

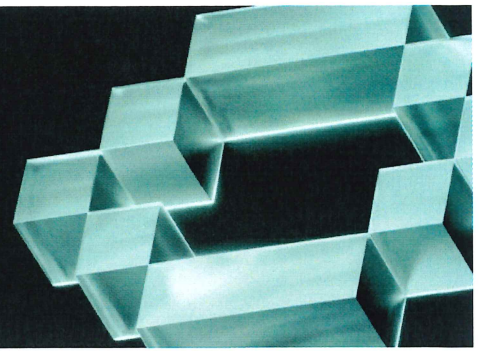
Notice of Commencement

SAC MULTIMONEY

Multimoney

MMLT11

TOHKN



San Salvador, September 8, 2026

Dear Sirs:

Through this means, the **SOCIEDAD DE AHORRO Y CRÉDITO MULTIMONEY, SOCIEDAD ANÓNIMA**, which can be abbreviated **SAC MULTIMONEY, S.A.**, henceforth the "Issuer", makes the public aware that on September 16 of 2026, at 12:00 pm (local time El Salvador, GMT-6), the public offering (the "Offering") of the digital debt asset issuance program called "**MMY**" (he "Program"), hereinafter, the "First Tranche", identified with the quotation label "**MMLT11**".

The Offering has been duly authorized by the National Commission for Digital Assets of El Salvador (CNAD), under registration number **AD-00252**.

The marketing, receipt, and acceptance of subscriptions will be conducted, at all times and exclusively, in accordance with the terms and conditions set forth in the **Relevant Information Document**, as well as with all other information applicable to the Offering and the Program. This includes, among other things, eligibility rules, subscription limits, allocation procedures, identification and verification requirements, and any other applicable conditions.

Emisor

Sociedad de Ahorro y Crédito Multimoney, Sociedad Anónima, which can be abbreviated SAC Multimoney, S.A. From the address of the district of San Salvador, municipality of San Salvador Centro, department of San Salvador.
The Issuer's website URL is: www.multimoney.com
The phone number is + (503) 2245 - 9000.

Proveedor de Servicios de Activos Digitales (PSAD)

MIO3, Sociedad Anónima de Capital Variable, which can be abbreviated MIO3, S.A. de C.V. From the address district of San Salvador, municipality of San Salvador Centro, department of San Salvador. With registration number PSAD-0016 of the Registry of Digital Asset Service Providers.
The URL of the MIO3 website is: www.mio3.io
The phone number is +(503) 2273 - 0986

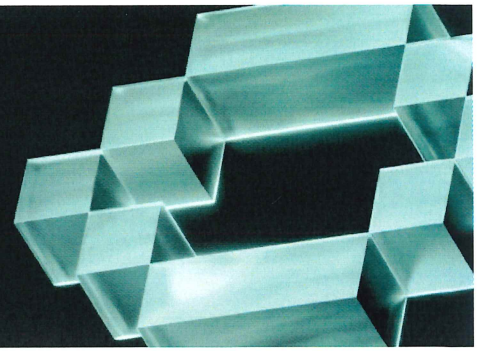
Notice of Commencement

SAC MULTIMONEY

Multimoney

MMLT11

TOHKN



The offering of the **First Tranche**, identified by the ticker symbol “**MMLT11**,” will consist of a **public offering** in the amount of up to **TWO MILLION UNITED STATES DOLLARS (US\$2,000,000.00)**, represented by up to **TWENTY THOUSAND (20,000) Debt Tokens**, with a face value of **ONE HUNDRED UNITED STATES DOLLARS (US\$100.00) each**.

The Debt Tokens corresponding to the First Tranche will be offered to the general public and will be available for subscription and purchase during an offering period of **SIX (6) months**, beginning on the start date of the public offering of the First Tranche, in accordance with the terms and conditions set forth in the Relevant Information Document (“RID”).

The minimum placement amount for the First Tranche will be **FIFTY THOUSAND UNITED STATES DOLLARS (US\$50,000.00)**, which must be reached within a maximum period of five (5) months, beginning on the start date of the public offering of the First Tranche.

The principal amount of the Debt Tokens corresponding to the First Tranche shall be payable in a single payment upon maturity of the First Tranche, except in cases of early redemption as provided for in the Relevant Information Document (“RID”). Interest shall be payable monthly, in arrears and on a rolling basis, on the last day of each month, in accordance with the terms and conditions set forth in the RID.

When Debt Tokens are purchased within the three (3) business days prior to the last day of each month, the interest accrued from the date of issuance of the respective Debt Tokens until the end of that month will be accumulated and paid together with the interest corresponding to the following calendar month.

The terms and conditions applicable to the public offering and the Program are set forth in the Relevant Information Document, as well as in other pertinent information regarding the Program, available on the official websites of the Digital Asset Service Provider (PSAD) and the Issuer.

We sincerely thank each investor for their trust and support in this project.

Federico José Parker Soto

Chief Executive Officer

Sociedad de Ahorro y Crédito Multimoney, S.A.

