

Homeunity Travel Club Membership Terms

HU-LC-03 · Version v5.0 · 28 September 2026

1. Club operator and subject matter

1.1. Homeunity Travel Club is operated by **Fuchs Treuhand AG**, a company limited by shares incorporated in Switzerland, registration number CH-100.3.005.984-2, UID CHE-107.253.643, with its address at Morgartenstrasse 3, 6003 Lucerne, Switzerland (the **Company**).

A person who joins Homeunity Travel Club is referred to as the **Member**.

1.2. Homeunity Travel Club is a programme providing access to travel offers and related services on the terms of the selected membership tier.

The Company undertakes to provide the agreed club services throughout the membership term. The Member undertakes to maintain the HRPT allocation required for their tier and to comply with these Terms.

1.3. Individual membership terms are recorded in a **Membership Confirmation** supplied to the Member electronically. It contains:

- the Member's name;
- the membership tier;
- the quantity of HRPT counted towards that tier;
- the membership start and end dates;
- details of the allocation on which membership is based;
- the included services and benefits;
- applicable restrictions, limits and services charged separately;
- the version of these Terms.

The Membership Confirmation may form part of an Order to acquire HRPT. Its terms are supplied to the Member before the Member commits to the relevant allocation.

1.4. The membership agreement consists of these Terms and the Membership Confirmation. In the event of a conflict, expressly agreed individual terms prevail, except for provisions restricting rights that cannot be excluded by contract.

2. Joining the club

2.1. To join the club, the Member must:

1. register an account and provide accurate information;
2. complete the required eligibility checks;
3. acquire HRPT or establish lawful ownership of HRPT acquired previously;
4. accept these Terms and the individual membership terms;
5. arrange an allocation of the quantity of HRPT required for the selected tier.

2.2. Membership is activated through the acquisition and required allocation of HRPT. These Terms do not establish a separate recurring subscription payable in fiat currency.

The HRPT purchase price and charges for separately ordered services are determined by the relevant Orders.

2.3. Membership is held by the identified Member. An individual must be of legal age and have legal capacity. For corporate membership, the legal entity acts through an authorised representative, and the persons entitled to access services are identified in the individual terms.

2.4. The Company confirms activation after verifying acceptance of the documents, completion of the allocation and satisfaction of the eligibility requirements. The Member receives a Membership Confirmation stating the start and end dates.

Creating an account, paying for HRPT, connecting a wallet or submitting a request that remains pending does not, by itself, activate club membership.

2.5. If the Company has undertaken to activate membership as part of an Order, it must do so within the agreed period. An internal processing delay does not entitle the Company to treat the service as provided solely because HRPT has been delivered.

3. Membership tiers

3.1. The tier is determined by the actual quantity of HRPT counted in the Member's active allocation:

Tier	Minimum HRPT allocation
Starter	150
Member	1,500
Pro	15,000
Elite	150,000

HRPT is counted by token quantity, rather than its current monetary value. A change in the market price of HRPT does not, by itself, change the membership tier.

3.2. Confirmed active allocations belonging to the same Member are counted in determining the tier. Tokens held in an unrestricted wallet balance, pending transfers and quantities to be restored in the future do not count as an active allocation.

3.3. The Member selects a term from the options offered when joining. Standard allocation terms are 3, 6 or 12 months. The start and end dates are recorded in the individual terms.

If several allocations have different terms, the Company states how the expiry of each will affect the available tier.

3.4. If the active allocation decreases, the tier is determined by the actual remaining quantity of HRPT. If that quantity falls below 150 HRPT, services requiring an active membership tier cease to be available.

The Company records the change in the account and informs the Member of its basis and effective date. Previously confirmed bookings are governed by Section 6.

3.5. If the allocation increases, the tier is upgraded after the additional quantity of HRPT is confirmed and the applicable terms are agreed. The Company may not extend the lock of previously allocated tokens without a separate instruction.

4. Club services

4.1. The services are determined by the selected tier and the service list supplied to the Member when joining. That list must identify the actions the Company is required to perform, their scope and the conditions of performance.

For services subject to quantity or time limits, the applicable limits, the period in which they may be used and the request procedure are specified.

4.2. If the tier includes access to club offers, the Company enables the Member to view those offers and submit a request or place an order using the applicable procedure.

Access to offers does not constitute the advance purchase of accommodation, transport or any other travel service.

4.3. If the tier includes personalised selection or concierge assistance, the scope of that service, the contact channel, service hours and applicable limits are disclosed before joining.

A selection service is performed to the extent that the agreed actions have actually been carried out. Merely receiving a request without processing it does not constitute performance of the service.

4.4. For a discount or special rate, the Company specifies the offer to which it applies, its validity period and its conditions. If the benefit depends on dates, a property, an accommodation category or cancellation terms, those limitations are disclosed before booking confirmation.

Membership does not establish a uniform discount on all offers and does not guarantee that every club offer will be cheaper than every offer available from another source.

4.5. Accommodation, transport, insurance, visas, transfers and other separately purchased services are charged separately unless the particular service is expressly included in the Membership Confirmation.

Mandatory surcharges and fees are disclosed before the relevant order is accepted. The Company may not charge for an additional service solely because a person holds membership status.

4.6. Use of benefits by the Member's family, guests or employees is permitted within the scope specified in the individual terms. It does not create separate membership for those persons or give them access to the Member's account.

4.7. An announcement of a future feature or business area does not include it in an existing membership unless the Company has separately undertaken to provide it within a specified period.

5. Allocation and membership term

5.1. Allocation means designating and locking HRPT in the HAFS system for an agreed term. Before arranging it, the Member receives information about the token quantity, term, wallet arrangement, recordkeeping and return procedure.

The instruction is submitted through the Allocation function in the account. The Company may prepare or execute the operation with staff assistance within the scope of the accepted instruction.

5.2. When using a personal wallet, the Member confirms the required transaction personally. When using a managed wallet, an authorised person executes the operation, with individual records of the HRPT belonging to the Member.

Acceptance of the agreement and selection of the individual terms remain actions to be taken by the Member.

5.3. During the lock, the Member cannot freely transfer the allocated tokens. A decision by the Member to stop using club services does not shorten the agreed lock term.

Early release is permitted by separate agreement or where a legal entitlement applies.

5.4. On expiry of the allocation term, the original quantity of HRPT must be released and returned. If the Member has separately obtained a personal liquidity facility secured by those tokens, full settlement under the relevant agreement is also required.

Retention of tokens after expiry for a reason connected with personal liquidity does not, by itself, extend membership.

5.5. Participation in the HAFS bonus pool, access to personal liquidity and participation in HPOT assets each require separate arrangements. These Terms do not create those obligations or replace the relevant agreements.

6. Bookings and separate services

6.1. Each booking or order for a travel service is made separately from membership.

Before confirmation, the Member is given:

- the identity of the seller and the actual service provider;
- the Company's role in arranging and performing the order;
- the service description, dates and recipient details;
- the total price, currency, taxes and mandatory fees;
- payment arrangements;
- amendment, cancellation, no-show and refund terms;
- material requirements for using the service.

6.2. Availability and price may change until confirmation is received. If a request cannot be fulfilled on the selected terms, the Company offers an available alternative or notifies the Member that the request is declined.

A change of date, property, service category or price requires the Member's agreement. Silence does not constitute consent to a substitution.

6.3. The Member checks traveller details and order particulars before confirmation. Any error discovered must be reported without undue delay.

The cost of correction depends on the cause of the error and the terms of the relevant order. The Member is not charged for correcting an error made by the Company.

6.4. The Member is responsible for obtaining the necessary travel documents, visas and permits, unless obtaining a particular document was expressly entrusted to the Company as a separate service.

6.5. Membership expiry or a change of tier does not cancel a previously confirmed booking or retrospectively change its price.

If a particular benefit requires active membership on the travel date, that condition must be expressly disclosed and accepted before the booking is confirmed.

6.6. The Company is responsible for the obligations it accepts in relation to a particular order. If it acts as an intermediary, the Member is informed of the person responsible for the principal service and the claims procedure. Identifying a third-party provider does not release the Company from liability for its own errors. If applicable law imposes obligations on the Company as a travel organiser or package travel seller, those obligations remain regardless of how its role is described in the documents.

7. Membership use rules

7.1. The Member must keep account access credentials confidential, update contact details promptly and notify the Company of suspected unauthorised use.

The Company may verify the authority of a person giving an instruction before taking action involving tokens, personal data or a booking.

7.2. Unless separately agreed, the following are prohibited:

- transferring the account or membership to another person;
- reselling personal club benefits;
- using another person's details to obtain access;
- making fictitious bookings;
- interfering with the service or circumventing applicable restrictions.

7.3. The Member complies with the rules for using an ordered service that have been communicated to them. A new provider restriction does not become part of a previously confirmed order merely because it is posted on a third-party website.

7.4. Selling or transferring HRPT to another person does not transfer membership, the account or the Member's personal booking rights to that person.

8. Service changes and technical interruptions

8.1. The Company may update the interface, technical interaction procedures and available offers, provided this does not reduce the agreed scope of club services.

A change to the selection of individual offers is distinct from withdrawing a service that the Company has undertaken to provide throughout the membership term.

8.2. A material reduction in the agreed scope of services requires the Member's consent or a legal basis. Posting revised terms on the website does not replace that consent.

If the Company cannot continue to provide a material part of the services, it offers comparable performance or a remedy under Section 10.

8.3. For scheduled maintenance, the Company gives advance notice of expected access restrictions where possible. In an emergency outage, it takes steps to restore service and communicates an available contact procedure for existing orders.

A technical interruption does not extinguish obligations under confirmed bookings and does not constitute proper performance of an unavailable service.

9. Suspension and termination

9.1. The Company may proportionately restrict access where there is a reasonable suspicion of fraud, account compromise or unlawful use, or where necessary to comply with a binding legal requirement or an order of a competent authority.

The Member is informed of the basis for the restriction and how its cause may be resolved, unless disclosure is prohibited by law.

9.2. If a breach can be remedied and immediate restriction is not required to protect the service or comply with the law, the Company first gives notice describing the breach and allowing a reasonable period to remedy it.

For a material unremedied or repeated breach, the Company may terminate club services, notifying the Member of its decision and reasons.

9.3. Once the reason for a temporary restriction is resolved, the Company restores access. If the restriction was imposed in error, related Member claims are treated as claims arising from improper performance.

9.4. Membership ends on expiry of the agreed term unless the Member arranges renewal. There is no automatic new HRPT lock or automatic payment charge.

9.5. The Member may notify the Company that they do not wish to renew or may stop using the club. Such notice does not cancel existing booking obligations or, by itself, create an entitlement to early release of HRPT.

9.6. Membership termination or suspension does not constitute confiscation of tokens, loss of the right to their return or extinguishment of accrued monetary claims.

10. Improper performance and Member claims

10.1. If an agreed service is not provided or is defective, the Member may require the breach to be remedied. The request should identify the service or order, describe the breach and state the remedy sought.

The Company may not refuse to consider a request solely because it was submitted without a prescribed form.

10.2. The Company must remedy the breach within a reasonable period, having regard to the nature of the service. If the breach is not remedied, a remedy is impossible or the service no longer serves its agreed purpose for the Member, contractual and statutory remedies apply, including a price reduction, refund, termination of the affected obligation and compensation for recoverable loss.

10.3. If club activation formed part of a single Order to acquire HRPT, non-performance is assessed against the entire agreed content of that Order. The Company may not reject a claim solely because the tokens have already been delivered.

The absence of a separate monetary subscription fee does not exclude the Company's liability for promised club services.

10.4. The amount of a monetary refund is determined by the unperformed part of the obligation, the Order terms and applicable law. The allocated HRPT quantity or its current market price is not used as an automatic compensation formula.

10.5. Statutory withdrawal rights remain available. Where applicable, the procedure for exercising them is supplied before the relevant agreement is concluded. Starting to use the account does not, by itself, constitute a waiver of those rights.

10.6. Requests may be submitted through the account or to **info@homeunity.io**. The Company acknowledges receipt within five business days and provides a decision or a reasoned progress response within fifteen business days.

Unless the law requires a shorter period, an approved monetary refund is executed within ten business days. Business days are determined at the Company's place of business and exclude Saturdays, Sundays and official public holidays.

11. Liability

11.1. The Company is responsible for correct membership activation and records, provision of agreed club services, performance of instructions it has accepted and the accuracy of confirmations it issues.

Appointing a contractor does not release the Company from an obligation it has undertaken towards the Member.

11.2. The Member is responsible for the consequences of inaccurate information and instructions originating from them without proper authority. Giving a third party access to the account does not release the Company from its duties to secure its own system and check suspicious operations.

11.3. Each Party must take reasonable steps to prevent and mitigate loss to the other Party.

These Terms do not exclude liability for wilful misconduct, gross negligence, fraud, death or personal injury, or any other liability that may not lawfully be limited.

12. Data and notices

12.1. The Company processes information about the Member and service recipients to administer membership, arrange bookings, carry out instructions and meet mandatory requirements.

When providing another traveller's data, the Member must have a lawful basis for doing so and ensure that the traveller is given the relevant information about the processing.

12.2. The data categories, recipients, retention periods and individuals' rights are described in the Privacy Notice. Enquiries on these matters should be sent to **privacy@homeunity.io**.

12.3. Membership confirmations and notices of tier changes, suspension or termination are sent to the verified email address or through an agreed account channel that allows the message to be saved.

A general website announcement does not replace an individual notice where such notice is required to change a particular Member's rights.

13. Governing law and final provisions

13.1. The Parties' relationship is governed by the substantive law of Switzerland. A consumer Member retains the protection of mandatory rules applicable irrespective of the chosen law.

13.2. Disputes are heard by the competent courts at the Company's registered office in Lucerne, except where mandatory rules establish another jurisdiction or entitle the Member to bring proceedings elsewhere.

Contacting the Company first does not restrict access to judicial remedies or suspend statutory time limits.

13.3. The version accepted by the Member applies for the agreed membership term. A new version applies to a new membership or renewal after it is supplied and accepted, unless the Parties separately agree a permissible amendment to an existing agreement.

13.4. In the event of a discrepancy between the agreed English and Russian versions, the English version prevails, except where mandatory contractual language or consumer protection requirements provide otherwise.

13.5. Invalidity of an individual provision does not affect the remaining provisions if the agreement can be performed without it.

Fuchs Treuhand AG

Morgartenstrasse 3, 6003 Lucerne, Switzerland

UID: CHE-107.253.643

Registration number: CH-100.3.005.984-2

Membership, services and claims: **info@homeunity.io**

Personal data: **privacy@homeunity.io**