



## Terms and Conditions

Updated on: 10.03.2026

The following Terms and Conditions ("T&Cs") govern the purchase of cryptographic token ("AUMENT COIN") or ("AUME TOKEN"), issued by the company AUMENT AG, registered in Baarerstrasse 11, 6300 Zug, Switzerland, (the "Company" or "AUMENT"), the access and use of the Aument websites, platform, portal, apps, products, software, or any other services offered, which are created and owned by the Company (the "AUMENT Services").

PLEASE READ THESE T&CS CAREFULLY BEFORE PARTICIPATING IN THE COIN PURCHASE OR USING ANY SERVICES OFFERED BY AUMENT AG. EACH USER AND/OR CUSTOMER THEREBY USING AUMENT PRODUCTS, WEBSITES, SOFTWARE, APPS AND ANY SERVICES IS REQUIRED TO FULFIL THESE CONDITIONS.

### Definitions

**The AUMENT COIN User** – any person, who is accepting these T&Cs, purchasing AUMENT COIN from the Company ("the Purchaser"), accessing the AUMENT Platform or from any other external exchange platforms or any other third-party platforms and/or using the AUMENT Services.

**The AUMENT COIN Team** – any organ, respective present and future employees, officers, directors, representatives, of the Company, as well as the staff of AUMENT affiliates, involved in the development of AUMENT project.

**The Company, AUMENT AG**, registered in Baarerstrasse 11, 6300 Zug, Switzerland, operates as a Virtual Asset Service Provider (VASP) and a Financial Intermediary. The company is a member of the (**VQF - SRO No. 100939**), a Self-Regulatory Organization, recognized by the **Swiss Financial Market Supervisory Authority (FINMA)**. Through this membership, AUMENT AG is subject to supervision under the **Swiss Anti-Money Laundering Act (AMLA)**, which oversees compliance with due diligence obligations for financial intermediaries operating in Switzerland.

The Company is subject to the AMLA duties regarding the AUMENT COIN sale, as well as of the Services offered through the AUMENT Platform.

**White Paper** - the informational document issued by the Company dedicated to the AUMENT COIN issuance and AUMENT project description.

### Eligibility

AUMENT COIN users hereby represent and warrant that they are fully able and competent to agree to these T&Cs and the conditions, obligations, affirmations, representations and warranties set forth herein and to abide by and comply with these T&Cs.



By accepting these T&Cs and/or accessing the AUMENT Platform, AUMENT COIN users represent and warrant that the laws applicable to them due to their country of residency and/or citizenship do not prohibit them from buying AUMENT COIN, accessing/using the AUMENT Platform, and/or using the Services, and they acknowledge that the Company is not liable for their compliance and failure to comply with such laws.

AUMENT COIN users represent and warrant to be familiar with the specific regulation in the jurisdiction that applies; not to be resident of the jurisdiction, where the purchase of cryptographic tokens is prohibited, restricted to special terms, or where the Company must obtain any local authorizations to sell the AUMENT COIN or to offer Services to its citizens or residents.

AUMENT COIN holders represent and warrant that they will not be using AUMENT COIN, AUMENT Platform or the Services of the Company for any violent activity, including, without limitation, money laundering, fraud, blackmail, extortion, ransoming data, financing of terrorism or any other violent activities or prohibited market practices and that they are not listed on any sanction list in any jurisdiction.

AUMENT COIN users represent and warrant that they understand the risks of the use of cryptographic tokens and are responsible for determining whether the purchase of AUMENT COIN, use of the AUMENT Platform, Products or Services are appropriate for them.

By purchasing the AUMENT COIN and/or using the Services, AUMENT COIN users represent and warrant that they are of the legal age of majority in their jurisdiction, to buy AUMENT COIN, access the AUMENT Platform and use the Services and enter corresponding arrangements, if any.

AUMENT COIN users hereby represent and warrant to use and access the Services only in their own name and if they are acting on behalf of a legal entity that they are authorized to buy AUMENT COIN, access the AUMENT Platform and use the Services on behalf of this legal entity.

AUMENT COIN users hereby represent and warrant that they have carefully read and understand the AUMENT Privacy (and Cookies) Policy and consent to the data processing by the Company or otherwise as provided in the AUMENT Privacy (and Cookies) Policy.

AUMENT reserves the right to delist any or all of the users addresses from the whitelist and to file a report to relevant authorities if an AUMENT COIN holder fails to comply, or if there is reasonable ground to suspect that the AUMENT COIN holder fails to comply with any of the representations and warranties as described below.

**PROSPECTIVE AUMENT COIN USER AGREES TO BUY AUMENT COIN AND AUMENT AG AGREES TO SELL THE AUMENT COIN IN ACCORDANCE WITH THE FOLLOWING TERMS:**

### **1. Conditions to AUMENT TOKEN sale**

When you purchase, or otherwise receive an AUMENT COIN from the Company, you may only do so by accepting the following T&Cs and, by doing so, you warrant and represent that the following are a true and accurate reflection of the basis on which you are acquiring the AUMENT COIN:



- Neither the Company nor any of the AUMENT COIN Team has provided you with any advice regarding whether AUMENT COIN token is a suitable investment for you;
- You have sufficient understanding of the functionality, usage, storage, transmission mechanisms and intricacies associated with cryptographic tokens, such as Bitcoin and Ether, as well as blockchain-based software systems generally;
- You are legally permitted to receive, hold and make use of AUMENT COIN in your and any other relevant jurisdiction;
- You will supply us with all information and documentation or copy documentation that we require in order to allow us to accept your purchase of AUMENT COIN and allocate AUMENT COIN to you;
- You have not supplied us with any information relating to your acquisition of AUMENT COIN, which is inaccurate or misleading;
- You will provide us with any additional information which may be reasonably required in order that we can fulfil our legal, regulatory and contractual obligations, including but not limited to any anti-money laundering obligation;
- You will notify us promptly of any change of the information supplied by you to us;
- You take sole responsibility for any restrictions and risks associated with receiving and holding AUMENT COIN, including but not limited to these set out in Annex A;
- You are not obtaining or using AUMENT COIN for any illegal purpose, and will not use AUMENT COIN for any illegal purpose;
- You waive any right you may have/obtain to participate in a class action lawsuit or a class wide arbitration against any entity or individual involved with the AUMENT COIN;
- To the extent permitted by law and provided we act in good faith, the Company makes no warranty whatsoever, either expressed or implied, regarding the future success of AUMENT COIN and/or the Ethereum Network;
- You accept that AUMENT COIN is created and you obtain AUMENT COIN on an “as is” and “ready to use coin” basis. Therefore, provided the Company acts in good faith, you accept that the Company is providing AUMENT COIN without being able to provide any warranties in relation to AUMENT COIN, including, but not limited to, title, merchantability or fitness for a particular purpose;
- You accept that you bear sole responsibility for determining (i) the acquisition, the allocation, use or ownership of AUMENT COIN (ii) the potential appreciation or depreciation in the value of AUMENT COIN over time, if any, and/or (iii) whether any other action or transaction related to AUMENT COIN has tax implications.

## 2. Overview of AUMENT COIN

AUME TOKEN is a stable coin issued by **AUMENT AG**, represented by the value of securely stored physical gold safeguarded by comprehensive insurance coverage in secured professional custody vaults located in Switzerland or abroad, as described in the White Paper.

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.

- 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 400 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 400-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.

Further information regarding AUMENT COIN's structure, gold reserve framework and audits, is available in the current **AUMENT WHITE PAPER**, published on [www.aument.com](http://www.aument.com), which serves as an informational reference and does not form part of these Terms and Conditions.

### 3. AUMENT Services and Solutions

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**.

**AUMENT AG** provides users with access to digital, financial, and lifestyle services, which are described in the **AUMENT WHITE PAPER** within its regulated ecosystem.

Service availability, timelines, and features are subject to applicable regulations, technical readiness, and partners approval.

### 4. AUMENT 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 originating from Switzerland and the US.

## 5. Gold Reserve Custodian

The physical gold reserves supporting AUMENT Coin (AUME) are held in secure professional bullion vault facilities operated by certified third-party custodian, which maintains secure vault infrastructure, insured storage facilities, inventory control systems allowing identification of bar serial numbers, and operational procedures consistent with internationally recognized bullion custody practices. Custody shall be maintained in Switzerland or in United States jurisdictions subject to prudential regulation and anti-money-laundering supervision.

The gold reserves will be held on a fully allocated and segregated basis and remain separate from the assets of AUMENT AG and from the assets of the appointed custodian. The gold is stored in the form of internationally recognised investment-grade bars.

The Company maintains internal records of the gold reserves supporting the issued Tokens. Gold holdings may be subject to periodic reconciliation, independent verification or audit procedures intended to support transparency and operational integrity of the reserve structure associated with AUMENT Coin.



The custody and reserve framework is implemented in accordance with applicable Swiss financial market regulations and regulatory guidance, including but not limited to the Swiss Federal Act on Financial Market Infrastructures and Market Conduct in Securities and Derivatives Trading (FMIA / FinfraG), the Swiss Anti-Money Laundering Act (AMLA), the FINMA Anti-Money Laundering Ordinance (AMLO-FINMA), the Swiss Code of Obligations (CO), and the Swiss Distributed Ledger Technology (DLT) legislative framework.

AUMENT AG operates within the Swiss regulatory environment and complies with applicable anti-money laundering and financial intermediary obligations through membership in a recognized Self-Regulatory Organization (SRO) supervised by the Swiss Financial Market Supervisory Authority (FINMA), including the VQF SRO (Verein zur Qualitätssicherung von Finanzdienstleistungen). The Company seeks to ensure that its custodians operate in jurisdictions subject to regulatory supervision and anti-money laundering standards aligned with internationally recognized frameworks, including the Financial Action Task Force (FATF) recommendations.

## **6. Obligations from the AUMENT COIN Sales**

The Company is obliged to deliver the AUMENT COIN and transfer ownership rights to the AUMENT COIN users, only after the received client's payment of AUMENT COIN using one of the methods of payments indicated on AUMENT app/web.

The AUMENT client is obliged to pay the sale price of AUME TOKENS to the Company, accept the TERMS AND CONDITIONS, complete the KYC/ KYB and all other policies (e.g. General Privacy Notice) issued by AUMENT AG, and accept the AUME TOKENS.

AUME TOKEN price may vary, therefore the price applied upon purchase is the price shown once the payment is processed and confirmed.

Users accept that the timing for the AUMENT COINS transfer may vary, after the confirmation of the AUMENT COINS purchase, due to the payment processing time, and depending on the selected payment method.

## **7. Transfer of AUMENT COIN**

Prior to any transfer or allocation of AUMENT COIN, the potential purchaser must successfully complete the Know Your Customer (KYC) procedures in accordance with the Swiss Anti-Money Laundering Act (AMLA) and AUMENT AG's internal compliance policies.

Transfers of AUME TOKEN are executed on the Ethereum blockchain, and ownership is managed through ERC-20 compatible wallets secured by private cryptographic keys.

AUMENT COIN may only be transferred to the whitelisted address by AUMENT AG (Whitelisted Wallet Address). The decision to whitelist a wallet address remains in the full discretion of AUMENT AG. In order to be whitelisted, the person controlling such wallet has to:



- Successfully complete an identity check,
- Successfully pass AML check and screenings against sanction lists, and,
- To verify legitimate control over wallet addresses and prevent spoofing or impersonation,

AUMENT AG shall require users to perform a Wallet Ownership Verification Test (commonly referred to as the “Satoshi Test”), which consists of a simple blockchain-based action proving that the user can access and operate the wallet in question.

- AUMENT AG reserves the right to delist or suspend wallet addresses from the whitelist or to decline transactions, or monitor the accuracy of the whitelisting, if any suspicion occurs.

## 8. Token Model: Digital Representation of Gold

### 7.1 Reserve Mechanism

- Each troy ounce of deposited gold creates the minimum value of one AUME 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](http://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 AG.

### 7.2 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.**

## 9. 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)**.
- **Redemption fee:** Logistic and physical gold delivery fee, in the event a Token holder requests to redeem tokens for physical gold delivery, and **provided that the Token holder satisfies the minimum redemption requirements as set forth in the present T&Cs**, 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 decide to apply a **minting fee of 1.5%** only on specific substantial requests of direct token emissions requested by a subscriber.

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 substantially**
- 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 the 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 premium shall be applied to the AUME price, in accordance with the fees schedule published at [www.aument.com](http://www.aument.com).
  - **Prior notice of fees changes:** AUMENT will never change the fee rates without prior notice as we take transparency very seriously.



## 10. Token Supply, Minting, Circulation, and Redemption

### *i. Supply*

The total supply of AUME TOKENS is **unlimited**.

### *ii. Minting*

AUME TOKENS are minted only under **multi-signature authorization** by the Board of Directors of AUMENT AG, ensuring security, traceability, and compliance with internal controls and Swiss rules and regulations.

### *iii. Circulation*

All AUME TOKEN in circulation are **backed by physical gold** held in secure custody in Switzerland.

## 11. Redemption

AUME TOKEN holders may redeem their tokens for the associated physical gold only in accordance with company's Terms & Conditions published on [www.aument.com](http://www.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 400 oz of gold, to qualify for redemption requests of their tokens into a specific physical gold bar. The minimum redemption amount of gold associated to AUME TOKENS, is limited to a standard 400-troy-ounce gold bar which is a widely recognized bullion format used by professional investors, vaulting providers, and precious-metal dealers and produced by certified internationally accredited refiners.
- If the gold bar exceeds 400 fine troy ounces, the AUME COIN 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.
- These bars contain approximately 400 troy ounces of gold and typically have a minimum fineness of 99.5%, 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](http://www.aument.com).



## 12. Blockchain Infrastructure

### *i. Network and Token Standard*

**AUMENT COIN** 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

### *ii. Smart Contract Governance*

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

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

### *iii. Auditability and Transparency*

All token issuance and burning events are permanently recorded on the **Ethereum blockchain**, ensuring full **on-chain auditability** and public verifiability of token supply.

### *iv. Mandatory KYC Requirement*

All **AUME TOKEN** users must complete a **mandatory Know-Your-Customer (KYC)** verification before being eligible to receive **AUME TOKEN** into a self-custodial wallet.

AUMENT AG reserves the right to deny or suspend access to users who fail to satisfy regulatory or compliance requirements.

### *v. Token Precision and Divisibility*

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.

Although the minimum purchase amount may correspond to 0.05 of a troy ounce of gold, the token's divisibility ensures flexibility for trading, transfers, and future ecosystem applications.



### **13. Purchase Finality and Non-Refundability**

All purchases of AUMENT COIN are final and non-refundable.

By acquiring AUMENT COIN, the user acknowledges and agrees that the transaction is irrevocable once completed, and that neither AUMENT AG nor any of its affiliates, directors, officers, or shareholders shall be obligated to issue a refund under any circumstance.

Users are strongly advised to carefully evaluate the purchase and ensure compliance with all applicable laws and personal risk preferences prior to initiating any transaction.

- **Taxation of AUMENT COIN**

Each AUMENT COIN user is solely responsible for determining whether the acquisition, holding, use, or potential appreciation or depreciation of the AUMENT COIN has any tax consequences under the laws and regulations applicable in their jurisdiction of residence or citizenship.

By purchasing AUMENT COIN, the user expressly acknowledges and agrees that, to the extent permitted by applicable law, neither AUMENT AG nor any of its affiliates, directors, shareholders, officers, or advisors shall be held liable for any tax obligations, reporting duties, or financial consequences arising from or related to their use or ownership of AUMENT COIN.

Users are strongly encouraged to consult with independent tax or legal advisors prior to engaging in any transaction involving AUME TOKENS.

- **Use of the AUMENT Platform, Website and Access to Services**

The AUMENT Platform, Website and Access to Services are designed to provide users with a secure and functional environment through which they can access a variety of digital asset services and commercial solutions.

Available services may include, but are not limited to, features such as token purchase, real-world payments, and future offerings like collateralized loan facilitation. Some services may vary depending on the user's profile, jurisdiction, and level of verification.

Each individual service offered through the AUMENT Platform or Website is governed by its own set of terms and conditions, which are incorporated only by reference into these T&Cs but shall be accepted separately by the user when applicable.

- **Force Majeure**

AUMENT AG shall not be held liable for any failure or delay in the performance of their obligations under these Terms and Conditions, if such failure or delay is caused by circumstances beyond their reasonable control, including but not limited to:



- Natural disasters or other unavoidable casualties,
- Acts or orders of civil or military authorities,
- Government regulations, sanctions, or restrictions,
- Emergency conditions (including extreme weather events or pandemics),
- Cybersecurity threats, technological failures, or blockchain-related disruptions without any implication from AUMENT,
- Or any other unforeseeable and unavoidable event that renders contractual performance commercially impracticable.

In the event of a force majeure occurrence, the affected party will inform its users and may suspend the performance of its obligations - in whole or in part - for the duration of the force majeure event.

The party invoking force majeure shall make reasonable efforts to mitigate the impact and shall promptly cooperate with the other party to resume performance as soon as reasonably possible.

- **Limitations Waiver of Liability**

The AUMENT COIN user acknowledges and agrees that, to the maximum extent permitted by applicable law, all disclaimers of liability set forth in these T&Cs apply to any and all losses, damages, or injuries arising out of or related to:

- (i) The use of, or inability to use, AUMENT COIN or the AUMENT Platform; and
- (ii) AUMENT AG and the members of the AUMENT Team shall not be held liable for any acts or omissions, regardless of the legal basis (whether contractual, tortious—including negligence—or otherwise), except in cases of gross negligence (culpa grave) or wilful misconduct.

Under no circumstances shall AUMENT AG or its affiliates, officers, directors, employees, contractors, or service providers be liable for any indirect, incidental, special, exemplary, or consequential damages, including but not limited to loss of profits, loss of data, loss of goodwill, or business interruption - arising in any way from the use, purchase, or attempted use of AUMENT COIN, or from interactions with the underlying smart contracts.

AUMENT COIN users expressly acknowledge that the regulatory treatment of cryptocurrencies and tokenized assets is evolving across jurisdictions. As such, these Terms and Conditions and the underlying business model may be amended or adapted in response to changes in law or regulatory requirements. AUMENT AG disclaims all liability for any direct or indirect losses resulting from such changes.

Furthermore, users accept that AUMENT AG is not responsible for the actions or omissions of third parties, including other AUME holders, wallet providers, exchanges, or service partners. The entire risk associated with purchasing, holding, and using AUMENT COINS rests solely with the user.



- **Notices**

Unless otherwise expressly provided herein, any notice, request, instruction or other document to be given hereunder to AUMENT AG, or otherwise, shall be in writing at the following addresses via Email at: [info@ument.com](mailto:info@ument.com) or [legal@ument.com](mailto:legal@ument.com).

- **Complete Agreement**

These Terms and Conditions, together with any annexes, schedules, or referenced policies, constitute the entire agreement between the AUMENT COIN user and AUMENT AG regarding the acquisition, use, and governance of AUMENT COIN.

In making any purchase or use decision, the user agrees to rely solely on the provisions of these Terms, which shall prevail over any prior communications, public statements, marketing materials, or representations - whether made by third parties or by members of the AUMENT Team.

*AUMENT COIN users agree to comply with all applicable laws, statutes, codes and regulations relating to these Terms and Conditions.*

- **Severability**

If any provision of these Terms and Conditions is found to be invalid, illegal, or unenforceable - in whole or in part - under the laws of any applicable jurisdiction, such provision shall be deemed ineffective solely to the extent of its invalidity or unenforceability within that specific jurisdiction. This shall not affect the validity, legality, or enforceability of the remaining provisions of these Terms and Conditions, which shall remain in full force and effect in all other respects and jurisdictions.

- **Updates to the T&Cs**

AUMENT AG may amend these Terms at any time. Amendments will be effective fourteen (14) days after the modified terms and conditions have been posted on AUMENT's website at <https://www.ument.com/> (the "Website") except for amendments that relate to new features or made for legal reasons, which will become effective immediately. If You do not agree to such modified terms, You should discontinue Your use of the Services.

- **Cooperation with Authorities**

AUMENT AG will fully cooperate with law enforcement agencies and regulatory authorities in Switzerland in connection with any lawful inquiry, investigation, or request, provided such request is properly supported and documented under applicable Swiss law.



- **Indemnification**

To the fullest extent permitted by applicable law, the AUMENT COIN user agrees to indemnify, defend, and hold harmless AUMENT AG, its affiliates, directors, officers, employees, contractors, and representatives (collectively, the “AUMENT Team”) from and against any and all claims, demands, liabilities, actions, losses, damages, costs, and expenses (including reasonable attorneys’ fees) arising out of or relating to:

- (i) The user’s purchase, use, or attempted use of AUMENT COIN or access to the AUMENT Platform and related services;
- (ii) The user’s breach of any representation, warranty, or obligation under these T&Cs;
- (iii) The user’s violation of any applicable law or regulation; or
- (iv) Any infringement or violation by the user of the rights of any third party.

AUMENT AG reserves the right to assume exclusive control and defence of any matter subject to indemnification under this clause, at the user’s expense, and the user agrees to cooperate fully in such defence if requested.

- **Security**

The AUMENT COIN user is solely responsible for implementing and maintaining adequate security measures to protect his personal wallet or any other storage mechanism designated to receive and hold AUMENT COIN, including the safekeeping of private keys, seed phrases, passwords, and access credentials.

Loss of such credentials may result in the permanent loss of access to the user’s AUME TOKENS. AUMENT AG has no ability to recover lost private keys or restore access to wallets not under its control.

Accordingly, AUMENT AG shall not be held liable for any losses, damages, costs, or expenses arising from the user’s failure to properly secure their tokens storage systems or access credentials.

Users are strongly encouraged to utilize secure, industry-standard wallet solutions and to maintain secure offline backups of their keys in order to protect against loss.

- **Language**

Currently, only English versions of any communications is considered official. The English version shall prevail in case of differences in translation.

- **Governing Law**

These Terms and Conditions, including the arbitration clause contained herein, as well as any non-contractual obligations arising out of or in connection with them, shall be governed by and construed in accordance with the laws of Switzerland, without regard to conflict of laws rules thereof.



- **Arbitration**

The Parties shall try to settle any dispute arising out of or in connection with these Terms and Conditions by friendly negotiation and agreement.

Any dispute, controversy, or claim arising out of or in connection with these Terms and Conditions, including the validity, interpretation, performance, breach, or termination thereof, or any legal relationship established by or arising under these Terms (“Dispute”), shall be referred to and finally resolved by arbitration in accordance with the Swiss Rules of International Arbitration of the Swiss Chambers’ Arbitration Institution, which are deemed to be incorporated by reference into this clause.

Unless otherwise agreed in writing:

- The number of arbitrators shall be three (3);
- The seat of arbitration shall be Zug, Switzerland;
- The language of the arbitration shall be English.

For the avoidance of doubt, all rights to appeal or seek recourse before any ordinary court or other judicial authority are expressly reserved unless waived explicitly in writing by the parties.

Each Dispute shall be resolved on an individual basis. Users agree that any arbitration shall be conducted solely between AUMENT AG and the individual AUMENT COIN user, and expressly waive any right to participate in or bring a class arbitration, class action, collective claim, or any other representative proceeding, whether inside or outside of arbitration.

- **Acceptance**

By purchasing AUMENT COIN from THE COMPANY or through external exchange platforms, the clients must agree with the “accept button”, to these T&Cs and will be bound by it.

The AUMENT COIN user is deemed to have read, understood and accepted the T&Cs when successfully on-boarded.

For further information regarding the AUMENT COIN, please contact: [info@ument.com](mailto:info@ument.com).



## **Annex A – AUMENT COIN: Risk Disclosures**

### **IMPORTANT CONSIDERATIONS**

10<sup>th</sup> March, 2026

By purchasing, holding, or using AUMENT COIN (AUME), you expressly acknowledge and accept the following risks. These disclosures are not exhaustive and additional unforeseen risks may also apply.

#### **1. Risk of Loss Due to Private Key Mismanagement or User Error**

Access to and control over AUMENT COIN (AUME) is entirely dependent on the secure management of your private key(s) or other access credentials linked to your digital wallet. If you lose or compromise these keys, you may permanently lose access to your AUME TOKENS.

Furthermore, if a third party gains unauthorized access to your private key(s) - including through breaches of hosted wallet services or compromised login credentials - your tokens may be irretrievably stolen or misused.

Additional risks include:

- Using an incompatible or insecure wallet;
- Failing to follow the prescribed procedures for purchasing, receiving, or storing AUME;
- Entering an incorrect wallet address or an address that does not support ERC-20 tokens during transactions.

AUMENT AG does not have the ability to recover lost tokens, restore wallet access, or reverse transactions on the blockchain. You are solely responsible for safeguarding your wallet, private keys, and following all instructions carefully.

#### **2. Risks Associated with the Ethereum Protocol**

AUMENT COIN and the AUMENT Platform operate on the Ethereum blockchain, and their functionality is inherently dependent on the continued stability and integrity of the Ethereum protocol.

Any malfunction, network disruption, upgrade, or abandonment of Ethereum could negatively affect the performance, accessibility, or security of AUMENT COIN. Additionally, future developments in cryptographic technology, such as breakthroughs in quantum computing, may pose unforeseen threats to the Ethereum network's consensus mechanism and the security of smart contracts used to manage AUMENT COIN.

Such developments could impair the utility, transferability, or security of AUMENT COIN, without any fault or control of AUMENT AG.



### **3. Risk of Blockchain and Mining Attacks**

As with other decentralized cryptographic tokens based on the Ethereum protocol, AUMENT COINS are susceptible to attacks by miners in the course of validating AUMENT COIN transactions on the Ethereum blockchain, ERC-20 token operating on the Ethereum blockchain. AUMENT COIN is subject to risks inherent in public, permission less networks, particularly those involving mining or validator activity.

These risks include, but are not limited to:

- Double-spend attacks (where the same tokens are fraudulently spent more than once),
- 51% (majority) attacks, and
- Selfish-mining attacks strategies, which may disrupt fair transaction processing.

If such attacks are successfully executed, they could compromise the integrity, ordering, or finality of AUMENT COIN transactions, and undermine trust in the AUMENT Platform - even though AUMENT AG has no control over the underlying blockchain infrastructure.

### **4. Risk of Hacking and Security Vulnerabilities**

The AUMENT Platform and AUMENT COIN are exposed to potential cybersecurity threats that affect blockchain-based systems. Malicious actors, or other malicious groups including hackers and organized groups, may attempt to compromise the platform or user assets through various attack vectors, such as:

- Malware,
- Denial-of-service (DoS) attacks,
- Consensus-based attacks,
- Sybil attacks,
- Spoofing, and
- Other network manipulation techniques.

Additionally, as the platform relies on open-source components, there is a possibility that vulnerabilities - whether introduced accidentally or intentionally by contributors (including developers or third-party integrators) - could compromise the security, stability, or functionality of AUMENT COIN or the platform.

Such vulnerabilities may adversely impact the utility, accessibility, or trustworthiness of AUMENT COIN, including its effectiveness for payments, redemptions, or other services. While AUMENT AG implements robust security measures, no system is immune to risk, and users should exercise caution when interacting with the platform or storing tokens.

### **5. Risks Associated with Markets for AUMENT COIN**

AUMENT COIN may be made available for trading on third-party digital asset exchanges that are not operated or controlled by AUMENT AG. These exchanges may vary in terms of regulatory oversight, operational standards, and security protocols, and may be more susceptible to fraud, technical failure, or restricted access, particularly in certain jurisdictions.



While AUMENT COIN is designed as a **gold-backed stablecoin**, with **each troy ounce of deposited gold establishing the minimum value of one AUME TOKEN**, prices displayed on third-party exchanges may not always reflect this intrinsic reference value due to **independent pricing mechanisms, liquidity factors, or temporary market discrepancies** beyond AUMENT AG's control.

By acquiring or trading AUMENT COIN, users acknowledge and agree that, to the fullest extent permitted by law, AUMENT AG shall not be held liable for:

- Any pricing discrepancies or misrepresentations on external platforms;
- Losses resulting from third-party platform failures, hacks, or de-listings; or
- Any indirect, incidental, or consequential damages arising from the use of such exchanges.

## **6. Risk of Uninsured Losses**

AUMENT COIN is not covered by any public insurance scheme or private insurance policy arranged by AUMENT AG. In the event of loss, theft, or loss of utility or access - whether due to user error, technical failure, or external incident - there is no public insurer or private insurance arranged by AUMENT, to offer recourse, compensation or recovery mechanism to the Purchaser.

Users are solely responsible for evaluating and managing their own risk exposure when holding or transacting in AUMENT COIN.

## **7. 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.

In case of legal, regulatory, technical, financial, or commercial circumstances, that may cause the AUMENT Project Platform to cease its operations, either temporarily or permanently. In such a case, AUMENT AG may be required to wind down its operations, discontinue services, or dissolve the company entirely.

Such an outcome could materially affect the availability, utility, and support of AUMENT COIN, and users may not be able to redeem, trade, or access their tokens through the platform thereafter.

## **8. Risks Associated with Evolving Regulations and Enforcement Actions**

The regulatory status, classification and treatment of AUMENT COIN and distributed ledger technology or blockchain technology, tokenized assets, and digital stablecoins such as AUMENT COIN remains unclear, unsettled or subject to change in many jurisdictions.



It is not possible to predict with certainty how or whether existing regulatory agencies may apply existing regulation with respect to such technology and its applications, including the AUMENT PLATFORM and AUME TOKEN. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting distributed ledger technology and its applications, including the AUMENT PLATFORM and AUMENT COIN, that could materially affect their operation, availability, or legal status.

Changes in regulatory frameworks - whether at the national or international level - may impact the use, transferability, custody, or redemption of AUMENT COIN, or may impose new compliance obligations on AUMENT AG or its users. These changes may occur with little or no prior notice and could vary significantly across jurisdictions.

Users are solely responsible for ensuring that their use of AUMENT COIN complies with the applicable laws in their country of residence or activity.

## **9. Risks arising from Taxation**

AUMENT COIN purchasers, must seek his own tax advice prior to engaging in any activity involving AUME, and are solely responsible for understanding and complying with the tax laws applicable in their country of residence or activity, in connection with purchasing AUMENT COIN. The acquisition, holding, use, or sale of AUMENT COIN may trigger tax consequences, including but not limited to:

- Income tax
- Capital gains tax
- Withholding tax
- Transaction reporting or disclosure obligations

AUMENT AG does not provide tax guidance and assumes no responsibility for:

- Determining the user's tax obligations;
- Collecting or remitting taxes on the user's behalf; or
- Making any tax-related filings or payments.

Failure to comply with tax obligations may result in penalties or enforcement actions by relevant authorities, for which AUMENT AG shall bear no liability.

## **10. Risks arising from Lack of Governance Rights**

AUMENT COIN does not confer any governance, voting, or ownership rights in AUMENT AG or its affiliated entities. Holders of AUME have no influence over the development, operation, strategic direction, or decision-making processes of the Company or the AUMENT Platform.



Because AUMENT COIN presents no governance rights, all decisions involving the Company's products, services, features, updates and/or policies of AUMENT within the AUMENT PLATFORM or the AUMENT itself, will be made by the AUMENT at its sole discretion. These decisions could adversely affect the AUMENT PLATFORM and the value and utility of AUMENT COIN.

As a result, AUMENT COIN holders may be impacted by future decisions over which they have no control or recourse, and such decisions may affect the token's usability or perceived value.

## 11. Unanticipated Risks

Cryptographic tokens such as AUMENT COIN represent emerging technologies that are still evolving and may involve risks not yet identified or understood. In addition to the specific risks outlined in this Annex A, users should be aware that other, unforeseen risks may arise, including those resulting from novel technological developments, market dynamics, regulatory shifts, or combinations of the risks already described.

Purchasing, holding, and using AUMENT COIN should be undertaken only by individuals, entities, or organizations with a solid understanding of cryptographic tokens, blockchain-based platforms, digital wallets, and token custody practices. Users are expected to have practical knowledge of how blockchain networks operate, including the risks associated with storing, transferring, and securing private keys and wallet credentials.

While AUMENT may offer general guidance and support during the token sale process, it does not assume responsibility for any loss of AUMENT COIN resulting from user errors, mismanagement, or technical mistakes.

If you do not possess the necessary experience or expertise to evaluate the technical and legal aspects of token usage, you are strongly advised not to participate in the AUMENT COIN purchase.

By participating in the purchase of AUMENT COIN, you expressly represent and warrant that you have carefully reviewed these Terms, understand the associated risks, and have the knowledge and capacity to bear such risks.

## 12. User Responsibility and Legal Compliance

Each user is solely responsible for ensuring that their acquisition, holding, or use of **AUMENT COINS** complies with all applicable laws and regulations in their jurisdiction.

Users must confirm that they are **not a "Restricted Person"** as defined below and that their participation in any AUMENT-related activity does not violate sanctions, anti-money laundering, or securities laws applicable in their country of residence or operation.

AUMENT AG assumes no liability for any user's failure to comply with local or international legal requirements.



### *Definition of Restricted Person*

A “**Restricted Person**” means any individual or entity that:

1. Is listed on any sanctions or watch lists administered by the **Swiss State Secretariat for Economic Affairs (SECO)**, the **United Nations Security Council (UNSC)**, the **European Union (EU)**, the **U.S. Department of the Treasury’s Office of Foreign Assets Control (OFAC)**, or any other competent sanctions authority;
2. Is resident, incorporated, or located in a jurisdiction subject to comprehensive international sanctions or classified as high-risk or non-cooperative by the **Financial Action Task Force (FATF)**, including but not limited to **Iran, North Korea, Syria, and Cuba**;
3. Is restricted under applicable laws or regulations from acquiring, holding, or using digital assets, participating in token sales, or engaging in similar financial activities; or
4. Qualifies as a “**U.S. Person**” under **Rule 902(k) of Regulation S** of the U.S. Securities Act of 1933, unless expressly authorized in writing by **AUMENT AG**.
5. Is under the age of 18;

Restricted Persons are strictly prohibited from acquiring, holding, or using **AUMENT COIN**.

**AUMENT AG** reserves the right to refuse, suspend, or terminate any transaction or account associated with a Restricted Person.