

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

PROPERTY INCLUSION PROGRAMME TERMS OF USE

Crypto-Holdings Platform

This document (hereinafter referred to as the “Terms”) sets out the rules of the Property Inclusion 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).

§ 1. General Provisions

1. The Programme is a utility function of the CHT Token described in the Whitepaper, available from 17 October 2026 and paid for in CHT Tokens. Under the Programme, a holder whose property has a Real Estate Report may have that property included among the options in a Governance vote.
2. The Terms supplement the Whitepaper, the Terms of Use, the DAO Constitution and the Real Estate Report Terms of Use. In the event of any conflict, the Whitepaper shall prevail.

§ 2. Definitions

Whenever the Terms refer to:

1. Participant – it means a User who applies for the inclusion of a Property in the Programme;
2. Property – it means the real estate indicated by the Participant;
3. Report – it means the Real Estate Report generated for the Property in accordance with the Real Estate Report Terms of Use;
4. Eligible Vote – it means the fourth Governance vote of 9 January 2027 on the choice of the specific property, referred to in the Whitepaper, as well as any subsequent Governance vote on the choice of a property for which the Service Provider announces the possibility of participation in the Programme;
5. Ballot – it means the list of options in an Eligible Vote;
6. Declared Price – it means the maximum price of the Property declared by the Participant;
7. Inclusion Fee – it means the fee referred to in § 6;

8. Related Person – it means a spouse, relative, person sharing a household or entity controlled by or controlling the given person;
9. Business Day – it means a day other than a Saturday, Sunday or public holiday in the Republic of Estonia.

§ 3. Eligible Votes and Timetable

1. Properties admitted to the Programme are included among the options in the Eligible Vote of 9 January 2027, in which a holder may select one or more of the options and the option with the most votes wins, in accordance with the Whitepaper and the DAO Constitution.
2. Applications for the Eligible Vote of 9 January 2027 may be submitted from 17 October 2026 until 4 January 2027, 23:59 CET.
3. The Service Provider publishes on the Platform's website the full list of the options in the Ballot, together with the corresponding Reports, no later than on 7 January 2027.
4. For subsequent Eligible Votes, the Service Provider publishes the application period and the date of publication of the Ballot in the announcement of the vote.
5. Where the Ballot of the Eligible Vote of 9 January 2027 would comprise fewer than ten options, the Service Provider supplements it with properties selected by the Service Provider, so that the Ballot contains at least ten options, in accordance with the Whitepaper.

§ 4. Who May Participate

1. A Participant may be a User who:
 - 1.1. has an account on the Platform and has completed the KYC/AML procedure;
 - 1.2. is the owner of the Property or acts on the basis of a written authorisation of all its owners;
 - 1.3. has accepted the Terms;
 - 1.4. is not subject to sanctions and has not been excluded from the Platform.
2. The following persons may not be Participants: members of the corporate bodies of the Service Provider and their Related Persons, and persons employed or engaged by the Service Provider in connection with the Governance Programme.

§ 5. Eligible Properties

1. A Property may be admitted to the Ballot if it cumulatively meets the following criteria, published in advance and applied equally to all Participants:
 - 1.1. a Report has been generated for the Property not earlier than 6 (six) months before the application;

- 1.2. the Property is located on the continent and in the country selected in the Governance votes of 17 October 2026 and 14 November 2026;
 - 1.3. the Property is suitable for the intended use selected in the Governance vote of 12 December 2026;
 - 1.4. in the Eligible Vote of 9 January 2027, the Declared Price does not exceed EUR 110 000 (one hundred and ten thousand euro); in subsequent Eligible Votes, the Declared Price does not exceed the maximum price specified in the announcement of the vote;
 - 1.5. the legal status of the Property is regulated, the Property may be transferred and it is not subject to enforcement proceedings, expropriation, a court dispute concerning ownership or encumbrances preventing its sale, other than mortgages to be released on sale;
 - 1.6. the use of the Property in accordance with the intended use referred to in point 1.3 is permitted by law;
 - 1.7. the Property is not located in a jurisdiction subject to sanctions.
2. The following may not be admitted to the Ballot: properties owned by persons referred to in § 4 point 2, properties used for activities contrary to law, properties whose Documentation within the meaning of the Real Estate Report Terms of Use is incomplete, and properties for which the Participant has provided false information.
 3. Where an application is submitted before the results of the votes referred to in point 1.2 or 1.3 are known, the criteria are verified on the basis of the preliminary results of those votes. If the final results differ, the Property is verified again.

§ 6. Inclusion Fee

1. The Inclusion Fee for one Property in one Eligible Vote is paid in CHT Tokens and amounts to:
 - 1.1. 1 000 000 (one million) CHT Tokens for applications submitted up to and including 1 December 2026;
 - 1.2. 2 000 000 (two million) CHT Tokens for applications submitted after 1 December 2026.
2. The date of submission of a complete application determines the amount of the Inclusion Fee.
3. The CHT Tokens paid as the Inclusion Fee are transferred to the address of the Service Provider indicated on the Platform and are consumed. The Participant bears the Base network fee.
4. The Inclusion Fee is the same for all Participants. The Service Provider does not grant any discounts or preferences in connection with the composition of the Ballot.

§ 7. Application Procedure

1. The Participant submits the application by e-mail to the Service Provider's address contact@crypto-holdings.io. The application contains:
 - 1.1. the Participant's data, in particular first name and surname or business name, contact details and the address of the Wallet connected to the Platform;
 - 1.2. information on whether the Participant acts within the scope of the Participant's business activity;
 - 1.3. data identifying the Property, in particular its address, land register number or equivalent identifier, and area;
 - 1.4. confirmation of the generation of the Report for the Property;
 - 1.5. the Declared Price and the documents confirming the right to dispose of the Property.
2. The Service Provider verifies the criteria set out in § 4 and § 5 within 3 (three) Business Days of the submission of a complete application and informs the Participant of the result.
3. If the criteria are met, the Participant pays the Inclusion Fee. Upon payment, the Property is admitted to the Ballot. The Service Provider admits to the Ballot every Property that meets the criteria and for which the Inclusion Fee has been paid.
4. If the criteria are not met, the Service Provider refuses admission, giving reasons. No Inclusion Fee is charged.

§ 8. Declarations and Obligations of the Participant

1. The Participant declares that:
 - 1.1. the data and documents provided are true, complete and up to date;
 - 1.2. the Participant is entitled to dispose of the Property or acts on the basis of a valid authorisation of all its owners;
 - 1.3. the publication of the materials referred to in § 9 does not infringe the rights of third parties.
2. The Declared Price constitutes the maximum price at which the Participant undertakes to negotiate the sale of the Property with the Service Provider, valid for 120 (one hundred and twenty) days from the publication of the final results of the Eligible Vote.
3. If the Property is selected in the Eligible Vote, the Participant undertakes to enter into negotiations in good faith, to provide further documentation and to enable an inspection and a legal, technical and tax due diligence of the Property.
4. The Participant immediately notifies the Service Provider of any change in the legal or factual status of the Property, in particular its sale, encumbrance or the commencement of proceedings concerning it.

5. The Participant may not offer any benefit to other Users in exchange for voting for the Property.
6. Where the acquisition of the Property which obtained the highest number of votes in the Eligible Vote does not take place for reasons attributable to the Participant, in particular because of a refusal to sell it, the Service Provider may enter into negotiations for the acquisition of the property which obtained the next highest number of votes, in accordance with § 10 point 5 of the DAO Constitution. In such case point 3 applies to the Participant who submitted that property.

§ 9. Consent to Publication

1. The Participant consents to the publication on the Platform's website and through the official channels of the Project of the Report, the photographs, the description, the location of the Property with an accuracy determined by the Service Provider, the Declared Price and other materials necessary for the conduct of the Eligible Vote.
2. The Participant grants the Service Provider a non-exclusive, royalty-free licence to use the materials referred to in point 1 for the purposes of the Eligible Vote and of informing about its results, for the duration of the Programme and for the archival period of the vote.
3. The personal data of the Participant are not published, unless the Participant is a legal person, in which case its name may be published. Information on the processing of personal data shall be found in the Privacy Policy published on the Platform.

§ 10. Conflict-of-Interest Management

1. In order to manage the conflicts of interest identified in field E.38 of the Whitepaper, the Service Provider:
 - 1.1. admits Properties to the Ballot exclusively on the basis of the objective criteria set out in § 4 and § 5, published in advance;
 - 1.2. publishes the full list of the options in the Ballot together with the corresponding Reports before the vote;
 - 1.3. takes no part in the vote itself; members of the corporate bodies of the Service Provider do not participate in votes of the DAO;
 - 1.4. discloses, in the list of options, which options were included under the Programme;
 - 1.5. does not give any assurance as to the selection of any Property.
2. The votes cast by the Participant and its Related Persons for the Participant's own Property are disregarded in the calculation of the results of the Eligible Vote, in accordance with § 11 point 2 of the DAO Constitution.

§ 11. Removal from the Ballot

1. The Service Provider removes a Property from the Ballot where:
 - 1.1. the Property ceases to meet the criteria set out in § 5;
 - 1.2. the Participant has provided false information or has breached § 8 point 5;
 - 1.3. the Participant withdraws the Property.
2. Where a Property is removed for reasons not attributable to the Participant, in particular in the case referred to in § 5 point 3, the Service Provider returns the CHT Tokens paid as the Inclusion Fee. In the other cases the Inclusion Fee is not returned, without prejudice to mandatory provisions of law.

§ 12. Nature of the Programme

1. The inclusion of a Property in the Ballot does not oblige the Service Provider to acquire the Property. The selection of a Property in the Eligible Vote has the effects set out in the DAO Constitution and in the Whitepaper. The acquisition of any property is subject in particular to a positive due diligence, the conclusion of an agreement and the availability of funds, and is not guaranteed. § 8 point 6 applies to negotiations for the acquisition of the property which obtained the next highest number of votes.
2. The Service Provider does not act as a real estate agent or broker for the Participant. The Inclusion Fee is consideration for the service of including the Property among the options in the Ballot.
3. Participation in the Programme does not grant the Participant or other holders any ownership rights or other rights to real estate, any entitlement to rental income, profits or sale proceeds, or any rights in the Service Provider.

§ 13. Right of Withdrawal

1. A Participant who is a consumer, by paying the Inclusion Fee, expressly consents to the commencement of the service before the expiry of the withdrawal period and acknowledges that, once the Property has been admitted to the Ballot, the Participant loses the right to withdraw from the agreement for the provision of the service.

§ 14. Final Provisions

1. Complaints are submitted and processed in accordance with the Complaints-handling Procedure.

2. The Service Provider may amend the Terms for important reasons. Amendments are published on the Platform at least 14 (fourteen) days before their entry into force and do not affect Properties already admitted to the Ballot to the detriment of the Participant.
3. The Terms are governed by Estonian law, without prejudice to mandatory provisions protecting consumers in their country of residence. Disputes are resolved by the courts of the Republic of Estonia, unless mandatory provisions of law provide otherwise.