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

REAL ESTATE REPORT TERMS OF USE

Crypto-Holdings Platform

This document (hereinafter referred to as the "Terms") sets out the rules for providing the Real Estate Report service on the Crypto-Holdings Platform at the website crypto-holdings.io, operated 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 Real Estate Report is a utility function of the CHT Token described in the Whitepaper, available from 17 October 2026 and paid for in CHT Tokens.
2. The Terms supplement the Whitepaper and the Terms of Use. In the event of any conflict, the Whitepaper shall prevail.
3. Whenever the Terms refer to:
3.1. Report – it means the report prepared under the Terms, rating the suitability of a Property for tokenisation on a scale from 1 to 10, with comments;
3.2. Property – it means the real estate to which the Report relates;
3.3. Documentation – it means the documents concerning the Property and the business plan uploaded by the Applicant;
3.4. Applicant – it means the User who orders the Report;
3.5. Fee – it means the fee for the Report referred to in § 4;
3.6. Business Day – it means a day other than a Saturday, Sunday or public holiday in the Republic of Estonia.

§ 2. Description of the Service

1. The Applicant uploads the Documentation through the Platform. On that basis the Service Provider prepares the Report, which rates the suitability of the Property for tokenisation on a scale from 1 to 10 and contains comments.
2. The Report is prepared using analytical tools, which may include automated and artificial-intelligence-based tools, on the basis of the Documentation and of publicly available data.

3. The Report is made available in the Applicant's account on the Platform within 5 (five) Business Days of the payment of the Fee and the upload of complete Documentation.
4. A Report generated for a Property is one of the conditions for participation in the Property Inclusion Programme, in accordance with the Property Inclusion Programme Terms of Use.

§ 3. Conditions of Use

1. The Report may be ordered by a User who has an account on the Platform, has completed the KYC/AML procedure, holds a sufficient number of CHT Tokens to pay the Fee and has accepted the Terms.
2. The Applicant should be the owner of the Property or a person authorised by the owner. The Applicant declares that the Applicant has the right to use and upload the Documentation.
3. The minimum scope of the Documentation includes: an extract from the land and mortgage register or an equivalent document confirming the legal status of the Property, the location and area of the Property, photographs, a description of the current use and technical condition, the expected price or value, and a business plan for the Property.

§ 4. Fee

1. The Fee for one Report amounts to 100 000 (one hundred thousand) CHT Tokens.
2. The CHT Tokens paid as the Fee are transferred to the address of the Service Provider indicated on the Platform and are consumed. The Applicant bears the Base network fee.
3. The current price list is published on the Platform. A change in the price list does not affect Reports already paid for.
4. An update of the Report after the Documentation has been supplemented constitutes a new Report subject to the Fee.

§ 5. Refusal to Prepare a Report

1. The Service Provider may refuse to prepare a Report where:
1.1. the Documentation is incomplete and has not been supplemented within 14 (fourteen) days of the request;
1.2. the Documentation contains false data, infringes the rights of third parties or contains content contrary to law;
1.3. the Property is located in a jurisdiction subject to sanctions or in which the provision of the service would be unlawful;

1.4. there is a reasonable suspicion that the service is used for purposes contrary to law, in particular money laundering.

2. Where the Report is refused for reasons referred to in point 1.1 or 1.3, the Service Provider returns the CHT Tokens paid as the Fee. In the cases referred to in points 1.2 and 1.4, the Fee is not returned, without prejudice to mandatory provisions of law.

§ 6. Nature of the Report

1. The Report is an informational and technical assessment only. It does not constitute:

1.1. investment advice, a recommendation or an invitation to acquire, sell or tokenise any asset;

1.2. legal, tax or accounting advice;

1.3. a valuation of the Property by a licensed property valuer;

1.4. a legal due diligence of the Property.

2. The Report must not be relied upon as the basis of any investment decision.

3. The Report is based on the Documentation and on data available at the time of its preparation. The Service Provider does not verify the truthfulness of the Documentation and does not guarantee the accuracy or completeness of the Report.

4. The score given in the Report does not mean that the Service Provider intends to acquire the Property, does not guarantee the admission of the Property to any vote and does not create any obligation of the Service Provider.

5. Tokenisation of real estate may require authorisations, notifications or other regulatory steps, which the Report does not replace.

§ 7. Licence and Confidentiality

1. The Applicant grants the Service Provider a non-exclusive, royalty-free licence to use the Documentation to the extent necessary to prepare the Report and to provide the services of the Platform.

2. The Service Provider keeps the Documentation confidential, unless the Applicant consents to its publication, in particular under the Property Inclusion Programme. The Service Provider may use the Documentation in anonymised and aggregated form to improve its services.

3. The Service Provider grants the Applicant a non-exclusive licence to use the Report for the Applicant's own purposes. Where the Applicant makes the Report available to third parties, the Applicant should do so together with the reservations set out in § 6.

§ 8. Right of Withdrawal

1. An Applicant who is a consumer, by ordering the Report, expressly consents to the commencement of the service before the expiry of the withdrawal period and acknowledges that, once the Report has been made available, the Applicant loses the right to withdraw from the agreement for the provision of the service.
2. Until the Report has been made available, a consumer may withdraw from the agreement within 14 (fourteen) days of its conclusion; in such case the Service Provider returns the CHT Tokens paid as the Fee.

§ 9. Liability and Final Provisions

1. The liability of the Service Provider in connection with the Report is limited to the equivalent of the Fee paid, to the extent permitted by applicable law. This limitation does not apply to damage caused intentionally or through gross negligence and does not limit the rights of consumers arising from mandatory provisions of law.
2. Complaints are submitted and processed in accordance with the Complaints-handling Procedure.
3. The Documentation and the Reports are stored for the period necessary to provide the service and to comply with legal obligations. Information on the processing of personal data shall be found in the Privacy Policy published on the Platform.
4. 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 Reports already paid for.
5. 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.