The primary Web sites covered by these Terms & Conditions are:

- https://tpq.io (and all its sub-domains)
- https://python-for-finance.com (and all its sub-domains)
- https://theaiengineer.dev (and all its sub-domains)
- https://pqp.io (and all its sub-domains, including services formerly or additionally known as Quant Platform)

These Terms & Conditions also apply to any other Web sites, services, and software programs operated or made available by The Python Quants GmbH ("The Python Quants", "we", "us"), unless explicitly stated otherwise for a specific service.

TERMS & CONDITIONS

The Python Quants GmbH October 6, 2025

Introduction

The use of the Web sites and software programs made available on these Web sites (collectively, "Software") as defined above is generally free of charge for certain services or trial periods and refers to The Python Quants GmbH, Germany ("The Python Quants") if not otherwise specified. These terms and conditions shall be governed by and construed in accordance with the laws of the Federal Republic of Germany without any reference to International Private Law. By opening and viewing the Web sites, each user represents that the user has read and understood and agrees to abide by the terms and conditions set forth in this paragraph and below. We may update or amend these terms and conditions from time to time by posting such updates or amendments to the Web sites. Your use of the Web sites after we post any such updates or amendments will constitute your agreement to those updates or amendments.

Unless otherwise specified, The Python Quants grants to you a non-exclusive and non-transferable limited right and license to access the Web sites for your personal use or for your internal business purposes (but not on behalf of any third party) only, provided that you register in accordance with the Web sites requirements. Note that the free service (e.g. free trials) provided via these Web sites might be canceled at any time without prior notice and that as a consequence any accounts and data might be deleted permanently.

The Web sites may also provide access to or integrate with a collection of open source packages/ programs or other third-party software (mostly Python-based but not limited to Python) that are governed by their own respective licensing agreements and/or other legal agreements ("3rd Party Agreements"). By directly or indirectly using such open source packages/programs or third-party software, each user agrees to the licensing and legal terms of the applicable 3rd Party Agreements regarding the respective software as if they would have installed or accessed the respective software themselves and would have formally agreed to the respective terms of the 3rd Party Agreements. You herewith – for the benefit of The Python Quants – fully submit under the terms and regulations of the respective 3rd Party Agreements, in particular regarding all provisions in conjunction with the use of trademark, intellectual property, license, software, and comparable rights. In general, by making use of the respective open source packages/programs or third-party software, you are responsible for making yourself aware of and complying with the underlying terms and conditions of the 3rd Party Agreements.

No invitation to purchase, no advisory service

The Web sites are being furnished only for illustrative information purposes of the respective user and shall neither be understood as any invitation to purchase any Software nor as any advisory service to

be rendered by The Python Quants. Except these terms and conditions, neither the Web sites nor any content contained on them shall create any contractual relationship with The Python Quants and does not oblige The Python Quants in any possible way.

Exclusion of Warranties

The Python Quants uses best endeavors to provide each respective user with reliable technology, data and information in a timely manner. However, The Python Quants has made no representation or warranty and accepts no liability for the quality, correctness, actuality and completeness of the information and the Software provided on the Web sites. The computations made on the basis of the Software shall be exemplary and non-binding. The Python Quants shall not be liable for the completeness and correctness of these computations. The computation/simulation/valuation made on the basis of any Software shall only be provided for information purposes and does not purport to be correct or complete. Furthermore, the computation/simulation/valuation is based on documents/files and data which have also been furnished or made available by the respective user and for which The Python Quants cannot be responsible. In no case, the computation/simulation/valuation shall form the basis of an investment decision or shall be understood as investment advice or other recommendation made by The Python Quants.

Certain statements and information in the simulation/valuation, including but not limited to the assumptions, estimations and projections of future trends constitute "forward looking statements". Regarding such forward looking statements The Python Quants has expressed no opinion on, and accepts no responsibility for the accuracy of such forward looking statements. Such forward looking statements involve known and unknown risks, uncertainties and other important factors that could cause actual results to differ materially from such forward looking statements. Therefore, The Python Quants accepts no liability for forward looking statements.

Liability

Although the Software as well as the computation/simulation/valuation generated by the Software might have been drawn up with care, the possibility that they may be incomplete or contain errors cannot be excluded. The Python Quants, its shareholders, executives and employees accept no liability for the correctness and completeness of any Software and the computation/simulation/valuation. In particular, they shall not be liable for the statements, projections or other information contained in the computation/simulation/valuation. No liability for direct or indirect damage shall arise as a result of any incorrectness or incompleteness of the Software and/or computation/simulation/valuation.

In case The Python Quants provides links to other Web pages, The Python Quants does not include the content of these Web pages in its Web sites and therefore shall not be liable for any content of any linked Web page.

In addition, The Python Quants, its shareholders, executives and employees accept no liability for the correctness and completeness of the open source packages/programs of 3rd parties or any results of the use of such open source packages/programs. In particular, they shall not be liable for the statements, projections or other information contained in or resulting out of the open source packages/programs and no liability for direct or indirect damage shall arise for The Python Quants as a result of any incorrectness or incompleteness of the open source packages/programs or their content.

Rights related to content and layout

The packages/programs, content and the layout of the Web sites, including any Software, are protected by applicable copyright and intellectual property laws as well as in similar manner either for The Python Quants or others (see the respective licensing terms of e.g. open source packages/programs). Unless the prior written approval of The Python Quants, the part or complete reproduction, transfer, modification and use of these Web sites for public or commercial purposes is strictly forbidden.

Privacy and Security

We are committed to your privacy and security. For more information, you should review our Privacy Policy at https://tpq.io/tpq_privacy_policy.pdf. By agreeing to these terms and conditions, you

acknowledge that you understand that "perfect security" cannot be attained on the Internet, and that you understand and agree that we only agree to take reasonable steps to help ensure the security of your personal information and that such steps do not guarantee that the Web sites are invulnerable to all security breaches or immune from viruses, security threats or other vulnerabilities. We do not warrant that your information will be secure.

The Python Quants GmbH

Freiligrathstrasse 20, 66333 Voelklingen, Germany Commercial Register: Amtsgericht Saarbruecken HRB 14853 Managing Director: Dr. Yves Hilpisch

Support: team@tpq.io

Internet: https://python-for-finance.com