

AUMENT

AUME STABLE COIN

A Digital Token Backed by
Physical Gold



AUMENT COIN (AUME) - WHITE PAPER

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1. EXECUTIVE SUMMARY – AUMENT Coin (AUME):

A New Standard in Gold-Backed Digital Assets

▪ WHY GOLD?

Gold has long been recognized as the world's most reliable store of value, preserving wealth, trust and stability across thousands of years and many civilizations have built their economies around it. Its scarcity, beauty, durability, malleability, and permanence made it the backbone of trade. Its universal desirability led to it becoming a store of value across generations and geographies. As societies grew, carrying physical gold became inconvenient, difficult and costly to store it. These challenges exist for both institutional and retail investors of gold bullion. Gold served as the predominant means of exchange and formed the foundation of most monetary systems. Starting with the 18th century, Great Britain and United States established and adopted the gold standard of value. From the creation of **paper money, currencies were backed by a set weight of gold**, a banknote became a promise that gold sat safely in a vault. For centuries, this system worked, until governments started to print more money than the gold reserves. Slowly, the direct tie to gold was abandoned, and **fiat money** backed only by trust in governments, took over. However, inflation, bank failures, and financial crises reminded people that **paper money was not as solid as gold**.

Gold is considered a "safe haven" asset in times of political or financial instability and usually gold shines the brightest during market volatility, leading to increased demand. Gold is seen as well as a hedge against inflation and the loss of purchasing power of currencies and is a staple in investors' portfolios globally, valued as a long-term investment known for its ability to maintain value or steadily appreciate.

One of the most trustworthy gold bars that meet the highest standards produced by accredited refiners, referred to as **London Good Delivery bars**, are generally **400 fine troy ounces (t oz)** but can range between 350 and 430 t oz, with a **minimum fineness of 99.5% gold**.

The 100-ounce gold bar is the **Premier Wholesale Institutional Standard** for modern institutional and private bullion portfolios, offering a **superior balance of liquidity, greater divisibility, and higher purity standards, with a minimum fineness of 99.9%**. Compared to traditional 400-ounce formats primarily used for interbank settlement, **the 100-ounce bar** provides **Broader Global Recognition, Enhanced Transparency, and Greater Flexibility in Allocation**, particularly within tokenized gold structures.

Gold can be purchased in two primary forms: **allocated** and **unallocated**, each differing in ownership structure, custody, and risk profile.

A customer purchasing **allocated gold has ownership over specific gold bars** held in a vault or by the customer. A customer purchasing **unallocated gold does not have ownership over specific gold bars** but rather has entitlement to some share of a certain quantity of gold. The market is **largely restricted to qualified investors**; practically meaning that much of the value of gold is not readily available or widely accessible.

There are a few primary ways to acquire investment-grade gold: **over the counter (OTC) trading**, which is **unallocated gold** and **gold exchange traded funds (ETFs)**, that are complex financial instruments and may be **risky for unsophisticated investors** that do not have a significant amount of capital at hand. Exchange-Traded Funds (ETFs) for gold are financial products that are designed to track the price of gold. These ETFs are traded on stock exchanges, allowing investors to gain exposure to the price movements of gold **without physically owning the metal**.

Retail gold outlets, where gold bars and coins of varying weights can be purchased directly through gold bullion dealers, **the classic physical gold, the real deal in hand. Is tangible, you hold it, you need to store it, to insure it, is difficult to transport it, reselling can take time and often comes with extra fees.**

At retail, **consumers typically purchase fractional amounts of gold, such as an ounce or gram bars or coins**. Smaller bars and coins have higher retail percentage markups when sold to retail customers. This is because smaller bars and coins are often produced in limited quantities and incur higher production costs relative to their weight, leading to higher retail prices compared to larger bars or bulk purchases. **Retail premiums reflect the additional costs associated with manufacturing, distribution and retailing smaller gold bars and coins and their purity is difficult to guarantee**. The average retail buyer usually does not have either the **capital or the storage or insurance capabilities required to buy large, institutional grade bars nor the ability to manage the complexity of buying London Good Delivery bars directly**.

INTRODUCING AUMENT

From gold to paper, paper to crypto, and crypto back to gold, in a digital tokenized form, Blockchain technology has redefined how the value of gold can be represented, transferred instantly and verified in real time, with comparably low fees.

AUMENT represents the next chapter in money's evolution: trust, stability, and freedom, fused together.

AUMENT AG headquartered in **Zug, Switzerland**, is a **Virtual Asset Service Provider (VASP)** and a **Financial Intermediary**, as a member of the **SRO VQF– Financial Services Standards Association**, a **FINMA-recognized Self-Regulatory Organization** via its membership in **VQF (No. 100939)**, under **Swiss Anti-Money Laundering (AML) Law**.

AUMENT AG specializes in both gold trading and the development of a robust, secure, and scalable blockchain technology. The company is issuing the "AUME" Gold Bullion Backed Digital Token, which merges the timeless enduring reliability of physical gold with the efficiency, accessibility, and transparency of blockchain infrastructure.

Unlike purely speculative cryptocurrencies, AUME Token is backed by a tangible asset, providing a solid foundation, while still offering the agility and speed of digital currency, while it features enhanced payment functionality.

- **AUME is a stable coin represented by the value of Securely Stored Physical Gold, safeguarded by comprehensive insurance coverage in secured professional custody vaults located in Switzerland.**
- **Each fine troy ounce of deposited gold creates the minimum value of one AUME Token sold on the market, which corresponds to a unique serial number of an allocated physical gold bar.**
- **Customers must hold a minimum amount of AUME Token, for the value of more than 100 troy oz of gold, to qualify for redemption request of their tokens into a specific physical gold bar. The minimum redemption amount of gold associated to AUME Tokens, is limited to a standard 100-troy-ounce gold bar which is a widely recognized wholesale bullion format used by professional investors, vaulting providers, and precious-metal dealers and produced by LBMA-approved or internationally accredited refiners.**
- **All physical gold reserves are subject to periodic independent third-party audits to validate quantity, quality, and compliance.**
- **AUMENT AG provides regular, transparent reporting on the performance and the status of the gold deposit.**
- **AUME Token is built as an Ethereum-based ERC-20 token so that it has portability across the Ethereum blockchain's extensive network of wallets, exchanges, services and other platforms, subject to KYC by the buying counterpart.**

AUME is not a theoretical promise of stability, but a tangible and verified guarantee, backed by physical gold, regulated by institutional processes, and aligned with Swiss regulatory standards. In fact, AUME can be used to offset direct and secure financial autonomy through physical gold, which deposit certificates cannot support. Gold in the form of a

certificate or bond is not immediately available, whereas the **physically allocated gold is available for the users**, who can **take possession of it and use it** for their financial needs.

2. AUMENT AG, AT A GLANCE

- **Legal Seat:** Zug, Switzerland
- **Regulation:** VQF-authorized financial intermediary
- **VQF Membership ID of Aument AG:** No. 100939
- **Legal Status:** VASP (Virtual Asset Service Provider)
- **Token Classification:** Gold-backed stablecoin with payment features
- **Vault Custody:** Brink's Global Services and bank's deposit custody in Switzerland
- **Website:** www.aument.com

3. AUME LAUNCH MODEL: VERIFIED TOKEN ISSUANCE

AUMENT Coin (AUME) will be made available through selected international centralized exchange partners, beginning with its launch on **BitMart**, a platform for users to buy, sell, and trade cryptocurrencies efficiently and securely.

Following its initial listing, AUMENT AG plans to expand market access gradually, including potential integration and listing with additional regulated exchange platforms.

The company has already developed a proprietary platform, web client and mobile applications (iOS and Android) for direct sales, which will be launched at the Board's discretion in line with market demand and prevailing regulatory requirements.

4. AUMENT SERVICES AND SOLUTIONS

Beyond serving as a **trusted and compliant digital representation of physical gold**, AUME provides users with access to a **broader ecosystem of high-quality financial and everyday life services, goods and innovative products** including:

- **AUMENT Cold-Wallet Cards, powered by Tangem technology, offering secure offline storage for users digital assets.** as an option to **store their tokens on physical smart cards, similar to payment cards**. Each of these elegant cards keep **private keys fully offline** and are **extremely fast and easy to install**, helping to **reduce exposure to online threats and unauthorized access, giving users full control, confidence and peace of mind**. These branded **AUMENT Cold-Wallet Cards** will be available for purchase directly through the official AUMENT website, **from the moment of AUME Token launch**.
- **Real-world retail payment functionality via payment cards linked to AUME wallet balances** (accessible upon the launch of AUME on the web client and mobile application; Q2- Q3 2026). Thanks to strategic partnerships with crypto–fiat gateway providers, AUMENT will offer users the ability to **spend AUME via dedicated**

payment cards linked to major national and international networks, enabling seamless purchases of goods and services both online and in-store. The payments will be processed through the card network (e.g., Visa/Mastercard), while the equivalent amount of AUME is deducted from their wallet balance. This feature allows **AUME holders to use their digital assets, just like traditional money, without needing to manually convert them first. It bridges the gap between blockchain-based assets and real-world mainstream retail payments, ensuring speed, convenience, and global acceptance wherever major cards are supported.**

- **Collateralized loan facilitation services** backed by AUME (available from Q4-2026). Aument AG will publish this service and the specific terms and conditions for the requests, when it becomes available. AUME tokens may be used as **collateral for secured loans**, allowing holders to **unlock liquidity while maintaining their gold-backed value**. Loan facilitation will follow strict compliance, custody, and contractual controls.

The loan facilitation system will be governed by a dual-layer model:

- **Aument Smart contract** ensures automation, security and auditability, and its codebase also incorporates a loan facilitation application mechanism, designed to enable holders to request loans using their tokens as collateral. In this framework, loans are facilitated by regulated banking partners, while tokens used as collateral are locked within a secure collateral (escrow) wallet until the loan term concludes. Once the contractual conditions are fulfilled, the contract becomes inactive (non-functional), and the tokens are released back either to the borrower or to AUMENT, depending on the outcome of the loan agreement.
- **Centralized oversight** for risk management, KYC, and regulatory compliance.
- **Wallet Options:**
 - **Non-Custodial Wallets (optional):** After full KYC, users may hold AUME in self-custody ERC-20 compatible wallets, retaining full control over their assets.
 - **Custodial Wallets (for AUME Tokens to be held as collateral):** For services requiring collateralized lending requests from AUME Holders. AUME Tokens may be held in **secure, contract-controlled custodial wallets**.
- **Aument Platform Utility:** AUMENT plans to launch a **comprehensive platform, EVERYTHING IN ONE PLACE** providing users with the tools necessary to manage their resources with ease and security:
 - **Web and Mobile Application:** Simple and intuitive interfaces for purchasing AUME tokens, viewing balances, accessing support, and requesting services.
 - **Secure Interface for Financial Institutions:** A dedicated backend connection allows banks and trusted financial partners to interact securely with the **AUMENT platform**. Ongoing compliance is reinforced, with continuous monitoring and internal procedures to safeguard the interests of users and institutional partners.

5. PARTNERSHIPS

In relation to the procurement of physical gold and real-time gold price monitoring, AUMENT AG collaborates with reputable institutions in the industry, including prominent global precious metals refineries, gold wholesale and trading entities, custodians and banks to facilitate the purchase and custody allocation of gold for token issuance and redemption.

AUMENT AG and Seasif Pacific LLC have established accounts with esteemed secured bullion vaults facilities, to manage the storage of allocated gold corresponding to AUME Tokens.

Furthermore, Aument has built a strong ecosystem of strategic partnerships with leading international entities to ensure security, compliance, technological innovation and market visibility. Below is an overview of our key partners and their respective roles in the project:

ShuftiPro, a leading global provider of digital KYC/KYB and AML screening services, to ensure full compliance with Switzerland and in line with international Anti-Money Laundering regulations (AMLA) and FATF guidelines.

Legal and compliance oversight is ensured by **Lexify SA** (legal advisor), **Beyond Audit AG** (AML auditors), and **VQF**, which together provide regulatory, AML audit, and legal advisory and supervision.

The technological backbone of the AUMENT ecosystem is jointly supported by **SaaS Solutions** (software architecture and platform maintenance) and **Tangem AG** (secure hardware wallet integration), alongside a robust infrastructure built on globally trusted technologies including **Microsoft Azure** (cloud hosting and data security), **Twilio** and **SendGrid** (secure communications and transactional messaging), **Fixer.io** (foreign exchange rate automation), **Metals-API** (real-time precious metals pricing), and **Chainlink** (decentralized oracle network enabling the smart contract to read and verify the real-time gold price directly on-chain). The platform operates on dedicated servers in Switzerland, fully compliant with Swiss data protection and financial service regulations, while the **Zendesk AI Chatbot** enhances user experience by streamlining communication and delivering real-time support directly within the AUMENT website.

Financial services, products, instruments and transaction facilitation are provided through **Aerapay** and **AMINA Bank**.

Marketing, sales, and visibility are coordinated and supervised by **BitMart** complemented by **Fibonacci Capital** for market-making and tokenomics optimization.

Finally, AUMENT's gold custody and logistics are managed through **Seasif Pacific LLC**, **Seasif Holding Ltd**, **Brinks**, and other partnering bullion banks and LBMA-certified gold refineries from Switzerland and US.

6. TOKEN MODEL: DIGITAL REPRESENTATION OF GOLD

▪ Reserve Mechanism

- Each troy ounce of deposited gold creates the minimum value of one AUMENT TOKEN sold on the market. AUMENT AG operates within a framework of transparent and verifiable reserves, based on the principle of a real asset-backed ratio between gold and circulating AUME, with its minimum value derived from the physical gold held in custody.

- AUMENT's gold reserve is optioned and available concurrently with the minting of Aument coins, ensuring that the issued tokens are fully backed by existing physical gold.
- AUMENT AG will publish quarterly reports on its official website, aument.com, providing updates on the reserve framework and any adjustments made to ensure ongoing consistency, accuracy, and transparency.
- The 1:1 reserve ratio is derived from the value of the physical gold deposited, which serves as the guarantee for the token's value. Furthermore, the token's market dynamics of supply and demand enable AUMENT holders to sell their tokens, which can be traded based on the market offers. In all instances, the reserved gold will be the allocation of physical bullion gold provided by AUMENT.

▪ Independent Audits

The gold reserves undergo regular third-party audits conducted by accredited and reputable external auditors. These reviews verify:

- The **quality and quantity of gold held in custody.**
- **Alignment of circulating AUME supply with physical reserves.**
- The **integrity of storage and comprehensive insurance coverage arrangements.**
- The **Specialized Bullion Custodians** to be selected based on **compliance with international standards of security, and regulations.**

▪ Fees and Margins

To ensure operational sustainability and to protect the reserve framework AUMENT AG charges a set of fees:

- **Transaction fee:** On-chain transfers of AUME incur a **0.20% fee**, in addition to Ethereum gas costs.
- **Burning fee:** The Company applies a **0.50% burning fee** on tokens redeemed for underlying assets. The burning fee applies exclusively to **redemption (token destruction)** and does not apply to secondary market transfers.
- **Redemption fee:** Logistic and physical gold delivery fee, in the event a Token Holder elects to redeem tokens for physical gold delivery, and **provided that the Token Holder satisfies the minimum redemption requirements** as set forth in the company's T&C, all logistics and physical delivery costs shall be borne by the Token Holder. The Redemption Fee covers expenses directly associated with the handling, release, and transportation of physical gold from the approved vault facility to the designated delivery location, including any applicable insurance, customs clearance, and administrative processing charges.
- To ensure sustainability of the reserve structure integrity preservation in physical gold and to cover operational, custodial, and transactional costs associated with large direct issuances, the Company applies a **minting fee of 1.5%** only on direct token emissions requested by a subscriber. The minting fee applies exclusively to **primary issuance (direct minting)** and does not apply to secondary market transactions.

The minting fee is applied under the following conditions:

- The investor requests **direct issuance of newly minted tokens**
- The issuance requires the Company to **increase gold reserves**

- The minting is conducted specifically to satisfy that subscriber's request
- This fee compensates for:

- Physical gold acquisition
 - Transportation and logistics
 - Vaulting and custody services
 - Insurance
 - Compliance and verification procedures
 - Administrative and operational costs
- **AUME Price:** The established reference price for **AUME Token** is determined based on the spot price of the day for Swiss physical gold market, to ensure an equivalent of gold reserve by AUMENT, with a safe 1 to 1 commercial ratio, based on the value of the standardized spot price of gold, along with any associated fees applied.
 - As of the date of this whitepaper, **to buy AUME Token, the minimum purchase required is 5% of a fine troy ounce of gold, amount equivalent to 0.05 fraction of one AUME Token.**
 - **Operational premium:** The premium shall be calculated to reflect the full cost of acquiring physical gold in the Swiss allocated gold market, based on prevailing bullion prices and applicable market premiums. In addition, the premium shall include operational costs associated with the physical gold, including but not limited to price risk management, custody, insurance, audits, logistics, and other related financial service expenses. The total operational premium shall be applied to the AUME price in accordance with the volume-based fee schedule published at www.aument.com.
 - **Prior notice of fees changes:** Aument will never change the fee rates without prior notice as we take transparency very seriously.

7. TOKEN ECONOMICS

- **Supply:** Unlimited
- **Minting:** Tokens are minted under multi signature authorization.
- **Circulation:** All tokens in circulation are backed by gold.
- **Redemption:**
 - AUME Tokens holders may redeem their tokens for the associated physical gold only in accordance with company's Terms & Conditions published on aument.com, subject to minimum redemption requirements and to the payment of the redemption associated fees.
 - Customers must hold a minimum amount of AUME Token, for the value of more than 100 troy oz of gold, to qualify for redemption request of their tokens into a specific physical gold bar. The minimum redemption amount of gold associated to AUME Tokens, is limited to a standard 100-troy-ounce gold bar which is a widely recognized wholesale bullion format used by professional investors, vaulting providers, and precious-metal dealers and produced by LBMA-approved or internationally accredited refiners.
 - If the gold bar exceeds 100 fine troy ounces, the AUME holder applying for redemption, will be responsible for covering the excess by either providing

additional AUME for burning or paying the required fiat amount based on the current cost of gold in the Swiss market.

- 100-troy-ounce gold bars are a widely recognized wholesale bullion format produced by accredited refiners and internationally accepted precious-metals manufacturers. These bars contain 100 troy ounces of gold and typically have a minimum fineness of 99.9%, meeting global investment-grade standards for purity and quality.
- Each bar carries official markings including serial number, refiner, fineness, and year of manufacture.
- Customers shall pursue the applicable **customs, regulatory, and legal requirements**, full **enhanced KYC/AML due diligence and any additional verifications**, including **ownership validation**.
- Redeemers shall apply for account opening approval with the custodian, and support additional handling, insurance and delivery fees.
- Redemption requests will be processed under clearly defined procedures, designed to balance client's access with operational security and geographic logistical eligibility terms.
- Redemption and burning fees according to the fee schedule tiered by volume, posted on www.aument.com.

8. BLOCKCHAIN INFRASTRUCTURE

AUMENT Coin (AUME) is built on reliable blockchain infrastructure to ensure **security, transparency, and compatibility** with global digital asset markets.

AUME Token is issued as an **ERC-20 token** on the Ethereum Mainnet, providing:

- High network security and decentralization
- Broad compatibility and portability across the Ethereum blockchain's extensive network of exchanges, digital wallets, lenders and other platforms
- Global accessibility

• Smart Contract Governance

All critical smart contract functions, including **token minting and burning**, are subject to **multi-signature approval** by the Board of Directors of AUMENT AG.

The AUME Smart Contract underwent a comprehensive security audit conducted by QuillAudits, focused exclusively on the verification of the smart contract's code and functionality.

• Mandatory KYC

All AUME Token users must complete a mandatory KYC before being able to receive the AUME token on their self-custodial wallet.

• **On-Chain Auditability**

Every issuance and burning event is recorded on the Ethereum blockchain, making supply changes fully **visible, auditable, and verifiable** by independent parties.

• **Future Multi-Chain Expansion**

While AUME is currently available on Ethereum, issuance on additional blockchains may be considered in the future if there are compelling benefits in terms of scalability, transaction efficiency, or market access.

• **Token Precision & Fractional Ownership**

AUME follows the ERC-20 standard precision of 18 decimal places, allowing each token to be divided into up to 10^{18} smaller units. While the current minimum purchase requirement may correspond to 5% of a troy ounce of gold, being the equivalent of 0,05 of an AUME token, this divisibility ensures the infrastructure supports fractional ownership, exchange trading flexibility, and scalable participation in future applications.

9. RISK MITIGATION & STRUCTURAL PROTECTION

- **Asset Safeguarding & Structural Integrity:** All the gold quantities backing AUME Tokens, are purchased, managed and custodied by Seasif Pacific LLC on behalf of the token holders. Seasif Pacific LLC is a licensed Gold trading company with direct access to the gold market suppliers, refineries, custodians, hedging, clearing, logistics, and any gold contracts needed.
- **AML Regulatory Oversight:** AUMENT AG is a member of VQF, a FINMA-recognized SRO. Regular annual independent audits under the Swiss Anti-Money Laundering Act (AMLA), ensure ongoing compliance and stability.
- **Internal procedures and policies:** including customer due diligence and monitoring systems, are regularly reviewed and updated to remain consistent with applicable laws and regulatory rules and regulations.

10. STRATEGIC ROADMAP

AUMENT's development roadmap reflects a **phased and regulatory-aligned deployment** of features and services, prioritizing asset security, transparency, and user utility.

Q4 2025

- Strengthening strategic partnerships by signing new contracts with prominent international entities to enhance security, compliance, technological innovation, physical gold custody and global market presence and visibility.

- Final legal review and approval of the updated White Paper.
- Final legal review and approval of the updated T&C and General Privacy Policy.
- New agreements with banks that enable Aument to provide its clients with a comprehensive range of financial services.
- Completion of financial business plan and strategic decisions.
- Legal advisory and board decision to transition Aument coin into a stablecoin.
- Deployment of a first line support team, software implementation, Chatbox AI website integration.
- Website upgrade to Web 3.0 standards with a comprehensive content review.
- Production of the co-branded Tangem wallet cards
- Arrangements for the new server to be securely hosted in Switzerland under the full control of AUMENT AG.
- Production of branding materials and setup of marketing channels and content preparation.
- Market Maker selection and onboarding.
- Smart contract updates and integration of any required technical or compliance adjustments.
- Strategic review of legal, compliance, and market frameworks to ensure full readiness for launch.
- Participation in key international events to expand partnerships and investor exposure.

Q1 - Q4 2026

- Official listing of AUME and commencement of the public sale on BitMart.
- Deployment of initial liquidity and activation of trading on the partner exchange.
- Initiation of the first physical gold reserve procurements.
- Expansion of the AUMENT platform to mobile applications (iOS and Android) and the web client (already developed).
- Launch of the collateralized lending module (already developed).
- Activation of the physical gold redemption feature.
- Gradual rollout to additional exchange platforms.
- Onboarding of new strategic partners and collaborators.
- Publication of the first quarterly reserve and audit report following the public launch.

2027 and Beyond

- Expansion of **retail payment acceptance** across AUMENT's partner network.
- Introduction of **new utilities and service integrations** across finance, commerce, and lifestyle domains.

12. LEGAL DISCLAIMER

- **Important considerations**

Please read this section carefully. It contains essential information regarding the purpose, nature, and limitations of this White Paper, as well as the terms you acknowledge and accept by choosing to read it.

This White Paper is a **confidential informational document** provided solely for marketing and explanatory purposes. It does **not constitute a legally binding agreement, representation, or warranty** of any kind by AUMENT AG concerning the company, its affiliates, or the AUMENT Coin (AUME). Nothing contained herein should be interpreted as **investment advice**, or as an **offer or solicitation** to invest in, purchase, sell, or otherwise trade in financial instruments, securities, or digital assets.

This document provides an overview of the **commercial scope and technological foundation** of the AUMENT Project. The information presented is not exhaustive or comprehensive and does not intend to create, imply, or establish any contractual relationship. All rights and obligations of the parties are exclusively governed by the **General Terms and Conditions (T&Cs)** available at: <https://www.aument.com/terms-and-conditions>, which constitute the binding agreement between AUMENT AG and the client.

AUMENT AG is committed to ensuring compliance with the applicable laws and regulations of all jurisdictions in which its clients are located and where its products are offered. A cross-border risk assessment is performed to prevent any breach of foreign laws. Certain jurisdictions restrict or prohibit the sale or acquisition of digital tokens. The purchase or use of AUMENT Coin (AUME) is therefore **prohibited** in jurisdictions where such activities are deemed unlawful.

Each user is solely responsible for ensuring that their use of AUME complies with the laws and regulations of their jurisdiction and confirming that they are **not a “Restricted Person”**, as defined in the AUMENT Terms & Conditions.

Participation in the AUMENT Project and the acquisition or use of AUME Tokens involve **operational, regulatory, and market-related risks**. Prospective users should carefully review and understand these risks prior to engagement and are encouraged to seek **independent legal, tax, and financial advice** before proceeding.

- **Non-Security Classification**

AUME Tokens are **not classified as securities** under applicable laws. They do not represent shares, equity rights, dividends, interest, voting rights, or any participation in the governance, management, or profits of AUMENT AG.

• **Limitation of Liability**

AUMENT AG disclaims all liability for any unauthorized, unlawful, or non-compliant use of **AUME Tokens**. Users assume full responsibility for understanding and complying with the regulatory framework that applies to their individual circumstances.

Recipients of this whitepaper must not rely on its contents, or any conclusions drawn from it when making decisions.

All information should be verified independently. AUMENT AG makes no representations or warranties - express or implied - regarding the accuracy or completeness of the information contained in this whitepaper; or any statements, forecasts, or assumptions presented herein. No regulatory authority has reviewed or approved any part of this document.

• **Distribution and Confidentiality**

This whitepaper and any copies thereof are confidential and may not be reproduced, distributed, or transmitted by any person except as expressly authorized by AUMENT AG. Recipients are responsible for ensuring their compliance with all applicable restrictions at their own cost and risk.

• **Forward-Looking Statements**

Some statements in this whitepaper may constitute forward-looking statements or refer to future events, projections, or plans. Such statements involve known and unknown risks and uncertainties that could cause actual results to differ materially. No reliance should be placed on forward-looking statements or expectations described herein.

• **Risk Factors**

The purchase of AUME Coins involves certain risks, including the potential loss of the entire purchase amount or the total loss of all tokens acquired.

Key risks are described in the Risk Disclosure Statement referred to in the Aument Terms & Conditions of Aument AG.

Purchasers should carefully review and understand these risks before participating and ensure that their decision is made with full knowledge of the potential financial and regulatory implications.

• **Your Promises, Representations and Warranties**

By accessing, receiving, or accepting possession of this Whitepaper (or any part of it), you hereby acknowledge, agree, represent, and warrant to Aument AG that:

- You have read and understood the Risk Disclosure Statement referenced in the Terms & Conditions.
- You are not a Restricted Person.
- The receipt, possession, or distribution of this document in your jurisdiction is not prohibited or restricted by applicable law, and where any such restrictions apply, you

have complied and will continue to comply with them at your own cost and responsibility.

- You understand and accept all matters set forth in these Important Considerations and acknowledge that your participation in the AUMENT project is entirely voluntary and at your own risk.

13. CONTACT

- **Website:** www.aument.com
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