SOCIEDAD DE AHORRO Y CRÉDITO MULTIMONEY, S.A.

TERMS AND CONDITIONS OF THE ISSUANCE PROGRAM

Debt Token Issuance Program

Effective Date	September 16, 2026
Issuer	MULTIMONEY SAVINGS AND CREDIT SOCIETY, S.A.
Program Agent/ Payment Agent/ PSAD	MIO3, S.A. DE C.V. (PSAD-0016)
Type of digital assets	Digital Debt Asset
Program Denominated	MMY
First Tranche Quotation Label	MMLTI1
Registration entry with the CNAD	AD-00252

1. Acceptance of the Terms

The acquisition of the Debt Tokens to be issued (the "Debt Tokens") implies the express, free and irrevocable acceptance by the investor (the "Holder") of all of these Terms and Conditions (the "T&C"), as well as the Relevant Information Document of the Program (the "RID"), its annexes, offering notices and other supplementary documentation that may be applicable to the Program or tranches.

This acceptance includes the express ratification by the Holder of the status of Common Representative of the Holders of the Debt Tokens, under the terms established in the RID and in the Program documentation.

The Holder declares and acknowledges that the legal relationship arising from the Debt Tokens is from a strictly contractual nature and of limited recourse, and that the rights acquired are limited exclusively to the credit rights expressly described in the RID and in these T&Cs.

- He has read, understood and fully accepted the content of the RID, its annexes and the supplementary documentation of the Program.
- Recognizes MIO3, S.A. de C.V. as a Digital Asset Service Provider (DASP), Program Agent and Paying Agent.
- It recognizes MIO3, S.A. de C.V., as the interim common representative of the Holders, with sufficient powers to act on their behalf and in their representation, including the acceptance of the Program's guarantees and the representation of the decisions resulting from the matters submitted to a vote.
- You agree that the Tokens subject to this Program confer exclusively the rights described in the corresponding RID.
- He expressly waives the right to individually exercise any right of administration, control or disposal over the underlying asset.
- The Program is structured under the regulatory framework applicable to digital assets in El Salvador, and that digital assets may incorporate technological conditions (smart contracts), compliance (KYC/AML), and operational restrictions (whitelists/blacklists, lock-up, transferability rules).

2. Program Participants

2.1 Issuer

SOCIEDAD DE AHORRO Y CRÉDITO MULTIMONEY, S.A.
Address: District of San Salvador, Municipality of San Salvador Centro, Department of San Salvador, Republic of El Salvador.
Email: debby.rosales@multimoney.com
Website: https://multimoney.com/sv

2.2 Program Agent and Digital Asset Service Provider (DASP)

MIO3, S.A. DE C.V.
CNAD Registration Number: PSAD-0016
Email: support@tohkn.com
Website:www.mio3.io
Platform:www.tohkn.com

MIO3, S.A. de C.V. ("MIO3") will act as the DASP, Program Agent, and Paying Agent and will be responsible for the operational, technological, and compliance functions assigned to it under the RID and other Program documentation, including, as applicable, the issuance and technological administration of the Debt Tokens, eligibility and compliance processes, the execution of payments and distributions, and the burning of the Debt Tokens.

2.3 Issuance Program Certifier

ARMOR ANALYTICS, S.A. DE C.V.
CNAD Registration: CERT-0005
Email: legal@armoranalytics.sv
Website:https://armoranalytics.sv

Independent entity responsible for certifying the technical, legal and regulatory compliance of the Issuance Program.

3. Purpose of the Tokens

Debt Tokens are digital debt assets that grant their holders a claim against the issuer, consisting of the right to receive payment of principal, interest (ordinary and, where applicable, default interest), and other amounts due, in accordance with the terms and conditions established in the Program and the supplement corresponding to each tranche. These Debt Tokens represent direct, senior, secured, and non-subordinated obligations of the issuer, without conferring any corporate, political, or ownership rights over its assets.

4. Amount, Unit Value and Structure of the Issuance Program

4.1 Maximum Authorized Amount of the Program, Unit Value of the Debt Tokens, and Structure of the MMY Issuance Program

• Maximum Authorized Amount of the Program:

The Debt Token Program will have a maximum amount of up to TEN MILLION UNITED STATES DOLLARS (US$10,000,000.00).

• Reference Unit Value per Debt Token:

Each Debt Token will have a reference unit value of ONE HUNDRED UNITED STATES DOLLARS (US$100.00).

• Maximum number of Debt Tokens:

The maximum number of Debt Tokens to be issued will be up to ONE HUNDRED THOUSAND (100,000) Tokens.

• Type of offering:

Public Offering of Digital Debt Assets.

• Interest Rate of the Issuance Program:

The Debt Tokens will accrue interest at a fixed annual rate, which will be determined for each Tranche in the corresponding Supplement and in no case may be less than five percent per annum (5.00%) or greater than eight percent per annum (8.00%).

• Payment Terms of the Issuance Program:

Principal may be paid periodically or in a single payment at maturity, and interest may be paid monthly, quarterly, semiannually, or at maturity, as established for each Tranche in the RID or the corresponding Supplement.

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

• Denomination Currency of the Issuance Program:

This Issuance Program is denominated in United States Dollars (USD).

• Trading Currency of the Issuance Program:

(i) United States Dollars (USD);
(ii) USDT;
(iii) USDC.

4.2 Amount of the First Tranche, Unit Value of the Debt Token, and Structure of the First Tranche (MMLTI1)

• Maximum authorized amount for the First Tranche of the Program "MMLTI1":

The Debt Token Program for the First Tranche will have a maximum amount of up to TWO MILLION UNITED STATES DOLLARS (US$2,000,000.00).

• Reference unit value per Debt Token:

Each Debt Token of the First Tranche will have a reference unit value of up to ONE HUNDRED UNITED STATES DOLLARS (US$100.00).

• Maximum number of Debt Tokens:

The maximum number of Debt Tokens of the First Tranche to be issued will be up to TWENTY THOUSAND (20,000) Tokens.

• Interest Rate for the First Tranche of the Issuance Program:

The interest rate applicable to the Debt Tokens of the First Tranche will be a fixed annual interest rate equal to six point twenty percent per annum (6.20%).

• Payment Terms for the First Tranche of the Issuance Program:

The principal of the Debt Tokens will be payable in a single lump sum upon maturity of the First Tranche, and interest will be payable monthly, in arrears and on a successive basis, due on the last business 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, interest accrued from the date of issuance of the respective Debt Tokens through the end of that month will be accumulated and paid together with the interest corresponding to the following calendar month.

• Currency of Denomination for the First Tranche of the Issuance Program:

The First Tranche of the Issuance Program is denominated in United States dollars (USD).

• Trading Currency for the First Tranche of the Issuance Program:

(i) United States dollars (USD);
(ii) USDT;
(iii) USDC.

5. Minimum Amount of each Tranche of the Issuance Program

5.1 Minimum Issuance Amount for the MMY Issuance Program

The actual issuance of Debt Tokens for each Tranche is contingent upon meeting a minimum issuance amount (the Minimum Tranche Amount). The applicable deadline for reaching the Minimum Tranche Amount shall be as set forth in the corresponding Supplement.

Until the Minimum Tranche Amount is reached:

- the funds contributed by investors will remain in operational custody within the technological infrastructure of the Digital Asset Service Provider (DASP), and;
- the issuance of the corresponding Tranche will not be considered complete, nor will the respective Debt Tokens be issued.

5.1 Minimum Placement Amount for the First Tranche of the MMLTI1 Issuance Program

For the First Tranche, this amount shall be equivalent to FIFTY THOUSAND UNITED STATES DOLLARS (US$50,000.00), as set forth in the Relevant Information Document. If, five (5) months after the start date of the marketing period, the Minimum Amount has not been reached, the Issuer will refund the investor the funds corresponding to their subscription, along with any interest such funds may have generated during that period, without penalties or additional compensation, via the same method or address used for the subscription, in accordance with the DASP´s operating procedures.

6. Term of the Issuance Program

6.1 Term of the Debt Tokens of the MMY Issuance Program

The Debt Token Program will have a minimum term of two (2) years and a maximum term of five (5) years, counted from the date of issuance of the Program's First Tranche. The specific term applicable to each tranche will be determined by the Issuer and detailed in the respective Supplement.

Notwithstanding the term applicable to each Tranche, the Debt Tokens will remain in effect until the credit claim constituting their underlying asset is fully extinguished, which will occur only once the Issuer has fully and timely fulfilled all payment obligations arising from the Program in favor of the Holders, including, without limitation, full payment of principal, ordinary interest, and, if applicable, late payment interest, fees, expenses, and other charges due in accordance with the terms and conditions of the Program.

6.1 Term of the Debt Tokens of the First Tranche of the MMLTI1 Issuance Program

The Debt Tokens issued for the First Tranche will have a term of twenty-four (24) months, beginning on the issuance date of the corresponding Tranche.

7. Secondary Market

Debt Tokens may be traded exclusively through the MIO3 digital platform "TOHKN Platform", in its capacity as an authorized Digital Asset Service Provider (DASP), when and to the extent the platform enables secondary markets for this type of digital asset, and always subject to applicable laws and regulations issued by the National Digital Asset Commission (CNAD).

Secondary market trading will be permitted only between previously verified participants who continuously comply with the Know Your Customer (KYC), Know Your Business (KYB), and Know Your Transaction (KYT) requirements and policies, as well as the technical and regulatory restrictions implemented through the Program's smart contracts.

There is no guarantee of liquidity, market depth, price formation or continuity in the trading of the Debt Tokens, nor does the Issuer or the DASP assume any obligation to repurchase, stabilize, provide liquidity or maintain an active secondary market.

8. Rights and Restrictions of the Debt Token Holder

8.1 Rights

Credit rights:

Each Holder will be entitled to receive from the issuer payment of principal and interest in accordance with the term of the applicable tranche, the applicable interest rate, the scheduled payment frequency, the maturity date of the principal, the grace period (if any), and the other terms and conditions set forth in the RID, the Public Offering Notice, and the applicable supplement.

Information Right:

Debt Token Holders will be entitled to receive information, periodic reports, financial statements, progress updates and other disclosures as required by the RID, the LEAD, its regulations and the Program documentation.

8.2 Restrictions

- The acquisition, custody, and transfer of Debt Tokens are subject to:
  (i) process KYC/AML/CFT;
  (ii) DASP and/or smart contract eligibility rules (whitelist);
  (iii) compliance with sanctions, restricted lists and internal policies; and
  (iv) any applicable regulatory or contractual restrictions.

- When the RID establishes immobilization periods or other temporary limitations, the Holder accepts that during such periods, transfers may be technologically blocked and will only proceed under the exceptions expressly provided (e.g., succession or enforcement of guarantees).

9. Technology and Custody

Blockchain

The issuance of the Debt Tokens will be implemented on the Polygon network, a second-layer scalability solution compatible with Ethereum Virtual Machine (EVM), which enables operational efficiency, traceability, and secure on-chain transaction execution.

Technical Standard

The Debt Tokens are structured under the ERC-3643 standard (formerly T-REX), which allows the issuance of digital assets with integrated regulatory controls, including identity verification, transfer restrictions and automated regulatory compliance.

Issuance and Operation Platform

The issuance, operational administration and technological execution of the Debt Tokens will be carried out through the TOHKN Platform, in its capacity as a Digital Asset Service Provider (DASP) duly authorized by the National Commission of Digital Assets (CNAD).

The platform acts as a technological and operational infrastructure, without assuming ownership over the Debt Tokens nor on the economic rights represented.

Debt Token Custody

The custody of the Debt Token will be carried out through custodial digital wallets by MIO3, which must be previously verified in accordance with the KYC, KYB and KYT procedures established by MIO3 and required by applicable regulations.

On-Chain Compliance and Control Mechanisms

The Program incorporates whitelists, AML/KYC/KYT controls, transfer restrictions by jurisdiction or account holder profile, asset freezing when legally required, and burning mechanisms on-chain, all implemented through smart contracts in accordance with the ERC-3643 standard.

10. Applicable Law and Dispute Resolution

This Program is governed exclusively by the **Digital Asset Issuance Law of the Republic of El Salvador** and supplementary regulations.

Any controversy will be resolved by the competent courts of the Republic of El Salvador.

11. Acceptance Clause, Recognition of Risk and Exoneration of Liability

By acquiring the Debt Tokens, the Investor expressly, irrevocably, and under their sole responsibility declares that they have read, understood, and fully accepted the RID, its Annexes, the Public Offering Notice, the Supplement applicable to the corresponding Tranche, and these Terms and Conditions. Furthermore, they acknowledge and accept that the Debt Tokens confer exclusively a right to payment from the Issuer, under the terms established in the Program documentation, and that the payment of principal, interest, and any other amounts payable under said documentation depends on the Issuer's ability to meet its obligations in a timely manner.

The Investor further acknowledges and accepts that the investment in Debt Tokens is subject to the risks described in the RID and other Program documentation, including, but not limited to, credit, liquidity, market, operational, technological, and regulatory risks. Consequently, the Investor accepts that neither the Issuer nor the Digital Asset Service Provider guarantees the absence of losses, the existence of a secondary market, or any economic outcome other than the rights expressly provided for in the Program documentation.

Therefore, the Investor expressly and irrevocably releases and exempts the Issuer and the DASP from all liability, claim, action or demand, direct or indirect, arising from risks inherent to the investment and the eventual materialization of operational, technological, commercial, legal or regulatory contingencies, from assumptions of illiquidity or non-existence of a secondary market, or from the total or partial loss of the invested capital, except in cases of fraud or deliberate non-compliance duly proven in accordance with applicable law.