AVIS Land
Securities Purchase and Trading Policy

Version 1.0 | 25 November 2026

This Policy governs requests to subscribe for, purchase, sell or trade securities and related financial instruments through AVIS Land. The securities service is intended for sophisticated investors who approach on their own initiative, meet the legal eligibility requirements for the particular instrument and jurisdiction, and make their own investment decisions. This document provides general participation conditions and risk information. It does not recommend an investment or constitute the offering document for a particular security.

Part A Purpose eligibility and authority

1 Operator and common contact

AVIS Land is operated by GENESIS Collateral House Company Limited, Irish company number 823931, registered at 51 Bracken Road, Dublin D18 CV48, Ireland, and GENESIS Collateral House Company, North Carolina entity number 3214399, registered at 4111-E Rose Lake Drive, Charlotte, North Carolina 28217, USA. GENESIS operates within the Monkeyrock group. The relevant service documentation identifies the contracting GENESIS operator and the person responsible for each regulated activity.

All enquiries, requests and notices concerning this Policy may be sent to legalcube@avis.land. Principal operating and correspondence office: GENESIS, 17-25 Via Ingegno, 84087 Sarno (SA), Italy. Telephone and WhatsApp: +34 674 002 006. Website: https://avis.land. Sending an enquiry does not commit either party to a trade.

2 Information and investment advice

GENESIS does not provide investment advice through this Policy or through general platform descriptions, project presentations, market data, educational material, forecasts or other general information. Those materials do not assess an investor's personal objectives, financial circumstances, experience or investment needs and must not be treated as a personal recommendation to buy, sell, hold, exchange or subscribe for an instrument. A platform ranking, displayed price, research output or robotic response is not an assurance of suitability, fair value or future performance.

Each investor makes its own decision after reviewing the actual transaction documents and obtaining independent financial, legal, tax or technical advice where appropriate. Any investment-advisory or discretionary management service agreed with an investor must be separately documented with the identified provider and fall within its lawful authority. If the actual conduct constitutes a regulated recommendation, advice, arranging, execution, dealing or discretionary management, the duties attached to that conduct apply regardless of a label or acknowledgement in this Policy. Required suitability, appropriateness, best-interest and disclosure duties cannot be removed by stating that information is not advice.

For United States recommendations by a broker-dealer, an accredited or experienced natural person may still be a retail customer protected by Regulation Best Interest. That protection cannot be waived. Applicable investment-adviser fiduciary duties also remain. The separate legal classification for an offering must not be used to remove protections applying to the actual service.

3 Sophisticated investors and legal capacity

A request to acquire a security must originate from a sophisticated investor acting for its own account or from a duly authorised representative of an eligible investor. For platform admission, sophistication means sufficient financial and business knowledge and experience to understand and evaluate the particular instrument, its terms, valuation, issuer, technology, liquidity and material risks, together with the financial ability to bear the relevant losses and holding period. An adviser or purchaser representative may assist only to the extent the applicable legal route permits.

The investor must have legal capacity and any necessary corporate, trustee, fiduciary or investment authority. An entity's classification and the authority and competence of its decision makers must be established. A natural person investing personally is not treated as an institution merely because that person owns a company, has professional experience or has substantial assets.

Sophistication is a platform admission condition, not a universal statutory classification. The responsible provider must additionally establish any required accredited-investor, qualified-institutional-buyer, qualified-investor, professional-client, eligible-counterparty, wholesale, expert or other local status for the actual route. A self-description, account registration or acknowledgement of risk alone is insufficient. Classification may differ between instruments and services and must be reassessed when relevant facts change.

4 Investor initiated requests and standing instructions

An investor must independently initiate its request for access to a specific securities service or transaction and identify the subject of that request. The actual enquiry, its date, scope and relevant preceding communications must be recorded. No participant may create, backdate or procure an inaccurate declaration that an approach was unsolicited. An introduction, targeted communication, affiliated promotion or prior solicitation must be assessed on its actual facts.

Investor initiation does not by itself permit an offer, financial promotion, sale or service that otherwise requires registration, authorisation, an exemption or an approved document. It does not give permission to solicit unrelated products or to market new categories beyond the lawful scope of the request. Any reliance on a legally recognised reverse-solicitation provision requires its specific conditions to be met.

A valid trading or investment mandate may authorise repeated operations within defined instruments, strategies, limits and duration without a fresh request for every technical step. The mandate must identify the investor, authorised provider, assets, exposure and expenditure limits, reporting and means of stopping future instructions. The general licence to process user assets through the QUANTUM gateway does not alone authorise a securities subscription, trade, pledge, asset transfer or discretionary portfolio decision.

5 Issuers providers and separate legal roles

Each transaction must identify the issuer or seller, the rights owner, any arranger, broker, dealer, adviser, market maker, exchange or trading venue, custodian, payment provider, registrar and other material agent. Their capacity, permissions and responsibilities must be established for the actual activity and territory. A licence, asset, fund, exchange connection or insurance arrangement belonging to one participant does not become an authorisation or obligation of another participant merely through onboarding or a group relationship.

Users retain their own securities, technologies, businesses, contractual rights and responsibilities. GENESIS remains responsible for the services it contracts to supply and any duties attached to its actual conduct. The issuer remains responsible for its instrument and disclosures, subject to responsibilities imposed on other persons by law. Market admission, a security identifier, a token

contract, a rating, a registration filing or an exchange display must not be presented as government endorsement or a guarantee of investment quality.

Part B United States securities requirements

6 Sophistication and verified purchaser status

An accredited investor must satisfy an applicable category in Securities Act Rule 501(a). A qualified institutional buyer, qualified purchaser and eligible contract participant each has a separate legal definition. Experience, wealth, professional-client status elsewhere or an account label does not automatically establish these classifications. You must provide accurate, reasonably requested evidence of the status required for the particular transaction and promptly report a material change before further purchases. A tick-box declaration alone is insufficient where the applicable verification standard requires more.

7 United States offering route

Each offer and sale subject to the United States Securities Act must comply with its registration requirements or an available exemption. Section 5 regulates offers as well as completed sales; a platform page, presentation or communication may be an offer according to its substance. Before access to restricted offering material or transaction acceptance, the responsible issuer or seller must establish the permitted distribution route and the investor's eligibility at the relevant stage.

The transaction documents must identify the issuer and seller, the security, the relied-upon registration or exemption, eligible purchasers, permitted jurisdictions and applicable transfer conditions. This Policy does not establish that an existing programme qualifies for any route. An SEC filing, Form D, registration statement, token identifier or platform listing does not constitute SEC approval of an investment's merits or a guarantee of its accuracy or value.

8 Rule 506(b) private placements

A transaction expressly conducted under Rule 506(b) must satisfy that rule and the applicable Regulation D conditions, including the prohibition on general solicitation and general advertising. Publicly accessible offering pages or broad promotional communications cannot be made private merely by adding a password or obtaining an investor declaration afterwards. An enquiry alone does not establish a pre-existing substantive relationship.

Accredited-investor status must have a reasonable factual basis. Non-accredited purchasers may be admitted only where the particular offering expressly permits them and satisfies the applicable purchaser-number limits, sophistication requirements and prescribed disclosure conditions. Required information and financial statements must be delivered sufficiently before sale, with the required opportunity to obtain information and ask questions. AVIS Land admission by itself does not establish that these conditions have been met.

9 Rule 506(c) offerings

Rule 506(c) permits general solicitation only where all purchasers are accredited investors, the issuer takes reasonable steps to verify that status and the remaining applicable conditions are satisfied. The issuer must use a verification method appropriate to the facts; an unsupported self-certification does not fulfil that duty. Verification may use qualifying financial evidence or confirmation from an eligible professional under the rule. The independent-approach requirement for AVIS Land participation still applies.

A Rule 506 offering remains subject to applicable bad-actor disqualification, filing, antifraud and resale requirements. Accredited status and a completed verification process do not establish the investment's suitability or make restricted securities freely tradeable.

10 Rule 144A institutional resales

Rule 144A is a resale safe harbour for eligible transactions with qualified institutional buyers; it is not an exemption for the issuer's own initial sale. An initial issue and any subsequent resale each require their own lawful basis. Under a Rule 144A transaction, the seller and persons acting for it must have the required reasonable belief that the buyer is a qualified institutional buyer. Individual accreditation or sophistication alone does not qualify a purchaser.

The security must satisfy Rule 144A's eligibility conditions, the buyer must receive the required notice of reliance, and applicable issuer-information rights must be respected. Securities acquired through Rule 144A remain restricted securities. A permission to offer under that rule does not remove the separate conditions governing the eventual buyer or sale.

11 Regulation S offshore transactions

Reliance on Regulation S requires an offshore transaction, compliance with the applicable prohibition on directed selling efforts in the United States, and the conditions for the relevant issuer, security and distribution category. The actual location of the offer and buyer, the origin of the order, the distribution arrangements and any pre-arranged United States resale must be assessed. An offshore account, foreign server or foreign intermediary does not alone establish compliance.

United States person status under Rule 902(k) depends on its defined residence, organisation, account, trust and other criteria and exceptions; citizenship or an internet address alone is not determinative. You must disclose relevant beneficial ownership, account capacity and location accurately. Where the applicable category restricts purchases by or for United States persons, those restrictions apply alongside the offshore-transaction requirement.

The applicable offering restrictions, certifications, legends, hedging limits and distribution compliance period must be observed. Equity securities of domestic issuers covered by Rule 905 remain restricted securities despite an offshore resale. Regulation S does not eliminate the law of the country where the offer or sale occurs.

12 Resale and transfer controls

Each onward offer, sale or transfer must satisfy its applicable legal basis and the security's terms. A holding-period expiry does not itself guarantee eligibility for public resale. Reliance on Rule 144 depends on the relevant conditions, which may include the holding period, issuer reporting and current public information, affiliate status, volume, manner of sale and filing requirements. Applicable shell-company restrictions must also be considered.

You must observe disclosed transfer restrictions and provide evidence reasonably needed to process a lawful transfer. The issuer, transfer agent, custodian or trading provider may apply the required legends and transfer controls. Tokenisation, wallet-to-wallet movement, an internal ledger entry or a purported sale outside the platform does not remove securities-law restrictions. A technical transfer capability is not a promise of a lawful purchaser, secondary market or immediate exit.

13 Intermediaries and trading services

The entity performing execution, brokerage, dealing, placement, custody or venue functions must be identified and satisfy the authorisations or exemptions applicable to its actual role. Securities-offering exemptions do not themselves exempt a broker or dealer from Exchange Act registration. Solicitation,

negotiation, execution, handling customer assets and compensation linked to a transaction's outcome or size are relevant to that assessment.

A foreign licence or another participant's registration does not automatically authorise United States activity by GENESIS or any other entity. Any reliance on a foreign-broker exemption, including Rule 15a-6, must meet its own conditions. An investor's request or a description of the platform as a technology gateway does not settle that question. Trading and order matching must also satisfy the rules applicable to the actual venue and service.

14 United States state requirements

A qualifying Rule 506 offering benefits from federal pre-emption of state securities registration and qualification, while permitted state notice filings, fees and antifraud enforcement remain. Applicable intermediary and representative registration requirements must also be satisfied. You must accurately disclose residence, establishment and transaction location and must not use nominees, misleading addresses or technical routing to evade a restriction.

15 Derivatives and commodity interests

Futures, commodity options, swaps and interests in commodity pools require separate assessment of the provider, venue, product and purchaser rules, including applicable commodity pool operator and commodity trading adviser obligations. Eligible-contract-participant status must be established where required; sophistication or securities accreditation is not a universal substitute. United States swaps with a person who is not an eligible contract participant generally must be entered into on, or subject to the rules of, a designated contract market. Designated contract markets can permit retail participation in futures and options; this Policy does not impose eligible-contract-participant status on every futures trade. AVIS Land's sophistication standard and the selected service's lawful admission conditions still apply.

Part C Other jurisdictions and territorial restrictions

16 EU and EEA investor classification

Under the applicable MiFID II framework, professional-client status follows the statutory categories or a properly completed elective classification. An elective professional classification requires the responsible investment firm to assess relevant expertise, experience and knowledge, establish the prescribed qualifying criteria and complete the written request, warning and separate acknowledgement procedure. The label 'sophisticated investor' does not substitute for that process. The classification must be appropriate to its stated services and instruments, and changes affecting eligibility must be reported.

Eligible-counterparty treatment is a separate category for specified services and transactions. Professional status does not automatically confer it. Any required agreement or confirmation must be obtained, and applicable rights to request greater protection remain available. Classification does not remove duties that the law preserves. A Prospectus Regulation qualified-investor classification must separately satisfy its statutory definition; it must not be inferred merely from the investor's nationality, company form or investment amount. Relevant EEA incorporation and national requirements apply in the country concerned.

17 European offers and tokenised instruments

An EU offer must use a valid prospectus where required or an identified exemption whose conditions are actually met. An offer solely to qualified investors is one route; other exemptions have their own conditions. The responsible issuer or offeror must verify current thresholds, aggregation periods, Member State choices, local information requirements and any admission-to-trading requirements.

The 2026 changes do not create a single unrestricted cross-border small-offer permission. Required prospectuses must remain valid and include the necessary supplements; approval does not endorse the investment's merits.

Tokenised shares, bonds, notes, technology interests, commodity interests and other instruments are classified by their actual rights and economic characteristics. Where a crypto-asset qualifies as a financial instrument, MiCA does not replace the applicable securities regime. For crypto-assets within MiCA, its relevant issuer, offering and service-provider requirements apply. MiCA's narrow third-country reverse-solicitation exception cannot be created by contractual wording or used to market new types of crypto-assets or services. An unsolicited request does not itself resolve the separate offering requirements.

18 United Kingdom access and financial promotions

UK access is limited to investors and communications permitted by the relevant product and promotion route. Business communications inviting or inducing investment and capable of having an effect in the United Kingdom must comply with section 21 of the Financial Services and Markets Act 2000: they must be communicated by an authorised person, approved by a person with the necessary approval permission or exemption, or fall within an applicable financial-promotion exemption. An overseas website or an investor's own approach does not by itself satisfy that requirement.

Investment-professional, high-net-worth, certified-sophisticated and self-certified-sophisticated routes are distinct. Where one is relied upon, its prescribed investor criteria, evidence, statements, time limits, communication restrictions and product scope must be met before the relevant promotion. This Policy does not replace a prescribed statement or certificate. High-net-worth or sophisticated treatment under a promotion exemption does not automatically make a person a professional client. In particular, the high-net-worth-individual and self-certified-sophisticated exemptions must not be assumed to cover qualifying cryptoassets.

The separate section 19 authorisation requirement and any applicable exclusion or exemption must also be satisfied for the actual activity. A promotion exemption does not authorise brokerage, dealing, arranging, investment management, custody or operation of a trading venue. Applicable UK offering and admission rules remain separate requirements.

19 Other national investor and offering requirements

Canada: the relevant provincial or territorial prospectus and dealer or adviser registration requirements must be addressed separately. An accredited-investor or other exemption requires its actual conditions, required acknowledgements and filings; applicable resale restrictions continue after purchase. A general claim of sophistication is insufficient.

Australia: the relevant wholesale, professional or sophisticated-investor criteria depend on the product and legal route. Required evidence must be obtained. Australian financial-services licensing, applicable foreign-provider relief and securities disclosure requirements must each be satisfied; foreign authorisation alone is insufficient.

Hong Kong: professional-investor eligibility, public-offering restrictions and the provider's licensing position require separate assessment. Overseas location does not remove rules concerning active marketing into Hong Kong. Singapore: institutional or accredited-investor routes require the applicable status, any required opt-in, offering conditions and transfer restrictions; relevant licensing and fund-notification requirements must also be met.

United Arab Emirates: mainland, DIFC and ADGM requirements must be assessed for the actual place of offering and service. A permission or professional-client classification in one regime is not a general passport into the others. Switzerland: applicable client segmentation, prospectus or

exemption conditions and provider or client-adviser requirements must be established; collective-investment products may carry additional requirements.

Morocco and Tunisia: the responsible parties must satisfy local securities-offering, intermediation and foreign-exchange requirements, including any required approvals, reporting and authorised payment channels. Company registration or a construction project in either country creates no general securities exemption. These examples are not an exhaustive country list. Every other jurisdiction requires its own lawful route before investment-specific access or a transaction is accepted.

20 Restricted jurisdictions and sanctions

A restricted jurisdiction is a country, state, province or territory in which the particular offer, distribution, service, transfer or transaction is prohibited, or cannot lawfully proceed through the identified provider. Restrictions are assessed by reference to the investor, beneficial owners, issuer, counterparties, payee, provider, location, product, currency, payment chain and other relevant connections. The absence of a country from a published list is not permission to transact. A restriction affecting one product or participant does not automatically prohibit every activity in that country.

Applicable sanctions screening includes United Nations measures as implemented by relevant jurisdictions and applicable EU, UK, US OFAC and other national measures. It covers designated persons, ownership and control, indirect benefit, sectoral restrictions and restricted transactions. OFAC's 50 Percent Rule aggregates ownership by blocked persons. EU and UK ownership and control rules must be applied on their own terms, including relevant control without majority ownership. A name-only search or a single universal percentage test is insufficient. Any licence, exception or general authorisation must cover the actual persons, transaction and conditions. Regulatory approval in another field does not substitute for sanctions permission.

Investors must not conceal location or identity, use a nominee, VPN, proxy, false information or another account to evade restrictions, or redistribute restricted offering material to ineligible recipients. Affected activity may be declined, restricted or frozen as required by law. Any lawful return, reporting or release of assets must follow the relevant requirements; account closure does not authorise release of blocked property.

Part D Transactions and asset protection

21 Offering documents and transaction acceptance

Before commitment, the investor must receive the documents and disclosures required for the actual offer or trade. As applicable, these include the prospectus and supplements, offering memorandum, final terms, subscription or purchase agreement, constitutional and instrument documents, financial information, risk factors, fees, conflicts, transfer restrictions and any required key information document. An exemption from a prospectus requirement does not remove other disclosure, conduct or anti-fraud obligations.

The instrument documentation must identify the rights acquired, price or pricing method, denomination, currency, issue or settlement date, use of proceeds where relevant, voting or distribution rights, maturity or redemption terms, priority, collateral and enforcement arrangements, dilution or conversion provisions and applicable law. A reference to asset backing must accurately identify the asset, ownership, valuation method, security interest, priority and practical enforcement route. Tokenisation alone does not supply those rights.

General presentations and this Policy do not amend an instrument's binding terms. Mandatory law prevails; the specific, lawfully supplied transaction documents govern the transaction within their scope. Material inconsistencies or missing information must be resolved before acceptance.

Acceptance and any allotment remain subject to the stated conditions, required verification and an authorised transaction confirmation.

22 Orders execution and settlement

An instruction must identify the investor and authorised account, instrument, quantity or amount, direction, price or order type, permitted venue, currency, settlement method and any limits or expiry. Automated execution must remain within the recorded mandate. No staff member, vendor or robotic system may commit another participant beyond its authority.

Order receipt, funds receipt, a price display and final execution are distinct events. Quotes may change; liquidity, minimum size, price limits, market closures, trading halts, technical incidents and counterparty conditions can affect acceptance or execution. Partial fills, slippage and failed or delayed settlement must be reported under the applicable service terms. A displayed account credit or blockchain transaction is not necessarily final legal settlement of the security.

Payment and delivery must use the verified accounts, wallets, settlement agents and procedures designated for the transaction. Conditions for rejected applications, unallocated subscription money, cancellation, correction and return of funds must be disclosed and applied lawfully. Additional funding, margin, collateral or charges may be required only under the accepted terms and applicable law. Restrictions or interruptions must preserve legally required notices, records, customer-asset safeguards and remedies.

23 Custody ownership and transfer restrictions

The account and instrument documents must identify the legal holder, beneficial owner, custody model, governing register and treatment of assets on a provider's insolvency. Legal ownership and valid transfer follow the applicable law and instrument arrangements. A token or wallet balance must not be represented as a shareholding, secured claim or title to technology unless the corresponding legal rights have been established.

Investors must observe registration, whitelist, transfer-consent, holding-period, investor-status, sanctions and other restrictions applying to the instrument and recipient. Listing, tokenisation, exchange access or an internal transfer does not remove those restrictions. An investor must not divide holdings, use a nominee or route a transfer through another wallet or territory to evade them.

Custodians and other responsible providers must apply the segregation, recordkeeping, access, reconciliation and safeguarding requirements legally applicable to their actual services. This Policy creates no authority for GENESIS to use investor assets as its own funding, to pledge them or to lend them to another participant. Any securities lending, collateral use, rehypothecation or asset encumbrance requires the necessary separate authority and disclosures.

Part E Investment and technology risks

24 Investment issuer and market risks

An investment can lose part or all of its value. Early-stage technology, research, construction and manufacturing ventures may fail to obtain finance, complete development, meet specifications, obtain permits, commercialise intellectual property or generate sufficient revenue. An issuer or guarantor may default, become insolvent, restructure, dilute equity or change its business. Priority, subordination, collateral shortfalls and enforcement costs can reduce or eliminate recovery.

Prices and income can be affected by interest rates, inflation, currencies, commodity prices, competition, political events, taxation, sanctions and market sentiment. Valuations of technology, private companies, intellectual property and illiquid assets involve assumptions and may not be

achievable on sale. A valuation, rating, target return, forecast, back-test or previous performance is not a promise of a future result.

There may be no secondary market, and any market or market-making arrangement may be limited, interrupted or withdrawn according to its terms. A holder may be unable to sell when desired or may receive substantially less than the displayed or estimated value. Contractual restrictions and legal holding conditions can require an extended or indefinite holding period. Capital protection, a buyback or a liquidity undertaking applies only to the extent of an identified, binding commitment and remains subject to the responsible party's ability to perform.

25 Derivatives commodities and leveraged exposure

Futures, options, swaps, structured notes and other derivatives can create nonlinear exposure, margin calls, forced liquidation and losses exceeding an initial payment where the instrument and applicable rules permit. Short positions and certain written options can have very large or theoretically unlimited loss potential. An investor must understand the actual payoff, collateral, leverage, expiry, settlement and termination terms before committing.

Commodity-linked investments can be affected by supply, quality, storage, transport, weather, energy costs, physical delivery obligations and differences between spot and futures prices. Owning a commodity-linked security or derivative does not necessarily confer title to physical goods. Securities, derivatives and physical commodity contracts must be classified separately and supplied under their applicable legal and contractual arrangements.

26 Digital assets robotic systems and technology risks

Tokenised instruments retain the risks of their underlying rights and can add smart-contract, network, custody, key-management, cyberattack, fraud, oracle, bridge, fork, validator, governance and interoperability risks. A wrong network or destination, compromised credential or software defect can cause loss or make recovery difficult. Network congestion, transaction costs, stablecoin depegging, protocol changes and uncertainty over legal recognition can disrupt payment, transfer and valuation.

Robotic systems, algorithms and learning models can process incomplete, stale, biased or incorrect information, produce erroneous outputs, misunderstand instructions or behave differently under new conditions. Back-tests and simulated trading may omit real execution costs, market impact or adverse conditions. Similar automated strategies may amplify market moves or fail together. Speed, automation and a QUANTUM gateway connection do not establish accuracy, profitable execution or uninterrupted access.

Technology and project assumptions must be assessed with the AVIS Land Forward Looking Statements and Technology Development Notice and the instrument's specific disclosures. Those general materials do not replace disclosure of known material faults, incidents or adverse developments affecting the particular investment.

Part F Fees conduct and investor rights

27 Fees incentives and conflicts of interest

The responsible service provider must disclose the applicable subscription, arrangement, brokerage, execution, custody, conversion, network, management, performance, market-making and exit charges, including the calculation, payee and timing. Taxes and external provider costs must be identified as required. A performance allocation or project contribution must follow its accepted calculation and must not be described as a guaranteed return or automatically available profit.

Actual or potential conflicts may arise where a participant issues an instrument, holds it, trades as principal, acts as market maker, values underlying assets, arranges finance or receives referral,

placement or group-related remuneration. Material conflicts and incentives must be disclosed, managed or avoided as applicable. Disclosure alone does not cure an activity that is prohibited or remove a duty to act in the customer's interest where that duty applies.

28 Market integrity and lawful dealing

Participants must comply with applicable insider-dealing, market-manipulation, disclosure, short-selling, position, reporting and trading-venue rules. No mandate permits wash trades, fictitious volume, circular transactions intended to mislead, spoofing, misleading prices or misuse of confidential information. Market making must serve a lawful documented strategy and respect the applicable controls.

An investor must not redistribute restricted offering material, make an unauthorised promotion, act as an undisclosed intermediary or sell for another person without the required authority. A referral fee or transaction-based payment requires assessment under the registration and conduct rules that apply to the activity.

29 Insurance compensation and guarantees

GENESIS seeks to mitigate insurable operational and project risks through arrangements involving its own insurance group and, where appropriate, external insurers or reinsurers. Insurance applies only under an effective policy or valid binding cover identifying the insurer, insured interests, beneficiaries, territory, period, covered events, limits, deductibles, exclusions and claims conditions. A group affiliation or risk-management statement does not itself create a policy, guarantee or direct investor claim.

Investment losses, issuer default, market movements, loss of liquidity and technology failure are not represented as insured merely because an insurance programme exists. Any specific cover or guarantee for an instrument must be expressly documented and accurately described. Deposit insurance, investor-compensation schemes and brokerage-protection arrangements apply only where their actual legal and provider conditions are met; they must not be inferred from a platform account or presented as protection against ordinary investment loss.

30 Tax records and personal information

Each investor is responsible for understanding its tax position, required filings and reporting obligations. Withholding, transfer taxes, changes in tax law or classification and cross-border reporting can affect proceeds. No particular tax result is promised. The responsible party must provide the tax documentation and reporting required for its role.

GENESIS and the relevant providers may obtain and verify the investor's identity, authority, beneficial ownership, jurisdiction, eligibility, source of funds and other information lawfully required for onboarding and transactions. They must process and retain that information for disclosed lawful purposes under the applicable privacy and data terms. Records of enquiries, classifications, disclosures, instructions and execution must be retained for the applicable legal period. Verification is not approval of the investment's commercial merits.

31 Investor confirmations and continuing responsibilities

Before a securities transaction is accepted, the investor must accurately confirm its identity and authority, the independent origin and scope of its request, its relevant knowledge and experience, the required legal classification and its jurisdiction. It must identify the beneficial owner and any person on whose behalf it acts, disclose relevant restrictions and promptly update material changes.

The investor must confirm receipt and review of the required transaction documents, understanding of the instrument and material risks, ability to bear the relevant financial exposure and holding period,

and its independent decision to proceed. Any reliance on its own professional adviser must be genuine and consistent with the applicable route. The investor must observe lawful resale and confidentiality restrictions and use only authorised accounts and instructions.

These confirmations must be supported by the verification required for the transaction. They are not a substitute for the issuer's or provider's own duties. Viewing this Policy alone is not acceptance of a purchase, a trading mandate or a waiver of rights.

32 Mandatory rights complaints and updates

Nothing in this Policy excludes liability for fraud, misleading statements, unlawful omission or a breach of a duty that cannot lawfully be excluded. It does not waive a statutory claim, rescission right, suitability or best-interest protection, required disclosure, regulatory access or lawful complaint. An investor's experience, independent initiative or acknowledgement of risk does not remove those protections.

Questions, corrections and complaints may be sent to legalcube@avis.land and to the responsible issuer or provider identified in the transaction documents. Applicable regulator, ombudsman, dispute-resolution and court routes remain available. The governing law and forum are those lawfully specified for the relevant service or instrument, subject to mandatory jurisdiction and other applicable protections.

This Policy applies with the transaction-specific documents and the rules in force when a communication, offer, service or trade occurs. Changes apply prospectively and do not retrospectively remove accrued rights or alter an accepted instrument's terms. Material corrections, supplemental disclosures and updates must be supplied whenever the relevant law or agreement requires them.