CUSTODY AND ADMINISTRATION OF CRYPTO-ASSETS AND TRANSFER SERVICES AGREEMENT

concluded pursuant to Article 75(1) in conjunction with Article 82(1) of Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 on markets in crypto-assets, and amending Regulations (EU) No 1093/2010 and (EU) No 1095/2010 and Directives 2013/36/EU and (EU) 2019/1937 (the "Agreement")

Template version: 5 · Effective from: 15 May 2026

The Czech version of this document is binding; the English version is for information only.
Závazná je česká verze tohoto dokumentu; anglická verze je pouze informativní.

MipSoftware s.r.o., Company ID No.: 24667021, with its registered office at Na příkopě 848/6, Nové Město, 110 00 Prague 1, Czech Republic, a company registered in the Commercial Register kept by the Municipal Court in Prague under File No. C 164643 (the "Company"), and Name and surname, [dd.mm.yyyy], [address] (the "Client") (the Company and the Client together also the "Parties" and each individually a "Party")

A. The Company is a crypto-asset service provider.

B. The services are provided through a secure online application available at https://coinero.cz (the "Application").

C. The Client wishes to use the service of custody and administration of crypto-assets and transfer services for crypto-assets. As part of the custody and administration service, the client may also be enabled to commit supported crypto-assets to staking, on the basis of the client's express order given through the Application.

D. For this purpose, the Parties are entering into this standard agreement.

1. INTRODUCTORY PROVISIONS

1.1 The Company and the Client hereby enter into this Agreement, which governs:

(a) the provision of custody and administration of crypto-assets on behalf of clients; and

(b) the provision of transfer services for crypto-assets on behalf of clients;

(c) the commitment of supported entrusted crypto-assets to staking on the basis of the Client's express order given through the Application;

(the "Services").

1.2 Part of the content of this Agreement consists of the Application Terms (the "Terms"), which are available in the Application. The Client declares that the Client became acquainted with the Terms when signing up for the Client Account and that the Client agrees to them. The Client further declares that the Client has become acquainted with the Custody Policy Summary and with the document Information on the Protection of Entrusted Crypto-Assets and Funds, which are available on the Company's website.

1.3 The division of this Agreement into individual articles and paragraphs is intended solely for easier orientation in the text of this Agreement and has no effect on the content or interpretation of this Agreement.

2. NATURE OF THE SERVICES

2.1 The Company acts as a custodian of clients' crypto-assets and provides the service of controlling, safekeeping and holding the means of access to crypto-assets, i.e. the cryptographic (private) keys, on behalf of clients in accordance with Article 75 of Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 on markets in crypto-assets, and amending Regulations (EU) No 1093/2010 and (EU) No 1095/2010 and Directives 2013/36/EU and (EU) 2019/1937 (the "MiCA Regulation"). Put simply, this means that clients do not exercise any administration over their crypto-assets, as only the Company has access to the clients' crypto-assets. The Company administers the crypto-assets in accordance with the clients' orders.

2.2 Clients are the legal and economic owners of the crypto-assets credited to their account. All clients' crypto-assets are held by the Company exclusively for the benefit and for the account of the clients, and the Company acts in respect of them solely as an administrator.

2.3 The Company points out that, although it complies with strict security measures as well as with the custody policy set out below, it recommends using the service of custody and administration of crypto-assets only for a limited period of time, in particular in connection with the services provided by the Company under this Agreement. After using the order execution service, the Company recommends transferring the crypto-assets to the client's own wallet, since "not your keys, not your coins" applies.

2.4 The transfer service for crypto-assets under this Agreement is provided solely for the purpose of withdrawing the Client's crypto-assets to the address of the Client's wallet specified by the Client. The transfer service for crypto-assets may not be used for any purpose other than the withdrawal of the Client's crypto-assets from the Application.

3. CUSTODY POLICY

3.1 Segregated accounts and wallets. The Company uses segregated accounts and wallets in order to distinguish between clients' crypto-assets and its own crypto-assets. Clients' crypto-assets are held only in wallets designated exclusively for this purpose. The Company's own crypto-assets are held in different wallets. Wallets containing clients' crypto-assets may under no circumstances be commingled with wallets containing the Company's crypto-assets.

3.2 Prohibition of use. Clients' crypto-assets are the exclusive property of the clients and may never be used for the Company's own account.

3.3 Orders. Clients' crypto-assets are used exclusively for the purpose of providing the Services under this Agreement, in particular for the purpose of custody and administration of crypto-assets, transfer of crypto-assets and, in the case of the Client's express order given through the Application, also for the purpose of staking supported crypto-assets. Clients' crypto-assets may under no circumstances be used for any other purpose unrelated to the execution of clients' orders, in particular, but not limited to, for the purpose of trading on the Company's own account.

3.4 Register of positions. The Company keeps detailed internal records, which include a register of all client crypto-assets (the register of positions). Every transaction carried out in connection with clients' crypto-assets is recorded in this register. The register of positions allocates specific crypto-assets to individual clients, records changes and shows the current balance of individual clients.

3.5 Omnibus wallets. Custody and administration take place, as a rule, through the Company's technical infrastructure in the form of omnibus wallets, which means that the Company holds crypto-assets of several clients at the same time within a single wallet. The crypto-assets of individual clients in the

omnibus wallets are separated by means of virtual sub-accounts, which ensure logical segregation. The crypto-assets of individual clients are identifiable through the records kept in the register of positions.

3.6 Clients' crypto-assets are generally kept in a combination of hot wallets and cold wallets ("hot and cold wallets") so as to ensure their protection and liquidity. The information below provides a basic overview of the wallet system used by the Company:

(a) Hot wallets. Hot wallets are omnibus wallets intended primarily for deposits and withdrawals and for the execution of clients' orders. These wallets are separated from the cold wallets described below. Once a hot wallet reaches a certain threshold of crypto-assets, the crypto-assets are transferred to a cold wallet. A wallet held with a trading platform is also considered a hot wallet.

The Company may hold client crypto-assets in wallets with trading platforms, in particular for the purpose of settling clients' orders, ensuring short-term liquidity and, in the case of the client's express order, also for the purpose of staking. Crypto-assets committed to staking are tracked separately for record-keeping purposes.

(b) Cold wallets. Cold wallets are omnibus wallets intended primarily for the long-term custody of crypto-assets. Cold wallets are also referred to as "offline wallets", as the emphasis with them is on the maximum level of security.

3.7 Display of crypto-assets. All crypto-assets recorded in the register of positions for the benefit and for the account of individual clients are displayed to clients in a uniform manner directly in the Application.

3.8 Statement. At least once every three months and at the Client's request, the Company shall provide the Client with a statement of account of the crypto-assets held in custody for the benefit of the Client. This statement is in electronic form and contains a list of the relevant crypto-assets, their current quantity, their current value (in the selected official currency) and the transfers of crypto-assets (including deposits, withdrawals and transactions within the Application) carried out during the given period.

3.9 Monitoring. All transactions carried out in connection with clients' crypto-assets (in particular deposits and withdrawals) are recorded in real time in the register of positions and, once completed, subsequently also in the omnibus wallets. All transactions are always recorded in a manner that makes it possible to identify retrospectively their purpose, their relationship to the individual client and the confirmation of their compliance with the client's order.

3.10 Security measures. The security measures are designed to minimise the risk of loss of clients' crypto-assets, of the rights related to those crypto-assets and of the means of access to them. Hardware security modules are kept in a secure environment, protected by strong encryption, and access to them is restricted to authorised persons. Private keys and other means of access are never stored in unencrypted form or shared between different functional roles. Critical operations require the cooperation of two authorised persons (the four-eyes principle). All access operations are logged and regularly reviewed. The technical infrastructure is continuously tested against known vulnerabilities, and there is an incident response plan including recovery of operations.

3.11 Review and updates. The custody and administration policy is regularly reviewed and revised in response to changes in the legal environment, internal processes and changes in the technical infrastructure. Changes to the policy and their implementation are continuously assessed within the compliance system.

4. PLACING IN CUSTODY, GIVING ORDERS AND RETURN

4.1 Custody and administration are provided exclusively in relation to crypto-assets supported by the Application. The list of supported crypto-assets is available here.

4.2 The Company carries out custody and administration of the Client's crypto-assets credited for the benefit and for the account of the Client as a direct consequence of:

(a) the purchase of crypto-assets through the Application; and

(b) a deposit of crypto-assets to the wallet that the Company communicates to the Client through the Application, provided that the Client was not required to demonstrate the origin of the crypto-assets or the Client has provided sufficient evidence of the origin of the crypto-assets. The Company shall confirm receipt of the crypto-assets to the Client in the Application and by e-mail to the Client's e-mail address.

4.3 The Company points out that, when depositing crypto-assets to the wallet under point (b) above, the Client shall enter all the details displayed in the Application (in particular the deposit address and, where applicable, the MEMO/TAG, if required), as these may change. If incorrect or incomplete details are entered, there is a risk that the deposited crypto-assets will be irretrievably lost, and the Company is not liable for any damage arising as a result.

4.4 Crypto-assets entrusted to custody and administration under paragraph 3.2 of this Agreement are referred to for the purposes of this Article as "Entrusted Crypto-assets". Except in the cases expressly set out in this Agreement, the Company does not carry out custody and administration of any crypto-assets other than the Entrusted Crypto-assets, irrespective of the reason for which they were credited for the benefit and for the account of the Client.

4.5 In connection with the provision of the order execution service, provided on the basis of a separate agreement, or in connection with staking under this Agreement, the Entrusted Crypto-assets may be entrusted to a third party. This third party may in all cases only be an operator of a trading Application that has been granted authorisation under Article 59 of the MiCA Regulation.

4.6 All rights attached to the Entrusted Crypto-assets belong exclusively to the Client.

4.7 However, the Parties have expressly agreed that, in the event of changes to the underlying distributed ledger technology or any other event that is likely to create or change the Client's rights (collectively a "Fork"), the Client is not automatically entitled to all crypto-assets or all rights newly created on the basis of and to the extent of the client's positions at the time when the change or event occurred, since the Company does not automatically support Forks.

4.8 The Company shall always assess a Fork. However, the Company reserves the right, at its own discretion, not to integrate a Fork into the Application. Where appropriate, the Company shall inform the Client of this fact and advise the Client of the possibility of requesting the return of the Entrusted Crypto-assets.

4.9 The Client is entitled to give the Company orders relating to crypto-assets exclusively through the Application.

4.10 The Client may, through the Application, give the Company an express order to commit supported Entrusted Crypto-assets to staking. Staking does not take place automatically. Staking may be provided through a third party used by the Company for this purpose. For the duration of staking, the relevant crypto-assets may be temporarily available only to a limited extent, and the staking reward is not guaranteed.

4.11 The Client is entitled to request the return of the Entrusted Crypto-assets at any time. However, if the relevant Entrusted Crypto-asset is committed to staking at the time the order is submitted, its return may be conditional on the prior termination of staking and the expiry of the period required under the rules of the relevant network or the terms of the third party used for staking. An order for the return or transfer of the Entrusted Crypto-assets must be submitted through the Application. The order must contain:

(a) the type of the Entrusted Crypto-asset;

(b) the address of the Client's wallet;

(c) the network through which the transfer is to take place;

(d) the quantity of the Entrusted Crypto-asset.

In accordance with the above, the Company is entitled to require additional verification of the Client's identity or of the address of the Client's destination wallet.

5. FEES, COSTS AND DEDUCTIONS

5.1 In connection with the provision of the Services, the Company does not charge any fees of its own, unless expressly stated otherwise for a specific additional functionality or service in this Agreement, the Price List or in the Application.

5.2 The Client bears exclusively the so-called network fees (gas fees) associated with the operation of the distributed ledger. The amount of these fees depends on the relevant distributed ledger and may change dynamically depending on network load. The Company has no influence whatsoever on the amount of these fees.

5.3 The amount of the estimated network fee is always displayed to the Client in the user interface of the Application before an order to transfer crypto-assets is placed.

6. AUTHENTICATION AND COMMUNICATION

6.1 To access the Application, the Client must always authenticate. Authentication takes place by entering an e-mail address and a password. The Client is entitled, at the Client's discretion, to use additional security measures to protect the Client's account and crypto-assets. The Company offers a range of security measures (technical means) to increase security, in particular multi-factor authentication (MFA). The Company strongly recommends that the Client use these security measures in order to increase the Client's own security.

6.2 The Company reserves the right to require the Client to use additional security measures to increase the Client's own security, in particular where this is required by directly applicable legislation.

6.3 Any order, transaction or request made through the Client's account in the Application is deemed to have been submitted by the Client, unless the misuse was intentional or caused by gross negligence.

6.4 All communication will take place in the Czech language.

6.5 Unless expressly provided otherwise in this Agreement, the Company provides and publishes all information and notices electronically through the Application. In cases required by directly applicable legislation, the Company provides information by e-mail to the Client's e-mail address.

6.6 The Client is entitled at any time to request a copy of the records of services, activities, orders and transactions relating to crypto-assets that concern the Client. The request may be submitted through the Application or by e-mail to podpora@coinero.cz. The Company shall provide the requested records to the

Client without undue delay, but no later than within 10 business days, in CSV or JSON format.

6.7 If necessary, the Client may contact the client support department at the e-mail address podpora@coinero.cz or the telephone number +420 246 083 787.

7. SECURITY

7.1 The Company applies a set of policies, procedures and technical measures aimed at the prevention, identification and management of operational risks and information and communication technology (ICT) risks that may affect the provision of the Services.

Within the internal control system, the following measures in particular are applied:

(a) Segregation of roles and functions. The Company segregates roles and functions in accordance with the four-eyes principle (dual control), which ensures cross-checking.

(b) Access management. The Company assigns access rights to the means of access to clients' crypto-assets on the principle of least privilege.

(c) Authorisation. Before access to the Application, the Company applies measures to authenticate clients, including multi-factor authorisation of clients (MFA).

(d) Limits. The Company applies a maximum balance limit as well as a maximum limit for an individual transfer.

(e) Unique routing of orders. Clients' crypto-assets may be directed by means of orders only to pre-approved wallet addresses (whitelists).

(f) Multisignature. Every transfer of clients' crypto-assets by the Company requires multi-level approval (multisig).

(g) Monitoring. All transactions carried out in connection with clients' crypto-assets (in particular deposits and withdrawals) are recorded in real time.

(h) Testing. The Company regularly tests its technical infrastructure (backups, restores, outage simulations).

8. LIABILITY

8.1 The Company is liable for the loss of any crypto-assets or means of access to crypto-assets as a result of an incident attributable to the Company. The Company's liability is limited to the market value of the lost crypto-asset at the time the loss occurred.

8.2 Incidents attributable to the Company are only incidents that arose as a result of the provision of the relevant service, in particular, but not limited to, as a result of a breach of internal procedures or a security failure. Incidents not attributable to the Company, on the other hand, include any event in respect of which the Company proves that it occurred independently of the provision of the relevant service or independently of the Company's transactions, such as a problem inherent in the operation of the distributed ledger that the Company does not control, or an event on the side of a third party used in the provision of the service which the Company neither caused nor could reasonably influence.

8.3 The amount of any compensation corresponding to the market value of the lost crypto-asset at the time the loss occurred is determined as the product of the lost quantity of the crypto-asset according to the register of positions and the market value of the crypto-asset at the moment of the loss, i.e. as at the last moment at which, according to the register of positions, the crypto-asset had not been lost. To determine

the market value, the average of two independent and publicly available price sources (in particular data from trading platforms) that best reflect the market price of the crypto-asset concerned at the relevant moment is used.

9. DURATION AND TERMINATION OF THE AGREEMENT

9.1 This Agreement is concluded for an indefinite period.

9.2 Each of the Parties may terminate this Agreement by written notice without giving reasons. The notice period is one month and runs from the date on which the notice is delivered to the other party.

9.3 A Client who is a consumer is entitled to withdraw from this Agreement without giving reasons within 14 days of the conclusion of this Agreement by sending a written notice to the address of the Company's registered office or to the Company's e-mail address. For the withdrawal, the Client is entitled, but not obliged, to use the model withdrawal form, which is available directly in the Application. To meet the withdrawal deadline, it is sufficient for the withdrawal to be sent before the deadline expires. The Company will inform the Client of receipt of the withdrawal.

9.4 However, the Client is not entitled to withdraw from this Agreement if the Company, with the Client's prior express consent, has already provided the services to the Client before the expiry of the withdrawal period.

9.5 The Company is entitled to withdraw from this Agreement for a material breach of the agreement by the Client.

9.6 The Company further reserves the right, at any time and without prior notice, to partially or completely end the provision of the custody and administration service, at its own discretion and without the need to give reasons. In such a case, this Agreement terminates on the date of the notice concerning the provision of the said service.

9.7 Unless the Client has given the Company an order to return the crypto-assets earlier, the balance of crypto-assets will be returned no later than on the date of termination of this Agreement. For this purpose, the Client shall provide the Company with all necessary cooperation, in particular undergo identification and due diligence and communicate to the Company the address of the recipient's wallet. The Client shall provide this cooperation no later than within 5 days of the termination of the Agreement. In the event of the Client's delay in providing cooperation, the Company is entitled to postpone the return of the balance of crypto-assets until the Client has duly provided cooperation.

10. FINAL PROVISIONS

10.1 This Agreement is concluded at a distance through the Application, and all costs of using means of distance communication are borne by the Client. This Agreement may be concluded only in the Czech language. This Agreement is archived in electronic form and, upon the Client's written request, the Company will send it to the Client's e-mail address.

10.2 This Agreement, as well as all legal relationships arising from it, is governed by the laws of the Czech Republic.

10.3 The invalidity, ineffectiveness, non-existence or unenforceability of any part of this Agreement does not affect the remaining parts of this Agreement. The Parties undertake to replace any invalid, ineffective, non-existent or unenforceable part of this Agreement with a valid, effective, existing and enforceable part

having the same commercial and legal meaning within 14 days of the date on which they receive a request from the other party.

10.4 The Parties have agreed that, in the event of disputes arising from or in connection with this Agreement, they will make reasonable efforts to resolve such disputes by mutual agreement. All disputes arising from or in connection with this Agreement (including obligations to compensate for damage caused by a breach of obligations under this Agreement or to return unjust enrichment) will be decided by the general courts of the Czech Republic.

10.5 Under the Financial Arbitrator Act, a Client who is a consumer has the right to out-of-court resolution of a consumer dispute arising from this Agreement. In such a case, the Client is entitled to contact the Financial Arbitrator (Office of the Financial Arbitrator, Legerova 1581/69, 110 00 Prague 1, e-mail: arbitr@finarbitr.cz, website: finarbitr.gov.cz). Proceedings are initiated exclusively on the Client's application. The application may also be submitted on a form issued by the Arbitrator. The Arbitrator will also publish a template submission in a manner allowing remote access.