Homeunity

Payment Processing and Settlement Policy

HU-LC-05 · Version v5.0 · 28 September 2026

1. Parties and purpose

1.1. This Policy governs the receipt, confirmation and recording of payments and monetary settlements 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 making a payment or receiving a payout under an agreement with the Company is referred to as the **Customer**.

1.2. This Policy applies to payments for HRPT and Homeunity services, refunds and payouts under separately concluded agreements. The payment basis, amount and due date are determined by the relevant order, invoice or agreement.

This Policy governs settlement procedures and does not itself create an entitlement to a bonus, remuneration, personal liquidity or asset participation.

1.3. The Company may engage authorised third-party payment institutions, acquiring institutions, processors and payment gateways (a **Payment Service Provider** or **PSP**) to process payments.

The Company remains responsible to the Customer for the seller's or service provider's obligations it has assumed under the relevant agreement. Engaging a PSP does not replace a party to that agreement.

2. Information before payment

2.1. Before confirming payment, the Customer is given:

- the identity of the seller or service provider;
- the subject matter and identifier of the order;
- the quantity of HRPT or the services purchased;
- the total price and currency of the obligation;
- the payment amount and currency, if different from the order price;
- included taxes, mandatory fees and separately agreed costs;
- the available payment method;
- the offer validity period and payment deadline;
- performance terms and the applicable refund policy.

The agreed purchase or service is referred to below as an **Order**.

2.2. Before final confirmation, the Customer must be able to check and correct the Order details. The action creating an obligation to pay is labelled so that this obligation is clear to the Customer.

The Company sends electronic confirmation of the Order received. If contract formation requires separate acceptance by the Company, acknowledgement of the application must be distinguishable from confirmation of a concluded contract.

2.3. Mandatory Company charges are included in the disclosed price. An additional service or optional payment requires the Customer's separate consent.

After accepting an Order, the Company does not increase its price because its own payment processing costs change.

2.4. Recipient details are supplied in the invoice, account or agreed payment form. If an authorised person receives payment for the Company, their role and the payment's connection with the Order are disclosed to the Customer.

A partner, adviser or employee may not request payment to their own details on the Company's behalf without confirmed authority to receive that payment.

3. Payment methods and payer authority

3.1. The payment methods available for an Order are those offered during checkout. Availability for one Customer or product does not imply availability for other countries, currencies or products.

A change of payment method after contract formation requires the Customer's agreement if it changes their costs, deadlines or required actions.

3.2. The Customer uses a payment instrument belonging to them or acts for a legal entity within their authority.

Payment by another person is permitted only after prior agreement and the necessary checks. The Company may request information about the payer, their connection with the Customer and the basis of payment.

3.3. For a bank transfer, the Customer includes the Order number or another reference enabling the receipt to be matched to the obligation. If the reference is missing or incorrect, the Company reconciles available information and requests supporting evidence where necessary.

Failure to match a payment automatically does not mean that the funds received are lost.

3.4. Payment in a digital asset is permitted only if expressly offered for the Order. Before transfer, the asset, network, address, required quantity, quotation validity period and transaction confirmation requirements are specified.

Connecting a wallet to the account is not itself a payment instruction and does not authorise arbitrary debits by the Company.

3.5. The Company does not require a password, private key or seed phrase to confirm payment. If an operation requires confirmation in a personal wallet, the Customer performs that action personally.

4. Confirmation of payment receipt

4.1. Creation of a payment instruction, reservation of an amount and completed payment are distinct stages.

A card authorisation hold is not receipt of payment by the Company. For a bank transfer, credit to the designated account is relevant; for a PSP payment, confirmed acceptance for the Company under the selected payment method is relevant.

4.2. If a PSP authorised to receive payment for the Company confirms successful acceptance, a subsequent settlement delay between the PSP and the Company does not oblige the Customer to pay again.

This does not prevent correction of an erroneous confirmation or consideration of a subsequent payment reversal on a lawful basis.

4.3. A screenshot, sending receipt or Customer message is used to locate and check the operation. It does not replace verification of its actual status.

The Company may not reject reliable evidence solely because the receipt has not yet appeared in its internal interface.

4.4. For a blockchain payment, the Company checks the network, asset, destination address, quantity and transaction confirmations. Applicable requirements are disclosed before sending.

If the operation remains unconfirmed or the network is temporarily unavailable, the Company explains the reason for the pending status. A repeat transfer is not required until the outcome of the original transfer is established.

4.5. If the amount received is insufficient, the Company identifies the shortfall and proposes an agreed additional payment, Order amendment or refund. It does not unilaterally reduce the quantity of HRPT purchased.

An excess or duplicate receipt is recorded separately and refunded under the Cancellation and Refund Policy unless the Customer agrees another permissible instruction.

4.6. Receipt after an offer expires does not entitle the Company to execute the Order at a new price without the Customer's consent. Until new terms are agreed, payment is not treated as permission to acquire a different quantity of HRPT or another service.

5. Payment and Order performance

5.1. After payment is confirmed, the Company performs the Order within its specified period, subject to satisfaction of the agreed eligibility conditions.

If a necessary check prevents performance, the Company explains the required actions and their effect on timing, except for information whose disclosure is prohibited by law.

5.2. For an HRPT purchase, settlement and performance comprise the following sequence:

1. acceptance of payment under the Order;
2. delivery of the purchased quantity of HRPT or credit under the managed-wallet arrangement provided in the agreement;
3. completion of the required allocation on the Customer's instruction;
4. confirmation of activation of the corresponding Travel Club tier.

Payment, token delivery, allocation and activation are confirmed as separate stages. Successful payment does not mean that the remaining stages have been completed.

5.3. For delivery to a personal wallet, confirmation includes information identifying the relevant blockchain operation. Under a managed-wallet arrangement, the Company maintains an individual record of the Customer's HRPT quantity and applicable restrictions.

A PSP payment notice does not replace confirmation of token delivery or recording.

5.4. A PSP engaged to process payment does not thereby become the issuer of HRPT, a party to the HAFS agreement or an obligor under HPOT.

Assigning it a separate function beyond payment processing requires an independent legal basis and appropriate disclosure to the Customer.

5.5. For a separate booking or service, payment does not replace confirmation of availability and acceptance by the service provider. If the agreed order cannot be performed, the Company offers a permissible resolution or refund.

6. Currencies and conversion

6.1. The obligation currency is fixed in the Order or agreement. An approximate equivalent displayed in another currency is for information unless the parties expressly agree settlement in that currency.

6.2. If payment requires conversion, the Customer is informed before confirmation of the original amount, final amount, exchange rate or method of determining it, quotation validity period and fees applied by the Company.

A revised calculation after quotation expiry requires renewed Customer consent before execution on the revised terms.

6.3. The Customer's payment institution may apply its own exchange rate and fees. The Company is responsible for the accuracy of the terms it discloses but does not set that institution's tariffs.

A fee deducted by the PSP from proceeds due to the Company does not create a Customer debt if the Customer paid the full final amount quoted to them.

6.4. Statutory requirements concerning price display and the currency in which prices must be stated remain applicable regardless of the selected settlement currency.

7. Payments to the Customer

7.1. Each payout must identify its contractual basis, recipient, accrued amount, obligation currency and due date. A payment instruction is prepared on the basis of a confirmed calculation.

A preliminary figure, example calculation or forecast displayed in the account is not an accrued amount. The Company must distinguish such figures from a debt owed to the Customer.

7.2. Accrued amounts under the HAFS bonus pool are denominated in **United States dollars — USD**. Entitlement, share calculation and payment timing are governed by the separate HAFS agreement.

Denomination in USD does not mean that payment is automatically made in a digital asset linked to the dollar.

7.3. The Customer chooses a receipt method from the options available for the relevant payout. If that method uses another currency or a digital asset, before execution the Customer is given:

- the obligation amount in USD;
- the currency or asset actually paid;
- the exchange rate and when it is determined;
- fees deductible on an agreed basis;
- the final amount or asset quantity to be received;
- recipient details and, for a digital asset, the transfer network.

A monetary payout may not be replaced with points, tokens or an internal balance without the Customer's consent.

7.4. The Customer supplies recipient details they are entitled to use. The Company verifies them to the extent necessary for performance and compliance with mandatory requirements.

The Company may request additional confirmation when details change. Checks must relate to the specific risk and are not used to postpone a due obligation indefinitely.

7.5. If the selected method is unavailable, the Company informs the Customer and offers an available alternative. Unavailability of a particular channel does not extinguish the debt.

If necessary recipient details are missing, the Company requests them and records the amount due until payment. The consequences of delay depend on its cause, the agreement and applicable law.

7.6. A payment is marked as paid after evidence of execution is received. Approval, preparation of an instruction or a manual operator entry does not itself prove transfer to the recipient.

If an outgoing payment is returned or rejected, the Company records that outcome and agrees repeat execution.

7.7. Refunds of original payments are governed by the Cancellation and Refund Policy. The right to choose a bonus payout method does not alter that Policy's purchase refund procedure.

8. Records and supporting documents

8.1. The Company links each receipt and payout to the relevant Order, agreement or accounting period. Records identify the amount, currency, date, basis, status and available transaction identifier.

8.2. Purchased HRPT, allocated tokens, accrued monetary amounts and executed payouts are recorded separately. A monetary valuation of tokens does not replace records of their quantity.

A quantity of HRPT to be restored in the future is not recorded as tokens actually held in an active allocation.

8.3. Account information reflects the relevant contractual rights and operations. A balance entry does not itself authorise transfers between Customers, payments to third parties or use outside the purpose provided in the agreement.

The Company may not debit an accrued amount for a new purchase or allocation without the Customer's instruction or another lawful basis.

8.4. The Customer receives confirmations enabling them to verify performance of their Order or payout. When an accounting error is corrected, the reason and substance of the correction are retained.

Correction of an internal entry does not cancel a payment actually received or create a debt without a corresponding basis.

8.5. Records for different products distinguish their respective purposes. A payment for HRPT or a booking is not credited as separate participation in HPOT or another product without the corresponding agreement and Customer instruction.

9. Checks and transaction restrictions

9.1. The Company may request information necessary to verify identity, payer authority, source of funds and compliance with applicable sanctions restrictions.

The scope of the request must be proportionate to the operation and mandatory requirements. Processing of the information obtained is governed by the Privacy Notice.

9.2. An operation may be suspended on reasonable suspicion of unauthorised use, a material discrepancy in payment details or where necessary to comply with the law.

The Company communicates the reason to the extent disclosure is permitted and identifies the required next steps. Once the reason is resolved, the operation resumes or an appropriate settlement is made.

9.3. A restriction does not confiscate funds received or extinguish the duty to account for them. If Order performance is declined, the refund is addressed under the Cancellation and Refund Policy, subject to mandatory prohibitions.

9.4. The Customer must not use another person's payment instrument without authority, supply forged confirmations, conceal the actual payer or split transactions to circumvent mandatory checks.

10. Errors and payment disputes

10.1. If the Customer discovers an unrecognised debit, duplicate payment, incorrect amount or missing credit, they may contact the Company through the account or at **info@homeunity.io**.

The Company acknowledges receipt within five business days and provides a decision or a reasoned progress response within fifteen business days. Shorter mandatory deadlines prevail.

10.2. The Company reconciles its internal records with confirmations from parties involved in the operation. If the Company caused the error, it corrects the records and performance at its own expense.

If an operation depends on an external payment institution, the Company supplies available identifiers and assists in tracing it within its authority.

10.3. Until the outcome of a disputed payment is established, the Company does not demand payment of the same amount again without explaining the basis. If the parties agree a repeat operation to expedite performance, any excess receipt must be refunded.

10.4. The Customer retains access to dispute procedures provided by law and payment rules. The Company may submit relevant evidence of the Order, payment and performance.

The same amount is not reimbursed twice. A provisional credit in a payment dispute is recorded as provisional.

11. Application of this Policy

11.1. The version supplied and accepted when an Order was placed applies to that Order. Replacing a PSP or payment channel does not change the price, subject matter or accrued rights of the parties.

11.2. New payment and settlement methods may be offered for future operations. If a change affects an existing Customer obligation, it is implemented in accordance with the agreement and the law.

11.3. Dealings with the Company are governed by Swiss substantive law, preserving mandatory consumer protection rules applicable irrespective of the chosen law.

Disputes are resolved under the relevant agreement and mandatory jurisdiction rules.

Fuchs Treuhand AG

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