

PALLET PURCHASE PROCEDURE

AIM

Establish guidelines for the purchase of pallets, ensuring a safe, transparent and efficient operation in all its processes.

SCOPE

This procedure applies to all pallet acquisitions made in accordance with the established terms.

RESPONSIBLE PARTIES

Purchasing Department: Management of the acquisition process. Finance Department: Control of payments and commissions. Logistics/Warehouse: Receiving and verifying merchandise. Security: Coordination with Brinks for delivery.

DETAILED PROCEDURE

4.1 PLACE OF SALE

The transaction will take place exclusively in Zurich, Switzerland. The point of sale must be properly authorized and registered.

4.2 DETERMINATION OF QUANTITY

The requesting department must define the required number of pallets. A needs analysis must be conducted based on operational demand, storage capacity, and available budget. The final quantity must be approved by the purchasing manager.

4.3 APPLICABLE DISCOUNTS

Base discount: 20% Additional discount: 5% TOTAL DISCOUNT: 25%

Note: Discounts are applied to the unit or total price according to the established commercial agreement.

4.4 COMMISSIONS

Total commission: 5% distributed as 2.5% + 2.5%

First commission (2.5%): Assigned to the intermediary/buying agent. Second commission (2.5%): Assigned to the facilitator/coordinator of the operation.

Commission calculation: $\text{Commission} = \text{Net price (after discount)} \times 5\%$

4.5 PAYMENT AND DELIVERY

Payment Method: Payment will be made through Brinks in Zurich. Brinks will act as custodian and facilitator of the exchange.

Delivery Process:

Step 1. Prior coordination: The parties agree on the exact date, time, and location in Zurich

Step 2. Deposit at Brinks: The buyer deposits the agreed amount into the Brinks account/facility

Step 3. Verification: Brinks confirms receipt of payment

Step 4. Delivery of goods: The seller delivers the pallets to the buyer or authorized representative

Step 5. Confirmation: Both parties confirm satisfactory receipt

Step 6. Release of funds: Brinks releases the payment to the seller upon confirmation

REQUIRED DOCUMENTATION

Approved purchase order Formal supplier quote Contract or commercial agreement Proforma invoice Proof of payment via Brinks Delivery and receipt certificate Pallet quality certificate (if applicable)

PROCESS FLOW

Request → Quantity Approval → Negotiation → Application of Discounts (25%) → Commission Calculation (5%) → Agreement with Brinks → Deposit at Brinks → Pallet Delivery → Verification and Compliance → Payment Release → Transaction Closure

SPECIAL CONDITIONS

All pallets must meet agreed-upon quality standards. Any discrepancies in quantity or quality must be reported immediately. Delivery times must be respected as agreed. In case of non-compliance, the penalties established in the contract will apply.

CONTROL AND MONITORING

Record of all transactions in the purchasing system; File of supporting documentation; Monthly report of operations performed; Periodic audit of the process

APPENDICES

Annex A: Purchase Request Form Annex B: Delivery and Acceptance Certificate Template Annex C: List of Authorized Suppliers in Zurich Annex D: Brinks Zurich Contact

PROCEDIMIENTO DE COMPRA DE PALLETS

OBJETIVO

Establecer los lineamientos para la compra de pallets, garantizando una operación segura, transparente y eficiente en todos sus procesos.

ALCANCE

Este procedimiento aplica a todas las adquisiciones de pallets que se realicen conforme a los términos establecidos.

RESPONSABLES

Departamento de Compras: Gestión del proceso de adquisición Departamento Financiero: Control de pagos y comisiones Logística/Almacén: Recepción y verificación de mercancía Seguridad: Coordinación con Brinks para entrega

PROCEDIMIENTO DETALLADO

4.1 LUGAR DE VENTA

La transacción se realizará exclusivamente en Zúrich, Suiza. El punto de venta debe estar debidamente autorizado y registrado.

4.2 DETERMINACIÓN DE CANTIDAD

El departamento solicitante deberá definir la cantidad de pallets requerida. Se debe realizar un análisis de necesidades basado en demanda operativa, capacidad de almacenamiento y presupuesto disponible. La cantidad final debe ser aprobada por el responsable de compras.

4.3 DESCUENTOS APLICABLES

Descuento base: 20% Descuento adicional: 5% DESCUENTO TOTAL: 25%

Nota: Los descuentos se aplican sobre el precio unitario o total según acuerdo comercial establecido.

4.4 COMISIONES

Comisión total: 5% distribuida en 2.5% + 2.5%

Primera comisión (2.5%): Asignada al intermediario/agente comprador Segunda comisión (2.5%): Asignada al facilitador/coordinador de la operación

Cálculo de comisiones: Comisión = Precio neto (después de descuento) × 5%

4.5 PAGO Y ENTREGA

Modalidad de Pago: El pago se realizará mediante Brinks en Zúrich. Brinks actuará como agente custodio y facilitador del intercambio.

Proceso de Entrega:

Paso 1. Coordinación previa: Las partes acuerdan fecha, hora y lugar exacto en Zúrich

Paso 2. Depósito en Brinks: El comprador deposita el monto acordado en la cuenta/facilidad de Brinks

Paso 3. Verificación: Brinks confirma la recepción del pago

Paso 4. Entrega de mercancía: El vendedor entrega los pallets al comprador o representante autorizado

Paso 5. Confirmación: Ambas partes confirman la recepción satisfactoria

Paso 6. Liberación de fondos: Brinks libera el pago al vendedor tras confirmación

DOCUMENTACIÓN REQUERIDA

Orden de compra aprobada Cotización formal del proveedor Contrato o acuerdo comercial Factura proforma Comprobante de pago vía Brinks Acta de entrega-recepción Certificado de calidad de los pallets (si aplica)



FLUJO DEL PROCESO

Solicitud → Aprobación de cantidad → Negociación → Aplicación de descuentos (25%) → Cálculo de comisiones (5%) → Acuerdo con Brinks → Depósito en Brinks → Entrega de pallets → Verificación y conformidad → Liberación de pago → Cierre de operación



CONDICIONES ESPECIALES

Todos los pallets deben cumplir con estándares de calidad acordados. Cualquier discrepancia en cantidad o calidad debe reportarse inmediatamente. Los tiempos de entrega deben respetarse según lo pactado. En caso de incumplimiento, se aplicarán las penalidades establecidas en el contrato.



CONTROL Y SEGUIMIENTO

Registro de todas las transacciones en sistema de compras. Archivo de documentación soporte. Reporte mensual de operaciones realizadas. Auditoría periódica del proceso.



ANEXOS

Anexo A: Formato de solicitud de compra. Anexo B: Modelo de acta de entrega-recepción. Anexo C: Lista de proveedores autorizados en Zúrich. Anexo D: Contacto de Brinks Zúrich.

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REGULATORY STATUS, SCOPE OF ACTIVITIES, AND LIMITATIONS (CNAE 6619) 3.1. LEGAL FRAMEWORK AND EXCLUSION FROM REGISTRATION WITH SUPERVISORY BODIES



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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. **GROUND 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.

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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.

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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.**