

GENERAL SITE PROJECT



LAND

Land located in the Valencian Community, with an approximate area of **22,000 square meters**, currently undeveloped. Construction is permitted on at least **20% of the surface area** . Furthermore, due to its potential use for energy projects, it has priority status under current regulations. There is also the possibility of acquiring adjacent land, which would significantly increase the total available area. Price: **€450,000** .

IDEAS

The project includes the construction of **8 independent chalets** , each with a minimum area of 200 square meters.

In addition, the construction of a central building for services is planned, which will include:

- Embassies with capacity for at least 5 countries.
- Diplomatic banking service.
- Battery warehouse.
- Plate warehouse.

The following will be located on the ground floor of the main building:

- Maintenance room.
- General dining room.
- General kitchen.
- Industrial washing machine area.
- Cleaning rooms.

The building will also feature:

- Diplomatic apartments.
- Apartments for security personnel.
- Administrative offices.
- Press room.



Additionally, two additional floors are planned for various uses depending on the needs of the project.

EXTERNAL WALL

A multifunctional perimeter wall designed for:

- Ensure the **physical security** of the complex
- Protect against intrusions and external factors
- **solar power generation** system

Wall characteristics

- **Height:** 4 meters
- **Materials:** Reinforced concrete, prefabricated elements, or structural steel
- **Security reinforcements:**
 - Concertinas or anti-climb spikes
 - Surveillance cameras
 - Motion or vibration sensors
 - Integrated surveillance cameras



Electricity generation

- Installation of **solar panels (photovoltaic panels)** on the wall or integrated into its structure
- Optimized orientation (ideally south-facing in Spain)
- Possible tilting of the panels to maximize efficiency
- Connect to:
 - Internal network of the complex
 - Storage batteries

SOLAR PANELS

Installation of HJT Bifacial Double Glazed Panels

System features

- Panel type: HJT bifacial (heterojunction) with double glazing
- Dimensions of each panel: 2.2 m × 1.1 m → 2.42 m²
- Nominal power: 750 W per panel
- Design: High efficiency, modern
- Structure: Fixed

Distribution and spacing

- **Between rows:** 2 m (avoids shading and allows ventilation)
- **Between panels in the same row:** 0.1 m
- **Height above ground:** 0.5–1 m (to maximize reflected light and bifacial effect)

Number of panels and total power

- Effective area per panel: ≈3 m²
- Total available area: 18 000 m²
- Number of panels: 6 000
- Total installed power: 6 000 × 0.75 kW = 4.5 MWp

Estimated production

- Average annual production per kWp: 1 200 – 1 300 kWh/kWp
- Total annual production without profit: 5.4 – 5.85 GWh
- Annual production with gain from bifacial effect + reflective soil (15–20 %): 6.21 – 7.02 GWh
- Households covered without profit: 1800 – 1950
- Households covered with profit: 2070 – 2340

Impact Summary

- Modern, highly efficient system with **4.5 MWp installed**
- Adjusted annual production: 6.21 – 7.02 GWh / year
- This is equivalent to the consumption of **approximately 2070-2340 average households in Spain** .
- Optimized design to take advantage of **the bifacial effect** and **reflection of the concrete** , maximizing efficiency and energy production

LAND PREPARATION – 18 000 M²

- **Total area: 21000 m²**
- **Leveling work (flattening):**
 - Remove irregularities, rocks and vegetation.
 - Ensure uniform slope for drainage.
 - Soil compaction for stability.
 - Demolish 5 buildings and their roofs.
- **Concreting:**
 - Apply a layer of concrete (typical thickness 10–15 cm for foundation of fixed panels)
 - Possible reflective paint or finish to take advantage of the bi-faced effect
- **Aim:**
 - Create a solid and stable base for **6 000 bifacial panels**
 - Maximize efficiency through concrete reflection

- **Technical considerations:**
 - Leveling control to ensure rows maintain uniform spacing and height
 - Drainage check to prevent water accumulation under the panels
 - Possible reinforcement with wire mesh or micro-concrete depending on weight and structural design

BATTERY SYSTEM PHYSICAL DIMENSIONING (LIFEPO4 CONTAINERS)

- Typical industrial containers: **1 MWh per container** , discharge power ~0.5–1 MW
- For 10 MWh and 2.5 Download MW: 10 contenedores de 1 MWh
- More compact alternative: **Número de contenedores 5 containers of 2 MWh** with a discharge of 0.5 MW each in parallel → sufficient for 2.5 MW.

They can be customized according to budget and available space.

SOLAR PROJECT, INDUSTRIAL STORAGE STRATEGIC INVESTMENT OPPORTUNITY

Estimated budget: about 20 millions of euros , with the possibility of expansion depending on expansion to adjacent land and technological improvements.

Project summary

- **4.5 photovoltaic solar plant MWp with bifacial HJT double-glazed panels** , high efficiency and modern design.
- Energy storage system (**BESS**) of **≈10 MWh** , designed for arbitrage during peak hours, with the possibility of increasing capacity based on demand and market opportunities.
- Adjusted annual production: **≈6.2 – 7 GWh** , enough to supply between **2,000 – 2,300 homes** , or generate energy for direct sale during peak hours with maximized revenue.
- Scalable and modular design, with the possibility of expansion to adjacent land, increasing both the installed power and storage capacity.

Added value of the project

- **Security and exclusivity:** the facilities have maximum security measures, comparable to high-protection residential systems.
- **Diplomatic and strategic access:** coordination with diplomatic corps from more than one country, ensuring support and stability in operations.
- **Unlimited and cost-effective energy:** an optimized system to maximize generation and storage, with arbitrage capabilities in high-demand markets.
- **Strategic expansion:** adjacent land available to increase capacity without compromising efficiency or existing infrastructure.

Why this investment is unique

- **Premium project** , aimed at investors with **solid capital** , who are looking for return opportunities in high-efficiency renewable energy.
- The combination of **advanced technology (bifacial HJT panels)** and **strategic storage** allows for constant income through the sale of energy during peak hours.
- The project's physical and diplomatic security makes it **exclusive and virtually unmatched** , making it difficult for investors with limited capital to participate.
- **Limited opportunity:** given the size, location and strategic advantages, investors who act late could miss the opportunity to enter a project with these characteristics.

Budget and projection

- 4.5 solar plant MWp: **≈ 3.5 – 6 M €**
- Battery system 10 MWh: **≈ 3 – 5 M €**
- Engineering, civil works, permits, integration and contingencies: **≈ 3 – 6 M €**
- **ESTIMATED TOTAL:** about 20 M €, , with room for expansion, technological improvements and performance optimization.

Note: The budget may be increased depending on the expansion of adjacent land, increased storage capacity, and modernization of systems, guaranteeing an even more attractive return.

PROYECTO GENERAL DEL TERRENO



TERRENO

Terreno ubicado en la zona de la Comunidad Valenciana, con una superficie aproximada de **22.000 metros cuadrados**, en estado rústico. Se permite la edificación de al menos un **20% de la superficie**. Además, debido a su posible uso para proyectos energéticos, cuenta con carácter prioritario según la normativa vigente. Existe también la posibilidad de adquirir terrenos colindantes, lo que permitiría ampliar considerablemente la superficie total disponible. Precio: **450.000 euros**.

IDEAS

El proyecto contempla la construcción de **8 chalets** independientes, cada uno con una superficie mínima de 200 metros cuadrados.

Además, se prevé la edificación de un edificio central destinado a servicios, que incluirá:

- Embajadas con capacidad para al menos 5 países.
- Servicio de banco diplomático.
- Almacén de baterías.
- Almacén de placas.

En la planta baja del edificio central se ubicarán:

- Sala de mantenimiento.
- Comedor general.
- Cocina general.
- Área de lavadoras industriales.
- Cuartos de limpieza.

El edificio contará también con:

- Apartamentos diplomáticos.
- Apartamentos para personal de seguridad.
- Oficinas administrativas.
- Sala de prensa.

Asimismo, se contemplan dos plantas adicionales destinadas a usos varios según las necesidades del proyecto.



MURO EXTERNO

Un muro perimetral multifuncional diseñado para:

- Garantizar la **seguridad física** del complejo
- Proteger contra intrusiones y factores externos
- Integrar un sistema de **generación de energía solar**

Características del muro

- **Altura:** 4 metros
- **Materiales:** Hormigón armado, prefabricados o acero estructural
- **Refuerzos de seguridad:**
 - Concertinas o remates anti-escalada
 - Cámaras de vigilancia
 - Sensores de movimiento o vibración
 - Cámaras de vigilancia integradas



Generación de electricidad

- Instalación de **paneles solares (placas fotovoltaicas)** sobre el muro o integrados en su estructura
- Orientación optimizada (idealmente hacia el sur en España)
- Posible inclinación de los paneles para maximizar eficiencia
- Conexión a:
 - Red interna del complejo
 - Baterías para almacenamiento

PANELES SOLARES

Instalación de Paneles HJT Bifaciales de Doble Vidrio

Características del sistema

- Tipo de panel: HJT bifacial (heterojunction) con doble vidrio
- Dimensiones de cada panel: $2,2\text{ m} \times 1,1\text{ m} \rightarrow 2,42\text{ m}^2$
- Potencia nominal: 750 W por panel
- Diseño: Alta eficiencia, moderno
- Estructura: Fija

Distribución y espaciado

- **Entre filas:** 2 m (evita sombreado y permite ventilación)
- **Entre paneles en la misma fila:** 0,1 m
- **Altura sobre el suelo:** 0,5–1 m (para maximizar luz reflejada y efecto bifacial)

Cantidad de paneles y potencia total

- Área efectiva por panel: $\approx 3\text{ m}^2$
- Superficie total disponible: 18 000 m^2
- Número de paneles: 6 000
- Potencia total instalada: $6\,000 \times 0,75\text{ kW} = 4,5\text{ MWp}$

Producción estimada

- Producción anual promedio por kWp: 1 200–1 300 kWh/kWp
- Producción anual total sin ganancia: 5,4 – 5,85 GWh
- Producción anual con ganancia por efecto bifacial + suelo reflectante (15–20 %): 6,21 – 7,02 GWh
- Hogares cubiertos sin ganancia: 1800 – 1950
- Hogares cubiertos con ganancia: 2070 – 2340

Resumen de impacto

- Sistema moderno y de alta eficiencia con **4,5 MWp instalados**
- Producción anual ajustada: 6,21 – 7,02 GWh/año
- Equivale al consumo de **$\approx 2070 - 2340$ hogares promedio en España**
- Diseño optimizado para aprovechar **efecto bifacial** y **reflexión del hormigón**, maximizando la eficiencia y producción de energía

PREPARACIÓN DEL TERRENO – 18 000 M²

- **Superficie total: 21000 m²**
- **Trabajos de nivelación (allanar):**
 - Retirar irregularidades, rocas y vegetación.
 - Asegurar pendiente uniforme para drenaje.
 - Compactación del terreno para estabilidad.
 - Derribar 5 naves y sus tejados.
- **Hormigonado:**
 - Aplicar una capa de hormigón (espesor típico 10–15 cm para cimentación de paneles fijos)
 - Posible pintura o acabado reflectante para aprovechar efecto bifacial

- **Objetivo:**
 - Crear una base sólida y estable para **6 000 paneles bifaciales**
 - Maximizar eficiencia mediante reflexión del hormigón
- **Consideraciones técnicas:**
 - Control de nivelación para que las filas mantengan separación y altura uniforme
 - Revisión de drenaje para evitar acumulación de agua bajo los paneles
 - Posible refuerzo con mallazo o microhormigón según peso y diseño estructural

SISTEMA BATERIAS DIMENSIONAMIENTO FÍSICO (CONTENEDORES LIFEPO4)

- Contenedores industriales típicos: **1 MWh por contenedor**, potencia de descarga ~0,5–1 MW
- Para 10 MWh y 2,5 MW de descarga : 10 contenedores de 1 MWh
- Alternativa más compacta: Número de contenedores **5 contenedores de 2 MWh** con descarga de 0,5 MW cada uno en paralelo → suficiente para 2,5 MW.

Se pueden modular según presupuesto y espacio disponible.

PROYECTO SOLAR, ALMACENAMIENTO INDUSTRIAL OPORTUNIDAD DE INVERSIÓN ESTRATÉGICA

Presupuesto estimado: sobre 20 millones de euros, con posibilidad de ampliación según expansión a terrenos colindantes y mejoras tecnológicas.

Resumen del proyecto

- Planta solar fotovoltaica **4,5 MWp** con paneles **HJT bifaciales de doble vidrio**, alta eficiencia y diseño moderno.
- Sistema de almacenamiento de energía (**BESS**) de **≈10 MWh**, diseñado para arbitraje en horas punta, con posibilidad de aumentar capacidad en función de la demanda y oportunidades de mercado.
- Producción anual ajustada: **≈6,2 – 7 GWh**, suficiente para abastecer entre **2.000 – 2.300 hogares**, o generar energía para venta directa en horas punta con ingresos maximizados.
- Diseño escalable y modular, con posibilidad de expansión a terrenos colindantes, aumentando tanto la potencia instalada como la capacidad de almacenamiento.

Valor agregado del proyecto

- **Seguridad y exclusividad:** las instalaciones cuentan con medidas de máxima seguridad, comparables a sistemas residenciales de alta protección.
- **Acceso diplomático y estratégico:** coordinación con cuerpos diplomáticos de más de un país, asegurando respaldo y estabilidad en operaciones.
- **Energía ilimitada y rentable:** sistema optimizado para maximizar generación y almacenamiento, con capacidad de arbitraje en mercados de alta demanda.
- **Expansión estratégica:** terrenos adyacentes disponibles para aumentar capacidad sin comprometer la eficiencia ni la infraestructura existente.

Por qué esta inversión es única

- Es un proyecto **premium**, dirigido a inversores con **capital sólido**, que buscan oportunidades de retorno en energías renovables de alta eficiencia.
- La combinación de **tecnología avanzada (paneles HJT bifaciales)** y **almacenamiento estratégico** permite ingresos constantes mediante venta de energía en horas punta.
- La seguridad física y diplomática del proyecto lo hace **exclusivo y prácticamente inigualable**, dificultando que inversores con capital limitado puedan participar.
- **Oportunidad limitada:** dada la magnitud, la ubicación y las ventajas estratégicas, los inversores que actúen tarde podrían perder la oportunidad de ingresar a un proyecto con estas características.

Presupuesto y proyección

- Planta solar 4,5 MWp: $\approx 3,5 - 6$ M€
- Sistema de baterías 10 MWh: $\approx 3 - 5$ M€
- Ingeniería, obra civil, permisos, integración y contingencias: $\approx 3 - 6$ M€
- TOTAL ESTIMADO: sobre 20 M€, con margen para expansión, mejoras tecnológicas y optimización de rendimiento.

Nota: el presupuesto puede ampliarse según expansión de terrenos colindantes, aumento de capacidad de almacenamiento y modernización de sistemas, garantizando un retorno aún más atractivo.

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have legal availability or custody of the end-users' funds (no third-party accounts). **ADMINISTRATIVE MANAGEMENT AND CLAIMS**: Assistance in processing, claiming, and managing taxes, fees, or refunds before public bodies, acting strictly as administrative representatives and not as financial or tax advisors. **GENERIC AND EDUCATIONAL FINANCIAL CONSULTING**: Issuance of reports, market analyses, or training materials of a strictly informative and educational nature. **NO CONTENT PUBLISHED ON THIS WEBSITE OR ISSUED BY OUR COMPANY SHALL BE INTERPRETED AS AN INVESTMENT RECOMMENDATION, PUBLIC OFFERING, OR INVITATION TO BUY/SELL FINANCIAL ASSETS.** **TECHNOLOGICAL AND DATA SUPPORT**: Provision of data analysis tools, commercial scoring, or technological infrastructure for the sector. **COLLECTION AND DEBT RECOVERY MANAGEMENT**: Management of defaults and overdue collections, acting strictly as authorized agents, without assuming credit risk or debt subrogation under any circumstances. **3.3. CURRENT OPERATIONAL STATUS: "STAND-BY" PHASE** Currently, and as part of a strategic restructuring of our business model, the two operating companies are in a "**STAND-BY**" OR **GENERAL COMMERCIAL INACTIVITY** status. This implies that the website is merely corporate, informative, and serves as a technological showcase. There are no active processes for onboarding new retail clients or raising funds. The entities' operations are restrictively and exclusively limited to the provision of highly specialized B2B consulting services, namely: **COMMERCIAL RISK CONSULTING**: Analysis of solvency, viability, and counterparty risk in commercial transactions. **DUE DILIGENCE (KYC/AML) ADVISOR FOR INTERNATIONAL TRADE**: Verification of corporate identities, prevention of money laundering, and regulatory compliance applied exclusively to the supply chain and physical trade of goods. **MANAGEMENT AND COMPLIANCE CONSULTING FOR COMMODITIES COMPANIES**: Advisory services on traceability, customs regulations, and regulatory frameworks applicable to the trade of raw materials, without intervening in the financial trading or derivatives of such assets. **3.4. LIMITATION OF LIABILITY AND USER'S DUTY** Given the auxiliary and unregulated nature of our activities, the operating entity disclaims any and all liability for investment decisions that users may make based on the information provided on this portal. Users, clients, and visitors are strongly urged to always verify the regulatory status of any entity they intend to do business with through the official registers of the **CNMV** or the **BANK OF SPAIN**, and to seek independent, duly qualified financial, tax, or legal advice before making any economic decisions.

DUE DILIGENCE (KYC/AML), INFORMATION VERIFICATION, DISCLAIMER REGARDING PUBLIC DATA, AND CONSEQUENCES OF NON-COMPLIANCE 4.1. SCOPE AND DEPTH OF DUE DILIGENCE

The user acknowledges, accepts, and expressly consents that all documentation, data, statements, and information provided to the consortium, or gathered during the business relationship, will be subject to a rigorous, exhaustive, and ongoing Due Diligence and Know Your Customer (**KYC**) process. This process, aligned with the strictest international standards for Anti-Money Laundering (**AML**) and Countering the Financing of Terrorism (**CFT**), includes, but is not limited to: Review, verification, and cross-referencing of information with public and private databases, commercial registries, property registries, and tax records. Verification against international sanctions lists (**OFAC, EU, UN, ETC.**), lists of Politically Exposed Persons (**PEPs**), and their close associates and family members. Screening in national and international media, social networks, and **OPEN SOURCE INTELLIGENCE (OSINT)** sources for the detection of adverse media. Identification and verification of the Ultimate Beneficial Owner (**UBO**) of any legal structure, trust, or entity represented by the user. **4.2. NATURE OF INFORMATION AND THE "MIRROR PRINCIPLE"** The user accepts and understands that the **BANK-TO-BANK CONSORTIUM** acts solely as a collector, aggregator, and processor of information that is already in the public domain or generated by third parties. The consortium is not the creator, modifier, auditor, or guarantor of the absolute accuracy, integrity, or currency of such third-party records. The consortium is limited to applying the "mirror principle," that is, mirroring and reflecting the objective and public reality existing at the time of consultation. Therefore, any error, obsolescence, or inaccuracy in the original public data is not attributable to the consortium. **4.3. ABSOLUTE DISCLAIMER OF LIABILITY AND INDEMNIFICATION** Consequently, if the user disagrees with the results, conclusions, risk ratings, or reports derived from this verification process, they expressly, voluntarily, knowingly, and irrevocably waive the right to file any type of claim, lawsuit, complaint, or legal action, whether of a civil, commercial, criminal, or administrative nature, against the consortium, its member entities, administrators, employees, auditors, or affiliates. Furthermore, the user undertakes to hold harmless and indemnify the consortium against any claims, damages, or losses

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.

LEGAL REPRESENTATION, PARTNER IDENTITY AND DISCLAIMER OF LIABILITY FOR THIRD-PARTY ACTIONS **5.1. ACCREDITATION OF PARTNER AND REPRESENTATIVE STATUS** Only those natural or legal persons who are expressly listed as such in the public deeds of incorporation or modification thereof, duly registered with the corresponding Commercial Registry, shall have the legal status of partners, administrators, attorneys-in-fact or legitimate representatives of the companies that make up the **BANK-TO-BANK CONSORTIUM** business group. Representative capacity shall be strictly governed by the provisions of said public titles and current commercial legislation. **5.2. INEFFECTIVENESS OF ACTIONS BY UNAUTHORIZED THIRD PARTIES** Any person who, not appearing in said official documentation, claims, declares or presents themselves to third parties as a partner, representative, employee, collaborator, advisor or affiliate of the consortium, absolutely lacks legitimacy, legal capacity and powers of representation to bind these companies in any way. Consequently, the **BANK-TO-BANK CONSORTIUM** business group disclaims and rejects all responsibility, whether civil, criminal, commercial, administrative or labor, for any action, promise, agreement, communication, offer, negotiation or transaction that said unauthorized person attempts to carry out or has carried out in the name of the consortium. Obligations and commitments shall only be valid, enforceable and binding if formalized in writing in official documents and signed by the legal representatives duly authorized according to the current public deeds. **5.3. DIGITAL COMMUNICATIONS, SOCIAL MEDIA AND ELECTRONIC MEANS** It is expressly established that communications made through e-mails with unofficial domains, instant messaging (such as WhatsApp, Telegram or Signal), social media or websites not verified as official corporate channels, do not generate any legal bond. The consortium is not responsible for information, offers or requirements disseminated through these unofficial means by third parties. **5.4. INTERMEDIARIES, BROKERS AND EXTERNAL MANAGERS** The **BANK-TO-BANK CONSORTIUM** business group does



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, sublicenseable, 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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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.**