This version is valid from October 17, 2026. Latest Update: 16 October 2026.

PARTICIPATION PROGRAMME TERMS OF USE

Rewards Policy

This document (hereinafter referred to as the "Terms") sets out the rules of the Participation Programme (hereinafter referred to as the "Programme") conducted on the Crypto-Holdings Platform at the website crypto-holdings.io by Axenor Holdings OÜ, a limited liability company with its registered office in Estonia at: Narva mnt 13-27, 10151 Tallinn, Estonia, registered in the Estonian Commercial Register under number 17426720, LEI: 984500513804D9B6D886 (hereinafter referred to as Crypto-Holdings or the Service Provider), including the rules for granting rewards in CHT Tokens for the performance of marketing tasks.

§ 1. General Provisions and Definitions

1. The Terms supplement the Whitepaper of the CryptoHoldings Token (CHT), DTI 5FDGXH5LT, and the Terms of Use. In the event of any conflict, the Whitepaper shall prevail.

2. Whenever the Terms refer to:

2.1. CHT Token – it means the CryptoHoldings Token on the Base network, contract 0x5C090Fb0eC462f029144E644EA698175f49521c9;

2.2. Programme Contract – it means the ParticipationProgram smart contract on the Base network, address 0x559e1DAe39f5dBc39B9570752A2f74a9B683Bd2A;

2.3. Rewards Pool – it means the pool of CHT Tokens voluntarily transferred by the Service Provider for distribution in the Programme;

2.4. Participant – it means a person who meets the conditions set out in § 3 and has joined the Programme;

2.5. Activity Period – it means 30 (thirty) settlement days counted from joining the Programme or from the last renewal of participation;

2.6. Task – it means a marketing task described in § 4;

2.7. Settlement Day – it means a day counted by the Programme Contract according to blockchain time (UTC);

2.8. Materials – it means the marketing materials prepared by the Service Provider and published in the "Materials" section of the Platform.

§ 2. Nature of the Programme and of Rewards

1. The Programme is an ancillary functionality of the Crypto-Holdings ecosystem. It is not a utility function of the CHT Token and does not give access to any good or service of the Service Provider.
2. The purpose of the Programme is to promote the Platform through the performance of Tasks by Participants. Rewards granted in the Programme constitute remuneration for the performance of Tasks, that is for the marketing services rendered by the Participant to the Service Provider.
3. The Programme is not staking, a deposit, an investment or a financial instrument. Rewards are not interest, a dividend or a share in the profits, revenues or assets of the Service Provider.
4. The mere holding of CHT Tokens does not confer any right to participate in the Programme or to receive rewards. A reward is due only for an Activity Period in which the Participant has performed the Task.
5. The Participant performs the Tasks in the Participant's own name, as an independent party. Participation in the Programme does not create an employment relationship, an agency, a partnership or any other relationship authorising the Participant to act on behalf of the Service Provider.

§ 3. Conditions of Participation

1. The Programme is open to a natural or legal person who:
1.1. has an account on the Platform and has successfully completed the KYC/AML procedure;
1.2. holds a non-zero balance of CHT Tokens in the Wallet connected to the account;
1.3. has accepted the Terms;
1.4. is not a U.S. person and is not located in a jurisdiction in which participation would be unlawful.
2. Joining the Programme takes place by downloading the referral link in the user panel, which calls the joinProgram() function in the Programme Contract. By joining, the Participant declares that the Participant has read the Tasks and undertakes to perform them.
3. Participation lasts for the Activity Period. Re-joining or claiming rewards extends it by a further Activity Period.
4. One person may have only one account on the Platform and one social media account registered for the Programme.

§ 4. Marketing Tasks

1. In each Activity Period the Participant performs at least one of the following Tasks:
1.1. sharing on the Participant's public social media profile a graphic or post from the Materials;

1.2. publishing the Participant's own referral link together with Materials.

2. The post must be public and remain published at least until the end of the given Activity Period.

3. The Participant keeps the link to the post and provides it to the Service Provider on request within 7 (seven) days.

4. The Service Provider may announce additional Tasks within campaigns. The description of a Task is published on the Platform before the start of the campaign.

§ 5. Rules on Materials and Marketing Communications

1. Posts published by Participants constitute marketing communications relating to the CHT Token within the meaning of Article 7 of Regulation (EU) 2023/1114. The Participant publishes exclusively Materials prepared by the Service Provider, without changes to their content, and may add only a short personal comment compliant with point 3.

2. Each post must be clearly identifiable as an advertisement (e.g. #ad or #advertisement) and contain the disclaimer attached to the Materials by the Service Provider, including the statement that the marketing communication has not been reviewed or approved by any competent authority and a reference to the Whitepaper published on the Platform.

3. It is prohibited in particular:

3.1. to promise or suggest profit or an increase in the price or value of the CHT Token, including by giving multipliers or return calculations;

3.2. to present the CHT Token as an investment, a share in real estate or a savings product;

3.3. to provide information inconsistent with the Whitepaper;

3.4. to impersonate the Service Provider or its staff;

3.5. to publish Materials in jurisdictions in which the offer of the CHT Token is not available, including directing them to U.S. persons;

3.6. to use bots, fictitious accounts, purchased followers or automated publishing.

4. The Service Provider may request the removal or correction of a post that breaches points 1–3. The Participant complies with the request within 48 (forty-eight) hours.

§ 6. Rewards Pool and Calculation of Rewards

1. The Rewards Pool is funded exclusively with existing CHT Tokens voluntarily transferred by the Service Provider to the Programme. The Programme does not create new tokens. Rewards are granted exclusively in CHT Tokens.

2. The Service Provider is under no obligation to fund the Rewards Pool in any amount or within any period. The absence of funding means that no rewards are granted and does not constitute a breach of the Terms. Participants have no claim to the funding of the Rewards Pool.
3. Each funding of the Rewards Pool is announced by the Service Provider through the official channels of the Project.
4. Each funding constitutes a separate distribution cycle and is distributed by the Programme Contract in equal daily parts over 365 (three hundred and sixty-five) consecutive Settlement Days. Several cycles may run in parallel. A new funding does not modify earlier cycles.
5. The daily part is divided among the Participants active on the given day in accordance with the Programme Contract, on the basis of the daily snapshots recorded in the Programme Contract, which may be updated by anyone by calling the public sync() function. The Participant accepts the method determined by the Programme Contract as the agreed method of determining the amount of remuneration for the performance of Tasks.
6. The distribution of rewards is performed automatically by the Programme Contract. The Service Provider cannot manually change the share of any Participant.

§ 7. Claiming Rewards

1. The Participant claims rewards independently by calling the claim() function on the Platform or directly in the Programme Contract.
2. Rewards not claimed within 30 (thirty) Settlement Days return to the Rewards Pool and are distributed among active Participants.
3. CHT Tokens received from the Rewards Pool are not subject to the transfer fee on receipt. The Participant bears the Base network fee (gas) in ETH.

§ 8. Verification and Exclusion

1. The Service Provider has the right, but not the obligation, to verify the performance of Tasks and the compliance of posts with § 5. Verification may be carried out on a random basis.
2. The Service Provider keeps a record of verifications (date, Participant, result).
3. Where the Participant has not performed the Task, has made a false declaration or has breached § 5, the Service Provider may:
3.1. call on the Participant to perform the Task or correct the post within a specified period;
3.2. exclude the Participant from the Programme and from future campaigns and programmes of the Service Provider;

3.3. demand the return of the CHT Tokens received from the Rewards Pool for the Activity Period in which the Task was not performed;
3.4. in serious cases, in particular fraud, block the account on the Platform in accordance with the Terms of Use.
4. The Participant may lodge a complaint in accordance with the Complaints-handling Procedure published on the Platform.
5. A User who has submitted a declaration of withdrawal from the acquisition of CHT Tokens may not participate in the Programme or claim rewards during the Withdrawal Period, in accordance with the Withdrawal Procedure.

§ 9. Taxes

1. The Participant settles any taxes on the CHT Tokens received in the Programme independently, in accordance with the law of the Participant's country.
2. The Service Provider may provide information on the rewards granted to the competent authorities where required by law.

§ 10. Risks and Liability

1. The CHT Token may lose its value in part or in full, may not always be transferable and may not be liquid. The value of rewards expressed in EUR may change.
2. The Programme operates on the basis of non-upgradeable smart contracts on the Base network. The Service Provider is not liable for interruptions in the operation of the network, errors of Participants' wallets or the loss of private keys.
3. The Participant is liable for the content published on the Participant's profile and for compliance with the terms of the social media services.
4. The Service Provider is not liable for the absence of funding of the Rewards Pool or for the amount of rewards.

§ 11. Amendments to the Terms

1. The Service Provider may amend the Terms, in particular in connection with a change in the law, the introduction of automated verification of Tasks or new Programme contracts.
2. Amendments are published on the Platform, together with the date of their entry into force, at least 14 (fourteen) days in advance, and Participants are notified on the Platform.
3. Amendments do not deprive Participants of rewards already allocated by the Programme Contract before the date of entry into force of the amendment.

4. A Participant who does not accept the amendments may resign from participation by not renewing it.

§ 12. Final Provisions

1. The Terms are governed by Estonian law, without prejudice to mandatory provisions protecting consumers in their country of residence.
2. Disputes are resolved by the courts of the Republic of Estonia, unless mandatory provisions of law provide otherwise.
3. Contact: contact@crypto-holdings.io.
4. Information on the processing of personal data shall be found in the Privacy Policy published on the Platform.