TERMS AND CONDITIONS FOR CRYPTO-ASSET SERVICES

1 INTRODUCTORY PROVISIONS

1.1 The Provider is a crypto-asset service provider entered in the register of crypto-asset service providers maintained by the National Bank of Slovakia (NBS), which carries out its activities on the basis of a MiCA authorisation to provide crypto-asset services pursuant to Article 3(1), point (16), letters (a), (c), (d), (e), (g) and (j) of the MiCA Regulation, namely:

- custody and administration of crypto-assets on behalf of clients;
- exchange of crypto-assets for funds;
- exchange of crypto-assets for other crypto-assets;
- execution of orders for crypto-assets on behalf of clients;
- reception and transmission of orders for crypto-assets on behalf of clients;
- provision of transfer services for crypto-assets on behalf of clients.

1.2 These Terms and Conditions for Crypto-Asset Services set out the conditions applicable to the use of the website operated by the Provider at www.crypto4me.eu, govern the mutual rights and obligations of the Provider and the Client when using the Portal and the Provider's Services, and also constitute:

1.2.1 an agreement between the Provider and the Client in relation to the Custody service provided by the Provider to the Client pursuant to Article 75(1) of the MiCA Regulation; and

1.2.2 an agreement between the Provider and the Client in relation to the Transfer service provided by the Provider to the Client pursuant to Article 82(1) of the MiCA Regulation.

1.3 By registering on the Provider's Website, the Client accepts and agrees to these Terms and Conditions and simultaneously confirms that the Client has read and understood all of their provisions. The Client specifically confirms that the Client has been duly informed of all risks associated with investing in crypto-assets and understands the nature of the Services provided.

2 DEFINITIONS AND INTERPRETATION

2.1 The capitalised terms used in these Terms and Conditions shall have the following meanings:

AML Check	means measures and actions under legislation concerning the prevention of the legalisation of proceeds of crime and the financing of terrorism and under the AML Internal Policy, including, among other things, the identification of the Client and verification of the Client's identity

AML Internal Policy	means the Provider's internal regulation on the prevention of the legalisation of proceeds of crime and the financing of terrorism, which constitutes the Provider's own activity programme under the AML Act
AML Act	means Act No. 297/2008 Coll. on the Protection against the Legalisation of Proceeds of Crime and on the Protection against the Financing of Terrorism and on amendments to certain Acts
API	means the Provider's application programming interface (API), through which the Client or an application used by the Client may communicate with the Provider's systems and use the Pro Trading functions to the extent made available by the Provider
API Token	means a unique authentication credential created by the Client within the Client's Account, which enables authorised access to the API within the scope of permissions and other settings specified for the particular token
Fee Schedule	means the schedule of fees for the Services published and available on the Provider's Website:
Effective Date	is defined in Article 21.1
Client's Email Address	means the Client's email address provided by the Client during registration and creation of the Account, or another email address changed by the Client in the Account in accordance with Article 18.3
Fireblocks	means Fireblocks UK INT'L Limited, with its registered office at Suite 2 First Floor, 10 Temple Back, Bristol, United Kingdom of Great Britain and Northern Ireland, BS1 6FL
GDPR	means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC

Portfolio Value	means the total value of the Portfolio expressed in EUR by applying the Conversion Rate
Client	means any natural person or legal entity that has an Account established on the Portal, until such Account is cancelled
Client Wallet or Wallet	is defined in Article 8.3
Conversion Rate	means the EUR exchange rate against the relevant crypto-asset published by one of the reputable crypto-asset trading platforms (at the Provider's discretion), such as Binance, Kraken or Coinbase
MiCA Regulation	means 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
NBS	means the National Bank of Slovakia
Civil Code	means Act No. 40/1964 Coll., the Civil Code
Commercial Code	means Act No. 513/1991 Coll., the Commercial Code
Terms and Conditions	means these Terms and Conditions for Crypto-Asset Services of the Provider
Custody Fee	is defined in Article 14.1
Portal	means the part of the Provider's Website, including its language versions (www.crypto4me.eu/), accessible only to Clients after registration and login, through which Clients may, among other things, submit requests to the Provider for the provision of Services
Portfolio	means all crypto-assets of the Client for which the Provider provides Custody

Provider	means Madison Six j. s. a., a joint-stock company, with its registered office at Slávičie údolie 106, 811 02 Bratislava – Staré Mesto, Slovak Republic, Company ID No.: 56 856 229, Tax ID No.: 2122476994, VAT ID No.: SK2122476994, registered in the Commercial Register maintained by the Municipal Court Bratislava III, Section Sja, File No. 381/B
MiCA Authorisation	means the authorisation granted to the Provider by the NBS to provide crypto-asset services within the scope set out in NBS decision ref. No. 100-001-025-213, issued under file No. NBS1-000-112-47 on 17 December 2025 pursuant to the MiCA Regulation, which became final and binding on 18 December 2025
Reception and Transmission of Orders	means the crypto-asset service of reception and transmission of orders for crypto-assets on behalf of clients pursuant to Article 3(1), point (23) of the MiCA Regulation, which the Provider is authorised to provide under the MiCA Authorisation, consisting of receiving from a person an order to buy or sell one or more crypto-assets or to subscribe for one or more crypto-assets and transmitting that order to a third party for execution
Transfer	means the crypto-asset service of providing transfer services for crypto-assets on behalf of clients pursuant to Article 3(1), point (26) of the MiCA Regulation, which the Provider is authorised to provide under the MiCA Authorisation
Register	is defined in Article 11.1
Relevant Time	is defined in Article 14.1
Service	means the Transfer, Custody, Exchange, Execution of Orders and/or Reception and Transmission of Orders within the meaning of these Terms and Conditions
Consumer	means, within the meaning of Section 2(d) of the Distance Financial Services Act, a Client who is a natural person to whom financial services are provided under these Terms and Conditions exclusively for personal consumption and who, when concluding and performing them, is not acting within the scope of their

	employment, occupation or business
Account	means a user account created for the Client following successful registration on the Portal after a positive outcome of the AML Check, through which the Client accesses the Portal and may request any Service from the Provider
Custody	means the crypto-asset service of custody and administration of crypto-assets on behalf of clients pursuant to Article 3(1), point (17) of the MiCA Regulation, which the Provider is authorised to provide under the MiCA Authorisation
Execution of Orders	means the crypto-asset service of execution of orders for crypto-assets on behalf of clients pursuant to Article 3(1), point (21) of the MiCA Regulation, which the Provider is authorised to provide under the MiCA Authorisation, consisting of concluding agreements on behalf of clients to buy or sell one or more crypto-assets or to subscribe for one or more crypto-assets, and including the conclusion of agreements to sell crypto-assets at the time of their public offering or admission to trading
Exchange	means the crypto-asset service of exchange of crypto-assets for funds and/or exchange of crypto-assets for other crypto-assets pursuant to Article 3(1), points (19) and (20) of the MiCA Regulation, which the Provider is authorised to provide under the MiCA Authorisation, consisting of concluding purchase or sale agreements relating to crypto-assets with Clients against funds using the Provider's own capital or against other crypto-assets using the Provider's own capital
Provider's Website	means the web interface or website operated by the Provider at madisonsix.com and crypto4me.eu
Act No. 391/2015 Coll.	means Act No. 391/2015 Coll. on Alternative Resolution of Consumer Disputes and on amendments to certain Acts
Distance Financial Services Act	means Act No. 311/2025 Coll. on Consumer Protection in Financial Services Provided at a Distance and on amendments to certain Acts

Consumer Protection Act	means Act No. 108/2024 Coll. on Consumer Protection and on amendments to certain Acts

2.2 The following rules of interpretation shall apply to these Terms and Conditions:

2.2.1 any reference in these Terms and Conditions to an Article or clause shall mean a reference to the relevant Article or clause of these Terms and Conditions, unless it expressly follows from the context that reference is made to another document or agreement; and each such reference shall also include all clauses, paragraphs, sub-clauses and letters of the relevant Article, unless expressly stated otherwise;

2.2.2 any reference in these Terms and Conditions to an Act or other legislation shall be construed as a reference to that Act or legislation, as amended and in force from time to time;

2.2.3 any reference in these Terms and Conditions to an Act, other legislation or legal system shall be construed as a reference to an Act, legislation or legal system of the Slovak Republic, unless expressly stated otherwise in these Terms and Conditions;

2.2.4 the contents and headings of Articles and paragraphs are included solely for ease of reference and shall not be taken into account when interpreting these Terms and Conditions;

2.2.5 the term "in writing" includes any legible record of words in physical or electronic form;

2.2.6 the term "person" or "third party" shall be construed as referring to any natural person and/or legal entity, in particular any business company, government, state or state authority, or any association (regardless of whether or not it has legal personality under the legal system pursuant to which it was established);

2.2.7 the term "crypto-asset" shall be construed in accordance with Article 3(1), point (5) of the MiCA Regulation as a digital representation of a value or of a right that is able to be transferred and stored electronically using distributed ledger technology or similar technology;

2.2.8 where the term "Consumer" is expressly used in the text, the relevant provision shall apply only to a Client acting as a Consumer within the meaning of these Terms and Conditions and shall not apply to a Client acting as an entrepreneur within the meaning of Section 2(2) of the Commercial Code or to any other legal entity within the meaning of Section 18(2) of the Civil Code or any other statutory provision.

3 REGISTRATION AND ACCOUNT

3.1 Any visitor to the Provider's Website shall obtain access to the content of the Portal only upon successful registration.

3.2 Registration on the Portal shall be completed by filling in the registration form published on the Provider's Website under "Create an account – Register". The registration form also allows the applicant to review these Terms and Conditions and express their agreement to them.

3.3 If the Client receives an invitation link, clicking on that link shall redirect the Client directly to the registration form on the Provider's Website, where the Client shall proceed in accordance with Article 3.2.

3.4 Registration is free of charge.

3.5 After completing all required information in the registration form and accepting these Terms and Conditions and the Provider's Privacy Policy, the person carrying out the registration must also undergo an AML Check as part of the registration process. The Client shall undergo the AML Check directly through the Provider's Website in accordance with the instructions sent by the Provider to the Client's Email Address. The Provider shall carry out the AML Check in accordance with Article 4. Registration on the Portal shall be successfully completed and an Account shall be created for the Client on the Portal only after the AML Check has been successfully completed, of which the Client shall be notified at the Client's Email Address. The time of successful registration and creation of the Account on the Portal shall be deemed to be the time when the notification confirming the successful outcome of the AML Check is sent to the Client's Email Address in accordance with the preceding sentence and Article 18.4, at which point a contractual relationship between the Client and the Provider under these Terms and Conditions shall arise.

3.6 If the Client does not pass the AML Check (i.e. does not successfully complete registration on the Portal), no Account shall be created for the Client and the Client shall not be able to use the Provider's Services.

3.7 The Client may request a password reset for the Account through the Portal, in which case the Provider shall send a new password to the Client's Email Address. If the Client loses the Account password or other login credentials, the Client may also request in writing that the Provider temporarily block access to the Account.

3.8 The Client is not entitled to transfer or make the Account or the Account login credentials available to any third party. The use of the API by a third party or a third-party API application through an API token shall not be considered making the Account or its login credentials available within the meaning of the preceding sentence, provided that such use is permitted by the Provider and is carried out in accordance with the Provider's relevant terms and conditions.

3.9 Upon successful registration and creation of the Account, an indefinite-term contractual relationship shall arise between the Provider and the Client in accordance with Article 1.2 in respect of the use of the Portal and the Provider's Services.

3.10 The Provider reserves the right not to register a visitor to the Provider's Website and therefore not to create an Account for that visitor, without being obliged to state the reason for such decision.

4 ANTI-MONEY LAUNDERING AND COUNTER-TERRORIST FINANCING OBLIGATIONS

4.1 The Provider is an obliged entity within the meaning of Section 5(1)(b), point 15 of the AML Act, which entails the obligations described in more detail in this Article 4.

4.2 As part of the registration process under Article 3, the Provider carries out an AML Check of the Client. For the purposes of the AML Check, the Provider is entitled to request from the person undergoing registration any documents and records necessary to fulfil its obligations under the AML Act and the AML Internal Policy, including, but not limited to, a copy of an identity card or other identity document, a photograph of the person (selfie), a document confirming the person's permanent residence, a document confirming the origin of income and financial resources, and similar documents relating to a legal entity and its statutory body.

4.3 The Provider shall carry out the AML Check in accordance with the AML Act and the AML Internal Policy. In addition to carrying out the AML Check during registration, the Provider is entitled to carry out an AML Check at any time during the contractual relationship between the Client and the Provider established under these Terms and Conditions.

4.4 In the cases specified in the AML Act and the AML Internal Policy, the Provider is obliged to refuse to provide a Service to the Client or, as applicable, suspend the provision of a Service to the Client. The Provider also reserves the right, based on the results of the AML Check, to refuse to provide any Service to the Client and, where applicable, to cancel the Client's Account and terminate the contractual relationship by withdrawing from the agreement.

4.5 Where Services are provided repeatedly to the same Client, the Provider shall carry out a further AML Check only where required under the AML Act and the AML Internal Policy, and to the extent specified therein.

4.6 The Provider also reserves the right to request the Client at any time to provide information and supporting documents again for the purposes of a repeated or ongoing AML Check.

4.7 The Client's cooperation in the AML Check is an essential prerequisite for the provision of Services to the Client.

4.8 The Provider hereby informs the Client that, as an obliged entity under the AML Act, it is required to process the Client's personal data for the purposes of preventing and detecting the legalisation of proceeds of crime and the financing of terrorism. In this regard, the Provider is entitled, without the Client's consent, to ascertain, obtain, record, retain, use and otherwise process personal data and other data to the extent specified in Section 10(1), Section 11(3) and Section 12(1) and (2) of the AML Act. The Provider is also entitled to obtain personal data necessary for achieving the purpose of processing by copying, scanning or otherwise recording official documents on an information medium, and to process birth identification numbers and other data and documents without the consent of the relevant data subject to the extent specified in Section 10(1), Section 11(3) and Section 12(1) and (2) of the AML Act.

5 BASIC DESCRIPTION OF CUSTODY

5.1 The Provider provides the Custody service to Clients in accordance with the MiCA Regulation, these Terms and Conditions and the Provider's internal regulations.

5.2 In accordance with Article 75(3) of the MiCA Regulation, the Provider makes its custody policies and any updated versions thereof available on the Provider's Website. At the Client's request, the Provider shall send a summary of the custody policy to the Client's Email Address.

5.3 Custody includes the safekeeping and control of Clients' crypto-assets and the means of access to such crypto-assets on behalf of Clients. As part of Custody, the Provider receives, records, safekeeps and administers Clients' crypto-assets or the means of access to Clients' crypto-assets.

6 CONDITIONS FOR PROVIDING THE TRANSFER SERVICE

6.1 The Transfer service consists of transferring crypto-assets on behalf of the Client from one distributed ledger address or account to another distributed ledger address or account.

6.2 The Provider does not provide a Transfer from the Client Wallet to another external crypto-asset wallet unless another Service is provided at the same time. An external crypto-asset wallet means a crypto-asset wallet that is not administered by the Provider.

6.3 The Provider carries out a Transfer only as part of another Service provided to the Client where that Service necessarily involves carrying out a Transfer. In accordance with the preceding sentence, the Provider carries out Transfers as part of the following Services:

6.3.1 Custody;

6.3.2 Exchange;

6.3.3 Reception and Transmission of Orders; and

6.3.4 Execution of Orders.

6.4 Transfers are carried out through Fireblocks wallets, i.e. wallets provided by Fireblocks. For the purpose of ensuring that Transfers are carried out efficiently, securely and reliably, the Provider has implemented the following measures:

6.4.1 The private cryptographic key to a wallet is never held in its entirety in any one place. The Fireblocks architecture uses Multi-Party Computation (MPC) technology, under which the key is mathematically divided into independent fragments (key shares).

6.4.2 The first part of the key shares is managed and secured by Fireblocks' infrastructure.

6.4.3 The second part of the key shares is managed by the Provider through a dedicated Fireblocks API Co-signer software component.

This component is deployed in the Microsoft Azure cloud environment within an isolated hardware environment, a Trusted Execution Environment (TEE / Azure Confidential Computing). Within this secure environment, the Co-signer automatically evaluates transactions against the

configured rules and, in cooperation with the Fireblocks infrastructure, cryptographically co-signs transactions without disclosing or combining the individual key shares;

6.4.4 Transaction signing and authorisation are carried out using security and cryptographic mechanisms designed to protect private keys and authorise transactions. These mechanisms may include Multi-Party Computation (MPC), which does not involve full reconstruction of the private key, as well as the use of hardware security devices, such as YubiKey, or other comparable security mechanisms;

6.4.5 The Provider applies appropriate technical and organisational security measures to protect Clients' crypto-assets and ensure the proper execution of transactions. These measures include, in particular, access-right controls, authentication of authorised persons, transaction verification and internal approval mechanisms.

6.4.6 Individual transactions may be subject to additional approval by one or more authorised persons, depending on their nature, value, destination address, risk level and the Provider's applicable security rules.

6.5 In the event of an outage of systems or services of third parties used by the Provider to ensure the custody or administration of crypto-assets, or in the event of an outage of the Provider's own systems, the Provider shall act in accordance with its business continuity policy and related recovery plans.

6.6 These measures include appropriate procedures to ensure the continuity or recovery of critical activities and to protect Clients' crypto-assets, including ensuring access to the resources necessary for the administration of crypto-assets, where necessary and technically feasible.

6.7 The Provider's crypto-asset services department is responsible for providing the Transfer service. The Compliance Officer is responsible for assessing risks associated with the provision of the Transfer service. The Company has also adopted specific recovery plans for Fireblocks as part of its internal business continuity policy. Under these plans, the Provider has designated specific persons responsible for implementing and testing the plans.

6.8 The Client is informed of all measures under this Article 6 through these Terms and Conditions, which are made available to the Client in the manner specified in Articles 22.1 and 21.1. In addition, the Client shall be informed through the Portal of any extraordinary or new measures adopted by the Provider in connection with the provision of the Transfer service.

7 EXCHANGE, EXECUTION OF ORDERS AND RECEPTION AND TRANSMISSION OF ORDERS

7.1 The Provider provides the Exchange service in accordance with the non-discriminatory trading policy available on the Provider's Website.

7.2 The Provider provides the Execution of Orders and Reception and Transmission of Orders services in accordance with the order execution policy available on the Provider's Website.

8 CLIENT WALLET AND SUPPORTED CRYPTO-ASSETS

8.1 The Provider provides Custody in cooperation with Fireblocks, which supplies the technical solution for the Custody infrastructure. The Provider is responsible towards Clients and is the Client's contractual counterparty in connection with the provision of Custody. Within the technical infrastructure, Clients' crypto-assets are administered through a hot omnibus client wallet (the "Omnibus Wallet"), in which crypto-assets belonging to several Clients are held together. The Provider maintains internal records of each Client's rights to crypto-assets so that Clients' crypto-assets are segregated from the Provider's crypto-assets.

8.2 The Provider is the owner of the Omnibus Wallet and uses it to provide Custody to Clients and to handle crypto-assets in accordance with Clients' instructions and these Terms and Conditions. The records of each Client's rights to crypto-assets are maintained in the Provider's internal system. The Client does not have direct access to the private cryptographic keys or to the technical infrastructure used for Custody.

8.3 Where crypto-assets are transferred outside the Custody infrastructure (in particular, where a Client withdraws crypto-assets), an individual hot blockchain wallet (the "Client Wallet") is created for the purposes of carrying out the specific transaction. The creation of such an address or wallet does not affect the omnibus custody model under clause 8.1. The list of crypto-assets for which the Provider provides Custody is published and made available to Clients on the Portal.

8.4 For the purposes of the contractual relationship between the Provider and the Client, the Client shall be deemed to acquire rights to crypto-assets at the time when such crypto-assets are credited to the Provider's internal records for the benefit of the Client, irrespective of whether such crypto-assets are held in the Omnibus Wallet or in a Client Wallet created for the purposes of a specific transaction.

8.5 A transfer of the Client's crypto-assets outside the Custody infrastructure shall be carried out on the basis of an instruction submitted by the Client through the Client's Account, in particular by ordering the relevant Service or submitting a crypto-asset withdrawal instruction. The Client's instruction is not required for technical, operational or administrative movements of crypto-assets carried out by the Provider within the Custody infrastructure, including movements between the Client Wallet and the Omnibus Wallet, provided that such movements do not change the Client's rights or entitlement to the crypto-assets recorded for the Client's benefit.

8.6 Movements of crypto-assets carried out by the Provider under clause 8.5 shall not be considered transfers of crypto-assets on the Client's instruction. The Provider is entitled to carry out such movements for the purposes of ensuring secure custody, consolidating crypto-assets, managing liquidity and operating the Custody infrastructure, while the Client's relevant rights to crypto-assets remain recorded in the Client Position Register.

8.7 For the purposes of Article 8.5, the Client's consent to the Transfer of crypto-assets shall also mean the Client's consent to these Terms and Conditions, in particular to the provisions governing the manner of administration, custody and transfer of crypto-assets, including the Custody infrastructure and the maintenance of internal records of Clients' rights.

9 ACCESS TO THE CLIENT WALLET

9.1 In accordance with Article 8.3, the Client may access the Wallet through the Client's Account on the Portal.

9.2 The Client shall be authenticated to the Client's Account as follows:

9.2.1 When accessing the Portal, the Client shall enter the username (the Client's Email Address) and the password selected during registration or set by the Client in the Account after its creation.

9.2.2 After successfully entering the information referred to in Article 9.2.1, the Client shall receive a seven-digit code at the Client's Email Address, which shall be valid for four minutes.

9.2.3 After submitting the code referred to in Article 9.2.2, the Client may request that an SMS be sent to the telephone number provided during registration. In that case, the code referred to in Article 9.2.2 may no longer be used and the Client must log in using the code sent by SMS under this Article. This code shall be valid for four minutes.

9.2.4 The Client shall be successfully logged in to the Account upon entering the code referred to in Article 9.2.2 or 9.2.3 within the time limit specified therein.

10 PERIOD DURING WHICH CUSTODY IS PROVIDED

10.1 Custody shall be provided to the Client from the moment the Client first acquires crypto-assets in the Client Wallet.

10.2 The Provider shall cease to provide Custody to the Client when all of the Client's crypto-assets have been debited from the Client Wallet.

10.3 If the Client acquires crypto-assets which, as part of the Services provided by the Provider, are credited to the Client Wallet after the situation referred to in Article 10.2 has occurred, the Provider shall resume providing Custody to the Client from the moment of such crediting.

10.4 These Terms and Conditions shall apply to the relationship between the Provider and the Client throughout the period during which Custody is provided, as defined in Articles 10.1 to 10.3.

10.5 The Client shall be deemed to order the Custody service and express agreement to these Terms and Conditions automatically upon submitting any instruction to the Provider that results in crypto-assets being credited to the Client Wallet. The Client's instruction referred to in the preceding sentence also includes an instruction to carry out a Transfer and therefore also constitutes the conclusion of an agreement between the Client and the Provider pursuant to Article 82(1) of the MiCA Regulation.

11 REGISTER

11.1 For the purposes of providing Custody to the Client, the Provider maintains an individual

electronic position register corresponding to the Client's rights to individual crypto-assets (the "Register").

11.2 The Register operates on an automated basis and records:

11.2.1 any and all transactions carried out in respect of the Client's crypto-assets, including the date on which such transactions were carried out;

11.2.2 all instructions submitted by the Client to the Provider through the Client's Account;

11.2.3 each event that is likely to create or modify the Client's rights;

11.2.4 the Client's crypto-assets and their balance (quantity); and

11.2.5 the current value of the Client's crypto-assets, including returns and changes in their value.

11.3 The Provider shall make a statement of the Client's positions available upon request, electronically through the Client's Account or by sending it to the email address provided by the Client during registration.

11.4 The Provider shall also provide the Client with a statement of the Client's positions without any specific request by the Client under Article 11.3, at least once in each calendar quarter, generally within 15 calendar days after the end of the relevant quarter, through the Client's Account or by sending it to the Client's email address provided during registration.

11.5 The statement from the Register shall specify the date and time as at which it is current.

11.6 The Provider shall always provide the Client, without undue delay, with all information concerning operations involving crypto-assets that require a response from the Client. The Provider shall then act in accordance with the Client's response.

12 CHANGES TO THE CLIENT'S RIGHTS IN CRYPTO-ASSETS

12.1 If a change occurs in the relevant distributed ledger technology (e.g. a hard fork, airdrop, staking reward or network upgrade), or any other event occurs that is likely to create or modify the Client's rights in crypto-assets administered by the Provider, the Client shall, in accordance with Article 75(4) of the MiCA Regulation, be entitled to any crypto-assets or newly created rights based on and to the extent of the Client's positions as at the date of such change or event, unless an exception in respect of the specific crypto-asset or right related thereto has been expressly agreed in writing in advance between the Provider and the Client. Any such exception must be agreed on a non-discriminatory basis in relation to all Clients in a comparable position.

12.2 The Provider ensures the exercise of Clients' rights associated with their crypto-assets in the event of an occurrence referred to in Article 12.1 through the Fireblocks system, which:

12.2.1 identifies the occurrence of such events affecting Clients' rights;

12.2.2 ensures that Clients' positions are duly recorded as at the key date of such event; and

12.2.3 distributes the resulting rights or crypto-assets to Clients in accordance with their entitlements.

12.3 The Provider is responsible for ensuring that newly created crypto-assets are credited to the Client Wallet or that newly created rights are exercised for the benefit of the Client.

12.4 Where the resulting rights cannot be credited or exercised for technical, legal or security reasons (e.g. restrictions imposed by a third party or network, or an identified security risk), the Provider shall inform the Client of the reasons and the measures taken.

13 RETURN OF CRYPTO-ASSETS TO CLIENTS

13.1 The Client may request that the Provider execute the Client's order to sell crypto-assets for which the Provider provides custody and administration in exchange for funds. At the Client's choice, the Provider shall provide either the Exchange service or the Execution of Orders service. The Provider shall provide these Services in accordance with Article 7.

14 FEES

14.1 Custody is subject to a separate fee, the amount of which is specified in the Fee Schedule (the "Custody Fee"). In accordance with Article 10.5, the Client expressly agrees that the Provider is entitled to charge the Custody Fee. The Custody Fee shall be payable monthly, on the last day of each calendar month (the "Relevant Time"), based on the Portfolio Value, and the Client authorises and empowers the Provider to deduct the Custody Fee directly from the Portfolio.

14.2 The Custody Fee shall be paid by the Client by transferring crypto-assets corresponding to the Custody Fee from the Client Wallet to the Provider's wallet. Upon the Custody Fee being credited from the Client Wallet to the Provider's wallet, ownership of those crypto-assets shall pass to the Provider. The costs of the Transfer of crypto-assets under this Article 14.2 shall be borne by the Provider.

14.3 The Provider is entitled to set off the Custody Fee against its obligation to transfer crypto-assets to the Client where such set-off is in the Client's favour and reduces the costs of the Transfer of crypto-assets that the Client would otherwise bear in connection with the Provider's performance of that obligation. Notwithstanding Article 14.1, such set-off may take place at the Relevant Time or at any time within 14 days after the Relevant Time. Ownership of the crypto-assets corresponding to the Custody Fee shall pass upon payment thereof, i.e. at the time of the set-off under this Article 14.3.

14.4 The Transfer service is not subject to a separate fee. Any costs of a Transfer are included in the fees for the Service as part of which the Provider carries out the Transfer.

14.5 Any other fees for Services are specified in the Fee Schedule. The Provider reserves the right to unilaterally set off any fees, expenses or other claims related to the provision of Services that are due and payable by the Client, without any obligation to give prior notice or notification.

14.6 The Provider is entitled to unilaterally change the amount of fees, costs and remuneration related to the provision of individual Services, including the method of determining the price or mark-up, with any such change taking effect no earlier than three days after notification to the Client. Until the change takes effect, the Client is entitled to terminate the contractual relationship free of charge and to use the Services under the terms and conditions applicable before the change. The shortened period under this provision shall not apply to fees for services provided on an ongoing or repeated basis.

15 SECURITY SYSTEMS USED BY THE PROVIDER, AND THE PROVIDER'S ICT AND HUMAN RESOURCES

15.1 The Provider has adopted internal policies and procedures governing the use of the security systems referred to in this Article 15.

15.2 Information and communication technologies are secured using state-of-the-art cybersecurity systems, including DDoS protection, intrusion detection and prevention systems (IDS/IPS), deep packet inspection (DPI) connected to a continuously operating security information and event management portal (SIEM).

15.3 API interfaces are protected by a multi-layered security architecture combining encryption, network restrictions and authentication. All communication through the API takes place over the secure TLS (HTTPS) protocol. Access to the API is authenticated using an API token, which the Client may create and configure within the scope of permissions supported by the Provider. When creating or managing an API token, the Client may also specify a list of permitted IP addresses, where this is supported by the relevant API configuration. The use of a list of permitted IP addresses is not a requirement for every API token.

15.4 The Provider's computers are centrally managed through an Identity and Access Management system, which ensures uniform control over user accounts and access rights. The security of endpoint devices is further strengthened by deploying an Endpoint Detection and Response (EDR) system, which continuously monitors their status, detects threats and responds to suspicious activities. Protection also includes analysing changes to endpoint devices, which makes it possible to detect unusual behaviour or unauthorised interventions at an early stage. Login to devices is secured by multi-factor authentication (MFA), which adds an additional layer of protection beyond the traditional use of a username and password.

15.5 All critical systems are backed up in accordance with the 3-2-1 strategy, which ensures that three copies of data are kept on two different types of media, with one copy stored offline (air-gapped) on an immutable device located in a safe. This approach is supplemented by the use of cryptographic technologies that protect backups against unauthorised access and ensure the integrity of stored data. The functionality and reliability of backups are regularly verified through testing, thereby ensuring that they are ready for recovery in the event of an incident.

15.6 Within the Provider's organisational structure, the crypto-asset services department is responsible for providing the Custody and Transfer services. The Provider addresses any technical or security risks associated with the provision of the Custody and Transfer services through its IT department and in cooperation with its information and communication technology service providers.

15.7 The Provider's human resources comprise qualified professionals with experience in information security, compliance and the provision of crypto-asset services. Employees are selected on the basis of professional criteria and reliability screening. The Provider ensures regular training and raises employee awareness in the areas of cybersecurity, prevention of money laundering and terrorist financing, and personal data protection. All employees of the Provider and cooperating persons (service providers) are bound by a strict duty of confidentiality and sign non-disclosure agreements. The Provider's internal policies and control mechanisms ensure the segregation of critical functions and minimise the risk of misuse of access rights. The Provider continuously assesses the effectiveness of its human resources and ensures their compliance with regulatory requirements.

16 THE PROVIDER'S LIABILITY FOR LOSS OF A CLIENT'S CRYPTO-ASSETS

16.1 The Provider's liability for the loss of Clients' crypto-assets or the means of access to crypto-assets is based on the principles of strict liability. The Provider may be released from liability only if it proves the existence of circumstances excluding its liability. Circumstances excluding the Provider's liability shall mean obstacles which cannot reasonably be expected to have been prevented or overcome by the Provider, or the consequences of which cannot reasonably be expected to have been prevented or overcome by the Provider, even with the exercise of due professional care, and which the Provider could not have foreseen at the time the obligation arose.

16.2 Incidents attributable to the Provider include, for example:

16.2.1 incidents related to the information and communication technologies used by the Provider;

16.2.2 cyberattacks;

16.2.3 the theft of a physical device constituting the Client Wallet, laptops, computers or other technologies as a result of which the Provider loses access to crypto-assets and the ability to dispose of them, due to the Provider's incorrect or unprofessional handling or storage of such devices;

16.2.4 disclosure of passwords and other authenticators;

16.2.5 failure to perform or breach (including negligently) of the duties of the Company's employees and members of its bodies; and

16.2.6 fraud.

16.3 The Provider shall not be held liable for incidents that objectively occur independently of the Provider's will, including, for example:

16.3.1 natural disasters and any incidents resulting from force majeure;

16.3.2 incidents other than those referred to in Article 16.2 that are associated with the operation of distributed ledger technology and that the Provider is unable to influence;

and

16.3.3 incidents other than those referred to in Article 16.2 that occurred independently of the Provider's activities and whose occurrence cannot be attributed to the Provider.

16.4 The list of incidents referred to in Articles 16.2 and 16.3 is illustrative, and each incident shall always be assessed individually, taking into account the Provider's specific contribution to the occurrence of that incident.

16.5 If the Provider is not released from liability under Article 16.1, the Provider's liability shall be limited to a maximum amount equal to the market value of the crypto-asset at the time of its loss, determined on the basis of the value applicable to that crypto-asset at the time of the loss on one of the reputable crypto-asset trading platforms (at the Provider's discretion), such as Binance, Kraken or Coinbase. The data recorded in the Register immediately before the loss of the crypto-assets shall be decisive for determining the quantity of crypto-assets lost.

16.6 For the purpose of minimising the risk of loss of crypto-assets or the means of access to crypto-assets, the Provider uses the security systems referred to in Article 15 and manages this risk in accordance with its internal procedures and policies.

17 PROTECTION OF CLIENTS' CRYPTO-ASSETS IN THE EVENT OF ENFORCEMENT, BANKRUPTCY, RESTRUCTURING OF THE PROVIDER AND SIMILAR EVENTS

17.1 Clients' crypto-assets held in Custody do not form part of the Provider's assets and are not subject to enforcement of decisions under special legislation (e.g. Act No. 71/1967 Coll. on Administrative Proceedings (Administrative Procedure Code), Act No. 233/1995 Coll. on Court Bailiffs and Enforcement Activities (Enforcement Code) and on amendments to certain Acts, and Act No. 65/2001 Coll. on the Administration and Recovery of Judicial Claims).

17.2 The declaration of bankruptcy over the Provider's assets, the authorisation of restructuring, the suspension of payments or the restriction of payments as a result of measures under special legislation shall not affect the Clients' rights to crypto-assets held in Custody; the Clients' rights to assert and exercise claims arising from such crypto-assets shall also remain unaffected.

18 COMMUNICATION BETWEEN THE CLIENT AND THE PROVIDER AND THEIR RELATIONSHIP

18.1 Any communication, message, waiver of rights or other notice from the Client in connection with Custody or any other rights and obligations of the Client or the Provider under these Terms and Conditions must be delivered to the Provider at the following email address: info@madisonsix.sk. Notwithstanding the preceding sentence, instructions relating to crypto-assets for which the Provider provides Custody may be submitted through the Client's Account on the Portal or through the API, if so provided for in these Terms and Conditions or in other terms and conditions of the Provider governing the relevant Service.

18.2 Any communication, message or notice from the Provider, any waiver of rights or any other similar notice from the Provider shall be delivered to the Client at the Client's Email Address.

18.3 The Client may change the Client's Email Address within the Client's Account.

18.4 For the purposes of these Terms and Conditions, an email shall be deemed delivered on the day it is sent, provided that (i) the sender does not receive a message indicating that the email could not be delivered, or (ii) the recipient does not prove that delivery did not occur.

18.5 The Provider's telephone number is: +421 222 200 766. A Consumer may contact the Provider at the telephone number specified in the preceding sentence solely for the purpose of obtaining information about Custody or other rights and obligations of the Consumer or the Provider under these Terms and Conditions.

18.6 The Client is obliged to make every reasonable effort to provide cooperation and assistance to the Provider in fulfilling its obligations under these Terms and Conditions, where the Provider duly requests such cooperation or assistance.

18.7 The Client may not assign any rights or obligations under these Terms and Conditions or arising from any Service to a third party.

18.8 The Client alone is obliged to fulfil all tax obligations in connection with the use of the Services and is responsible for duly fulfilling them towards the relevant tax authority. For this purpose, the Provider shall provide the Client with all information that the Client necessarily needs in order to fulfil its tax obligations. The Provider does not fulfil any of the Client's tax obligations on the Client's behalf, which the Client expressly acknowledges and agrees to fulfil independently. The Provider is also neither entitled nor obliged to provide tax advice to the Client or to represent the Client before public authorities.

18.9 In the event of the Client's death, any property rights relating to the Services provided by the Provider shall become subject to inheritance proceedings. The Client's heir or heirs shall be obliged to submit to the Provider the Client's death certificate, a final court decision/certificate of inheritance in the relevant matter, or any other court decision.

18.10 The Client is entitled to request cancellation of the Account at any time. Such a request by the Client shall be deemed to constitute notice of termination of the agreement concluded between the Client and the Provider under Article 3.5, with a notice period of 30 days commencing upon delivery of the notice of termination to the Provider.

18.11 The Provider reserves the right to discontinue the provision of any or all Services under these Terms and Conditions at any time. In such a case, the Provider shall refuse new requests from the Client for any Service that it has decided to discontinue and shall terminate the active Service (e.g. Custody) with a notice period of 30 days, commencing upon delivery of the notice of termination to the Client.

18.12 Cancellation of the Account shall also result in cancellation of the Client Wallet. Therefore, if the Account is cancelled by either the Provider or the Client, the Client must submit an instruction in respect of the crypto-assets in the Wallet to transfer or exchange them (for FIAT currency); otherwise, the Account cannot be cancelled. If the Client fails to do so, the Provider shall be entitled to charge fees for the continued Custody of such crypto-assets.

18.13 The Provider reserves the right to temporarily suspend the provision of Services, in particular in the event of (i) force majeure, (ii) a hacker attack, (iii) a change in legislation that makes it impossible for the Provider to provide the Services under the conditions set out in these Terms and Conditions, (iv) an internet outage or a similar event that makes it impossible for the Provider to provide the Services, or (v) a suspicion that any Client transaction may constitute an unusual business transaction within the meaning of the AML Act.

19 CERTAIN INFORMATION OBLIGATIONS TOWARDS CONSUMERS

19.1 The supervisory authority overseeing the Provider's activities under the MiCA Regulation and national legislation is the National Bank of Slovakia (NBS), with its registered office at: Imricha Karvaša 1, 813 25 Bratislava. The supervisory authority overseeing certain obligations of the Provider under Act No. 391/2015 Coll. is the Slovak Trade Inspection, Bajkalská 21/A, P. O. BOX 29, 827 99 Bratislava.

19.2 The Provider's business activities consist of providing the following crypto-asset services under the MiCA Authorisation:

19.2.1 custody and administration of crypto-assets on behalf of clients (i.e. Custody within the meaning of these Terms and Conditions);

19.2.2 execution of orders for crypto-assets on behalf of clients (i.e. Execution of Orders within the meaning of these Terms and Conditions);

19.2.3 reception and transmission of orders for crypto-assets on behalf of clients (i.e. Reception and Transmission of Orders within the meaning of these Terms and Conditions);

19.2.4 exchange of crypto-assets for funds and exchange of crypto-assets for other crypto-assets (i.e. Exchange within the meaning of these Terms and Conditions); and

19.2.5 provision of transfer services for crypto-assets on behalf of clients (i.e. Transfer within the meaning of these Terms and Conditions).

19.3 The Provider draws the Client's attention to the risks associated with crypto-assets as high-risk digital assets subject to extreme price volatility and technological risks and the potential loss of value, and to the fact that past performance is not a guarantee of future returns in connection with crypto-assets. The Services are not covered by the Deposit Protection Fund or any Guarantee Fund. Information on risks is published on the Provider's Website: https://crypto4me.eu/en/legal/risk-disclosure.

19.4 A Client who is a Consumer is entitled to withdraw from the contractual relationship concluded under Article 3.5 without giving any reason within 14 days of the creation of the Account, by means of an unequivocal statement sent either to the Provider's registered office address or to its email address info@madisonsix.sk. However, if such a Client acting as a Consumer has already used any Services provided by the Provider during the withdrawal period referred to in the preceding sentence, the Client shall lose the right to withdraw from the contractual relationship without giving any reason, as the provision of the Service relates to crypto-assets whose value

depends on movements in the financial market which the Provider cannot influence and which may occur during the withdrawal period.

20 COMPLAINTS AND DISPUTE RESOLUTION OPTIONS

20.1 The Client may submit any complaints against the Provider in connection with the Client's rights under these Terms and Conditions in accordance with the Provider's complaints-handling policy set out in the Provider's internal regulation, which is available on the Provider's Website.

20.2 In the event of any comments or complaints relating to the provision of Services, the Client is entitled to contact the Provider either by email at: staznosti@madisonsix.sk, in writing at the Provider's registered office address, or orally in accordance with the procedure set out in the Provider's internal complaints-handling regulation referred to in Article 20.1.

20.3 A Client acting as a Consumer is also entitled to submit a request for remedy to the Provider pursuant to Section 11 of Act No. 391/2015 Coll., if a dispute arises between the Client and the Provider in connection with the exercise of rights arising from liability for defects (for example, where the Consumer disagrees with the manner in which a complaint has been handled) or if the Consumer believes that the Provider has infringed any of the Consumer's other rights.

20.4 If the Provider has rejected the request for remedy under Article 20.3 or has not responded to it within 30 days of the date on which it was sent, the Consumer is entitled to submit a proposal to initiate alternative dispute resolution proceedings to an alternative dispute resolution entity. At the Consumer's own choice, this may be any alternative dispute resolution entity entered in the list maintained by the Ministry of Economy of the Slovak Republic and published on the website https://www.mhsr.sk/obchod/ochrana-spotrebitela/alternativne-riesenie-spotrebitelskych-sporov-1/zoznam-subjektov-alternativneho-riesenia-spotrebitelskych-sporov-1, which is authorised to resolve disputes arising from consumer contracts in accordance with Act No. 391/2015 Coll. The Consumer's right to bring the matter before the competent court shall remain unaffected.

20.5 Any disputes between the Client and the Provider may also be resolved out of court in accordance with other legislation governing out-of-court dispute resolution, such as Act No. 420/2004 Coll. on Mediation, Act No. 335/2014 Coll. on Consumer Arbitration Proceedings, or by way of conciliation proceedings pursuant to Act No. 160/2015 Coll., the Civil Dispute Procedure Code; non-consumer Clients may also use arbitration proceedings pursuant to Act No. 244/2002 Coll. on Arbitration Proceedings.

20.6 If disputes are not resolved through alternative or out-of-court dispute resolution in accordance with applicable legislation, they shall be heard and decided by the competent general court in the Slovak Republic.

21 AMENDMENTS TO THE TERMS AND CONDITIONS

21.1 The Provider reserves the right to unilaterally amend these Terms and Conditions without the Client's consent. In such a case, the Provider shall publish the new full wording of the Terms and Conditions on the Provider's Website, which shall fully replace the previous version of the Terms

and Conditions and shall take effect from the effective date specified in the new version, but not earlier than 14 days after the date on which the new version of the Terms and Conditions is published (the "Effective Date"). The Provider shall notify the Client that the new full wording of the Terms and Conditions has been published by sending a relevant message, with the new wording of the Terms and Conditions attached or a link to the new wording, to the Client's Email Address, together with information about the Client's right to terminate the agreement concluded with the Provider free of charge as at the effective date of the Provider's amendment to the Terms and Conditions.

21.2 If the Client does not agree with the amendment to the Terms and Conditions under Article 21.1, the Client may, before the Effective Date, terminate the agreement free of charge and without penalty and request cancellation of the Account no later than the Effective Date of the amendment to the Provider's Terms and Conditions. In such a case, the Client's rights may not be adversely affected as a result of the amendment to the Terms and Conditions between the Effective Date and the date on which the Client's Account is cancelled.

21.3 If the Client does not express disagreement in accordance with Article 21.2, the Client shall be deemed to have agreed to the new wording of the Terms and Conditions without reservation.

22 FINAL PROVISIONS

22.1 These Terms and Conditions are available to Clients on the Provider's Website.

22.2 These Terms and Conditions and the relationship between the Provider and the Client in connection with the provision of Custody and Transfer, as well as the provision of the Provider's other Services, shall be governed by the laws of the Slovak Republic, in particular the MiCA Regulation in respect of all Clients, the relevant provisions of the Civil Code concerning consumer protection, the Consumer Protection Act and the Distance Financial Services Act where the Client is a Consumer, and the relevant provisions of the Commercial Code where the Client is not acting as a Consumer.

22.3 The courts of the Slovak Republic shall have jurisdiction over any disputes between the Provider and the Client, which shall be resolved in accordance with Slovak law.

22.4 These Terms and Conditions shall also be binding on the legal successors of the Provider and the Client.

22.5 These Terms and Conditions have been drawn up in the Slovak language. Language versions in other languages, in particular English or Czech, may also be made available for the convenience of Clients solely to facilitate understanding of their content. In the event of any conflict, ambiguity or difference in interpretation between the language versions, the Slovak wording of these Terms and Conditions shall prevail. During the term of the contractual relationship with the Client, the Provider shall communicate in the languages specified above (Slovak and, where applicable, Czech and English).

22.6 The Provider declares that, when processing personal data, it shall ensure sufficient guarantees for the implementation of appropriate technical and organisational measures so that the

processing complies with the requirements of the GDPR, and shall ensure the protection of the rights of data subjects. Further information on the protection of personal data processed by the Provider is set out and published on the Provider's Website.

22.7 If any provision of these Terms and Conditions becomes invalid or unenforceable, the remaining provisions of these Terms and Conditions shall remain valid, unless it follows from the nature or content of these Terms and Conditions that such invalid or unenforceable provision cannot be severed from the remaining content of these Terms and Conditions.

These Terms and Conditions shall take effect on 19 November 2026.