HRPT benefit holding and allocation terms

HU-P04 · v6.5 · 12.10.2026

1 Scope and responsible parties

1.1. These Terms govern the HRPT benefit included without a separate charge in a Homeunity membership Order and its delivery, holding and allocation. Fuchs Treuhand AG, UID CHE-107.253.643, Morgartenstrasse 3, 6003 Luzern, Switzerland (the Company), is responsible for supplying the HRPT promised in that Order. The recipient is the Member identified in it.

1.2. A genuinely separate acquisition of additional HRPT requires its own accepted order identifying its seller, quantity, actual price and delivery terms. The inclusion of HRPT in membership does not constitute an order for such an additional purchase. These Terms do not govern HPOT or confer rights to a particular asset.

2 Function and quantity

2.1. HRPT is used as a digital membership and access credential. The selected membership tier is activated through receipt or effective individual credit of HRPT and the required qualifying allocation under HU-P02 and HU-P03. Calling HRPT a credential or supplying it without a separate charge does not remove this connection with the paid membership or determine its legal classification in every jurisdiction.

2.2. The Order specifies a fixed quantity or a formula that objectively determines the quantity before the Member becomes obliged to pay. Any variable input identifies its source, valuation time and rounding. A tier threshold alone is not the quantity promised. The Company does not reduce a confirmed quantity because a token's market price subsequently changes.

3 Delivery and effective credit

3.1. The Order states the delivery deadline and method. Delivery to the Member's own wallet is evidenced by the applicable confirmed blockchain transaction. The Member verifies the supported network and receiving address and must have lawful control of that address.

3.2. Effective individual credit requires actually available HRPT, an identifiable quantity attributed to the Member under the accepted delivery arrangement, an enforceable entitlement and confirmation enabling the Member to verify the position and exercise the agreed rights. A promise to procure tokens later, an estimated value or an unbacked administrative entry is not effective credit. An internal credit is not described as a blockchain transfer to the Member's own address.

3.3. The Company supplies confirmation of the quantity, date, form of delivery, relevant address or individual position, and any restriction. Payment confirmation does not itself establish token delivery.

4 Wallet control and allocation

4.1. For a wallet independently controlled by the Member, the Member keeps their private key and approves the transactions required from that wallet. The Company and support personnel do not require that private key or recovery phrase.

4.2. The source wallet, destination allocation vault and account records perform different functions. Approval of a transfer from the Member's wallet does not establish that the Member retains exclusive technical control after deposit into the vault. Administrative powers and the return procedure are identified before the allocation is accepted.

4.3. These Terms govern the Company's HRPT delivery and allocation obligations. The Company remains responsible for its own obligations when using an authorised performer.

5 Allocation instructions

5.1. Allocation attributes a specified actual HRPT quantity to the Member and restricts disposal for the accepted term and purpose. The instruction records quantity, source, destination, term, start and end, qualification purpose and any separate HAFS participation. It is submitted through the authenticated Allocation function or an agreed verified alternative.

5.2. An operator may prepare or execute technical steps within the recorded instruction and verified authority. The Member personally confirms a required transaction from their own wallet. An operator's action is not the Member's personal signature or consent to a different agreement.

5.3. Until execution, the Member may request withdrawal or correction. The response identifies whether execution can still be stopped. The Company records actual execution and the active position; a submitted request or ordinary transfer alone is not a completed allocation.

6 Restrictions and separate permissions

6.1. Allocation is not a sale of HRPT to the Company. Tokens are not available for the Company's general business or another person's liabilities merely because an operator has technical control. Use as collateral for the Member's personal liquidity requires the separately accepted agreement and specific authority.

6.2. The agreed lock may prevent transfer or sale during its term. Early release follows the accepted contract or mandatory law; an allocation does not renew automatically. Continued technical holding after expiry is not consent to a new term or a new bonus coefficient.

7 HAFS and personal liquidity

7.1. The same actual allocation may satisfy membership qualification and HAFS eligibility when both sets of conditions are fulfilled. HAFS pool rights arise under the separate Participation Agreement and HU-P07, not from holding any HRPT in circulation. The minimum eligible HAFS quantity is 1,500 HRPT.

7.2. Where separately agreed personal liquidity uses allocated HRPT as collateral, the Company must restore the quantity actually realised as provided in HU-P07 and the individual agreement. Until restored, the missing quantity is a claim against the Company, not tokens already held. Qualification and pool weight use the actual eligible balance. Return after such an arrangement requires full settlement as well as expiry or lawful early release.

8 Release and return

8.1. Once the applicable release conditions are met, the party responsible under the relevant agreement executes return without undue delay, subject to an actual legal prohibition. The verified destination, network, quantity, any accepted transfer cost and evidence of execution are recorded. Technical access restrictions do not cancel the return obligation.

8.2. The Company provides a reconciliation of the original quantity, movements, any lawful collateral realisation and replenishment, tokens already returned and the remaining obligation. A quantity is not withheld for unrelated or invented debt. A return of HRPT does not itself constitute a refund of the membership fee, and a monetary refund is governed by HU-P05.

9 Cancellation consequences and risk

9.1. Actual delivery or effective credit of the promised HRPT may end the additional contractual voluntary cancellation opportunity in HU-P05 after the required separate early-performance request and acknowledgement. A nominal ledger entry does not have that effect. Mandatory withdrawal and remedies for nonperformance remain available where applicable.

9.2. HRPT has no promised resale price, minimum market value or automatic buyback under these Terms. The return of the original quantity does not guarantee preservation of monetary value. The Risk

Disclosure (HU-P08) describes control, liquidity, operational and regulatory risks. No public blockchain record can be erased merely by closing the account.

10 Network identifiers and notices

10.1. Network: BNB Smart Chain, chain ID 56. HRPT contract: 0x41bE4f626808C3a56d7C2E66b3e8f106b4a2D832. HAFSVault allocation vault: 0x319d3c8522f1d71c94319472c8ff3fc95c0a7006. These identifiers distinguish the token and vault; they are not an instruction to send assets. The source wallet and the correct destination for each operation are separately verified through the accepted process.

10.2. Contact support@homeunity.io for delivery, allocation and return, or write to the Company at the address in section 1. Swiss substantive law applies with mandatory consumer protection and jurisdiction rights preserved. The version accepted for the transaction governs it; a website change does not retrospectively reduce a confirmed quantity or accrued claim. Between accepted EN/RU versions, English prevails only where mandatory law permits.