BANK DEPOSIT MONEY MONETIZATION PROGRAM

IMPORTANT NOTICE AND ACCEPTANCE Reading this document implies express and unconditional acceptance of all its sections. If you do not agree with the terms set forth herein, stop reading immediately. Failure to comply with any requirement will result in the automatic rejection of your application.
To be accepted, it is mandatory to pass 5 stages of Due Diligence: Personal, Documentary, Corporate, Banking and Prevention of Money Laundering.

DUE DILIGENCE STAGES Note: The absence or falsification of documentation at any of these stages will result in immediate rejection. We have 23 years of experience and foolproof controls against document alteration.

PERSONAL DUE DILIGENCE: Verification of identity, background, and professional history. A criminal record certificate is mandatory. Your history will be checked against international judicial databases.

DOCUMENTARY DUE DILIGENCE: Rigorous verification of the authenticity of passports, bank statements, EUROCLEAR documents, ISIN codes, etc.

CORPORATE DILIGENCE: Analysis of the entity's structure, its statutes, financial statements, proof of tax payment and list of shareholders to guarantee its legitimacy.

BANK DILIGENCE: Examination of financial history, transactions and banking activity to ensure transparency and regulatory compliance.

MONEY LAUNDERING PREVENTION: Verification of the origin of funds and monitoring of suspicious transactions in accordance with international regulations. Any indication of illegality will be reported to the competent authorities.

BANK DEPOSIT MONEY REQUIREMENTS

- Quantity: Minimum **10 MILLIONS** (no maximum limit).
- **BANK DEPOSITS in your name** are accepted . **Bank DEPOSITS** from third parties, rented or managed accounts, are not accepted .
- Proof of ownership: If you cannot prove payment of the **BANK DEPOSIT MONEY** obtained, you must provide the signed contract and the passports of the parties involved to investigate possible fraud.

STEP-BY-STEP ADMISSION PROCESS
STEP 1: Initial Documentation and Bank Ratification (RWA). A Letter of Funds Availability (RWA) is required. This is an official bank statement that confirms the availability of funds or a line of credit, free of restrictions or encumbrances, and designated for this transaction.

- **RWA** Requirements : You must follow our official format, including the bank letterhead, official seal, handwritten signatures of two authorized bank officers (with ID/PIN) and their digital business cards.
- Additional documentation: Recent bank statement and bank account ownership certificate.
- Submission: The bank must send these documents directly from its institutional email to: bank-to-bank@bank-to-bank.es (copies will not be sent to third parties). We will verify the address to prevent identity theft.

STEP 2: KYC (Know Your Customer) Procedure An official form will be provided in Word format.

- **Documents to attach:**
  1. Passport copy (both sides), scanned in high resolution (**MINIMUM 600 DPI**). Photos taken with a mobile phone or low-quality documents are not accepted.
  2. Certificate of commercial registration of your company.
  3. Bank account ownership certificate.
  4. Copy of RWA presentation email.
- Submission: Must be sent exclusively from your corporate email address to bank-to-bank@bank-to-bank.es . Personal email addresses (**Gmail, Yahoo , Hotmail, etc.**) are not accepted. Only signatures in blue ink and company seals are acceptable.

STEP 3: Verification of intentions (Video interview)

- A standardized script with the questions will be provided.
- You must record a video answering these questions, confirming that you agree to the terms and that you know the process.
- If a broker is involved: An additional video recording will be required where the commission agreement (5% acknowledgment) is documented and explicitly confirmed by all parties.

VALIDATION AND PROOF OF FUNDS

- Proof of funds for **SWIFT** and **BPU** : Bank statement no older than 3 days, incorporated into the **KYC process** .
- Required SWIFT types:
  - **SWIFT MT-199** or **MT-799** : Normally free of charge (FREE SHIPPING).
  - **SWIFT MT-760** : This has a cost (check with your bank). It is required for the monetization process along with the **BPU** .

MONETIZATION PROCESS AND BULLET PROGRAM

- Method: Carried out by increasing our credit lines.
- Monetization process duration: Approximately **15** to **30** days, depending on various factors.
- Bullet Journaling Program : Up to 5 modules, depending on the program. Duration of each module: **5** to **30** days. Full program duration: **10** months (**40** weeks), renewable.

BENEFITS, ADVANCES AND PAYMENT GUARANTEES

- Benefits: These vary between 0% and 1200%, depending on the contract. Payments are made weekly or monthly, as agreed.
- Advances: Possibility of receiving up to 5% upon signing the contract and 50% of the monetization (not always applicable).
- Payment Guarantee (**BPU** - Bank Payment Commitment): Bank payment commitment that guarantees the benefits for both the owner and the intermediaries after the consolidation of the **SWIFT MT-760** .

COMMISSION STRUCTURE Total commissions and their distribution depend on the type of transaction. No additional fees will be accepted . other proposals .

A. Monetization of Operations

- Bullet Program : Up to 5% total commission.
- Standard monetization (options 1 and 2): up to 2% total commission.
- General distribution of the base: 5% in total (2.5% for the issuer, 2.5% for the receiver).

B. Acquisition of assets (The intermediary must choose one option):

- **Option 1: Sale with the seller closed**
  - 1% for buyers (OPEN): Space available for intermediaries.
  - 1% Seller's Side (CLOSED): Reserved exclusively for the Platform and the Issuing Bank. (If no intermediary is found on the buyer's side, proceed with Option 2).
- **Option 2: Sale with mixed sides**
  - 1% for buyers (OPEN): Space available for intermediaries.
  - 1% on the seller's side (OPEN): Space available for intermediaries not accepted on the buyer's side.
  - 1% Platform (CLOSED): Reserved exclusively for the Platform.
  - 1% Bank (CLOSED): Reserved exclusively for the Issuing Bank.

NCNDA CLAUSE (NO AVOIDANCE AND NO DISCLOSURE)

- Non-circumvention clause: Protects the parties from unfair or fraudulent actions. It prohibits direct contact with the other party's contacts or clients without prior authorization, thus preventing the evasion of commission payments or contractual obligations.
- Confidentiality clause: Protects sensitive information (trade secrets, customer data, strategies). The parties agree not to disclose it to third parties and to use it only for the purposes of the agreement, during the stipulated period.

FINAL RECOMMENDATIONS AND ADVICE

For the client:

- Banks have a legal obligation to send banking documentation to the email address designated by the customer upon express request.
- If the instructions are not followed precisely, the customer reserves the right to withdraw the funds by bearer check. Banks are authorized to process requests without requiring additional personal data, as the acceptance/rejection process is already underway.

For runners:

- Corporate image: Professional document presentation is essential. It is recommended to create a WhatsApp group chat with all participants to facilitate access to documents, maintain a complete record, and ensure clear and efficient communication.

IMFPA Agreement (Irrevocable Master Fee Protection Agreement): It is not advisable to sign an IMFPA in advance without the necessary transaction code, as clients often hesitate. It is preferable to formalize the IMFPA only when all documentation is in order, including copies of the client's and financial intermediaries' passports. Any unnecessary delay may result in missing the opportunity due to high market competition.

CONSORTIUM BANK-TO-BANK CONSORTIUM COMPANIES
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NAME INTERNATIONAL PURCHASE OF ASSET S.L - B44510014
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WE OFFER BUY - SELL- MONETIZATION - BULLET - PROGRAM
WITH WHAT ASSETS - MONEY - CRYPTOCURRENCIES

BTB 2026

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This document constitutes the entire agreement between the group and the user, replacing any prior communication or understanding, by virtue of Articles 1254, 1258, and 1261 of the Spanish Civil Code, which establish the requirements and binding force of contracts. A printed version of these conditions shall be admissible in judicial or administrative proceedings, in accordance with Article 27 of Act 34/2002, of July 11, on Information Society Services and Electronic Commerce (**LSSI-CE**). In the event of a conflict between these general conditions and the specific conditions of a particular service, the latter shall prevail, according to the principle of normative specialty. **2. IDENTIFICATION OF THE OWNER** (Compliance with Art. 10 **LSSI-CE**) In compliance with Article 10 of Act 34/2002 (**LSSI-CE**), you are informed that the owner of the website is: Corporate Name: **BANK-TO-BANK CONSORTIUM Email: bank-to-bank@bank-to-bank.es Phone: +34 625 209 869 / +34 636 080 420 3. PURPOSE AND SCOPE OF APPLICATION** These General Conditions regulate the access, navigation, and use of the website (**https://bank-to-bank.es**) as well as the services and content hosted thereon. They are considered General Conditions of Contracting for the purposes of the provisions of Act 7/1998, of April 13, on General Conditions of Contracting, and Royal Legislative Decree 1/2007, of November 16, approving the Consolidated Text of the General Law for the Defense of Consumers and Users and other complementary laws (**TRLGDCU**). **4. CONDITIONS OF USE AND USER OBLIGATIONS** The user undertakes to use the website in accordance with the law, these conditions, morality, public order, and generally accepted practices. The following is expressly prohibited: Engaging in unlawful activities or acts contrary to good faith. Introducing or disseminating computer viruses or any other physical or logical system that may cause damage to the owner's or third parties' systems (classified as a crime under Article 264 et seq. of the Spanish Criminal Code). Attempting to access, use, or manipulate the data of the owner or third-party users without authorization. The user guarantees that the information provided is truthful and assumes responsibility for communicating any changes to it, in accordance with the principle of contractual good faith (Article 7 of the Civil Code). **5. PROTECTION OF PERSONAL DATA** The processing of users' personal data shall be strictly governed by: Regulation (EU) 2016/679 of the European Parliament and of the Council, of April 27, 2016 (**GDPR**). Organic Law 3/2018, of December 5, on Personal Data Protection and Guarantee of Digital Rights (**LOPDGDD**). The user expressly consents to the processing of their data for the purposes described in the Privacy Policy available on the website, and may exercise their rights of access, rectification, erasure, objection, restriction of processing, and data portability at any time by directing a request to the email address indicated in Section 2, or by filing a claim with the Spanish Data Protection Agency (**AEPD**). 6. INTELLECTUAL AND INDUSTRIAL PROPERTY All content on the website (texts, photographs, graphics, images, icons, technology, software, links, and other audiovisual or sound content, as well as its graphic design and source codes) are the intellectual property of **BANK-TO-BANK CONSORTIUM** or of third parties who have authorized their use, and are protected by Royal Legislative Decree 1/1996, of April 12, approving the Consolidated Text of the Intellectual Property Law (**LPI**), and by international treaties signed by Spain. Their reproduction, distribution, public communication, or transformation is prohibited without the express and written authorization of the owner, except for the user's personal and private use, in accordance with the limitations established in Articles 31 et seq. of the **LPI**. Trademarks, trade names, or distinctive signs are protected by Act 17/2001, of December 7, on Trademarks. **7. EXCLUSION OF WARRANTIES AND LIABILITY BANK-TO-BANK CONSORTIUM** shall not be liable, in any case, for damages and losses of any nature that may be caused, including but not limited to: errors or omissions in the content, lack of availability of the portal, or the transmission of viruses or malicious or harmful programs in the content, despite having adopted all necessary technological measures to prevent it, in accordance with the "lex artis" or "professional standard" of the sector. This limitation of liability applies within the limits permitted by Article 117 of the **TRLGDCU** and Article 17 of the **LSSI-CE**, and shall in no case affect the non-waivable rights of consumers and users recognized by current legislation, especially in the event of willful misconduct or gross negligence on the part of the owner. **8. LINKS TO THIRD-PARTY WEBSITES** The website may contain links to third-party websites. These links are exclusively for informational purposes and do not imply that **BANK-TO-BANK CONSORTIUM** approves or recommends the content, products, or services of such sites. The owner assumes no responsibility for the content, accuracy, or privacy policies of third-party websites, in accordance with the provisions of Article 17.2 of the **LSSI-CE**. **9. MODIFICATION OF CONDITIONS AND DURATION** The owner reserves the right to make, without prior notice, any modifications it deems appropriate on its portal, and may change, remove, or add both the content and services provided through the web, as well as the manner in which they are presented or located. However, such modifications shall not have retroactive effect on contracts already perfected, guaranteeing the principle of legal certainty (Article 9.3 of the Spanish Constitution). **10. APPLICABLE LAW AND JURISDICTION** For the resolution of all disputes or issues related to this website or the activities developed therein, Spanish legislation shall apply, to which the parties expressly submit. If the user has the status of a consumer or end-user: The Courts and Tribunals of the consumer's domicile shall have jurisdiction to resolve any dispute, in accordance with the provisions of Article 52 of Act 1/2000, of January 7, on Civil Procedure (**LEC**), and Article 90 of the **TRLGDCU**, which prohibit jurisdiction submission clauses to a forum other than that of the consumer in adhesion contracts. If the user is a company or professional: Both parties submit, with express waiver of any other jurisdiction that may correspond to them, to the Courts and Tribunals of the city of [City of the company's registered office, e.g., Madrid], unless mandatory law provides otherwise. **11. ONLINE DISPUTE RESOLUTION (ODR PLATFORM)** By virtue of Article 14 of Regulation (EU) No 524/2013, of May 21, on online dispute resolution in consumer matters, consumers are informed that the European Commission provides an online dispute resolution platform (**ODR** Platform), which can be accessed via the following link: http://ec.europa.eu/consumers/odr/. This platform serves as an entry point for the out-of-court resolution of online disputes arising from sales or service contracts concluded between a consumer and a professional.

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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. 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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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CONSORTIUM BANK-TO-BANK CONSORTIUM COMPANIES
NAME INTERNATIONAL ASSET OPERATIONS S.L.U - B12710067
NAME INTERNATIONAL PURCHASE OF ASSET S.L - B44510014
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WE OFFER BUY - SELL- MONETIZATION - BULLET - PROGRAM
WITH WHAT ASSETS - MONEY - CRYPTOCURRENCIES

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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.**