Consumer Information

MP Developers s.r.o.

The Provider provides the Client, who is a consumer within the meaning of Section 419 of Act No. 89/2012 Coll., the Civil Code, as amended ("**Civil Code**"), with the pre-contractual information set out below ("**Consumer Information**").

At the same time, the Provider fulfils its information obligation towards the Client, who is a consumer, within the meaning of the Civil Code, through the following documents: (i) Platform Services Agreement, (ii) Anycoin Platform Terms and Conditions ("**Terms and Conditions**") and (iii) Tariff.

By entering into the Platform Services Agreement, the Client declares that they agree with this method of providing information and have familiarised themselves with the aforementioned documents.

All information provided in this manner remains valid for the duration of the Platform Services Agreement or for the validity period of the relevant version of the applicable document, should the current version of the applicable document be amended during the term of the Platform Services Agreement. Both current and previous versions of the documents referred to in items (i), (ii), and (iii) above are available on the Platform.

The terms used in this Consumer Information are defined in the Terms and Conditions.

1. **Basic information about the Provider**

   The Provider is the company MP Developers s.r.o., with its registered office at Křižíkova 710/30, Karlín, 186 00 Prague 8, Company ID: 07055285, registered in the Commercial Register maintained by the Municipal Court in Prague under file no. C 429661. Telephone +420 538 880 828, email info@anycoin.cz, website www.anycoin.cz

2. **Main business activity**

   The Provider provides services related to crypto-assets, as defined in the Regulation.

3. **Designation of goods or services and description of their main characteristics:**

   Services are defined as the provision of services by the Provider to Clients through the Platform, including services related to crypto-assets within the meaning of the Regulation. Specifically, these are the following Services:

   (a) Custody and Administration, which involve the custody and administration of crypto-assets on behalf of customers within the meaning of Article 3(1)(17) of the Regulation under the conditions set out in Article 4 of the Terms and Conditions;

   (b) Execution of Orders, which constitutes the execution of orders for crypto-assets on behalf of customers within the meaning of Article 3(1)(21) of the Regulation under the conditions set out in Article 5 of the Terms and Conditions;

   (c) Exchange, which constitutes an exchange of crypto-assets for monetary funds or other crypto-assets within the meaning of Article 3(1)(19) and (20) of the Regulation under the terms set out in Article 7 of the Terms and Conditions.

   (d) Transfer, which constitutes a transfer of crypto-assets on behalf of customers within the meaning of Article 3(1)(26) of the Regulation under the conditions for Transfer set out in Article 8 of the Terms and Conditions.

4. **Supervisory authority**

   The Provider is subject to the supervision of the Czech National Bank, with its registered office at Na Příkopě 864/28, 115 03 Prague 1, email: podatelna@cnb.cz, website: www.cnb.cz.

5. **Total price of services, method of calculating the price of services:**

Prices for services are set out in the Tariff and the Terms and Conditions. The Provider may unilaterally amend the Tariff and the Terms and Conditions in accordance with the Terms and Conditions.

The total price of the Services cannot be determined in advance, as it will depend on the amount, frequency, and other parameters of the Orders and the Services used. Except for fees and payments according to the Tariff and the Terms and Conditions, which the Provider is entitled to offset under the Terms and Conditions, the Provider shall not deduct any taxes or fees intended for the state or third parties, unless required to do so by legal regulations, a court decision, or a decision of another public authority. Notification of the price or remuneration for a single billing period, which is one calendar month within the meaning of the Civil Code, is not relevant. Delivery costs do not apply in the case of Services provided. The Provider is entitled to share part of the fees charged to Clients with third parties (in particular in the form of incentives).

The Client may incur other costs in connection with the use of the Services, depending on their individual legal status, which are not included in the fees paid to the Provider and for the fulfilment of which the Client is solely responsible. The Client shall be liable for all taxes or other levies applicable to them under the relevant legal regulations.

6. **Information on other taxes or costs that are not paid through the Provider or that the Provider does not collect**

The Client may incur other costs in connection with the use of the Services, depending on their individual legal status, which are not included in the fees paid to the Provider and for the fulfilment of which the Client is solely responsible. Revenue from the use of the Services is subject to applicable taxes and fees. The Provider does not provide tax advice and therefore recommends that the Client consult a tax advisor regarding tax matters related to the use of the Services. The Provider would like to stress that the tax regime depends on the individual circumstances of each Client and may change in the future.

7. **Method of payment, method and time of provision of the Services, and, where applicable, Rules for Submitting and Handling Complaints and Claims**

Payment can be made via:

(a) **funds**, in the form of a non-cash transfer from the Client's Payment Account to the Provider's bank account, the details of which will be made available to the Client by the Provider via the Platform. In order to identify the Client, the payment must always include the Client's variable symbol, which is available to the Client on the Platform, and must be made via payment service providers (payment gateways) or by payment card through Apple Pay / Google Pay, or

(b) **crypto-assets**, in the form of a transfer of crypto-assets from the Client's wallet (address) supported by the Platform's trading system, enabling compliance with AML and TFR regulations, including, where applicable, wallets maintained for the Client by another provider of crypto-asset-related services. The range of supported wallets is available on the Platform's website.

The manner and timing of the provision of the Services depend on the nature of the individual Services and are detailed in the Terms and Conditions and the Product Information Documents for each Service.

The Client may submit complaints or claims regarding the Platform or Services via an email sent to the Provider's Email Address or through their Client Account. Similar rights may also be exercised by a potential Client in connection with the offer of Services. The Terms and

Conditions, along with the process for submitting and handling complaints and claims, are outlined in the Rules for Submitting and Handling Complaints and Claims, which are available on the Platform at www.anycoin.cz.

The Client has the right to inform the Provider of any defects in a transaction executed on the basis of an Order within 30 days of the settlement of the relevant transaction. Otherwise, the Provider and the Client agree on an irrefutable presumption that the transaction was carried out in accordance with the Order and the Provider will not take into account any defects claimed later.

8. The shortest commitment period of the Platform Services Agreement

The Platform Services Agreement is concluded for an indefinite period. Unless the Platform Services Agreement is terminated prior to the submission of the Order, it shall bind the Provider and the Client for a minimum period corresponding to the length of time for which the Client's funds or crypto-assets are entrusted to the Provider as part of the of Custody and Administration Service. This period generally corresponds to the settlement period for the Client's Order to withdraw funds or crypto-assets as part of the Custody and Administration Service. The concluded Platform Services Agreement will be accessible to the Client through the Client Account.

9. Risks associated with the use of Services on the Platform

Given the nature of the Services, their use involves a number of risks. The Client undertakes to familiarise themselves with these risks and acknowledges them by using the Services. The list of risks given below is not complete and exhaustive.

(a) General risks associated with holding crypto-assets

Crypto-assets are a high-risk asset class. Trading and holding crypto-assets involves a number of risks. The Client undertakes to carefully assess these risks and to decide to use the Services only if they are able to bear the loss of all funds invested by them.

(b) Market risk

The value of crypto-assets depends on market conditions, which can change rapidly and unpredictably. As a result of these changes, the value of crypto-assets may be subject to change or may even be completely lost. Past returns on the crypto-assets market are not a guarantee of future returns, and the return of invested funds is not guaranteed.

(c) Liquidity risk

Crypto-asset markets may not be sufficiently active, which may result in limited ability to carry out a transaction with the given crypto-asset, or even an inability to carry out such a transaction under normal market conditions.

(d) Exchange rate risk

Trading in crypto-assets may take place in various currencies, and the outcome of the trade may, among other things, be affected by the exchange rate developments of individual currencies, even if there is no change in the value of the crypto-asset itself.

(e) Political risk

A change in the political situation at a global or regional level may have an impact on the development of crypto-asset prices, their regulation, operation, or, for example, the enforceability of obligations associated with them.

(f) Risk of insufficient diversification

Insufficient diversification of the Client's portfolio may increase the impact of the materialisation of certain risks associated with holding crypto-assets.

(g) Risk of technological development and vulnerabilities

The value of crypto-assets may depend on their technology and may respond to developments in this technology as well as to the emergence or advancement of competing technologies. The value of crypto-assets may also be affected by the existence of vulnerabilities or their exploitation by third parties.

(h) Specific risks associated with certain crypto-assets

Crypto-assets are a diverse class of assets and it is always necessary to take into account the specific characteristics of the given crypto-asset. Some crypto-assets may depend on other technologies of different crypto-assets, may differ in the rights associated with them, or their value may be linked to the specific business, product, or service of such a third party.

(i) Irrevocability of Orders and transactions

Orders, including Transfer Orders, and Transfers of crypto-assets are generally irrevocable. By submitting an Order, the Client assumes the risks arising from incorrectly placed Orders.

(j) Risk of loss of confidence

The value of certain crypto-assets may be based on confidence in their functionality or on expectations that their value will rise or remain stable, and may not be based on any fundamental factors. The loss of confidence in a given crypto-asset may therefore result in a decrease in demand and potentially even a complete loss of its value.

(k) Execution-only regime of Orders

The Provider does not assess the suitability or appropriateness of individual Services and Orders in relation to the Client. The Provider executes the Orders as they were submitted by the Client.

(l) Autonomy of crypto-assets

Crypto-assets represent digital systems that are either controlled by a third party or are fully decentralised. There is no entity that exercises control over the network of the given crypto-assets. The Provider does not supervise or control the network of the given crypto-asset, nor does it guarantee its functionality.

(m) Transparency of crypto-asset transactions

Transactions in crypto-assets are typically recorded in a publicly accessible distributed ledger database. It is possible for anyone to find out at any time how many units of a particular crypto-asset are stored at a specific virtual wallet address at any given moment; from which addresses the specific crypto-asset was transferred to that address; and to which addresses the specific crypto-asset was transferred from that address.

(n) Risk of division, modification or termination of the distributed ledger network

The operation of crypto-asset networks is based on the cooperation of a decentralised network of independent node operators, which is founded on the synchronisation of these operators, who must agree on the software version used and the technical rules of operation. In the event of discrepancies between individual operators, incompatibility of technical changes or version incompatibility, the network may be split, parallel registers may be created, the operating rules may change, or the relevant network may cease to function.

(o) Risk of compromise and loss of cryptographic keys

Custody of crypto-assets is associated with the risk of compromise, loss, or unauthorised disclosure of cryptographic keys to crypto-assets. Such an event may result in a partial or complete loss of crypto-assets, restrictions on the ability to dispose of them, or other related adverse consequences for the Client.

(p) Security risks

Crypto-assets and their management may be exposed to cyber and security risks. These risks may be exploited by third parties or may manifest themselves in the malfunctioning of the Provider, Platform, or crypto-assets. In extreme cases, the exploitation of these risks may lead to the loss of crypto-assets, restricted ability to dispose of them, or may affect market sentiment and result in a change in the value of crypto-assets.

(q) Absence of insurance, non-existence of a guarantee system

Crypto-assets entrusted to the Provider are not covered by a deposit insurance scheme, the financial market guarantee system, or any other compensation scheme or insurance.

(r) Risk of Provider's failure

The Provider may be exposed to financial, operational and other risks that may lead to limited availability, interruption or termination of the provision of Services. In such cases, there may be a temporary or, in extreme cases, permanent restriction of the Client's access to funds or crypto-assets, even in the case of maintaining a separate record of crypto-assets.

10. Information on the possibility or impossibility of withdrawing from the Platform Services Agreement, practical instructions for exercising the right to withdraw from the Platform Services Agreement, including the address to which the notice of withdrawal from the Platform Services Agreement should be sent:

A Client who is a consumer is entitled to withdraw from the Platform Services Agreement within 14 days from the date of its conclusion, without giving any reason and without any contractual penalty, by sending an email to the Provider's Email Address or via the Client Account. Upon the expiry of this period, the Client's right to withdraw from the Platform Services Agreement shall lapse.

By entering into the Platform Services Agreement, the Client requests that the Provider commence fulfilling its obligations arising from the Platform Services Agreement immediately upon its conclusion, i.e., before the expiry of the withdrawal period.

Once the Order has been submitted, the Client will not be entitled to withdraw from the Platform Service Agreement, as outlined in Section 1837(b) of the Civil Code, due to the execution of the Order being dependent on fluctuations in the financial market (the crypto-assets market), which are beyond the Provider's control.

11. Information on the right of the Client and the Provider to terminate the Platform Services Agreement prematurely or unilaterally

The Client has the right to terminate the Platform Services Agreement by giving notice without stating a reason, as well as in the event of disagreement with a change to the Terms and Conditions, Tariff or Product Information Documents, by sending a notification to the Provider via an email sent to the Provider's Email Address or through the Client Account. Unless otherwise provided for in the Terms and Conditions, the Client's notice of termination shall take effect upon delivery and upon the expiry of a 30-day notice period.

The Provider is entitled to terminate the Platform Services Agreement by giving notice to the Client without stating a reason and also for the following reasons:

(a) the termination of the Platform Services Agreement is necessary to achieve compliance with the Regulation, other legal regulations, or the internal regulations of the Provider;

(b) the Client has not made the Verification Payment within 30 days of the conclusion of the Platform Services Agreement;

(c) the Client allows third parties to use their Client Account, whether intentionally or negligently;

(d) the Client Account meets the criteria for an Inactive Account and, at the same time, the Inactive Account shows a zero balance;

(e) the Client is in serious breach of their obligations under the Platform Services Agreement or the Terms and Conditions, or is in repeated minor breach of such obligations;

(f) in the event of termination of the provision of Services by the Provider or a substantial reduction in their scope.

Termination of the Platform Services Agreement by either party will not incur any penalties.

12. Designation of the EU Member State whose legislation the Provider uses as the basis for establishing relationships with the Client prior to the conclusion of the Platform Services Agreement:

The Provider, its activities, the legal relationship with the Client prior to the conclusion of the Platform Services Agreement, the Platform Services Agreement, the Terms and Conditions, as well as the Tariff, are governed by the laws of the Czech Republic and directly applicable legal regulations of the European Union.

13. Governing law and jurisdiction:

The governing law in the event of any dispute between the Client and the Provider is Czech law. The jurisdiction of the court for dispute resolution is governed by the legal provisions governing jurisdiction under Czech law.

14. Subject of out-of-court dispute resolution between the Client and the Provider, supervisory authority to which a complaint can be submitted

The Client is entitled to contact the supervisory authority of the Provider, which is the Czech National Bank, with its registered office at Na Příkopě 28, 115 03 Prague 1, Czech Republic, www.cnb.cz.

The Client is also entitled to contact the Office of the Financial Arbitrator, Legerova 1581/69, 110 00 Prague 1, Czech Republic, email: arbitr@finarbitr.cz, website: www.finarbitr.cz. In the event of a dispute between the Provider and the Client that cannot be resolved by agreement, the Client is entitled to submit a proposal for out-of-court resolution to the designated body for out-of-court consumer dispute resolution, the Office of the Financial Arbitrator, Legerova 1581/69, 110 00 Prague 1, Czech Republic, email: arbitr@finarbitr.cz, website: www.finarbitr.cz.

15. Language of proceedings:

Unless the Provider and the Client agree otherwise, the Provider shall use the Czech language for communication with the Client. The Client shall receive documents and other information from the Provider in this language. Any contract with the Client shall be concluded in the Czech language.

16. Information on the existence of a guarantee fund

The Provider is not a participant in the Securities Traders Guarantee Fund or any other guarantee fund within the Financial Market Guarantee System.

17. <u>The validity of the information provided, including pricing details</u>

The details provided in this Consumer Information will remain valid for the duration of the Platform Services Agreement, but no longer than until the Platform Services Agreement, the Terms and Conditions or the Price List are amended. The mechanism for amending the Platform Services Agreement is set out in the Platform Services Agreement. The mechanism for amending the Terms and Conditions and the Tariff is set out in the Terms and Conditions.

This pre-contractual information is effective as of 1 July 2026.