Homeunity Membership Terms

HU-P02 · v6.5 · 12.10.2026

1 Parties and agreement

1.1. Fuchs Treuhand AG, UID CHE-107.253.643, commercial register number CH-100.3.005.984-2, Morgartenstrasse 3, 6003 Luzern, Switzerland (the Company), provides Homeunity membership to the person identified in the accepted individual Order (the Member). The Company undertakes its membership obligations in its own name and remains responsible for them when using other persons to perform them.

1.2. These Terms, the completed Order and its Rights Schedule form the membership agreement. The Order identifies the Member, tier, one-time fee, currency, included rights, linked HRPT quantity or determinable quantity formula, qualification conditions and performance dates. The Member receives the applicable document versions before accepting and may retain them. An application acknowledgement alone is not confirmation that the agreement has been concluded.

2 Membership and its duration

2.1. Base membership has no predetermined expiry and no recurring base renewal fee. It includes access to the Homeunity account, the member offers and travel-assistance functions expressly included in the accepted Rights Schedule, and support concerning membership and its transactions. The Schedule identifies the substantive included services and their availability; the mere existence of an account is not full delivery of those services.

2.2. Base membership continues until lawfully terminated under these Terms. Additional tier privileges may depend on an actual qualifying HRPT allocation or have their own stated duration. The expiry of such an allocation does not itself cancel base membership or introduce a renewal fee. Any affected conditional privileges are specifically identified in the Order. Indefinite membership is not a promise that the Company or a third-party supplier will operate forever.

3 Tiers and the included HRPT

3.1. The tiers are Starter, Member, Pro and Elite. Their HRPT qualification thresholds are 150, 1,500, 15,000 and 150,000 HRPT respectively, as set out in the Tier Catalogue (HU-P03). These are token-quantity conditions, not monetary prices.

3.2. The membership offer includes the HRPT benefit specified in the Order at no separate charge. HRPT functions as a digital membership and access credential. The HRPT benefit is connected with the paid membership and is disclosed as part of that offer. The Order states the quantity, delivery deadline, delivery method and required allocation. It does not assume a fixed HRPT exchange rate or that the tier threshold automatically equals the quantity to be supplied.

3.3. Activation of the selected tier requires receipt or effective individual credit of the agreed HRPT and completion of the required qualifying allocation, together with the agreed payment and eligibility requirements. Interim access before these steps is identified separately and is not represented as a completed allocation.

4 Enrolment and performance

4.1. An individual must be at least 18 and have the necessary legal capacity; an organisation acts through an authorised representative. The Company completes the checks needed for the proposed transaction before requesting payment where those checks are already known to be required. It does not request payment before the material commercial and delivery terms are agreed.

4.2. Acceptance is by signature or an affirmative electronic action identifying the documents accepted. Payment, membership activation, HRPT delivery and allocation are recorded as separate events. The Member receives confirmation of the actual event, its date and the rights made available. The Company

must meet the Order's agreed deadlines; a newly discovered impediment is explained and handled under the Refund Policy rather than an indefinite discretionary postponement.

5 Price and payment

5.1. The Order fixes the actual one-time membership fee, currency, applicable taxes, quotation validity and payment dates. Prices may differ by tier and individually agreed rights. No universal fee, fixed HRPT price or automatic tax exemption is established by these Terms. Separately purchased services have separately accepted prices.

5.2. Payment is made to the recipient identified in the verified invoice or payment instruction under the Payment Policy (HU-P06). The Member bears disclosed sending and currency-conversion charges; the Company bears ordinary intermediary and receiving charges under the agreed membership payment arrangement. The same obligation is not charged twice and an agreed right is not reduced because of an undisclosed Company charge.

6 Wallets and allocation

6.1. The Member may use a wallet they lawfully control under the supported procedure. Before any transfer, the Order and instruction identify the source, destination, network, quantity and party responsible for execution.

6.2. Each allocation requires a recorded instruction with its quantity, term and purpose. Where the Member uses their own wallet, they personally approve the required wallet transaction. Assistance by an operator does not replace the Member's acceptance or authorise a pledge, sale or use for another person's obligations. The Company remains liable for its own delivery, HAFS and other obligations.

7 HAFS and separate products

7.1. HAFS means Homeunity Asset Facilitation System. A qualifying allocation may support both tier qualification and participation in its bonus pool, but pool participation requires a separate HAFS Participation Agreement and the conditions of the HAFS Rules (HU-P07), including at least 1,500 eligible HRPT. The pool contribution is determined by the Company; no minimum income follows from membership.

7.2. Personal liquidity requires its own accepted agreement and does not arise automatically from allocation. HPOT or rights in an asset, its NOI or a project company arise only under the relevant separate participation documents. A tier name, HRPT holding or membership fee alone grants none of those asset rights. Partner remuneration requires separate admission and eligible activity.

8 Travel services and changes of tier

8.1. Membership gives the access and assistance expressly included in the Order. Accommodation, transport and other third-party bookings are paid separately unless expressly included. Before a separate booking, its supplier, total price, material restrictions and cancellation terms are supplied. Availability and a particular saving are not guaranteed before the relevant offer is confirmed.

8.2. An upgrade or agreed change is recorded with the additional rights, qualification, actual extra price or credit, and effective date. A lower actual eligible HRPT balance may change only the conditional privileges linked to that balance under the accepted Order. Replenishment counts when actually completed; a claim for missing HRPT is not an existing allocation. Accrued monetary claims and base rights are not silently erased by a tier change.

9 Cancellation and loss of core rights

9.1. The Cancellation and Refund Policy (HU-P05) forms part of the membership agreement. It provides an additional contractual cancellation opportunity within 14 calendar days after payment, ending earlier upon the qualifying actual HRPT delivery/effective credit or exercisable HAFS activation described in that Policy, following the separate early-performance request and acknowledgement.

Creating an account or a provisional entry is insufficient. Mandatory rights of withdrawal and remedies for nonperformance remain applicable.

9.2. If promised core rights permanently cease or are materially withdrawn for a reason not attributable to the Member, the Company must restore them or offer a substantially equivalent replacement for express acceptance. The 30-day restoration procedure and refund calculation in HU-P05 apply. The Company cannot avoid those obligations merely by referring to an earlier HRPT delivery or HAFS activation.

10 Suspension and termination

10.1. Restrictions must be proportionate to a security threat, a documented material breach, unresolved payment validity or a legal restriction. The Company explains the grounds and gives a reasonable opportunity to resolve them where disclosure and remediation are permitted. Non-use alone or making a lawful complaint is not a ground to revoke paid indefinite membership.

10.2. For an unremedied material breach, termination may follow 14 calendar days after notice, unless immediate action is required by law or justified by serious fraud or danger. The Company has no unrestricted right to terminate paid indefinite base membership for convenience. The Member may request termination, with refunds governed by HU-P05. Termination does not confiscate assets, erase accrued claims or remove obligations of settlement and return.

11 Responsibility and communications

11.1. Each party is responsible for its own obligations under the agreement and applicable law. Liability for fraud, intent, gross negligence and other liability that cannot lawfully be excluded is preserved. The Risk Disclosure (HU-P08) explains material risks; acknowledging it does not authorise breach or waive remedies.

11.2. Orders, notices and complaints may be addressed to support@homeunity.io or the Company's postal address. The actual sending or receipt time relevant to a cancellation is not postponed by support hours. Personal data is processed under the Privacy Notice (HU-P10). Material changes and confirmations are supplied in a form the Member can retain.

12 Applicable versions and law

12.1. Specific commercial particulars expressly agreed in the Order govern their stated subject. They do not silently override the accepted refund protection or mandatory law. Separate programme agreements govern their own rights and obligations. Only identified document versions are incorporated; a link to a changing website does not incorporate all future versions.

12.2. Material adverse changes to accepted rights require the agreement or other lawful basis applicable to those rights. A replacement website text does not retrospectively change prior transactions. Swiss substantive law applies, preserving mandatory consumer protection applicable irrespective of that choice. Competent courts at the Company's seat in Lucerne have jurisdiction unless mandatory rules permit or require another court. The English text prevails between accepted EN/RU versions only to the extent permitted by mandatory language and consumer rules.