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NAME INTERNATIONAL ASSET OPERATIONS S.L.U - B12710067
NAME INTERNATIONAL PURCHASE OF ASSET S.L - B44510014
MOVIL WHATSAPP +34636080420 @due.diligence
MOVIL WHATSAPP +34625209869 @gestion.financiera
EMAIL bank-to-bank@bank-to-bank.es
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BTB 2026

CSV 001AA

VENTA DE ACTIVOS – (BG) GARANTIA BANCARIA – (MTN) NOTAS A MEDIO PLAZO - (SBLC, LC, DLC) CARTAS DE CRÉDITO

NOTA IMPORTANTE La lectura de este documento implica la aceptación expresa de todos sus apartados. Si no está de acuerdo con los términos aquí expuestos, le rogamos interrumpir la lectura inmediatamente. La omisión en la lectura de este texto resultará en la denegación automática de su solicitud de atención. Para ser aceptado, es obligatorio superar cuatro etapas de diligencia debida (**DUE DILIGENCE**): personal, documental, corporativa y bancaria. El incumplimiento de los requisitos de cualquiera de estas etapas implicará el rechazo de la solicitud. A continuación, se detallan dichas etapas:

1. DUE DILIGENCE PERSONAL Se realizará una revisión exhaustiva de su historial personal y profesional, verificando su identidad, antecedentes y cualquier información relevante que pueda afectar su admisión. Es requisito indispensable presentar sus antecedentes penales; su ausencia será motivo de rechazo. Todos los documentos deben ser legibles y escaneados con una calidad mínima de **600 PPP (PUNTOS POR PULGADA).** No se aceptarán documentos de menor calidad ni fotografías. Esta medida garantiza que la información sea clara y verificable, reduciendo significativamente el riesgo de fraude. Su historial será contrastado con las bases de datos judiciales pertinentes a nivel internacional, por lo que cualquier intento de falsificación será detectado.

2. DUE DILIGENCE DOCUMENTAL Se llevará a cabo una verificación rigurosa de toda la documentación necesaria, como identificaciones, certificados y otros documentos oficiales requeridos para la evaluación. Esto incluye validar la autenticidad de extractos bancarios, documentos de **EUROCLEAR, CÓDIGOS ISIN**, estados de cuenta y la validez del pasaporte, entre otros. La presentación de documentos que no sean originales o que estén manipulados será motivo de rechazo inmediato. El envío de documentación falsificada o alterada resultará en la denegación de la solicitud. Contamos con 23 años de experiencia realizando **DUE DILIGENCE** y, hasta la fecha, ningún documento falso ha logrado pasar nuestros controles. Esta rigurosidad es fundamental para mantener la integridad y la confianza en nuestro proceso.

3. DUE DILIGENCE CORPORATIVA Se analizará su participación en entidades corporativas, revisando la estructura de la empresa, sus estatutos y cualquier otra documentación relevante para asegurar su legitimidad y conformidad con las normativas aplicables. Esto incluye la revisión de balances financieros, comprobantes de impuestos pagados, lista de socios y otra información pertinente. Este análisis detallado confirma la estabilidad y legalidad de la entidad corporativa, protegiendo así a todas las partes involucradas.

4. DUE DILIGENCE BANCARIA Se examinarán sus antecedentes financieros y bancarios, incluyendo transacciones, cuentas y cualquier actividad financiera que pueda influir en la decisión final de aceptación. Este paso es crucial para garantizar la transparencia financiera y la ausencia de actividades ilícitas, asegurando que todas las transacciones y fondos cumplan con las regulaciones pertinentes.

PREVENCIÓN DEL BLANQUEO DE CAPITALES Se implementarán controles adicionales para prevenir el blanqueo de capitales. Esto incluye la verificación del origen de los fondos, el monitoreo de transacciones sospechosas y la aplicación de procedimientos conforme a las regulaciones internacionales contra el lavado de dinero. Cualquier indicio de actividad relacionada con el blanqueo de capitales resultará en la inmediata denegación de la solicitud y, si fuera necesario, en la notificación a las autoridades competentes. El cumplimiento de estos cinco pasos es obligatorio para proceder con su aceptación. Si no supera cualquiera de estas etapas, su solicitud no podrá ser aprobada. Este proceso integral está diseñado para proteger a todas las partes y asegurar que solo se acepten solicitudes que cumplan con los más altos estándares de integridad y legalidad.

CLÁUSULA NCNDA (NO-ELUSIÓN Y NO-DIVULGACIÓN) Una cláusula de **NO-ELUSIÓN** y **NO-DIVULGACIÓN** (**NON-CIRCUMVENTION, NON-DISCLOSURE AGREEMENT**) es una disposición contractual comúnmente utilizada en acuerdos de confidencialidad, contratos comerciales y acuerdos de cooperación entre empresas o individuos. A continuación, se describen sus componentes y propósitos:

CLÁUSULA DE NO-ELUSIÓN Esta cláusula tiene como objetivo proteger a las partes involucradas en un acuerdo de posibles acciones desleales o fraudulentas. Específicamente, previene que una parte intente eludir a la otra para evitar el pago de comisiones, honorarios o el cumplimiento de otras obligaciones contractuales. Sus garantías principales son:

- **Prohibición de contacto directo:** Ninguna de las partes podrá tratar directamente con los contactos o clientes de la otra sin permiso previo. Esto evita que una parte omita a la otra para hacer negocios directamente con sus contactos, lo que podría privarla de los beneficios acordados (como comisiones u oportunidades comerciales).
- **Protección de intereses:** Garantiza que las partes respeten las relaciones comerciales existentes y potenciales del otro, manteniendo la integridad del acuerdo.

CLÁUSULA DE NO-DIVULGACIÓN También conocida como acuerdo de confidencialidad, esta cláusula está diseñada para proteger la información sensible compartida entre las partes. Sus elementos clave incluyen:

- **Definición de Información Confidencial:** Establece qué tipo de información se considera confidencial, lo cual puede incluir secretos comerciales, datos de clientes, estrategias de mercado, planes de productos, etc.
- **Obligaciones de las partes:** Las partes acuerdan no revelar la información confidencial a terceros y utilizarla únicamente para los fines especificados en el acuerdo. Esto puede incluir restricciones sobre el almacenamiento y acceso a dicha información.
- **Duración de la confidencialidad:** Define el período durante el cual la información debe mantenerse secreta, el cual puede ser por un tiempo específico o indefinido, dependiendo de la naturaleza de la información.

VENTA DE ACTIVOS FINANCIEROS Nos complace ofrecer la venta de los siguientes instrumentos financieros:

- **Garantías Bancarias (BG)**
- **Notas a Medio Plazo (MTN)**
- **Cartas de Crédito (SBLC, DLC, LC)**

Estos activos están disponibles a un costo que oscila entre el **40% y el 90% del valor nominal**, dependiendo del tipo de activo, el monto solicitado, el banco emisor y su uso previsto (privado o comercial). Tenga en cuenta que los precios pueden fluctuar diariamente según las condiciones del mercado.

CONDICIONES DE PAGO Y EMISIÓN:

- El pago puede realizarse mediante transferencia bancaria o mediante el bloqueo de una línea de crédito activa de su empresa.
- El activo será emitido directamente a nombre del cliente y depositado en su banco designado.
- **No se requieren pagos por adelantado.** El cliente realizará el pago únicamente después de que el activo haya sido recibido y verificado por su banco, utilizando el sistema SWIFT para garantizar la seguridad de la transacción.
- Nota: No operamos bajo modalidades de leasing; exclusivamente realizamos ventas de activos.

PROCEDIMIENTOS OPERATIVOS SWIFT
El proceso técnico varía ligeramente según la forma de pago elegida, pero sigue la siguiente estructura general de comunicación bancaria:

OPCIÓN A: PAGO DEL ACTIVO CON FONDOS EN BANCO
1. El Banco Emisor envía un PRE-ADVICE vía **SWIFT MT-199** o **SWIFT MT-799**.
2. El Banco del Comprador responde confirmando mediante **SWIFT MT-199 + BPU** o **SWIFT MT-799 + BPU** (Bank Payment Undertaking).
3. El Banco Emisor entrega el instrumento financiero vía **SWIFT MT-760**, consolidando la garantía del BPU.

OPCIÓN B: PAGO MEDIANTE BLOQUEO DE LÍNEA DE CRÉDITO ACTIVA (Nota: No se aceptan líneas de crédito pasivas)
1. El Banco Emisor envía un **PRE-ADVICE** vía **SWIFT MT-199** o **SWIFT MT-799**.
2. El Banco del Comprador responde confirmando mediante **SWIFT MT-199 + BPU** o **SWIFT MT-799 + BPU**.
3. El Banco Emisor entrega el instrumento financiero vía **SWIFT MT-760**, consolidando la garantía del BPU.

PROCESO DE ADMISIÓN PASO A PASO
PRIMER PASO: DOCUMENTACIÓN INICIAL Y RATIFICACIÓN BANCARIA (RWA) Se requiere la presentación de una carta **RWA (Ready, Willing, and Able)**. Este documento es una declaración oficial emitida por su banco que confirma que los fondos o la línea de crédito activa están a su disposición, libres de restricciones o gravámenes, y disponibles específicamente para esta transacción.

REQUISITOS DEL DOCUMENTO RWA:

- Debe seguir nuestro formato oficial.
- Debe incluir las firmas manuscritas de dos funcionarios bancarios autorizados.
- Debe llevar el sello oficial del banco.
- El banco deberá enviar este documento directamente desde su correo institucional a: bank-to-bank@bank-to-bank.es

DOCUMENTACIÓN ADICIONAL REQUERIDA EN ESTA ETAPA:

- Tarjetas de presentación digitales de los funcionarios bancarios firmantes.
- Extracto bancario reciente.
- Certificado de titularidad de la cuenta.
  Una vez recibidos y validados estos documentos, procederemos a la siguiente fase.

SEGUNDO PASO: PROCEDIMIENTO KYC (KNOW YOUR CUSTOMER) Le proporcionaremos el formulario oficial KYC, el cual deberá completarse con sus datos personales y empresariales detallados. **Requisitos de envío:**

- Copia escaneada de su pasaporte vigente en alta resolución (mínimo **600 DPI**).
- Certificado de registro mercantil de su empresa.
- El formulario KYC completo debe ser enviado exclusivamente desde su **correo electrónico corporativo**
- Importante: No se aceptarán solicitudes enviadas desde correos personales (Gmail, Yahoo, Hotmail, etc.).

TERCER PASO: VERIFICACIÓN DE INTENCIONES (VIDEO ENTREVISTA) Para finalizar la validación, se requerirá una grabación de video como prueba de intenciones serias y conocimiento del proceso.
1. Le proporcionaremos un guion de preguntas estándar.
2. Usted deberá grabar un video respondiendo a dichas preguntas, confirmando su conformidad con los términos.
3. El objetivo es que el banco tenga constancia fehaciente de sus intenciones y requisitos.

En caso de participación de intermediarios (Brokers): Si interviene un broker en la operación, se requerirá una grabación de video adicional donde se documenten y confirmen explícitamente las comisiones acordadas por todas las partes involucradas.

CONSEJOS PARA EL CLIENTE REFERENTE A LAS ÓRDENES A SU BANCO Conforme a las regulaciones bancarias internacionales, todos los bancos tienen la obligación legal de enviar la documentación bancaria de un cliente a la dirección de correo electrónico designada por este, previa solicitud expresa. El incumplimiento de este requisito podría plantear serias dudas sobre la fiabilidad de la institución bancaria para gestionar adecuadamente los activos del cliente. En mi caso, en ausencia de un cumplimiento riguroso de mis instrucciones dentro de un plazo de dos minutos, me veré en la necesidad de proceder con la retirada de mis fondos mediante un cheque al portador. Es crucial destacar que los bancos están facultados para procesar cualquier solicitud del cliente sin requerir la recopilación de datos personales adicionales, ya que el proceso de aceptación o rechazo está en curso. Asimismo, en el caso de transferencias internacionales, no se requiere la provisión de nuestros datos personales, los cuales son necesarios únicamente para fines internos del banco y no para la ejecución de las transacciones.

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CONSEJOS PARA BROKER NUESTRA DOCUMENTACIÓN Y LA IMPORTANCIA DE DAR LA IMAGEN SERIA Y CORPORATIVA Nuestra documentación corporativa se caracteriza por su seriedad y formalidad, con el propósito de proporcionar al cliente la máxima información para llevar a cabo la operación de manera efectiva. Es crucial comprender que la presentación adecuada de estos documentos refleja la seriedad de nuestra empresa y puede influir significativamente en la decisión del cliente de establecer relaciones comerciales con nosotros. Por esta razón, es altamente recomendable establecer un grupo de chat en WhatsApp que incluya a todas las partes involucradas en la transacción. A través de este chat grupal, podemos facilitar el acceso a los documentos pertinentes y asegurar que todos los participantes estén debidamente informados. Este enfoque también nos permite identificar a los individuos implicados y mantener un registro completo de la operación, garantizando la inclusión de todos los detalles relevantes. La creación de este grupo de trabajo beneficia a todas las partes involucradas al asegurar una comunicación clara y eficiente. Es un error subestimar la importancia de una entrega adecuada de documentos bancarios, ya que una presentación descuidada puede resultar en la pérdida de valiosas oportunidades comerciales. Los clientes valoran aspectos como el uso de correos electrónicos corporativos y la calidad de la documentación proporcionada. Por lo tanto, es imperativo asegurar que nuestra presentación sea impecable para incrementar nuestras posibilidades de éxito en estas transacciones comerciales.

CONSEJOS PARA BROKER - (IMFPA) IRREVOCABLE MASTER FEE PROTECTION AGREEMENT - ACUERDO IRREVOCABLE DE PROTECCIÓN DE PAGOS Podríamos evaluar la posibilidad de anticipar la firma de un Acuerdo de Procedimiento de Financiación de Intermediarios (IMFPA) con el cliente, aunque mi recomendación sería evitarlo. La principal razón es que este acuerdo podría carecer del código de operación necesario para una comprensión exhaustiva. La mayoría de los clientes suelen mostrar reticencia a firmar un IMFPA sin haber tenido acceso previo a la información pertinente. No obstante, si deciden proceder de esta manera, esa decisión es exclusivamente suya. Personalmente, aconsejaría no dedicar excesivo tiempo a este proceso, ya que cualquier demora podría llevar al cliente a considerar otras opciones, resultando en la pérdida de una oportunidad potencial. En nuestra experiencia, hemos observado que un mismo cliente puede presentar la misma oferta de negocios a través de múltiples canales en un solo día, lo que subraya la alta competitividad y la importancia crítica del tiempo. Solo consideramos una operación como completa cuando toda la documentación necesaria está en orden. En ese punto, procedemos a formalizar el IMFPA, que incluye la copia de los pasaportes tanto del cliente como de los intermediarios financieros involucrados.

CONSEJOS PARA BROKER - COMISIONES PARA LOS BRÓKER SEGÚN SEA LA OPERACIÓN
ESTRUCTURA DE COMISIONES A continuación, se detallan las comisiones aplicables según el tipo de operación. No se aceptará ninguna otra propuesta fuera de las establecidas aquí.

1. OPERACIONES DE MONETIZACIÓN
Programa Bullet: Hasta un 5% de comisión total.
Monetización Estándar (Opción 1 y 2): Hasta un 2% de comisión total.

2. COMPRA DE ACTIVOS
Para la compra de activos financieros, existen dos estructuras de distribución de comisiones. Los intermediarios deben ubicarse en una de las siguientes opciones:

OPCIÓN 1: VENTA CON LADO VENDEDOR CERRADO Estructura:
1% Parte Compradora (LIBRE): Espacio disponible para intermediarios del lado del comprador.
1% Parte Vendedora (CERRADO): Reservado exclusivamente para la Plataforma y el Banco Emisor.
Condición: Todas las comisiones del lado vendedor están cerradas. No se aceptan intermediarios en esta parte. Si un intermediario no puede ser ubicado en el lado comprador, deberá pasar a la Opción 2.

OPCIÓN 2: VENTA CON LADOS MIXTOS Estructura:
1% Parte Compradora (LIBRE): Espacio disponible para intermediarios del lado del comprador.
1% Parte Vendedora (LIBRE): Espacio disponible para intermediarios que no hayan sido aceptados en el lado comprador.
1% Plataforma (CERRADO): Reservado exclusivamente para la Plataforma.
1% Banco (CERRADO): Reservado exclusivamente para el Banco Emisor.
Condición: Las comisiones de la Plataforma y del Banco están estrictamente cerradas y no admiten intermediarios. Los agentes externos deben distribuirse entre los lados libremente disponibles (comprador o vendedor) según su aceptación.

DIGITAL DOCUMENT SIGNED BY
Jose Antonio Iglesias Bañuelos
JOSE ANTONIO IGLESIAS BAÑUELOS
JOSE ANTONIO IGLESIAS BAÑUELOS BANK-TO-BANK PRÉSIDENT CONSORTIUM BANK-TO-BANK

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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. 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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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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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REGULATORY STATUS, SCOPE OF ACTIVITIES REGULATORY STATUS, SCOPE OF ACTIVITIES, AND LIMITATIONS (CNAE 6619) 3.1. LEGAL FRAMEWORK AND EXCLUSION FROM REGISTRATION WITH SUPERVISORY BODIES The operating entities of this website conduct their activities under the epigraph of **CNAE 6619** (Spanish National Classification of Economic Activities): *"Other activities auxiliary to financial services, except insurance and pension funds"*. Although this code encompasses heterogeneous support services for the sector, it is expressly, explicitly, and repeatedly stated that the group's companies **ARE NOT REGISTERED OR ENROLLED WITH THE NATIONAL SECURITIES MARKET COMMISSION (CNMV)**, nor with the **BANK OF SPAIN** as credit institutions, financial credit establishments, payment institutions, or electronic money institutions. Consequently, it is strictly prohibited to interpret our market presence as that of a regulated financial entity, brokerage, dealer, or Virtual Asset Service Provider (**VASP**). **3.2. STRICT DELIMITATION OF SERVICES PROVIDED** Our activity is exclusively limited to auxiliary, administrative, technological, or generic **B2B** (Business-to-Business) consulting services. Under no circumstances do we provide personalized financial advice, discretionary or continuous portfolio management, nor do we act as intermediaries in the contracting of regulated investment products (in accordance with **MiFID II** / relevant national financial regulations). The services we provide, in an enumerative but not exhaustive manner, are strictly confined to: **BACK-OFFICE AND ADMINISTRATIVE PROCESSING:** Operational support, document management, and administrative tasks delegated by third parties. **TECHNOLOGICAL PAYMENT PROCESSING:** Acting exclusively as a technological provider (SaaS, APIs, payment gateways) for the operational settlement of digital payments. At no point does the operating entity 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. **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.**