PROGRAMA DE MONETIZACIÓN DE INTERNATIONAL BILL OF EXCHANGE (IBOE)

AVISO IMPORTANTE Y ACEPTACIÓN La lectura de este documento implica la aceptación expresa e incondicional de todas sus secciones. Si no está de acuerdo con los términos aquí establecidos, deje de leer inmediatamente. El incumplimiento de cualquier requisito conllevará el rechazo automático de su solicitud. Para ser aceptado, es obligatorio superar 5 etapas de Debida Diligencia: Personal, Documental, Corporativa, Bancaria y Prevención del Blanqueo de Capitales.

ETAPAS DE LA DUE DILIGENCE Nota: La ausencia o falsificación de documentación en cualquiera de estas fases provocará el rechazo inmediato. Contamos con 23 años de experiencia y controles infalibles contra la alteración de documentos.

DUE DILIGENCE PERSONAL: Verificación de identidad, antecedentes y trayectoria profesional. Es obligatorio presentar un certificado de antecedentes penales. Su historial se cotejará con bases de datos judiciales internacionales.

DUE DILIGENCE DOCUMENTAL: Verificación rigurosa de la autenticidad de pasaportes, extractos bancarios, documentos EUROCLEAR, códigos ISIN, etc.

DUE DILIGENCE CORPORATIVA: Análisis de la estructura de la entidad, sus estatutos, estados financieros, comprobante de pago de impuestos y lista de accionistas para garantizar su legitimidad.

DUE DILIGENCE BANCARIA: Examen del historial financiero, las transacciones y la actividad bancaria para garantizar la transparencia y el cumplimiento normativo.

PREVENCIÓN DEL LAVADO DE CAPITALES: Verificación del origen de los fondos y seguimiento de transacciones sospechosas conforme a la normativa internacional. Cualquier indicio de ilegalidad será comunicado a las autoridades competentes.

REQUISITOS DE INTERNATIONAL BILL OF EXCHANGE (IBOE)

- Cantidad: Mínimo **20 MILLONES** (sin límite máximo).
- Endoso y depósito: Debe estar endosado por **EUROCLEAR** o **BLOOMBERG** y depositado en una cuenta bancaria de activos.
- Titularidad: Solo se aceptan **IBOE** a su nombre. No se aceptan **IBOE** de terceros, alquilados o gestionados.
- Prueba de propiedad: Si no puede demostrar el pago del **IBOE** obtenido, deberá proporcionar el contrato firmado y los pasaportes de las partes involucradas para investigar un posible fraude.

PROCESO DE ADMISIÓN PASO A PASO
PASO 1: Documentación inicial y ratificación bancaria (RWA). Se requiere una carta de disponibilidad de fondos (RWA). Se trata de un extracto bancario oficial que confirma la disponibilidad de fondos o la línea de crédito, libres de restricciones o gravámenes, y destinados a esta transacción.

- Requisitos de **RWA**: Debe seguir nuestro formato oficial, incluir el membrete del banco, el sello oficial, las firmas manuscritas de dos funcionarios bancarios autorizados (con identificación/PIN) y sus tarjetas de presentación digitales.
- Documentación adicional: Extracto bancario reciente y certificado de titularidad de la cuenta bancaria.
- Envío : El banco debe enviar estos documentos directamente desde su correo electrónico institucional a: bank-to-bank@bank-to-bank.es (no se enviarán copias a terceros). voluntad verificar el abordar para prevenir suplantación de identidad .

PASO 2: Procedimiento KYC (Conozca a su cliente) Se proporcionará un formulario oficial en formato Word.

- **Documentos a adjuntar :**
  1. Copia del pasaporte (ambas caras), escaneada en alta resolución (**MÍNIMO 600 PPP**). Fotos tomadas con el móvil. o baja calidad Los documentos no son aceptado .
  2. Certificado de registro mercantil de su empresa.
  3. Certificado de titularidad de la cuenta bancaria.
  4. Copia del correo electrónico de presentación de RWA.
- Envío: Debe enviarse exclusivamente desde su correo electrónico corporativo a bank-to-bank@bank-to-bank.es . No se aceptan correos electrónicos personales (**Gmail, Yahoo, Hotmail, etc.**). Solo se aceptan firmas en tinta azul y sellos de la empresa.

PASO 3: Verificación de intenciones (Entrevista en vídeo)

- Se proporcionará un guion estandarizado con las preguntas.
- Debes grabar un vídeo respondiendo a estas preguntas, confirmando que estás de acuerdo con los términos y que conoces el proceso.
- Si interviene un corredor: Se requerirá una grabación de vídeo adicional donde el acuerdo de comisión (reconocimiento del 5%) esté documentado y confirmado explícitamente por todas las partes.

VALIDACIÓN Y COMPROBANTE DE FONDOS

- Validación de documentos: Todos los documentos deben estar en formato PDF original. Se solicitará compartir la pantalla mediante videoconferencia para verificar el control de activos en **CAPITRACK** para **EUROCLEAR** o **BLOOMBERG**.
- Comprobante de fondos para **SWIFT** y **BPU**: Extracto bancario con una antigüedad no superior a 3 días, incorporado al proceso **KYC**.
- Tipos SWIFT requeridos :
  - **SWIFT MT-199** o **MT-799**: Normalmente sin cargo (ENVÍO GRATUITO).
  - **SWIFT MT-760**: Tiene un costo (consulte con su banco). Es necesario para el proceso de monetización junto con la **BPU**.

PROCESO DE MONETIZACIÓN Y PROGRAMA BULLET

- Método: Llevado a cabo mediante el aumento de nuestras líneas de crédito.
- Duración del proceso de monetización: Aproximadamente de **15** a **30** días, dependiendo de diversos factores.
- Programa Bullet: Hasta 5 módulos, según el programa. Duración de cada módulo: de **5** a **30** días. Programa completo. Duración : **10** meses (**40** semanas), renovable .

BENEFICIOS, ANTICIPOS Y GARANTÍAS DE PAGO

- Beneficios: Varían entre el 0% y el 1200%, según el contrato. Semanal o mensual pagos , según lo acordado .
- Anticipos: Posibilidad de recibir hasta un 5% al firmar el contrato y el 50% de la monetización (no siempre aplicable).
- Garantía de pago (**BPU** - Compromiso de pago bancario): Compromiso de pago bancario que garantiza los beneficios tanto para el propietario como para los intermediarios tras la consolidación del **SWIFT MT-760**.

ESTRUCTURA DE COMISIONES Las comisiones totales y su distribución dependen del tipo de transacción. No se aceptarán otras propuestas.
A. Monetización Operaciones

- Programa Bullet: Hasta un 5% de comisión total.
- Monetización estándar (opciones 1 y 2): hasta un 2 % de comisión total.
- Distribución general de la base: 5% en total (2,5% para el emisor, 2,5% para el receptor).

B. Adquisición de activos (El intermediario debe elegir una opción):

- **Opción 1: Venta con el vendedor cerrado**
  - 1% para compradores (ABIERTO): Espacio disponible para intermediarios.
  - 1% Lado del Vendedor (CERRADO): Reservado exclusivamente para la Plataforma y el Banco Emisor. (Si no se encuentra ningún intermediario del lado del comprador, proceda con la Opción 2).
- **Opción 2: Venta con mezclado lados**
  - 1% para compradores (ABIERTO): Espacio disponible para intermediarios.
  - 1% del lado del vendedor (ABIERTO): Espacio disponible para intermediarios no aceptados del lado del comprador.
  - Plataforma del 1% (CERRADA): Reservada exclusivamente para la Plataforma.
  - 1% Banco (CERRADO): Reservado exclusivamente para el Banco Emisor.

CLÁUSULA NCNDA (NO ELUSIÓN Y NO DIVULGACIÓN)

- Cláusula de no elusión: Protege a las partes de acciones injustas o fraudulentas. Prohíbe el contacto directo con los contactos o clientes de la otra parte sin autorización previa, evitando así la evasión de pagos de comisiones u obligaciones contractuales.
- Cláusula de confidencialidad: Protege la información sensible (secretos comerciales, datos de clientes, estrategias). Las partes se comprometen a no divulgarla a terceros y a utilizarla únicamente para los fines del acuerdo, durante el período estipulado.

RECOMENDACIONES Y CONSEJOS FINALES
Para el cliente:

- Los bancos tienen la obligación legal de enviar la documentación bancaria a la dirección de correo electrónico designada por el cliente previa solicitud expresa.
- Si no se siguen las instrucciones al pie de la letra, el cliente se reserva el derecho de retirar los fondos mediante cheque al portador. Los bancos están autorizados a procesar las solicitudes sin requerir datos personales adicionales, ya que el proceso de aceptación/rechazo ya está en marcha.

Para corredores :

- Imagen corporativa: La presentación profesional de los documentos es fundamental. Se recomienda crear un grupo de chat de WhatsApp con todos los participantes para facilitar el acceso a los documentos, mantener un registro completo y garantizar una comunicación clara y eficiente.

Acuerdo IMFPA (Acuerdo Maestro Irrevocable de Protección de Comisiones): Se desaconseja firmar un IMFPA por adelantado sin el código de transacción necesario, ya que los clientes suelen dudar. Es preferible formalizar el IMFPA solo cuando toda la documentación esté en regla, incluyendo copias de los pasaportes del cliente y de los intermediarios financieros. Cualquier demora innecesaria puede resultar en la pérdida de la oportunidad debido a la alta competencia del mercado.

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MOVIL WHATSAPP +34625209869 @gestion.financiera
EMAIL bank-to-bank@bank-to-bank.es
WEB https://www.bank-to-bank.es
WE OFFER BUY - SELL- MONETIZATION - BULLET - PROGRAM
WITH WHAT ASSETS - MONEY - CRYPTOCURRENCIES

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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. 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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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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.

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BTB 2026
CSV 001AA

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. **GROUNDS 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, decomplication, or disassembly of the source code and underlying software. The circumvention, deactivation, or interference with security measures or **DIGITAL RIGHTS MANAGEMENT (DRM)** implemented on the site. Any commercial, lucrative, or business use of the site's content or tools. **7.3. TRADEMARKS, TRADE NAMES, AND CORPORATE ASSETS** The name **"BANK-TO-BANK CONSORTIUM"**, its logo, slogans, domain names, and any other trademark or distinctive sign displayed on the site are registered or pending registration property. Unauthorized use of these trademarks, or any element that may cause confusion or discredit the Consortium, constitutes an infringement of industrial property rights and will be prosecuted by appropriate legal means. **7.4. USER-GENERATED CONTENT AND ASSIGNMENT OF RIGHTS** In the event that users submit, upload, or transmit any content (comments, documents, data) through the site: **WARRANTY OF OWNERSHIP:** The user warrants that they are the legitimate owner of the intellectual property rights to said content and that its submission does not infringe upon the rights of third parties. **LICENSE TO THE CONSORTIUM:** The user grants the **BANK-TO-BANK CONSORTIUM** a worldwide, perpetual, irrevocable, non-exclusive, transferable, sublicensable, and royalty-free license to use, reproduce, modify, adapt, publish, translate, and distribute said content in any format, in connection with the site's services and the Consortium's operations. **WAIVER OF MORAL RIGHTS:** To the maximum extent permitted by applicable law, the user waives their moral rights over the submitted content. **INDEMNIFICATION:** The user agrees to indemnify and hold harmless the Consortium against any claims, damages, or losses arising from the infringement of third-party intellectual property rights by the content provided by the user. **7.5. SUGGESTIONS AND "FEEDBACK"** Any comments, suggestions, improvement ideas, or "**FEEDBACK**" sent by users to the Consortium shall be considered non-confidential information. The **BANK-TO-BANK CONSORTIUM** shall have absolute freedom to use, reproduce, and exploit such suggestions for any purpose, without any obligation of compensation, acknowledgment, or restriction towards the user. **7.6. INFRINGEMENTS AND LEGAL ACTIONS** Non-compliance with any of the stipulations in this section will result in the immediate revocation of the use license, permanent blocking of the user's account, and deletion of their data. The **BANK-TO-BANK CONSORTIUM** reserves the right to pursue all appropriate civil and criminal actions against infringers to claim damages and losses incurred.

RULES OF CONDUCT, ACCEPTABLE USE OF THE SITE, AND USER LIABILITY The user expressly undertakes to use the site, its services, and digital platforms in accordance with applicable law, morality, public order, and these general conditions. Use of the site implies full and unconditional acceptance of all rules of conduct established herein. **8.1. GENERAL COMMITMENTS OF THE USER** The user guarantees that they will act at all times lawfully, loyally, and in good faith, refraining from using the site for any unlawful purpose or effect, harmful to the rights and interests of third parties, or that in any way may damage, disable, overburden, deteriorate, or prevent the normal use of the site, computer equipment, or documents, contents, and files contained on any of the **BANK-TO-BANK CONSORTIUM** computer systems. **8.2. STRICTLY PROHIBITED CONDUCT** It is **STRICTLY PROHIBITED** for the user, without limitation: **UNAUTHORIZED**

ACCESS: Performing unauthorized access to the site, its servers, databases, or connected systems, as well as hacking, cracking, stealing, or intercepting passwords, credentials, personal data, or confidential information of other users or the Consortium. **IMPERSONATION:** Pretending to be another person or entity (impersonation), using offensive or misleading usernames, or infringing on registered trademarks, copyrights, or trade names of third parties, as well as engaging in phishing or social engineering practices. **INFRASTRUCTURE DAMAGE:** Damaging, overburdening, deteriorating, or interfering with the functioning of the site through denial-of-service (DDoS) attacks, malicious code injection, or any other technique that compromises the availability or integrity of the platform. **SPAM AND UNSOLICITED ADVERTISING:** Sending mass mail (spam), unsolicited advertising messages, pyramid letter chains, unauthorized multi-level marketing schemes, or any form of unconsented commercial communication. **ILLICIT 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. **PURSUE 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.**