Partner programme rules

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1 Purpose and application

1.1. These Rules establish the conditions for qualification, recording customer transactions, and calculating and paying remuneration under the Homeunity partner programme.

The programme is administered by **Fuchs Treuhand AG**, a joint-stock company registered in Switzerland, registration number CH-100.3.005.984-2, UID CHE-107.253.643, with its address at Morgartenstrasse 3, 6003 Luzern, Switzerland, hereinafter the **“Company”**.

The Company maintains programme records and is responsible to the Partner for payments due to them.

1.2. A **Partner** is an individual or legal entity admitted to the programme by the Company who has entered into a Partner Agreement. Having a customer account, purchasing HRPT or holding Travel Club membership does not, by itself, constitute entry into a Partner Agreement.

The Partner receives these Rules before acceptance in a form that allows the applicable version to be saved.

1.3. Remuneration is paid for the results of partner activities reflected in eligible customer transactions as defined in these Rules. User registration, providing a contact, inviting another Partner and increasing the number of participants in a structure do not, by themselves, earn remuneration.

1.4. These Rules govern remuneration calculation. The Partner Agreement governs admission, permitted activity, brand use and termination. White-label integration is a separate optional contractual arrangement available to different types of partners; it is not limited to a particular distribution structure.

Any individual departure from a calculation rule must identify that rule and be expressly agreed prospectively. A general reference to individual terms does not permit a retrospective reduction of an accrued amount.

1.5. Partner commissions are recorded separately from the HAFS bonus pool. Participation in the programme does not grant rights to assets, hotel income or distributions to HPOT holders.

The customer separately purchases the product and accepts the relevant customer agreement. The Partner’s consent does not replace the customer’s consent.

2 Admission and partner structure

2.1. An individual may participate after reaching the age of 18, provided they have the necessary legal capacity. A legal entity acts through a representative with verified authority.

Before admission, the Company carries out applicable checks concerning identity, the organisation, beneficial owners, sanctions restrictions and the permissibility of activities in the relevant country.

2.2. The Partner acts independently and within the agreement entered into. Participation does not authorise them to conclude contracts on the Company’s behalf, change customer terms, accept customer funds or control customer wallets.

Specific authority may be granted only under a separate agreement and subject to the necessary legal requirements.

2.3. Calculations use the recorded structure of relationships:

- a **direct customer** is a customer whose referral is attributed to the Partner;
- a **direct first-line Partner** is a Partner immediately connected to them in the structure;
- a **branch** consists of a direct first-line Partner and the downline structure assigned to that Partner;
- a **mentor** is an upline Partner for whom differential remuneration is calculated.

A structural link serves calculation purposes and does not create agency, an employment reporting relationship or joint ownership.

2.4. The basis for customer attribution and the Partner's position in the structure are recorded in the programme records. One transaction cannot be treated simultaneously as a direct customer transaction of several Partners.

Correction of an erroneous link requires documented grounds. Transactions may not be moved between branches solely to increase commission.

3 Eligible transactions and New Volume

3.1. A membership transaction enters calculation when the accepted customer Order, actual fee payment, delivery or effective credit of the included HRPT, required qualifying allocation, customer eligibility and referral attribution are established. The transaction must not be duplicated, fictitious or generated through artificial turnover.

Where an applicable withdrawal, refund or payment-verification period affects final entitlement, the amount is identified as provisional until the relevant condition is resolved. Confirmation is not postponed indefinitely on the general possibility of a later dispute.

3.2. This version applies to qualifying paid Homeunity membership Orders with the required HRPT allocation for 3, 6 or 12 months. HRPT is included without a separate charge; the commission base is the membership fee defined in clause 3.3, not an invented token sale price.

Separately priced services, travel bookings, HPOT, personal liquidity, HAFS funding and separate additional HRPT transactions are not commissionable under this version. Inclusion of another product requires prospectively agreed terms identifying its event, base and rates.

3.3. The eligible transaction value is the entire membership fee actually paid under the eligible Order, excluding applicable taxes and refunded membership amounts, expressed in USD. Unpaid instalments, a nominal HRPT valuation and fees for separately priced services do not enter the base. Ordinary processing costs allocated to the Company do not reduce it. A refund is deducted from the same fee component once, without deducting its tax component a second time.

For another payment currency, the conversion rate, its source and fixation time are recorded before calculation under the accepted payment terms. Later HRPT price movements do not change the confirmed membership-fee base. For an Order with several payments or allocation terms, each eligible paid amount is attributed once to its documented allocation component; there is no double counting of the entire Order.

3.4. New Volume is the eligible value of an independent customer transaction not previously counted in the programme and not generated by recycling the same principal amount.

Renewing an allocation, relocking existing HRPT, releasing tokens or transferring them between wallets does not, by itself, generate New Volume.

3.5. An eligible personal purchase by a Partner may count towards their qualification volume. **The Partner receives no direct commission on their own purchase.**

Routing a personal purchase through a controlled account or nominee customer does not change this rule.

3.6. Payment of a HAFS bonus, provision or repayment of personal liquidity, an HPOT contribution and distribution of NOI do not independently give rise to partner commission under these Rules.

Use of partner remuneration already paid to make a new purchase is assessed according to the substance of the transaction. Eligibility is possible only after verifying the independence of the purchase and absence of double counting; direct remuneration for the Partner's own purchase remains excluded.

4 Qualification volume and base rate

4.1. Qualification volume — Q Volume is the accumulated eligible value of the Partner's own transactions and transactions in their recorded structure, expressed in USD.

Each transaction counts once towards a particular Partner's Q Volume. The same transaction may count towards the qualification of different upline Partners according to the structure; this is not repeated inclusion in one person's volume.

4.2. Q Volume accumulates without an expiry period. Regular personal purchases are not required to retain accumulated volume.

Amounts from cancelled, invalid, fictitious or erroneously duplicated transactions are removed from Q Volume. Club status and the corresponding rate cap are determined separately.

4.3. The base rate **Rvol** depends on accumulated Q Volume:

Q Volume in USD	Base rate Rvol
From 0 to below 10,000	10%
From 10,000 to below 25,000	11%
From 25,000 to below 50,000	12.5%
From 50,000 to below 100,000	14%
From 100,000 to below 250,000	16%
From 250,000 to below 500,000	18%
From 500,000 to below 1,000,000	19%
1,000,000 or more	20%

4.4. Q Volume includes 100% of eligible transaction value regardless of the selected allocation term. The term coefficient reduces commission, not qualification volume.

Eligible volume is counted through the recorded structure without a predetermined depth limit. Entitlement to payment is nevertheless determined by the formulas in section 7.

5 Club status and effective rate

5.1. Club status is established under the Travel Club Membership Terms and by confirmed actual eligible HRPT allocation.

The following status rate caps **Rstat** apply to partner remuneration:

Status	Minimum eligible allocation	Rate cap Rstat
Starter	150 HRPT	10%
Member	1,500 HRPT	12.5%
Pro	15,000 HRPT	16%

Status	Minimum eligible allocation	Rate cap Rstat
Elite	150,000 HRPT	20%

5.2. Only HRPT actually allocated and attributed to the Partner in individual records is counted. Unallocated tokens and a claim against the Company for future token replenishment do not replace an active allocation.

If the confirmed quantity falls below the threshold for a status, the cap of the supported tier applies. Without the minimum active status, no entitlement to new accruals arises under this scale.

5.3. The effective rate **Rfact** is the lower of the base rate and the status cap:

Rfact = min(Rvol, Rstat).

During Fast Start, both values are first increased under section 8.

For example, at Q Volume of USD 300,000, the base rate is 18%. Pro status caps the effective rate at 16%.

5.4. Status is recorded for the relevant calculation event when the transaction is confirmed. A subsequent status upgrade or downgrade applies to subsequent transactions.

A change of status does not recalculate a commission previously determined correctly. Correction of an inaccurate original balance is not treated as a subsequent change of status.

5.5. The difference between the base rate and the capped effective rate does not become a debt owed to the Partner and is not automatically passed to an upline person.

An upline Partner may receive only their own positive differential calculated under section 7.

6 Allocation term coefficient

6.1. Each eligible transaction is subject to **Klock**, the coefficient corresponding to its confirmed allocation term:

Term	Klock
3 months	0.25
6 months	0.50
12 months	1.00

6.2. The coefficient is applied once to the direct and differential commission for the particular transaction.

Where an order includes separate allocations with different terms, its value is apportioned between them using the confirmed order details; each part is calculated using its own coefficient.

6.3. At a coefficient of 0.25 or 0.50, the remaining commission portion is not deferred and does not create a future claim.

A subsequent extension does not create entitlement to a top-up for the original transaction. A new calculation is possible only for independent eligible New Volume.

7 Direct and differential remuneration

7.1. Direct commission on an eligible transaction of a referred customer is calculated as follows:

Direct commission = eligible transaction value × Partner's Rfact × Klock.

Where the transaction crosses a qualification threshold, the split in clause 7.5 applies.

7.2. A mentor's differential commission is calculated on eligible transactions in the branch of their direct first-line Partner:

Differential commission = eligible branch transaction value × max(0, mentor's Rfact − direct Partner's Rfact) × Klock.

Calculations are performed by transaction to retain the coefficient applicable to each.

7.3. The mentor's rate is always compared with that of their immediate first-line Partner through whom the relevant branch runs.

An intermediate Partner may not be skipped or replaced with a downline person solely to increase the rate difference.

If the direct Partner's rate equals or exceeds the mentor's rate, differential commission on that branch is zero. Eligible branch volume continues to count towards the mentor's Q Volume.

7.4. The comparison uses effective rates reflecting status and the Fast Start period applicable to each person. A negative difference does not create an obligation for a Partner to pay the Company or another participant.

7.5. If a transaction crosses a Q Volume threshold, its value is split:

- the portion up to the threshold uses the rate for that band;
- the portion beyond the threshold uses the next rate;
- where several thresholds are crossed, a separate portion is identified for each band.

Differential commission takes account of both Partners' thresholds. A split is made at every point where either person's applicable effective rate changes.

7.6. Transactions are recorded in a sequence allowing Q Volume before and after each entry to be reconstructed. The calculation event time and a unique identifier are retained.

The Company may not arbitrarily reorder confirmed transactions to reduce commission due.

7.7. Split example: the Partner's Q Volume is USD 24,000. The next eligible direct transaction is USD 10,000 with a 12-month allocation. Status permits a rate of at least 12.5%; Fast Start does not apply.

Calculation:

1,000 × 11% + 9,000 × 12.5% = USD 1,235.

With a 6-month allocation, commission on the same transaction would be **USD 617.50**, while Q Volume would increase by **USD 10,000** in both cases.

7.8. Differential example: the mentor's effective rate is 16% and the direct Partner's is 12.5%. An eligible transaction in that Partner's branch is USD 8,000 with a 6-month allocation. No threshold is crossed within the transaction.

8,000 × (16% − 12.5%) × 0.50 = USD 140.

The examples illustrate the formulas and are not promises of sales volume or future earnings.

8 Fast Start

8.1. During the first 30 calendar days from the recorded time of the Partner's programme registration, **two percentage points** are added to the base rate Rvol and status cap Rstat.

The start and end of the period are retained in the records. Ordinary rates apply when it expires.

8.2. During Fast Start, status caps are:

Status	Ordinary cap	Fast Start cap
Starter	10%	12%
Member	12.5%	14.5%
Pro	16%	18%
Elite	20%	22%

The effective rate remains the lower of the increased base rate and increased status cap.

8.3. The increase applies both to direct commission and to rate comparisons for differential commission. The period is determined separately for each Partner.

Registering an additional account, changing wallets or re-enrolling the same person does not create a new Fast Start period.

9 Confirmation of accruals and reporting

9.1. The Company distinguishes provisional entries, confirmed accruals, amounts held for review, adjustments and completed payments.

A provisional amount is displayed with its status and is not presented as already available for payment.

9.2. The Company confirms an accrual once the transaction conditions in section 3 are met. Where confirmation is delayed, the specific grounds and missing information are recorded.

The possibility of a future payment dispute does not, by itself, justify leaving all accruals provisional indefinitely.

9.3. The calculation period is a calendar month in UTC. The Company provides the Partner with a report by the **15th calendar day of the following month, inclusive**.

The report shows:

- transactions and eligible values;
- opening and closing Q Volume;
- rates, status and coefficients applied;
- direct and differential commissions;
- transaction splits at thresholds;
- provisional and held amounts and their grounds;
- adjustments, the confirmed amount payable and payments already made.

Customer and structure information is disclosed to the extent necessary to verify the calculation, subject to confidentiality requirements.

9.4. Omission of a transaction from a report does not, by itself, extinguish commission entitlement where the conditions for entitlement are met.

The Partner may request a calculation and provide supporting evidence. Company records are a source of evidence but do not preclude review or correction.

10 Currency deadlines and payment execution

10.1. Confirmed remuneration is recorded in **USD**. Undisputed commissions confirmed for a calculation month are paid by the **last calendar day of the following month, inclusive**.

A transaction confirmed later is included in the period of actual confirmation. The Company may not unreasonably delay confirmation to postpone the payment deadline.

10.2. Payment may be made in a fiat currency, HRPT or another available and permissible digital asset. The method is recorded in payment terms accepted by the Partner or separately agreed before execution.

Before conversion, the Partner receives the asset or currency, the exchange rate or method for determining it, fees and the final amount or quantity receivable. A monetary accrual may not be replaced with tokens without agreement.

10.3. For an agreed payment in HRPT, quantity is determined as follows:

HRPT payable = agreed USD amount for conversion / agreed HRPT price in USD.

Fees and rounding arrangements are disclosed separately. The same expense may not both covertly reduce the USD base and be deducted again from token quantity.

The recorded payment rate does not oblige the Company subsequently to repurchase HRPT at that rate.

10.4. The Partner supplies and confirms receiving details. A change of wallet or payment details requires verification of authority and separate confirmation.

If the selected method becomes unavailable, the parties agree another permissible method. Technical unavailability does not cancel the accrual or, by itself, change the performance deadline.

10.5. A minimum payment threshold or special fee applies only if disclosed and accepted before the transactions to which it relates. An undisclosed threshold does not justify withholding an amount already earned.

Amounts below an agreed threshold remain recorded as debt and do not expire.

10.6. The Company withholds taxes only where an applicable legal basis exists and shows the amount and basis in the calculation. The Partner independently fulfils their own business registration, reporting and tax payment obligations.

Payment execution is evidenced by a payment document or transaction record linked to the relevant accrual.

11 Artificial turnover corrections and holds

11.1. Commissionable volume may not be generated through fictitious customers, arranged reversible transactions, controlled accounts, splitting one person across identities, duplicate orders or cyclical movement of the same principal.

The prohibition aims to prevent accruals on turnover that does not reflect an independent customer purchase of a product.

11.2. For **60 calendar days after principal is returned**, its reintroduction by the same person or through linked wallets is subject to additional review.

Such reintroduction is excluded from New Volume until an independent eligible transaction is established. Expiry of 60 days does not, by itself, make cyclical turnover eligible.

11.3. Reviews may compare payment history, account and wallet links, transaction sequences and other lawfully obtained information.

A match on an individual indicator does not replace assessment of the circumstances. The Partner is given an opportunity to explain the transaction and supply documents, except where disclosure is restricted by law.

Personal data is processed in accordance with the Privacy Notice.

11.4. Cancellation or a partial refund of a customer transaction results in a corresponding correction of eligible volume and commission. For a partial refund, the related portion is adjusted if the other portions remain independently eligible.

A change in HRPT's price after transaction performance is not a refund of the customer's payment and does not, by itself, give rise to reversal.

11.5. Each correction identifies the original transaction, grounds, revised figures and amount.

Where correction of original Q Volume affects subsequent calculations, the Company provides the related recalculation. Correcting an error does not permit new commercial rates to be applied to past transactions.

11.6. For a substantiated dispute, suspected fraud, mandatory check or legal prohibition, the Company may suspend payment of the related amount.

The extent of the hold must correspond to its grounds. The undisputed portion is paid on time unless a separate lawful prohibition also prevents that payment.

11.7. Recovery or set-off of an erroneous payment requires documented contractual or legal grounds. The Partner receives a calculation.

A breach concerning one transaction does not automatically forfeit all commissions previously earned. Damages and other claims are assessed separately.

12 Promotion and customer dealings

12.1. The Partner uses current Company-approved materials, states their independent status and discloses the commercial nature of a recommendation, including the possibility of receiving remuneration.

Company approval does not permit distribution in a country or manner where it is prohibited.

12.2. The Partner describes the actual paid offer: indefinite base membership with individually agreed rights and price; linked HRPT without a separate charge and the qualifying allocation required for tier activation; HAFS pool participation under a separate agreement with no guaranteed income. HPOT or asset rights have their own terms.

A partner commission rate is not HRPT yield, a pool-distribution rate or a promised refund of the customer's membership fee. Separate agreements and a "club" description do not justify concealing material connected rights or risks from the customer or a payment institution.

12.3. Unsubstantiated promises of price increases, guaranteed income, repurchase, market liquidity, absence of risk or government approval of a product are prohibited.

The Partner may not use calculation examples as statements of typical earnings without corresponding factual substantiation, conceal material costs and conditions or create false urgency.

12.4. Under this programme, the Partner does not accept customer money, tokens, private keys, passwords or verification codes. Customers use the channels provided by the Company and personally accept the necessary agreements and instructions.

Collection of identity documents or independently conducting customer verification requires a separate lawful mandate and the necessary data processing terms.

12.5. Mailings, calls, publication of reviews and use of customer contacts must comply with applicable advertising and personal data requirements.

Upon discovering customer deception, compromised access, improper brand use or a material error in distributed materials, the Partner informs the Company without undue delay and stops distributing the erroneous material.

13 Changes and termination of participation

13.1. The Company may change the programme prospectively. The Partner receives at least **14 calendar days'** notice of materially adverse changes, except where earlier action is required by law or necessary to address an immediate security threat.

The notice states the changed terms, application date and arrangements for continued participation. Where Partner consent is required, the new version applies after proper acceptance.

13.2. Programme changes do not reduce correctly accrued remuneration for transactions already confirmed or remove statutory rights.

Suspension of a particular product or payment method does not justify writing off debt.

13.3. Participation is terminated in accordance with the Partner Agreement. Termination ends authority to undertake new actions as a programme participant but does not cancel settlement for transactions in respect of which remuneration entitlement arose before termination.

The Company provides a final calculation and performs undisputed obligations. Termination does not, by itself, accelerate a justified review, but neither does it permit an amount to be held without continuing grounds.

13.4. After termination, the Partner stops using the supplied branding and materials as an active programme participant.

Their separate customer relationships, including Travel Club membership or HAFS participation, end only on grounds under the relevant agreements.

14 Inquiries governing law and language

14.1. Calculation inquiries and objections are submitted through the verified account or to **support@homeunity.io**. The inquiry should preferably identify the calculation period, transaction identifiers, disputed amount and grounds.

Discrepancies should preferably be reported within 30 calendar days of receiving the report. Missing this period does not, by itself, extinguish a contractual claim or the right to judicial protection.

14.2. The Company checks the source records and provides a reasoned outcome. Where further information is needed, the requested data must relate to the disputed transaction.

Correction of a confirmed error is shown in the report with a link to the original entry retained.

14.3. These Rules are governed by the substantive law of Switzerland. Disputes are heard by the competent courts at the Company’s seat in Lucerne unless mandatory rules provide for a different jurisdiction.

Contacting the Company does not prevent urgent judicial protection or a report to a competent authority.

14.4. If properly provided and accepted English and Russian versions differ, the English version applies except where mandatory language or protective provisions require otherwise.

Invalidity of an individual provision does not affect the remaining provisions that can apply independently.