same time.

1.4 Words defined in clause 1.5 of the Terms have the same meaning in this policy. They include Account, Client ("you"), Restricted Jurisdiction (a country listed in clause 2.1 of this policy and clause 12.1 of the Terms) and Verified Payment Method. "**AML Policy**" means our Anti-Money Laundering and Know Your Customer Policy.

2. Countries we do not serve

2.1 We do not provide services to residents of:

- (a) the United States;
- (b) the United Arab Emirates;
- (c) India;
- (d) Iran;
- (e) Cuba;
- (f) Iraq;
- (g) Myanmar;
- (h) North Korea; or
- (i) Sudan.

2.2 This is the full list at the effective date of this policy. We may add countries because of sanctions or changes in local law (clause 12.3 of the Terms). If we do, clause 7 applies.

2.3 Separately from this list, we may refuse any application without giving a reason, as clause 2.4 of the Terms allows.

3. Sanctioned persons

3.1 Wherever you live, we do not provide services to any person or entity on the sanctions lists named in clause 7 of the AML Policy, or to any entity owned or controlled, directly or indirectly, by such a person.

4. How we decide where you live

4.1 When you open an Account, you confirm that you meet the eligibility conditions in clause 2.1 of the Terms, including that you are not resident in a Restricted Jurisdiction.

4.2 We decide where you live from the information and documents you give us during identity verification under the AML Policy. Under clause 2.4 of the Terms, we may ask for more documents at any time.

4.3 If the information we hold about where you live does not match, we may ask you for more documents. While we check, we may suspend your Account as Section 7 of the Terms allows.

5. Your responsibilities

5.1 You must make sure that using our services is lawful in the country where you live (clause 12.4 of the Terms).

5.2 You must not use our services from a Restricted Jurisdiction, or for anyone resident in one (clause 7.1(h) of the Terms).

5.3 You must tell us without delay if you become resident in a Restricted Jurisdiction (clause 12.5 of the Terms).

6. If you move to a Restricted Jurisdiction

6.1 If you become resident in a Restricted Jurisdiction, we will close your Account. Once we know of the move:

- (a) we stop accepting deposits and new positions;
- (b) we tell you in writing the date by which you should close your open positions and withdraw your balance;

- (c) you can withdraw your balance to your Verified Payment Methods under our Deposit and Withdrawal Policy, and we do not charge a withdrawal fee; and
- (d) if positions are still open on that date, we close them at the market price and return the remaining balance under clause 10.4 of the Terms.

6.2 If you do not tell us about the move, you are in breach of the Terms, and we may suspend your Account straight away (clause 10.3(d) of the Terms).

7. If a country is added to the list

7.1 If we can no longer serve a country because of sanctions or a change in law, we tell affected Clients in writing. You can then close your positions and withdraw your balance to your Verified Payment Methods. Clause 6.1 then applies.

8. Changes to this policy

8.1 We review this policy when sanctions or the laws affecting our services change. When we change it, we publish the new version with a new effective date and version number, and we update Section 12 of the Terms and the Website at the same time. We tell Account holders about material changes in the way Section 13 of the Terms describes.

9. Contact

9.1 To ask whether we can serve you, email support@namhglobal.com with the subject "Country eligibility". Support is available 24 hours a day, 7 days a week, by email and by phone or WhatsApp on +1-758-461-4088.