HAFS RULES

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Administrator: Fuchs Treuhand AG, Switzerland

1. Scope and parties

1.1. These Rules govern the allocation of HRPT to HAFS, the formation and distribution of the bonus pool, the use of allocated HRPT as collateral for personal liquidity, and the return of tokens.

The HAFS administrator and the party responsible to the Participant for performing the obligations under these Rules is **Fuchs Treuhand AG**, registration number CH-100.3.005.984-2, UID CHE-107.253.643, with its address at Morgartenstrasse 3, 6003 Lucerne, Switzerland, hereinafter the **"Company"**.

1.2. A **Participant** is a person who has entered into a HAFS Participation Agreement with the Company. These Rules are incorporated into that agreement in the version provided and accepted when it is concluded.

The individual allocation confirmation specifies the HRPT quantity, term, start and end dates, term coefficient and arrangements for control of the tokens. Personal liquidity terms are set out in a separate individual schedule.

1.3. Allocation means attributing a specified quantity of HRPT to a Participant and confirming its lock for an agreed term. One allocation may count towards both the Travel Club tier and participation in the bonus pool where the conditions of each programme are met.

Acquiring HRPT, holding a club tier or transferring tokens without completing enrolment does not replace the HAFS Participation Agreement.

1.4. HRPT is used as a digital membership and access credential. The contractual right to a pool distribution arises from participation in HAFS and a qualifying allocation. It does not automatically attach to all HRPT in circulation.

2. Enrolment and minimum allocation

2.1. Participation in pool distributions requires:

- an accepted HAFS Participation Agreement;
- completion of applicable identity, authority and eligibility checks;
- a confirmed active allocation;
- an actual aggregate eligible quantity of at least **1,500 HRPT**.

The Starter tier with an allocation of 150 HRPT does not provide eligibility for the bonus pool.

2.2. The Participant selects an available allocation term. The following coefficients apply when calculating weight:

Allocation term	Term coefficient K
3 months	0.25
6 months	0.50
12 months	1.00

The coefficient determines relative weight in the distribution. It is not an interest rate or a promise to pay a specified amount.

2.3. Before confirmation, the Participant receives the allocation parameters and information on whether the allocation qualifies for the bonus pool. Exact start and end dates and times are recorded in UTC.

An increase in HRPT quantity is recorded separately with its own agreed parameters. It does not retrospectively change the term or coefficient of an earlier accepted allocation.

2.4. No separate cash contribution to purchase HAFS "income units" is required. Calculations use actually allocated HRPT. The purchase of HRPT and participation in HAFS are recorded as separate contractual transactions.

3. Allocation procedure and token control

3.1. Instructions are submitted through the **Allocation** function in the authenticated account. An authorised employee may perform administrative actions pursuant to the Participant's recorded instruction.

The accepted version of the documents, instruction parameters, details of the person executing the instruction, transaction confirmation and active lock record are retained.

3.2. Two execution arrangements are available:

Participant's wallet. An employee prepares the administrative action, and the Participant confirms the required blockchain transaction using their own wallet.

Managed wallet. An authorised person executes the instruction from a disclosed managed wallet. The Company maintains individual records of the token quantity attributable to the Participant.

Before execution, the applicable arrangement, controlling legal entity, wallet, and custody and return terms are specified.

3.3. An employee's action is not treated as the Participant's personal wallet signature or acceptance of an agreement on their behalf. Changing the agreed token control arrangement requires a separate recorded instruction and provision of the relevant terms.

3.4. A submitted request or an ordinary transfer of HRPT does not yet establish a completed allocation. The Company confirms execution, specifying the actual quantity, start time and position identifier.

An incorrect or delayed record is corrected using supporting evidence. Correcting records must not arbitrarily reduce the actual period of participation.

3.5. The lock restricts disposal of HRPT for the agreed term but is not, by itself, a sale of tokens to the Company. Technical powers to administer the vault do not authorise use of HRPT outside the accepted instruction.

Allocated HRPT may not secure the Company's general business or another participant's obligations. Their use for personal liquidity is permitted only under sections 8–10.

4. Formation of the bonus pool

4.1. The **bonus pool** is the amount in USD that the Company has committed, by documented decision, for distribution among eligible participants for the relevant calculation period.

The calculation period is a calendar month in UTC.

4.2. The Company determines at its discretion whether to fund the pool and how much to contribute. No minimum contribution, fixed percentage of revenue or mandatory contribution in a profitable month is established. The contribution may be zero.

Before a contribution is committed, the relevant income remains with the person entitled to it. The Participant has no right to require all of the Company's income to be transferred to the pool.

4.3. Once committed, **100% of the pool amount** must be distributed under these Rules. The Company may not arbitrarily withdraw that amount or deduct an additional undisclosed "business share".

The Company itself may participate in distributions on the same basis under section 6.

4.4. Contributions may be funded from the Company's own realised and lawfully available income from services, including travel, exchange and payment services, and from the Company's own share of hotel net operating income.

Listing an activity as a possible source does not mean that the Company conducts any related regulated activity without the necessary permissions.

4.5. Before hotel income is used, the applicable expenses, taxes, reserves, debt and priority obligations, rights of HPOT holders and other persons, and licence and royalty payments under the relevant agreements are accounted for.

Only the amount lawfully due and available to the Company after those obligations have been met may be contributed to the pool. These Rules do not establish a fixed share of any particular hotel.

4.6. Client funds, amounts belonging to other HPOT holders, proceeds from new HRPT sales, borrowed funds or capital received from asset sales may not be used to fund the pool.

The Company records the source, legal basis, period and amount of each contribution. The same receipt may not be counted twice.

5. Calculation of the Participant's share

5.1. Participation weight is calculated using the actual eligible HRPT quantity, its duration of participation in the calculation month and the coefficient for the agreed term.

Where quantity or eligibility changes, the month is divided into the corresponding intervals. Each interval's duration is measured in seconds and converted to days by dividing by 86,400.

5.2. The Participant's monthly weight is calculated as follows:

$W_i = \Sigma\ (Q \times T / 86{,}400 \times K)$,

where:

- **Q** is the actual confirmed HRPT quantity in the relevant eligible allocation;
- **T** is the duration of the eligible interval in seconds;
- **K** is the term coefficient for that allocation.

All of the Participant's eligible allocations and intervals for the month are summed.

5.3. The 1,500 HRPT threshold is checked against the Participant's aggregate actual eligible HRPT quantity for each interval. If the quantity is below the threshold, the weight for that interval is zero.

Periods before allocation activation, from the end of the agreed term onwards, and periods for which contractual eligibility is absent are excluded.

5.4. The amount accrued is calculated as follows:

$D_i = P \times W_i / W_{total}$,

where **P** is the pool amount to be distributed and **Wtotal** is the sum of the weights of all eligible participants, including the Company and related parties.

The term coefficient is already included in the weight and is not applied to the accrual again.

5.5. Calculations are made in USD. Individual amounts are rounded down to cents. Remaining cents are allocated in descending order of the fractional remainder of the original calculation; ties are resolved in ascending order of stable participant identifiers.

The sum of accruals therefore equals the full pool amount to be distributed.

5.6. If total weight is zero, the committed amount remains recorded as an undistributed pool and is carried forward for a subsequent distribution. It does not become an accrual to the Company merely because no participants are eligible.

5.7. The Participant's share may change as their allocations and those of other participants change. A previous payment does not establish a minimum payment for a future period.

6. Participation by the Company and related parties

6.1. The Company and its related parties may participate in the pool through confirmed allocations subject to the same requirements for minimum quantity, term, coefficient and actual participation duration.

HRPT held in treasury or other wallets without an eligible allocation has zero weight.

6.2. Hidden coefficients, priority distributions and retrospective addition of participation periods are prohibited for these positions. Their weight is included in the total denominator on the same basis as other participants' weight.

6.3. The report discloses the aggregate eligible HRPT quantity of the Company and related parties, their share of total weight and their accrued amount. Other participants' personal data is not disclosed in an individual statement.

7. Reporting and payment

7.1. The Company provides a report for the calculation month **by the 15th calendar day of the following month, inclusive**. The report contains:

- the contribution decision, including a zero contribution, and information on eligible sources;
- the pool amount to be distributed and any carried-forward balance;
- total weight and information on participation by the Company and related parties;
- the Participant's allocations, counted intervals, coefficients and individual weight;
- the accrual in USD and payment information.

7.2. Undisputed accrued amounts are paid **by the last calendar day of the following month, inclusive**. An objection concerning one part of the calculation does not suspend payment of the remaining undisputed part.

The Participant may request a calculation breakdown and correction of a substantiated error.

7.3. Accruals and payment obligations are recorded in **USD**. The Participant selects a payment method from the options actually available in the authenticated account.

Before execution, the exchange rate or conversion method, quotation validity period, fees and final amount or quantity to be received are agreed.

7.4. Accruals are not automatically converted to HRPT. Where payment is made in a digital asset, it is not assumed that one unit of that asset always equals one USD.

The original USD accrual, agreed conversion and evidence of actual payment are recorded separately.

7.5. Failure to select a payment method, or its temporary unavailability, does not extinguish the Participant's claim. The Company contacts the Participant to agree a permissible method and records the impediment and steps taken to resolve it.

This situation does not, by itself, extend the contractual payment deadline.

7.6. If the interface uses the label HU Points, it does not change the currency of the obligation or create a separate deposit, stablecoin or different right in place of the USD accrual.

8. Personal liquidity secured by HRPT

8.1. The Participant may submit a separate application for personal liquidity secured by a specified portion of their allocation. The Company considers the application individually.

Allocation and pool participation do not, by themselves, constitute such an application or guarantee provision of liquidity.

8.2. The maximum initial amount is **70% of the accepted assessed value of the HRPT** designated for the relevant arrangement. The Company may approve a lower amount in light of the allocation term and the circumstances of the application.

The approved amount, currency, valuation and actual ratio are recorded before disbursement.

8.3. The individual schedule must specify:

- the Participant and the particular allocation;
- the HRPT quantity provided as collateral;
- the amount, currency and timing of liquidity provision;
- the deadline and procedure for full settlement;
- the percentage and monetary amount of the fixed service fee;
- valuation sources and frequency, and procedures for stale or unavailable prices;
- notification procedures and the business-day calendar;
- the grounds, authority and method for realising collateral;
- the procedure for crediting proceeds and returning any surplus.

Liquidity may not be disbursed and HRPT may not be used as collateral before these terms have been agreed.

8.4. The service fee is calculated as an agreed percentage of the liquidity amount and fixed as a monetary amount when the arrangement is opened. It does not increase over time and is not capitalised.

A fee already paid is not charged again. Charges for another programme, including HPOT access, are not automatically added to this arrangement.

9. Coverage monitoring and collateral realisation

9.1. The coverage ratio **ACR** is the current accepted value of the remaining HRPT collateral divided by the outstanding principal amount of personal liquidity. Both amounts are expressed in the same currency.

The service fee and expenses are accounted for separately and are not covertly included in the denominator. ACR does not apply where no principal remains outstanding.

9.2. The following thresholds apply:

ACR value	Action
At or below 1.33	Warning to the Participant; response period of 48 hours
At or below 1.20	Restoration of coverage within five business days of recorded notice
At or below 1.10	Permitted realisation may begin without an additional contractual grace period

If a more serious threshold is reached, the corresponding action is permitted irrespective of whether the response period for the earlier warning has expired. Mandatory legal requirements continue to apply.

9.3. Coverage is restored using a method provided in the individual schedule, including repayment of part of the principal or an agreed increase in collateral. The Company records the performance received and recalculates ACR using current data.

9.4. Realisation is permitted within the accepted authority and is limited to the reasonably necessary HRPT quantity. Partial realisation aims to achieve a remaining ACR of at least **1.25**, where achievable.

The price and execution outcome are not guaranteed. In a rapidly changing market, reaching a threshold does not mean that realisation will occur at precisely the corresponding valuation.

9.5. The Company records the ACR calculation, grounds for action, notices, HRPT quantity sold, price, expenses, proceeds and their application. This information is provided to the Participant.

An initial ratio of 70% corresponds to an ACR of approximately 1.4286. An ACR of 1.50 is not an additional universal initial coverage requirement.

10. Effects of realisation and HRPT replenishment

10.1. When collateral is realised, rights in the HRPT actually sold pass to the acquirer. From that point, the sold quantity is excluded from the Participant's actual allocation.

10.2. The Company must replenish the quantity of HRPT realised so that, when the return conditions are met, the Participant receives the original quantity for the relevant allocation, taking into account tokens already duly returned.

Replenishment is at the Company's expense. Its costs of acquiring the missing HRPT do not, by themselves, create additional debt for the Participant.

10.3. Until actual replenishment, the Participant has a contractual claim against the Company for the missing quantity. That claim is not counted as tokens already held in allocation.

Replenished HRPT counts towards membership and the bonus after confirmed receipt and inclusion in an active allocation, prospectively and within the remaining term.

10.4. After realisation, the club tier and bonus eligibility are determined by the actual balance. If the aggregate eligible quantity falls below 1,500 HRPT, the bonus weight for the relevant interval is zero. Existing accruals are preserved.

Replenishment does not create bonus days retrospectively or restart the lock term.

10.5. The obligation to replenish HRPT does not guarantee its market price or fiat value. Price increases and insufficient liquidity may make performance more difficult for the Company but do not, by themselves, extinguish its obligation.

A separate reserve, insurance or third-party guarantee is not deemed to have been provided unless expressly included in the accepted agreement.

11. Full settlement and return of tokens

11.1. HRPT is returned at the end of the agreed allocation term and, where personal liquidity has been used, after full settlement of that arrangement as well. Lawful early release may be agreed separately.

If no personal liquidity was provided, there is no settlement condition relating to it.

11.2. Full settlement takes account of the liquidity principal, fixed fee and expressly agreed lawful expenses, less payments already received and credited collateral realisation proceeds.

The same amount is not collected twice. The Company provides a reconciliation identifying the amount discharged, remaining obligations and any surplus proceeds.

11.3. Realisation proceeds exceeding the obligations to be discharged and agreed lawful expenses are credited to the Participant and returned to them. They do not become additional income of the Company.

11.4. Full settlement does not extinguish the Company's obligation to replenish the missing HRPT quantity. Once the return conditions have been met, the Company releases and returns the quantity due without undue delay, subject to mandatory legal restrictions.

The verified address, network, quantity and execution confirmation are recorded for the return.

11.5. An allocation does not renew automatically. Continued retention after expiry, including pending settlement, does not, by itself, extend membership, the coefficient or bonus eligibility.

A new allocation requires a new confirmation of its parameters.

12. Records and technical execution

12.1. The Company maintains individual records of allocations, changes in actual quantities, terms, eligibility, accruals, personal liquidity transactions, realisation, replenishment and return.

Corrections retain a link to the original record and the reason for the change. An administrative entry does not replace evidence of execution or agreement acceptance.

12.2. The allocation vault provides administrative powers to perform token operations. Reaching the end date does not mean that tokens are technically released without further action.

Those powers are limited by contractual grounds. The Company is responsible for proper performance whether an operation is carried out manually or by software.

12.3. The following identifiers are used:

Network: BNB Smart Chain, chain ID 56.

HRPT contract:

0x41bE4f626808C3a56d7C2E66b3e8f106b4a2D832

HAFSVault allocation vault:

0x319d3c8522f1d71c94319472c8ff3fc95c0a7006

The destination address is verified in the authenticated process for each transaction. The list of identifiers in these Rules is not a standalone transfer instruction.

12.4. If an action cannot be performed for technical reasons, the Company informs the Participant of the impediment and the measures being taken. A technical failure does not cancel accruals, the replenishment obligation or the right to demand proper return.

13. Limits of the rights granted

13.1. HAFS participation does not grant an equity interest in the Company, ownership of a hotel or other asset, corporate voting rights or a direct claim against a hotel owner or project company.

HPOT rights arise only under separate documents for the relevant participation.

13.2. Contributing hotel income belonging to the Company to the pool does not transfer rights in the source of that income to the Participant. The Participant's claim concerns distribution of the committed pool and performance of the Company's obligations.

13.3. Accrual, replenishment and return obligations do not, by themselves, establish insurance, a third-party guarantee or special protection in the Company's insolvency. The ability to perform depends, among other things, on its solvency and the actual availability of the necessary assets.

This provision does not limit the Participant's statutory remedies for non-performance.

13.4. The terms "bonus", "pool", "allocation" and "personal liquidity" describe the contractual mechanism. They do not exclude mandatory requirements for financial services, lending, asset custody or product offerings where those requirements apply to the particular relationship.

14. Changes and termination of participation

14.1. A new version applies to new enrolments after it has been provided and accepted. Changes to existing participation follow the contractual procedure and require separate consent where necessary.

Publication of a new version does not retrospectively change an active allocation's coefficient, counted periods or existing accruals.

14.2. The Company may suspend new enrolments or new personal liquidity disbursements. This does not terminate obligations concerning accepted allocations, the committed pool, replenishment or return of HRPT.

14.3. Termination of participation does not cancel accruals for actual eligible intervals before termination. Final settlement takes account of outstanding obligations under the relevant agreements.

Account closure does not, by itself, discharge the obligation to return tokens.

15. Governing law and enquiries

15.1. These Rules are governed by the substantive law of Switzerland. If the Participant is a consumer, this choice of law does not deprive them of protection afforded by mandatory provisions applicable irrespective of that choice.

15.2. Enquiries concerning allocation, calculations, payment and return should be submitted through the verified account, to **info@homeunity.io** or to the Company's postal address.

The Participant may obtain an explanation of a calculation and submit objections. Contacting the Company is not a mandatory prerequisite to seeking judicial protection and does not suspend statutory time limits.

15.3. Disputes are heard by the competent courts at the Company's seat in Lucerne, except where mandatory rules entitle the Participant to bring proceedings in another court or establish a different jurisdiction.

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

16. Company details and contacts

Fuchs Treuhand AG

Registration number: CH-100.3.005.984-2

UID: CHE-107.253.643

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