



MEMORANDUM OF UNDERSTANDING

Technical Cooperation Agreement



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Between KARMAR LLC and Apple Inc.

PARTY ONE:

KARMAR – Limited Liability Company

(KARMAR – LLC)

Headquarters: Kingdom of Saudi Arabia

Represented by: Abdulkarim Abdullah Alanazi

Title: Chief Executive Officer & Authorized Representative

Hereinafter referred to as "KARMAR".

PARTY TWO:

Apple Inc.

Headquarters: Cupertino, California, USA

Represented by: Craig Federighi

Title: Senior Vice President, Software Engineering

Hereinafter referred to as "Apple".

This Memorandum of Understanding ("MoU") establishes a collaborative framework between KARMAR LLC and Apple Inc. to explore strategic cooperation in software engineering, ecosystem integration, mobility solutions, artificial intelligence, and future digital technologies across Apple's platforms.

Both parties acknowledge the importance of innovation, quality, and technological advancement, and seek to establish a forward-looking relationship that supports mutual growth.

PURPOSE OF THE MOU

The purpose of this MoU is to define the intentions and core principles of cooperation, including:

- Developing and enhancing software solutions within the Apple ecosystem (iOS, iPadOS, macOS, watchOS, visionOS).
- Integrating Apple technologies such as Swift, Xcode, Core ML, ARKit, Metal, and spatial computing frameworks into KARMAR products.
- Strengthening KARMAR's engineering capabilities through Apple-aligned training, workshops, and professional development.
- Improving the overall quality, performance, and user experience of KARMAR's applications on Apple devices.
- Exploring long-term opportunities for joint innovation in AI, extended reality, digital ecosystems, and developer tooling.

Cooperation between the parties may include, but is not limited to:

- Development of high-quality applications designed specifically for Apple platforms.
- Utilizing Apple's machine learning, augmented reality, and spatial computing APIs.
- Participating in Apple developer programs, labs, and technical sessions.
- Consulting on Apple-centric UI/UX design following Human Interface Guidelines (HIG).
- Technical knowledge exchange and advanced engineering discussions.
- Exploring opportunities for showcasing KARMAR applications in the App Store ecosystem.
- Joint research and potential innovation projects aligned with Apple's future technologies.

Responsibilities of KARMAR

- Assign qualified engineering and design teams for Apple-related development.
- Comply with Apple's platform policies, security requirements, and best practices.
- Maintain confidentiality and protect Apple's intellectual property.
- Ensure that applications developed for Apple platforms meet performance, security, and quality standards.

Responsibilities of Apple

- Provide technical guidance and support related to Apple's development tools and frameworks.
- Facilitate access to documentation, technical resources, and developer programs.
- Support KARMAR engineering teams through training and capability-building opportunities.
- Offer insights regarding best practices, performance optimization, and platform-specific innovation.

5 CONFIDENTIALITY

All exchanged information, technical materials, and strategic discussions must remain confidential. Neither party may disclose such information without prior written consent from the other.

6 DURATION

This MoU shall be effective for two (2) years from the date of signing and may be renewed through a mutual written agreement.

7 LEGAL NATURE

This MoU is non-binding and does not create financial, legal, or commercial obligations. It serves solely as a collaborative framework and may be followed by formal agreements if needed.

8 TERMINATION

Either party may terminate this MoU with written notice of at least thirty (30) days, without affecting any rights or obligations accrued before the termination.

For KARMAR LLC

For Apple Inc.

Name: Abdulkarim Abdullah Alanazi

Title: Chief Executive Officer & Authorized
Representative

Date: September 12, 2025

Name: Craig Federighi

Title: Senior Vice President, Software
Engineering

Date: September 12, 2025

CONFIDENTIAL - This document contains confidential information belonging to the
mentioned parties