



## WHY DOES THE TRADER ASK FOR THE HASH IN THIS CASE?

In the context of cryptocurrencies and wallet control verification, the hash serves a clear and legitimate purpose: to prove on the blockchain that a transaction actually took place.

This matters because:

-  A screenshot or video can be easily falsified.
-  An internal transfer within an exchange may not appear on the blockchain.
-  A supposed A → B transfer proof can be simulated.

With a transaction hash:

-  It can be checked on a blockchain explorer such as Etherscan or Tronscan.
-  It allows verification that:
  - Wallet A sent the funds.
  - Wallet B received them.
  - The network confirmed the transaction.

As a result, the hash proves that the transaction is real and recorded on a public network, not a simulation.

## WHY DOES SHARING THE HASH NOT COMPROMISE SECURITY?

Sharing a hash does not put your wallet at risk.

A hash is:

-  A public identifier.
-  It does not provide access to:
  - Private keys
  - Seed phrase
  - Control over funds

Anyone could view that transaction if they know the addresses.

The only information it reveals is:

-  Involved addresses
-  Amounts
-  Transaction history

Therefore, refusing to share a hash on “security grounds” is not technically valid.

## WHY IS THE HASH REQUESTED INSTEAD OF OTHER PROOF?

In crypto, there are no native equivalents to instruments such as:

-  MT799 (pre-advice)
-  MT760 (guarantee)
-  MT700 (letter of credit)

Those in fiat depend on:

-  Custodian banks
-  SWIFT messaging
-  Interbank relationships

In blockchain systems, the hash fulfills all these roles at once:

- 🏛 Unique identifier
- 🏛 Proof of broadcast
- 🏛 Proof of block inclusion
- 🏛 Proof of finality (based on confirmations)

## WHAT THE HASH ACTUALLY VALIDATES

The hash is requested to:

- 🏛 Prevent simulations
- 🏛 Verify real control of the wallet
- 🏛 Confirm operational capability

It is the only trustless way to verify a transaction in crypto.

In practice:

- 🏛 It is not requested just to “see the transaction.”
- 🏛 It is used to confirm that you can sign and move funds when required.

The process is:

- 🏛 Execute a real transaction
- 🏛 Obtain the hash
- 🏛 Verify it on the public network

This confirms:

- 🏛 Control of the private key
- 🏛 Ability to move funds
- 🏛 Operational existence of the balance

## WHY THERE IS SUCH STRONG EMPHASIS ON THE HASH

The key issue is not the transaction itself, but operational counterparty risk.

A trading desk wants to avoid:

- 🏛 Clients using temporarily borrowed funds
- 🏛 Exchange balances without real control
- 🏛 Fake screenshots or watch-only wallets
- 🏛 Inability to execute when required

For this reason, the hash acts as proof of wallet operability.

It is typically requested:

- 🏛 With small amounts
- 🏛 In real time (e.g., via video call)
- 🏛 On a recurring basis

What is being tested is not the money itself, but execution capability.

## CONCLUSION

In crypto, trust is based on the ability to sign transactions on-chain.

The hash:

- It is not a document
- It is a verifiable cryptographic event

If someone refuses to provide the hash of a small transaction, it may indicate:

- Lack of real control
- Reluctance to expose traceability
- Inability to execute

This is significant because:

- There is no security risk in sharing it
- Custody is not lost
- Funds are not transferred out of control

#### FINAL SUMMARY

- The hash is essential in this type of operation
- It is the only reliable way to validate control in crypto
- It replaces traditional banking verification mechanisms
- Not providing it invalidates any proof of funds

Without a hash, there is no real proof; without real proof, there is no credit line.

## 🏛️ ¿POR QUÉ EL TRADER PIDE EL HASH EN ESTE CASO?

En el contexto de criptomonedas y prueba de control de wallet, el hash tiene una función clara y legítima: demostrar en la blockchain que una transacción ocurrió realmente.

Esto es importante porque:

- 🏛️ Un screenshot o vídeo se puede falsificar fácilmente.
- 🏛️ Una transferencia interna dentro de un exchange puede no registrarse en la blockchain.
- 🏛️ Una supuesta prueba de transferencia (A → B) puede ser simulada.

Con un tx hash:

- 🏛️ Se puede verificar en un explorador como Etherscan o Tronscan.
- 🏛️ Permite comprobar que:
  - La wallet A envió fondos.
  - La wallet B los recibió.
  - La red confirmó la transacción.

En consecuencia, el hash demuestra que no se trata de una simulación, sino de una transacción real en una red pública.

## ¿DAR EL HASH COMPROMETE LA SEGURIDAD?

No. Compartir un hash no pone en riesgo tu wallet.

Un hash es:

- 🏛️ Un identificador público.
- 🏛️ No proporciona acceso a:
  - Claves privadas
  - Seed phrase
  - Control de fondos

Cualquier persona podría ver esa transacción si conoce las direcciones.

Lo único que revela es:

- 🏛️ Direcciones implicadas
- 🏛️ Cantidades
- 🏛️ Historial de transacciones

Por tanto, el argumento de no compartir el hash por motivos de seguridad no es técnicamente válido.

## ¿POR QUÉ SE PIDE EL HASH Y NO OTRO TIPO DE PRUEBA?

En el entorno cripto no existen equivalentes nativos a instrumentos como:

- 🏛️ MT799 (pre-advice)
- 🏛️ MT760 (garantía)
- 🏛️ MT700 (carta de crédito)

Estos sistemas en fiat dependen de:

- 🏛 Bancos custodios
- 🏛 Mensajería SWIFT
- 🏛 Relaciones interbancarias

En blockchain, el hash cumple todas esas funciones de forma integrada:

- 🏛 Identificador único
- 🏛 Prueba de emisión
- 🏛 Prueba de inclusión en bloque
- 🏛 Prueba de finalización (según confirmaciones)

## QUÉ VALIDA REALMENTE EL HASH

El hash se solicita para:

- 🏛 Evitar simulaciones
- 🏛 Verificar control real de la wallet
- 🏛 Confirmar capacidad operativa

Es la única forma trustless de verificar una transacción en cripto.

En la práctica:

- 🏛 No se pide solo para ver la transacción.
- 🏛 Se utiliza para comprobar que puedes firmar y mover fondos cuando sea necesario.

El proceso consiste en:

- 🏛 Emitir una transacción real
- 🏛 Obtener el hash
- 🏛 Verificarla en la red pública

Esto confirma:

- 🏛 Control de la clave privada
- 🏛 Capacidad de movilización
- 🏛 Existencia operativa del balance

## POR QUÉ SE INSISTE EN EL HASH

La razón principal no es la transacción en sí, sino el riesgo de contraparte operativa.

Un trading desk quiere evitar:

- 🏛 Clientes con fondos prestados temporalmente
- 🏛 Saldos mostrados en exchanges sin control real
- 🏛 Screenshots falsos o wallets de solo visualización
- 🏛 Incapacidad de ejecutar operaciones en el momento necesario

Por ello, el hash funciona como una prueba de operatividad de la wallet.

Se solicita de forma:

- ▣ Con cantidades pequeñas
- ▣ En tiempo real (por ejemplo, en videollamada)
- ▣ De forma periódica

Lo que se evalúa no es el dinero, sino la capacidad de ejecución.

## CONCLUSIÓN

En el entorno cripto, la confianza se basa en la capacidad de firmar transacciones en la blockchain.

El hash:

- ▣ No es un documento
- ▣ Es un evento criptográfico verificable

Si alguien no proporciona el hash de una transacción pequeña, puede indicar:

- ▣ Falta de control real
- ▣ Intención de ocultar trazabilidad
- ▣ Incapacidad de ejecutar

Esto es relevante porque:

- ▣ No hay riesgo de seguridad al compartirlo
- ▣ No se pierde custodia
- ▣ No implica salida de fondos fuera de control

## RESUMEN FINAL

- ▣ El hash es imprescindible en este tipo de operativa
- ▣ Es la única forma fiable de validar control en cripto
- ▣ Sustituye mecanismos tradicionales del sistema bancario
- ▣ No proporcionarlo invalida cualquier prueba de fondos

Sin hash, no hay prueba real; sin prueba real, no hay línea de crédito.

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that may arise from third parties due to the communication or processing of this public data by the consortium in compliance with its legal obligations. **4.4. REPUTATIONAL RISK, PUBLIC RECORDS, AND EXCLUSION OF THE "RIGHT TO BE FORGOTTEN"** The consortium assumes no responsibility whatsoever for any harm, detriment, moral damage, or impact on the user's image, reputation, honor, or commercial credit that may arise from the existence, accessibility, cross-referencing, or disclosure of such public records, litigation, or debts. The user expressly declares that, as this involves information of a public nature and legally accessible, processed for compliance with legal obligations and the exercise of the consortium's legitimate interest, **THEY ARE NOT ENTITLED TO AND CANNOT EXERCISE THE RIGHTS OF ERASURE ("RIGHT TO BE FORGOTTEN") OR RESTRICTION OF PROCESSING** regarding such data within the consortium's systems. The safeguarding of one's own image, the correction of errors in source registries, and the clearing of public records are the sole, non-transferable, and exclusive responsibility of the user. **4.5. CONSEQUENCES OF DISCREPANCIES, OMISSIONS, OR FALSEHOODS** The user guarantees that all information provided is truthful, current, and complete. In the event that the Due Diligence process reveals discrepancies, deliberate omissions, documentary falsehoods, or an unacceptable risk profile for the consortium, the consortium reserves the absolute right and discretion to: Reject the application or deny the requested operation without the need for extensive justification. Immediately suspend or terminate any business relationship or operational account. Retain funds or documents in preventive custody according to applicable regulations. File a Suspicious Activity Report (**SAR**) or report to the Financial Intelligence Unit (**FIU**) or competent authority, without this generating any liability for the consortium towards the user. **4.6. DATA RETENTION, GDPR, AND REGULATORY COMPLIANCE** Finally, in exercise of the legitimate interest recognized in Article 6.1(f) of Regulation (**EU**) 2016/679 (**GDPR**), and in strict compliance with legal obligations regarding the prevention of money laundering (Article 6.1(c) **GDPR**), the consortium will retain all documentation, evidence, Due Diligence reports, and communication trails provided or generated by the user. This retention will be maintained for the legally established statute of limitations periods (which in AML matters is typically a minimum of 10 years following the termination of the business relationship). This retention has the sole and exclusive purpose of prevention, investigation, and the filing or exercise of possible judicial or extrajudicial claims, the defense of the consortium's interests, and the demonstration of regulatory compliance (accountability) before supervisory authorities.

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not maintain exclusivity agreements, nor does it grant implicit powers of representation to brokers, financial intermediaries, finders or external managers, unless there is a specific and current notaries mandate that accredits it as such. Any commission, fee or management expense demanded by these third parties from clients or investors is the sole responsibility of whoever collects it, with the consortium being totally disconnected from said economic demands. **5.5. CORPORATE IMAGE PROTECTION AND ANTI-FRAUD POLICY** Any unauthorized use of the trademarks, logos, stationery, seals, corporate name or corporate materials of **BANK-TO-BANK CONSORTIUM** will be considered a violation of intellectual and industrial property rights, as well as an act of unfair competition and/or fraud. Likewise, third parties are informed that the consortium **DOES NOT REQUEST, NOR AUTHORIZE ANYONE TO REQUEST**, advance payments, "management fees", "release fees", "bonds" or "account opening costs" for the formalization of legitimate financial or commercial operations. Any requirement of this nature made by a supposed representative is indicative of a fraudulent maneuver. **5.6. DUTY OF DILIGENCE, VERIFICATION AND OFFICIAL COMPLAINT CHANNEL** Users, clients and third parties are strongly urged to exercise the maximum duty of diligence and to verify in a reliable manner the identity and powers of representation of any interlocutor who claims to act on behalf of the consortium, requesting the relevant accrediting documentation (such as current registry certification compulsed copy of powers of attorney or official letter of appointment). To facilitate this task and report any irregularity, the following official verification and complaint channel of the business group is enabled: **E-MAIL: bank-to-bank@bank-to-bank.es** **CONTACT TELEPHONES: +34 625 209 869 / +34 636 080 420** **5.7. ABSOLUTE NULLITY AND FALSITY OF APPARENT DOCUMENTATION** It is declared expressly, categorically and unequivocally that **ANY DOCUMENT, CERTIFICATE, EMPLOYMENT CONTRACT, LETTER OF APPOINTMENT OR DEED THAT ATTEMPTS TO ATTRIBUTE TO A PERSON THE STATUS OF ATTORNEY-IN-FACT, WORKER, EMPLOYEE OR PARTNER OF BANK-TO-BANK CONSORTIUM IS ABSOLUTELY FALSE**, when said person does not appear in the official records previously mentioned. The business group **DOES NOT RECOGNIZE ANY VALIDITY, EFFECTIVENESS OR LEGITIMACY OF SAID DOCUMENTS**, and formally states that **THERE IS NO RECORD OF HAVING SIGNED, GRANTED, AUTHORIZED, SEALED OR ENDORSED ANY DOCUMENT OF THIS NATURE** in favor of unauthorized third parties. The exhibition, presentation or use of such documents by any individual will be considered a serious and sufficient indication of documentary falsity, fraud and identity theft, immediately activating all corresponding criminal and civil legal actions by the consortium. Any attempt at identity theft, documentary falsity, phishing or fraudulent representation will be immediately reported to the competent judicial, police and regulatory authorities, with the consortium reserving the right to exercise all legal actions that correspond for the claim of damages and losses, including loss of profits.

**GEOGRAPHICAL RESTRICTIONS, REGULATORY COMPLIANCE (KYC/AML), AND DUE DILIGENCE** The Consortium carefully selects its clients and reserves the right of admission, not accepting all business requests. Our policy is one of zero tolerance towards illicit operations; therefore, all proposals and transactions must strictly comply with international Anti-Money Laundering (**AML**) and Counter-Terrorist Financing (**CFT**) laws. **6.1. FATCA RESTRICTIONS AND PROHIBITED JURISDICTIONS** Due to the Foreign Account Tax Compliance Act (**FATCA**) and the Consortium's internal regulations, **NO SERVICES ARE PROVIDED TO U.S. passport holders, U.S. incorporated entities, U.S. tax residents, or clients using U.S. based or**



U.S. correspondent banks for transaction processing. Furthermore, operations involving jurisdictions classified as non-cooperative tax havens or countries subject to international trade embargoes are strictly rejected. **6.2. REGULATORY FRAMEWORK AND INTERNATIONAL STANDARDS** All operations are governed by strict compliance with: **EU Directive 91/308/EEC**, and its successive amendments and updates (including Directives **2001/97/EC**, **2005/60/EC**, and the most recent **EU AML Directives**). The 40 Recommendations of the Financial Action Task Force (**FATF**). United Nations conventions against drug trafficking, transnational organized crime, and corruption. Guidelines of the Basel Committee on Banking Supervision. Consolidated sanctions lists of the European Union, **OFAC** (Office of Foreign Assets Control), and the **UN Security Council**. **6.3. KNOW YOUR CUSTOMER (KYC) DUE DILIGENCE AND ULTIMATE BENEFICIARIES** The Consortium applies Know Your Customer (**KYC**) and Enhanced Due Diligence (**EDD**) policies. It is mandatory to identify and verify the **ULTIMATE BENEFICIAL OWNER (UBO)** of any corporate entity, tracing down to the natural persons holding final control of the company. Additionally, thorough screening is conducted to identify Politically Exposed Persons (**PEPs**) and their close family members or associates, requiring senior management approval to operate with such profiles. **6.4. VERIFICATION OF COMMERCIAL AND BANKING DOCUMENTATION** Any document submitted within the framework of a transaction (including, but not limited to, **SCO**, **FCO**, **ICPO**, **LOI**, **RWA**, **BCL**, or financial instruments such as **LC**, **SBLC**, **BG**) is subject to verification. **ZERO TOLERANCE FOR FRAUD:** Any fraudulent, altered, or falsified document will be immediately rejected, the transaction will be canceled, and the incident will be reported to the competent authorities and international financial fraud databases. **GROUNDWORK FOR REJECTION:** Documentation will be discarded due to poor scan quality, lack of authorized signatures, absence of official bank stamps, suspected forgery, data inconsistencies, or failure to meet the technical specifications required by the Consortium. **BANK VERIFICATION:** Financial capacity documents (**BCL**, **RWA**) and payment instruments must be verified directly from bank to bank (**BANK-TO-BANK**) through secure systems such as **SWIFT (MT199/MT799)**; verifications through intermediaries or private servers will not be accepted. **6.5. CONSEQUENCES OF NON-COMPLIANCE AND CONFIDENTIALITY** Non-compliance with **AML/KYC** regulations will result in the immediate termination of negotiations and the inclusion of the offenders in the Consortium's internal blacklist. If any indications of money laundering are detected, a Suspicious Activity Report (**SAR**) will be filed with the relevant Financial Intelligence Unit (**FIU**). All information and documentation provided by the client during the **KYC** process will be treated with strict confidentiality, stored on secure servers, and used exclusively for regulatory compliance purposes, in accordance with applicable data protection laws.

**INTELLECTUAL AND INDUSTRIAL PROPERTY, COPYRIGHT, AND DIGITAL ASSETS** All rights, title, and interest in the website, its digital platforms, and all associated content belong exclusively to the **BANK-TO-BANK CONSORTIUM** business group or its legitimate licensors. The website and its services are intended solely for personal, informational, and non-commercial use. **7.1. OWNERSHIP AND SCOPE OF RIGHTS** The intellectual property of the Consortium encompasses, including but not limited to: the source code, graphic design, user interfaces, navigation structures, databases, texts, images, videos, icons, as well as **OPERATIONAL METHODOLOGIES, STANDARD OPERATING PROCEDURES (SOPS), FINANCIAL DOCUMENT TEMPLATES, CONTRACT TEMPLATES, AND THE CONSORTIUM'S "KNOW-HOW"**. All these elements are protected by national and international copyright, trademark, and patent laws. **7.2. LICENSE OF USE AND STRICT RESTRICTIONS** Users are granted a limited, revocable, non-exclusive, and non-transferable license to access and use the site. It is **STRICTLY PROHIBITED**, without the prior, express, and written authorization of the **BANK-TO-BANK CONSORTIUM**: The reproduction, distribution, public communication, transformation, or creation of derivative works. The use of **"FRAMING"**, **"DEEP LINKING"** techniques, or massive data extraction ("scraping" or "data mining"). Reverse engineering, decompilation, or disassembly of the source code and underlying software. The circumvention, deactivation, or interference with security measures or **DIGITAL RIGHTS MANAGEMENT (DRM)** implemented on the site. Any commercial, lucrative, or business use of the site's content or tools. **7.3. TRADEMARKS, TRADE NAMES, AND CORPORATE ASSETS** The name **"BANK-TO-BANK CONSORTIUM"**, its logo, slogans, domain names, and any other trademark or distinctive sign displayed on the site are registered or pending registration property. Unauthorized use of these trademarks, or any element that may cause confusion or discredit the Consortium, constitutes an infringement of industrial property rights and will be prosecuted by appropriate legal means. **7.4. USER-GENERATED CONTENT AND**



**ASSIGNMENT OF RIGHTS** In the event that users submit, upload, or transmit any content (comments, documents, data) through the site: **WARRANTY OF OWNERSHIP:** The user warrants that they are the legitimate owner of the intellectual property rights to said content and that its submission does not infringe upon the rights of third parties. **LICENSE TO THE CONSORTIUM:** The user grants the **BANK-TO-BANK CONSORTIUM** a worldwide, perpetual, irrevocable, non-exclusive, transferable, sublicensable, and royalty-free license to use, reproduce, modify, adapt, publish, translate, and distribute said content in any format, in connection with the site's services and the Consortium's operations. **WAIVER OF MORAL RIGHTS:** To the maximum extent permitted by applicable law, the user waives their moral rights over the submitted content. **INDEMNIFICATION:** The user agrees to indemnify and hold harmless the Consortium against any claims, damages, or losses arising from the infringement of third-party intellectual property rights by the content provided by the user. **7.5. SUGGESTIONS AND "FEEDBACK"** Any comments, suggestions, improvement ideas, or **"FEEDBACK"** sent by users to the Consortium shall be considered non-confidential information. The **BANK-TO-BANK CONSORTIUM** shall have absolute freedom to use, reproduce, and exploit such suggestions for any purpose, without any obligation of compensation, acknowledgment, or restriction towards the user. **7.6. INFRINGEMENTS AND LEGAL ACTIONS** Non-compliance with any of the stipulations in this section will result in the immediate revocation of the use license, permanent blocking of the user's account, and deletion of their data. The **BANK-TO-BANK CONSORTIUM** reserves the right to pursue all appropriate civil and criminal actions against infringers to claim damages and losses incurred.

**RULES OF CONDUCT, ACCEPTABLE USE OF THE SITE, AND USER LIABILITY** The user expressly undertakes to use the site, its services, and digital platforms in accordance with applicable law, morality, public order, and these general conditions. Use of the site implies full and unconditional acceptance of all rules of conduct established herein. **8.1. GENERAL COMMITMENTS OF THE USER** The user guarantees that they will act at all times lawfully, loyally, and in good faith, refraining from using the site for any unlawful purpose or effect, harmful to the rights and interests of third parties, or that in any way may damage, disable, overburden, deteriorate, or prevent the normal use of the site, computer equipment, or documents, contents, and files contained on any of the **BANK-TO-BANK CONSORTIUM** computer systems. **8.2. STRICTLY PROHIBITED CONDUCT** It is **STRICTLY PROHIBITED** for the user, without limitation: **UNAUTHORIZED ACCESS:** Performing unauthorized access to the site, its servers, databases, or connected systems, as well as hacking, cracking, stealing, or intercepting passwords, credentials, personal data, or confidential information of other users or the Consortium. **IMPERSONATION:** Pretending to be another person or entity (impersonation), using offensive or misleading usernames, or infringing on registered trademarks, copyrights, or trade names of third parties, as well as engaging in phishing or social engineering practices. **INFRASTRUCTURE DAMAGE:** Damaging, overburdening, deteriorating, or interfering with the functioning of the site through denial-of-service (DDoS) attacks, malicious code injection, or any other technique that compromises the availability or integrity of the platform. **SPAM AND UNSOLICITED ADVERTISING:** Sending mass mail (spam), unsolicited advertising messages, pyramid letter chains, unauthorized multi-level marketing schemes, or any form of unconsented commercial communication. **ILICIT OR HARMFUL CONTENT:**

Publishing, transmitting, disseminating, or storing illegal, defamatory, obscene, pornographic, racist, xenophobic, or discriminatory content, inciting hatred, violence, or terrorism, or that is harmful to minors or vulnerable individuals. **MALWARE TRANSMISSION:** Introducing or disseminating computer viruses, trojans, worms, logic bombs, ransomware, spyware, adware, or any other malicious or technologically harmful material. **SYSTEM MANIPULATION:** Attempting to manipulate, alter, or interfere with transaction results, verification systems, KYC/AML processes, or any security mechanism of the Consortium. **8.3. PROTECTION OF TECHNOLOGICAL INFRASTRUCTURE** The user undertakes not to use, introduce, or distribute automated tools such as bots, crawlers, spiders, scrapers, or scripts of any kind to access the site, collect data, or interact with its services without the express written authorization of the **BANK-TO-BANK CONSORTIUM**. Likewise, the use of proxies, **VPNs**, or other technologies designed to evade geographical restrictions, sanctions, or security blocks implemented by the Consortium is strictly prohibited. **8.4. ADVERTISING, BUSINESS MODEL, AND ACCEPTANCE OF COMMUNICATIONS** The site is funded wholly or partially through advertising, sponsorships, and commercial links. Therefore: The user expressly agrees to receive advertising, promotional, and commercial messages from the **BANK-TO-BANK CONSORTIUM** and its strategic partners, via email, push notifications, internal messaging, or other digital channels. The user undertakes **NOT TO USE TECHNOLOGIES, EXTENSIONS, SOFTWARE, FILTERS, OR METHODS** that block, hide, alter, or interfere with the reception and display of advertising integrated into the site, including ad-blockers, obfuscation tools, or any analogous mechanism. Non-compliance with this obligation will entitle the Consortium to restrict or deny access to the infringing user. **8.5. MONITORING, MODERATION, AND COOPERATION WITH AUTHORITIES** The **BANK-TO-BANK CONSORTIUM** reserves the right, but not the obligation, to monitor, review, moderate, edit, or remove any content, account, or user activity that, in its sole discretion, fails to comply with these rules or may be illegal, offensive, or harmful. The Consortium will fully cooperate with judicial, law enforcement, financial, and regulatory authorities in the investigation of any illicit activity, providing all information, connection logs, and traffic data legally required, without the need for prior notification to the affected user. **8.6. SUSPENSION, TERMINATION, AND CONSEQUENCES OF NON-COMPLIANCE** The **BANK-TO-BANK CONSORTIUM** reserves the right to: **TEMPORARILY OR PERMANENTLY LIMIT, SUSPEND, OR PREVENT** access to the site and its services for any user who fails to comply with these rules, without the need for prior notice or justification. **INTERRUPT THE SERVICE GENERALLY OR PARTIALLY** with a minimum notice of **15 BUSINESS DAYS**, except in cases of force majeure, urgent technical maintenance, cyberattacks, or situations posing a risk to the security of the Consortium or its users, in which case the interruption may be immediate. **DELETE ACCOUNTS AND CONTENT** that violate the rules of conduct, retaining only the information necessary for regulatory compliance, legal investigation, or liability claims. **PURSUCE CIVIL AND CRIMINAL LEGAL ACTIONS** as appropriate against infringing users, claiming material and moral damages caused to the Consortium, its partners, or third parties. **INCLUDE THE INFRINGING USER** in internal and external blacklists, financial fraud databases, and default registries, communicating this to the competent authorities and other entities in the sector. **LIMITATION OF LIABILITY** It is expressly clarified that **NO CONTRACT, AGREEMENT, OR BINDING DOCUMENT OF ANY KIND IS SIGNED WITH US**, and that **NO TYPE OF INVESTMENT IS CARRIED OUT, MANAGED, OR FACILITATED** through this business group or consortium. Consequently, and given the absence of registration with the **CNMV (SPANISH SECURITIES MARKET COMMISSION)**, the consortium assumes no responsibility whatsoever related to investment decisions, capital losses, or transaction results, as these activities are completely unrelated to our operations. The consortium does not charge upfront commissions and is not responsible for unofficial emails, identity theft, or amounts sent to third parties on the users' own initiative.

Likewise, continuous, uninterrupted, or secure access to the website is not guaranteed. The consortium, its subsidiaries, executives, and suppliers shall not be liable for direct, indirect, special, consequential, or incidental damages arising from site failures, viruses, data interception, typographical errors, force majeure, or strikes. Finally, it is expressly stated that, in the event that the client decides to sign any document (with third parties or of any other nature), **IT IS THE CLIENT'S EXCLUSIVE RESPONSIBILITY TO CARRY OUT THEIR OWN DUE DILIGENCE BEFOREHAND AND INDEPENDENTLY**. We do not intervene, endorse, or assume any responsibility for such agreements.



**CONFIDENTIALITY AND ELECTRONIC COMMUNICATIONS** All exchanged information, as well as any discussions regarding potential transactions or business matters, is strictly private and confidential in nature. It is expressly clarified once again that none of these communications imply the offer, sale, purchase, or intermediation of registered government securities, financial instruments, or any other type of investment. Information shared between the parties, including but not limited to financial data, business strategies, corporate documents, and personal information, is deemed strictly confidential. Its disclosure, reproduction, or distribution to unauthorized third parties is strictly prohibited, except where strictly required by a competent judicial authority. All electronic communications, messages, documents, and attachments transmitted through this medium constitute private communications and are protected by the **ELECTRONIC COMMUNICATIONS PRIVACY ACT (18 U.S.C. 2510)**, as well as applicable securities, data protection, and privacy laws in the relevant jurisdictions. Any unauthorized interception, monitoring, use, copying, or illicit disclosure of these messages by unintended recipients is strictly prohibited and may be subject to appropriate legal action. In the event that you receive any communication, file, or information in error, please immediately notify the sender by replying to this message. Furthermore, you must immediately and irreversibly delete such information from your primary system, as well as from any backups, servers, or storage devices, and confirm its destruction in writing. Finally, it is understood that the mere exchange

of this confidential information does not create any contractual obligation, nor does it imply that any document will be signed with us, nor does it constitute an invitation to make any investment.

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**DATA PROTECTION, COOKIES, AND CORPORATE INFORMATION** The processing of your personal data, including the documentation retained for legal defense mentioned in section 4, is governed by our Privacy Policy, in accordance with Regulation **(EU) 2016/679 (GDPR)** and Organic Law **3/2018 (LOPDGDD)**, based on compliance with legal obligations and legitimate interest. The website uses technical and analytical cookies, which are configurable by the user. This website is operated by **INTERNATIONAL ASSET OPERATIONS SLU (B12710067)** and **INTERNATIONAL PURCHASE OF ASSET SL (B44510014)**. For more information, you may contact: [bank-to-bank@bank-to-bank.es](mailto:bank-to-bank@bank-to-bank.es) Last updated: JULY 22, 2026.



**TAGS ETAGS, ASSETS (GENERIC): CONSORTIUM BANK-TO-BANK, BANK-TO-BANK**, we sell assets, sell asset, buy assets, buy asset, we monetize assets, asset monetization, we duplicate assets, asset duplication, bullet assets, asset program, **SBLC STAND BY LETTER OF CREDIT**: we sell (**SBLC**) stand by letter of credit, sell (**SBLC**) stand by letter of credit, monetize (**SBLC**) stand by letter of credit, asset monetization (**SBLC**) stand by letter of credit, duplicate (**SBLC**) stand by letter of credit, asset duplication (**SBLC**) stand by letter of credit, bullet (**SBLC**) stand by letter of credit, program (**SBLC**) stand by letter of credit, **LC LETTER OF CREDIT**: we sell (**LC**) letter of credit, sell (**LC**) letter of credit, monetize (**LC**) letter of credit, asset monetization (**LC**) letter of credit, duplicate (**LC**) letter of credit, asset duplication (**LC**) letter of credit, bullet (**LC**) letter of credit, program (**LC**) letter of credit, **DLC DOCUMENTARY LETTER OF CREDIT**: we sell (**DLC**) documentary letter of credit, sell (**DLC**) documentary letter of credit, monetize (**DLC**) documentary letter of credit, asset monetization (**DLC**) documentary letter of credit, duplicate (**DLC**) documentary letter of credit, asset duplication (**DLC**) documentary letter of credit, bullet (**DLC**) documentary letter of credit, program (**DLC**) documentary letter of credit, **BG BANK GUARANTEE**: we sell (**BG**) bank guarantee, sell (**BG**) bank guarantee, monetize (**BG**) bank guarantee, asset monetization (**BG**) bank guarantee, duplicate (**BG**) bank guarantee, asset duplication (**BG**) bank guarantee, bullet (**BG**) bank guarantee, program (**BG**) bank guarantee, **MTN MEDIUM TERM NOTE**: monetize (**MTN**) medium term note, asset monetization (**MTN**) medium term note, duplicate (**MTN**) medium term note, asset duplication (**MTN**) medium term note, bullet (**MTN**) medium term note, program (**MTN**) medium term note, **BD BANK DRAFT**: monetize (**BD**) bank draft, asset monetization (**BD**) bank draft, duplicate (**BD**) bank draft, asset duplication (**BD**) bank draft, bullet (**BD**) bank draft, program (**BD**) bank draft, **BS BANK STATEMENT**: duplicate (**BS**) bank statement, asset duplication (**BS**) bank statement, bullet (**BS**) bank statement, program (**BS**) bank statement, **SKR SAFEKEEPING RECEIPT**: monetize (**SKR**) safekeeping receipt, asset monetization (**SKR**) safekeeping receipt, duplicate (**SKR**) safekeeping receipt, asset duplication (**SKR**) safekeeping receipt, bullet (**SKR**) safekeeping receipt, program (**SKR**) safekeeping receipt, **GB GOLD BANK**: monetize (**GB**) gold bank, asset monetization (**GB**) gold bank, duplicate (**GB**) gold bank, asset duplication (**GB**) gold bank, bullet (**GB**) gold bank, program (**GB**) gold bank, **DB DIAMONDS**: monetize (**DB**) diamonds, asset monetization (**DB**) diamonds, duplicate (**DB**) diamonds, asset duplication (**DB**) diamonds, bullet (**DB**) diamonds, program (**DB**) diamonds, **LTN NATIONAL TREASURY BONDS EUROCLEAR**: monetize (**LTN**) national treasury bonds Euroclear, asset monetization (**LTN**) national treasury bonds Euroclear, duplicate (**LTN**) national treasury bonds Euroclear, asset duplication (**LTN**) national treasury bonds Euroclear, bullet (**LTN**) national treasury bonds Euroclear, program (**LTN**) national treasury bonds Euroclear, **GBW GLOBAL BONUS**: monetize (**GBW**) global bonus, asset monetization (**GBW**) global bonus, duplicate (**GBW**) global bonus, asset duplication (**GBW**) global bonus, bullet (**GBW**) global bonus, program (**GBW**) global bonus, **SG SOVEREIGN GUARANTEE**: monetize (**SG**) sovereign guarantee, asset monetization (**SG**) sovereign guarantee, bullet (**SG**) sovereign guarantee, program (**SG**) sovereign guarantee, **PRE SWIFT MT 799**: monetize **PRE-SWIFT MT 799**, asset monetization **PRE-SWIFT MT 799**, bullet **PRE-SWIFT MT 799**, **PRE-SWIFT MT 799** program, **SWIFT MT 760**: **SWIFT MT 760** monetization's, **SWIFT MT 760** bullet, **SWIFT MT 760** program, **OTHER**: group, **JOSE ANTONIO IGLESIAS BANUELOS, INTERNATIONAL PURCHASE OF ASSET S.L. B44510014, INTERNATIONAL ASSET OPERATIONS S.L.U. B12710067, SWITZERLAND, AUSTRALIA, SPAIN, LONDON, HONG KONG, GERMANY - WWW.BANK-TO-BANK.ES - JULY 22, 2026.**

