

1. Regulations for Conducting Moderated UX Studies (User Needs) Among Clients and Potential Clients of XTB Indonesia

I. General Provisions

1. Whenever the following terms are used in these regulations:
 - a) Study/Studies - it means a meeting/meetings with the Respondent to conduct a usability study;
 - b) Study Participation Confirmation Form - it means the form sent to the Potential Client who participated in the Study;
 - c) Registration Form - it means the form placed on the Registration Page;
 - d) Client - it means a natural person with whom XTB has concluded an Agreement;
 - e) Client Office - it means the website where the Client can manage their relationship with XTB, including checking the status of funds, personal data, opening an Account, making deposits, and contacting XTB;
 - f) Potential Client - it means a natural person who opened a demo account with XTB;
 - g) "UX Studies" Project - it means the project conducted by XTB aimed at improving the usability of XTB's products and services;
 - h) Regulations - it means the Regulations for conducting moderated UX studies (user needs) among clients and potential clients of XTB;
 - i) Respondent - it means the Client or Potential Client who participates in the "UX Studies" Project;
 - j) Website - it means the [xtb.] domain and all its subdomains
 - k) Registration Page - it means the website in the [xtb.] domain, to which access is provided to the Client or Potential Client for registration to the "UX Studies" Project;
 - l) XTB - it means PT XTB Indonesia Berjangka, with its registered address at Ruko Kopo Plaza B-24, Jalan Peta Kel. Suka Asih, Kec. Bojongloa Kaler Kota Bandung, Jawa Barat Indonesia – 40231
 - m) XTB Group – it means XTB Dom Maklerski S.A, registered in Poland and all its global subsidiaries.
2. Participation in the "UX Studies" Project means that the Respondent has read and accepted the rules of conducting the "UX Studies" Project contained in these Regulations and agrees to participate in it.
3. By accepting the Regulations, the Respondent confirms that they voluntarily join the "UX Studies" Project.
4. By accepting the Regulations, the Respondent accepts that any and all information, data, conclusions, reports, or other results of his participation in the "UX Studies" Project may be shared, analysed, processed and used by the entirety of XTB Group.

II. Respondent

1. The desire to participate in the "UX Studies" Project can be expressed by a Client or Potential Client who receives an invitation from XTB to participate in the aforementioned Project, and then:
 - a) fills out the Registration Form located on the Registration Page, indicating the email address used when setting up the investment account with XTB
 - b) accepts these Regulations.
2. XTB reserves the right to contact only selected Respondents for the purpose of conducting the Study.
3. An unlimited number of Respondents can participate in the "UX Studies" Project, provided that XTB decides on the number of Respondents necessary to conduct a specific Study.
4. The Respondent can participate in more than one Study conducted by XTB as part of the "UX Studies" Project if selected by XTB.

III. Subject of Studies Conducted as Part of the "UX Studies" Project

1. The subject of the Studies may include:
 - a). analysis of user needs using current XTB products (sets of functionalities; the term products should be understood as a set of solutions enabling the user to meet their needs, not XTB financial products),
 - b). analysis of user needs from proposed new functionalities in XTB products,
 - c). analysis of user needs from proposed new XTB products (sets of functionalities),
 - d). usability tests of new solutions in existing XTB products,
 - e). usability tests of new XTB products,

- f). comparative tests,
 - g). task tests.
2. The purpose of conducting the Studies is:
- a). understanding user needs,
 - b). determining how XTB Group's solutions (proposed or already delivered) can easily, inclusively, and intuitively meet user needs.

IV. Rules for Conducting Studies

1. Studies are conducted by qualified XTB Group's employees specializing in the area of user needs research (user experience).
2. XTB will contact selected Respondents to conduct the Study.
3. Contact with the Respondent will be conducted via email only from the address: badania@xtb.com.
4. The Respondent has the right to withdraw from the Study to which they were invited by XTB. Information about the withdrawal from the Study should be sent to the email address: badania@xtb.com.
5. Studies will be conducted at a time convenient for the Respondent. The Study date will be agreed with the Respondent via email by the XTB employee responsible for conducting the Study.
6. The meeting with the Respondent to conduct the Study will not exceed 60 minutes.
7. The Study is conducted online using a tool used by XTB for videoconferencing, which does not require installation and is accessible through any web browser.
8. A necessary condition for participating in the Study is that the Respondent has a stable internet connection, a working camera, and a device that allows them to join the online meeting and actively participate in it.
9. During the Study, the Study Leader will ask the Respondent to turn on the camera. The Respondent may be asked to log in to the XTB trading platform using the access data provided by the Study Leader. The Study Leader will not ask for any additional personal data or information about the Respondent's financial situation.
10. The Study will be recorded. The recording is for later analytical purposes only.
11. During the Study, the Respondent must perform the assigned tasks and answer the questions asked by the Study Leader.
12. Detailed instructions regarding the Study will be provided to the Respondent after they are invited to the Study.
13. A Potential Client Respondent is required to provide additional personal data, including but not limited to: name, surname, address, date of birth, ID number, bank account number with SWIFT code, which are necessary to pay the Respondent's remuneration.

V. Remuneration for Participation in the Stud

1. For participation in the Study, the Respondent is entitled to remuneration in the amount of: 200.00 PLN (in words: two hundred zlotys).
2. The remuneration for participation in the Study will be transferred to the Respondent:
 - a). In the case of a Client Respondent - to the Respondent's bank account currency indicated to XTB as their bank account in connection with the conclusion of the brokerage services agreement with XTB, available for verification or possible change in the Investor Room within 30 days from the date of the Study;
 - b). In the case of a Potential Client Respondent - to the Respondent's bank account indicated in the Study Participation Confirmation Form within 30 days from the date of submitting the correctly completed Study Participation Confirmation Form to XTB and providing the required data to comply with legal obligations.
3. The Respondent receiving remuneration is solely and fully responsible for any and all bank fees, tax obligations, or similar arising from the payment.
4. A requirement for receiving remuneration by a Potential Client Respondent is the completion and return of the Study Participation Confirmation Form.

VI. Final Provisions

1. The Regulations are available on the XTB website.
2. XTB reserves the right to change these Regulations for important reasons indicated in point 3 below at any time during the "UX Studies" Project. Respondents will be notified by email about the changes, and the amended Regulations will be published on the Website.
3. Important reasons for changing the Regulations include:
 - a). changes in generally applicable laws that affect or may affect XTB's activities;
 - b). the need to adapt the Regulations to applicable law;

- c). changes in the interpretation of laws resulting from: court rulings, resolutions, decisions, recommendations, or other acts of state authorities;
- d). the need to adapt the Regulations to: decisions, guidelines, recommendations, or other positions of supervisory authorities; e. the need to adapt the Regulations to consumer protection requirements.
4. In the event of a change in the Regulations, as specified in point 3, the amended Regulations will take effect from the date of their announcement.
 5. The Respondent undertakes to maintain confidentiality and not disclose to third parties any information, documents, or materials related to the "UX Studies" Project or obtained in connection with a given Study, referred to as Confidential Information. The obligation to maintain the confidentiality of Confidential Information also includes the obligation to secure them against disclosure.
 6. The Respondent undertakes not to disclose Confidential Information for a period of 3 years from becoming acquainted with them. This obligation remains in force regardless of the withdrawal from participation in the "UX Studies" Project.
 7. The Respondent may withdraw from participation in the "UX Studies" Project by sending an email to badania@xtb.com
 8. XTB has the right to terminate the "UX Studies" Project at any time, provided that it will be terminated after prior notification of the Respondents by email about its termination. XTB is obliged to pay pending remuneration for the Studies before the termination of the "UX Studies" Project.
 9. XTB is not responsible for:
 - a). any computer, software, internet, telephone, technical, hardware errors,
 - b). other irregularities that may occur with the Respondent during the Study.
 10. In particular, XTB is not responsible for:
 - a). disruptions in telecommunications connections,
 - b). data transmission errors,
 - c). system disruptions, which occurred without its fault, that may affect the inability to conduct the Study.
 11. XTB is not responsible for any losses incurred by the Respondent, including:
 - a). in particular, indirect or consequential losses,
 - b). costs of lost opportunities or profits, which arose in connection with the Respondent's failure to meet the conditions and rules of participation in the "UX Studies" Project.
 12. Information on the principles of personal data processing is available in the "Privacy Policy" available on the Website.
 13. The law applicable to these Regulations is Indonesian Law.