

# SAFEKEEPING SERVICE TERMS AND CONDITIONS

Version: 1.6 Date: 6 August 2026

## 1. Agreement and document set

These Terms govern your access to and use of the Vield Pty Ltd (ACN 658 666 358) (Vield)'s Safekeeping Service (Service). Your agreement with Vield comprises: (a) these Terms; (b) the Fee Schedule (Schedule 1); (c) the Operational Rules (Schedule 2); (d) the Client Disclosure Statement/Risk Disclosure (Schedule 3); and (e) any additional schedules or notices incorporated by reference. If inconsistent, the order of precedence is: special terms agreed in writing, then Fee Schedule, then these Terms, then Operational Rules.

For the avoidance of doubt, these Terms apply to the Service as made available through the Vield Platform from time to time, including any functionality, security controls, user interfaces and operational processes used to provide the Service.

You accept these Terms by clicking an acceptance button, ticking a box, or otherwise electronically accepting within the Platform. You agree that electronic acceptance forms a binding agreement between you and Vield.

These Terms incorporate the Fee Schedule and Operational Rules by reference. Where Vield provides additional product disclosures or in-app notices that are consistent with these Terms, those disclosures operate alongside these Terms and do not create a separate contractual arrangement unless expressly stated.

## 2. Definitions and interpretation

Key definitions apply throughout these Terms. For clarity:

Unless the context requires otherwise, references to a person include an individual, company, partnership, trust, government agency or other entity, and references to a statute include regulations and instruments made under it.

Key operational terms used in these Terms are intended to be read consistently with the fee and withdrawal mechanics set out in clause 10 and the Fee Schedule.

If an example is given in these Terms (including by using the words 'including' or 'for example'), it is illustrative only and does not limit the meaning of the relevant clause.

|                                    |                                                                                                                                                   |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>BTC</b>                         | Bitcoin.                                                                                                                                          |
| <b>Client Disclosure Statement</b> | Risk Disclosure, and annexed as Schedule 3 of this Agreement that is made available on the Platform for the Service.                              |
| <b>Digital Asset</b>               | Bitcoin (BTC) only.                                                                                                                               |
| <b>Fee Schedule</b>                | The schedule specifying the annual AUD fee and any applicable fee mechanics, and annexed as Schedule 1 of this Agreement.                         |
| <b>Operational Rules</b>           | Platform rules, security procedures, limits, cut-off times and verification steps notified by Vield, and annexed as Schedule 2 of this Agreement. |
| <b>Pricing Source</b>              | The BTC/AUD reference rate source specified in the Fee Schedule.                                                                                  |
| <b>Pricing Time</b>                | The valuation timestamp (Sydney time unless stated otherwise) specified in the Fee Schedule.                                                      |
| <b>Wallet</b>                      | A BTC wallet address and custody infrastructure established through Zodia for the Service.                                                        |
| <b>Zodia</b>                       | Zodia Custody Australia Pty Ltd (and/or its relevant contracting affiliate).                                                                      |

## 3. Eligibility; onboarding; acceptance

You may only access the Service if you satisfy Vield's eligibility criteria and complete all required onboarding steps (including identity verification and, where relevant, beneficial ownership verification). Vield may impose additional conditions for AML/CTF, sanctions, security or operational reasons. Access is conditional and may be suspended or withdrawn in accordance with these Terms.

Access to the Service is conditional on you completing onboarding to Vield's satisfaction, including identity verification and any enhanced due diligence required by Vield under AML/CTF Laws and sanctions requirements.

Vield may request supporting information at onboarding or at any time during the relationship (for example, source of wealth/source of funds information, corporate structure documents, and evidence of control/authorisation). Failure to provide requested information within a reasonable period may result in restriction, suspension or termination of the Service.

If you are acting on behalf of an entity, you represent that you have authority to bind that entity, and you must ensure all persons with authority to operate the account are properly authorised and verified.

## **4. Nature and scope of the Service**

**4.1 Safekeeping/administration only.** The Service enables you to store BTC using a Wallet established through Zodia. Vield provides account administration, reporting, operational support and security controls.

For clarity, the Service includes account administration, custody coordination with Zodia, operational support, security controls, reporting/transaction history and other ancillary functionality that Vield makes available through the Platform in connection with safekeeping.

The Service does not include exchange or trading services, brokerage, portfolio management, investment research, financial product advice, or any arrangement under which Vield uses client BTC for its own benefit.

Vield may apply operational limits, verification steps and other controls to protect clients and the integrity of the Service, including as set out in the Operational Rules.

**4.2 No advice; no dealing.** Vield does not provide financial product advice, investment advice, tax advice or legal advice. Vield does not execute trades or provide trading/dealing services as part of the Service.

**4.3 No yield; no returns.** Vield does not offer interest, yield, staking rewards, lending returns or any investment performance in connection with the Service.

**4.4 No use of your BTC.** Vield must not lend, stake, rehypothecate, pledge or otherwise use your BTC for Vield's own benefit.

## **5. Regulatory perimeter positioning**

You acknowledge the Service is provided as a commercial safekeeping and technology-enabled administration service. The Service is not a bank account, deposit product, debenture or managed investment scheme. Vield does not represent that the Service is a financial product or that Vield is providing a regulated financial service in relation to a financial product. Regulatory frameworks for digital assets are evolving; Vield may update these Terms under clause 21 to address regulatory change.

Vield provides the Service on a contractual basis as a safekeeping/administration service for BTC. The Service fee is charged for operational, security, infrastructure and administration costs, including third-party custody infrastructure costs.

You acknowledge that you are not relying on Vield for financial product advice, and you remain responsible for all decisions regarding acquisition, holding and disposal of BTC.

If any regulatory guidance or law changes in a manner that affects the Service, Vield may implement changes to ensure compliance, including by updating these Terms, imposing additional controls, or requiring additional disclosures and verification.

## **6. Title; beneficial ownership; relationship**

**6.1 Beneficial ownership remains with you.** You retain beneficial ownership of your BTC at all times.

You acknowledge that your rights in respect of BTC held under the Service are governed by these Terms and the custody arrangements implemented through Zodia, including the security and operational processes required to process deposits and withdrawals.

Except as expressly permitted under these Terms (including any authorised fee deduction mechanism you elect), and other terms and conditions for other services provided by Vield to you, Vield has no right to set off or otherwise apply your BTC to satisfy any amounts you owe to Vield.

Nothing in these Terms limits Vield's ability to comply with Applicable Laws, including by implementing a hold, restriction or reporting obligation where required.

**6.2 No trust/fiduciary.** Nothing in these Terms creates a trust, fiduciary relationship, partnership or agency relationship.

## **7. Zodia custody infrastructure**

**7.1 Sole provider.** Zodia is the sole custody infrastructure provider for the Service. Wallets are created and operated through Zodia systems and controls.

Zodia's security and operational procedures are designed to safeguard client assets and may include multi-step approvals, cut-off times, and enhanced verification for certain transactions. These procedures may affect transaction timing.

Vield will use reasonable efforts to coordinate with Zodia to process deposits and withdrawals in accordance with the Service, subject to compliance, security and operational constraints.

Vield may change custody infrastructure providers where it reasonably considers this necessary for security, legal or operational reasons, including where required to maintain continuity of service or manage third-party risk.

**7.2 Dependency and constraints.** Processing of deposits and withdrawals may be subject to Zodia security checks, cut-off times, system availability and incident response measures.

**7.3 Change of provider.** Vield may change providers where reasonably necessary for security, legal, operational or risk reasons and will provide notice where practicable.

## 8. Deposits

**8.1 Deposit instructions.** You must follow Platform deposit instructions, including using the correct address and network. BTC transfers are generally irreversible.

You are responsible for ensuring that any deposit is sent to the correct address and on the correct network as specified in the Platform. Transfers to an incorrect address or network may be irreversible and may not be recoverable.

Vield may apply screening and compliance checks before crediting a deposit, including sanctions screening and blockchain analytics checks, and may request additional information where a deposit presents elevated risk.

Vield may impose deposit limits or minimums, and may temporarily suspend deposits during network instability, security incidents or provider maintenance.

**8.2 Confirmations.** Deposits are credited only after sufficient network confirmations and completion of compliance checks.

**8.3 Quarantine/rejection.** Vield may reject, quarantine or freeze deposits where reasonably necessary for AML/CTF, sanctions, fraud prevention or security reasons.

## 9. Withdrawals; holds; security

**9.1 Requests.** Withdrawals must be requested via the Platform and may require multi-factor authentication and step-up verification.

Withdrawals may be subject to address allowlisting, cooling-off periods for newly added addresses, and step-up verification, including to mitigate fraud, account takeover and unauthorised activity.

Vield may restrict or suspend withdrawals to comply with AML/CTF Laws, sanctions requirements, court orders, law enforcement requests, or where Vield reasonably suspects fraud, theft, account compromise or other security issues.

You acknowledge that blockchain withdrawals are generally irreversible once broadcast to the network, and you bear the risk of providing incorrect withdrawal details.

**9.2 Processing conditions.** Withdrawals are processed subject to AML/CTF and sanctions screening, security controls, Operational Rules and network conditions.

**9.3 Holds/refusal.** Vield may delay, refuse or suspend withdrawals where required by law or where reasonably necessary to manage fraud, security or compliance risk.

**9.4 Address accuracy.** You are responsible for the accuracy of destination addresses. Wrong-address withdrawals may be irrecoverable.

## 10. Administration Fees and payment

**10.1 Annual AUD fee.** The Service is charged annually in AUD as set out in the Administration Fee Schedule (AUD Fee), effective from 1 January 2027.

The Administration Service fee is payable yearly and is intended to compensate Vield for operational, security and infrastructure costs in providing the Service, including custody infrastructure costs incurred through Zodia.

Where BTC deduction is applicable, BTC is deducted solely as a payment method for an AUD-denominated fee. The Pricing Source and Pricing Time must be specified in the Fee Schedule to ensure transparency and auditability.

Vield will maintain records evidencing the fee calculation and, where applicable, the BTC/AUD rate used, the valuation timestamp and the resulting BTC Deduction Amount.

**10.2 AUD payment.** Payment is set to be made by BTC deduction by default, and you irrevocably authorise Vield and/or Zodia (acting on Vield instructions) to deduct BTC from your stored BTC balance to satisfy the AUD Fee in accordance with the Administration Fee Schedule and this clause.

**10.3 Valuation methodology.**  $\text{BTC Deduction Amount} = \text{AUD Fee} / \text{BTC-AUD Rate}$ , where BTC-AUD Rate is taken from the Pricing Source at the Pricing Time. Vield will record the rate, timestamp, rounding and resulting BTC amount and make this information available via the Platform or on request.

**10.4 Rounding and residuals.** Rounding will be applied to satoshis (or as specified in the Fee Schedule). Residual treatment and any minimum deduction amounts will be specified in the Fee Schedule.

**10.5 Shortfall.** If your stored BTC balance is insufficient to cover the BTC Deduction Amount, Vield may (a) deduct the available BTC and invoice the shortfall in AUD; and/or (b) suspend the Service or restrict withdrawals until the shortfall is paid, subject to Applicable Laws and reasonable risk management.

**10.6 Disputes.** You must notify Vield of any fee dispute within 7 days of the invoice or deduction. Undisputed amounts remain payable. Corrections will be applied by invoice credit or BTC/AUD credit as specified in the Fee Schedule.

**10.7 Taxes.** BTC deductions may constitute a disposal for tax purposes. You are responsible for your tax position and obtaining independent advice.

## **11. AML/CTF; sanctions; information requests**

You must comply with AML/CTF and sanctions requirements, and promptly provide requested information and documents (including source of funds/wealth and transaction purpose). Vield may restrict or terminate the Service and/or place holds where required by law or where risk is unacceptable.

Vield may require you to provide information and documents relating to your identity, beneficial ownership, source of funds/source of wealth, and transaction purpose. Vield may also require information about counterparties and destination wallets.

Vield may use transaction monitoring and blockchain analytics tools and may apply risk-based controls, including enhanced due diligence, withdrawal restrictions, or termination where risk is unacceptable.

Where Vield is required to make a report or to refrain from notifying you of certain compliance actions, you acknowledge that Vield may be restricted in what it can disclose to you.

## **12. Forks, upgrades and protocol events**

Vield does not guarantee support for forks, airdrops or new tokens. Vield may suspend deposits/withdrawals during protocol events, and is not liable for losses arising from non-support or delayed support.

Protocol events may affect transaction processing times and network stability. Vield may temporarily suspend deposits and withdrawals to manage operational and security risk.

Vield has no obligation to support forks, airdrops or other derivative assets, and may decide whether to support such events based on legality, security, provider capability and operational feasibility.

You acknowledge that you may lose opportunities associated with unsupported forks or airdrops, and Vield is not liable for such loss of opportunity.

## **13. Service availability; incident response**

The Service and Platform may be unavailable due to maintenance, outages, security incidents, third-party disruption or force majeure. Vield may impose temporary restrictions during incidents to protect users and systems.

The Platform and Service may be affected by maintenance, outages, third-party disruption, cyber incidents and other events beyond Vield's control. Vield does not guarantee uninterrupted availability.

In responding to suspected compromise or security incidents, Vield may implement protective measures, including temporary withdrawal holds, enhanced verification and restrictions on account changes.

Vield will use reasonable efforts to communicate material incidents and service interruptions through the Platform or other communication channels, subject to security and legal constraints.

## **14. User obligations; prohibited conduct**

You must maintain credential security, follow Operational Rules and not use the Service for unlawful purposes, sanctions evasion, fraud or money laundering. You are responsible for instructions submitted via your account.

You must use the Service in accordance with these Terms, the Operational Rules and Applicable Laws. You must not attempt to circumvent security measures or other controls implemented by Vield or Zodia.

You must not use the Service for unlawful purposes, including sanctions evasion, fraud, money laundering, terrorism financing, ransomware or other illicit activity.

You must promptly notify Vield if you suspect unauthorised access to your account, compromised credentials, or suspicious activity.

## **15. Risk disclosures**

BTC is volatile and involves material risks, including loss of value, irreversible transactions, network congestion, cyber incidents and third-party dependency risk. Regulatory change may affect the Service. Vield does not represent that losses are insured unless expressly stated in writing.

BTC involves material risks, including price volatility, the risk of loss, irreversible transactions and technology risks. You should consider whether holding BTC is appropriate for your circumstances.

The Service depends on third-party custody infrastructure and blockchain networks. Outages, congestion and other network conditions may affect access and timing of withdrawals.

The key risks are summarised in Schedule 3 (Risk Disclosure), which forms part of these Terms.

## **16. Privacy and data**

Vield handles personal information in accordance with its Privacy Policy and Applicable Laws. You consent to disclosures to Zodia and other providers and to competent authorities where required for compliance and operations, including cross-border processing where applicable.

Vield may collect, use and disclose personal information for purposes including providing the Service, verifying identity, managing security, and complying with AML/CTF Laws and sanctions requirements.

You consent to disclosures to Zodia and other service providers (including offshore processing where applicable) and to competent authorities where required by law.

Further information is set out in Vield's Privacy Policy, which is available via the Platform.

## **17. Complaints and disputes**

Complaints may be lodged via the support channels specified on the Platform. Vield will acknowledge complaints within 5 Business Days and aim to resolve within 30 days (or a reasonable timeframe depending on complexity).

Vield maintains an internal dispute resolution process. Complaints may be made through the support channels specified on the Platform and should include sufficient detail to enable investigation.

Vield will investigate complaints in good faith and may request additional information. Vield may also escalate complaints internally to compliance, risk or senior management depending on subject matter.

Nothing in this clause limits either party's right to seek urgent injunctive relief where necessary.

## **18. Suspension; termination; exit**

Vield may suspend or terminate the Service where required by law, for AML/CTF or sanctions risk, security incidents, breach of Terms or non-payment. On termination, Vield will facilitate withdrawal subject to lawful holds and Operational Rules.

Vield may suspend or terminate the Service to comply with law, to manage security or compliance risk, or where you breach these Terms (including non-payment).

On termination, you may request withdrawal of your BTC, subject to any lawful or risk-based holds, and subject to completion of any required verification steps.

Certain provisions (including fees, liability, confidentiality and compliance cooperation obligations) survive termination to the extent necessary to give them effect.

## **19. Disclaimers**

The Service is provided “as is” and “as available” to the maximum extent permitted by law. Yield does not guarantee uninterrupted access or specific timing for deposits/withdrawals.

The Service is provided on an ‘as is’ and ‘as available’ basis. To the maximum extent permitted by law, Yield disclaims all warranties not expressly set out in these Terms.

Yield does not warrant that the Platform will be free from errors, viruses or other harmful components, and you are responsible for your own systems and cybersecurity practices.

You acknowledge that digital asset services involve inherent technical and operational risks and that Yield’s role is limited to the scope described in these Terms.

## **20. Liability**

To the maximum extent permitted by law, Yield is not liable for indirect or consequential loss, loss of profit or opportunity, or losses arising from blockchain events, network congestion, incorrect addresses, third-party failures beyond Yield’s reasonable control, or regulatory actions. Yield’s aggregate liability is capped at the total Safekeeping Fees paid by you in the 12 months preceding the event giving rise to liability, except where liability cannot be excluded by law.

To the maximum extent permitted by law, Yield excludes liability for indirect or consequential loss, loss of profit, loss of opportunity, and losses arising from market movements or network conditions.

Yield is not responsible for losses arising from user error (including incorrect addresses), blockchain protocol events, or third-party provider disruption beyond Yield’s reasonable control.

Nothing in these Terms excludes liability that cannot be excluded under Applicable Laws, including any mandatory consumer guarantees to the extent they apply.

## **21. Changes and regulatory transition**

Yield may amend these Terms and the Fee Schedule for security, legal, operational or risk reasons by providing reasonable notice (or immediately where required). If regulation changes (including any digital asset platform regime), Yield may require re-verification, updated disclosures, migration to a regulated entity, or re-acceptance of updated terms.

Yield may update these Terms, the Fee Schedule and Operational Rules to address security, legal, operational or risk matters. Where practicable, Yield will provide advance notice, including through the Platform.

If digital asset regulation changes (including the introduction of a licensing or registration framework applicable to custody/safekeeping services), Yield may implement additional controls, require re-verification, or migrate the Service to a regulated entity or framework.

If you do not agree with a change, you may terminate the Service before the change takes effect by withdrawing your BTC, subject to any applicable holds and verification requirements.

## **22. General**

Assignment, subcontracting, notices, governing law and other general provisions apply as set out below.

**22.1 Notices.** Yield may give notices by Platform notification, email or other electronic means. You must keep your contact details up to date. Notices are taken to be received when sent (or, if sent outside business hours, on the next Business Day).

**22.2 Severability.** If any provision of these Terms is invalid or unenforceable, it will be read down or severed to the extent necessary, and the remaining provisions will continue in full force.

**22.3 Waiver.** A waiver is only effective if in writing. A failure or delay to exercise a right does not operate as a waiver.

**22.4 Entire agreement.** These Terms (including schedules) constitute the entire agreement between you and Yield regarding the Service and supersede prior discussions or arrangements relating to the Service.

**22.5 Counterparts and electronic execution.** These Terms may be executed and accepted electronically. Electronic records of acceptance are conclusive evidence of acceptance.

**22.6 Relationship of parties.** Nothing in these Terms creates an employment relationship, partnership, agency or joint venture between the parties.

**22.7 Subcontracting.** Yield may subcontract aspects of the Service (including to Zodia).

**22.8 Assignment.** Yield may assign/novate these Terms to a related entity or successor on notice. You may not assign without consent.

**22.9 Governing law.** These Terms are governed by the laws of New South Wales, Australia. Parties submit to the non-exclusive jurisdiction of NSW courts.

## Schedule 1 — Fee Schedule

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### Safekeeping Service — Fees and Billing

This Fee Schedule forms part of the Terms and Conditions for the Yield's Safekeeping Service. Capitalised terms have the meanings given in the Terms.

#### 1. Fee components

**1.1 Annual Safekeeping Fee (AUD Fee).** The Service is charged on an annual basis by reference to an AUD-denominated fee (AUD Fee) determined in accordance with clause 2 of this Schedule.

**1.2 Network Fees.** You are responsible for any blockchain network fees (miner/validator fees) incurred in connection with withdrawals and other on-chain transfers initiated at your request, unless stated otherwise in this Schedule.

**1.3 Fee Holidays & Promotional Rates.** Yield may waive or discount the Annual Safekeeping Fee for specified promotional periods or customer segments as notified in writing or via the Platform. The Service is completely free of charge through 31 December 2026.

#### 2. Fee structure (effective 1 January 2027)

**2.1 Tier 1 — Safekeeping Balance Value of AUD 5,000,000 or less.** Effective 1 January 2027, where the Safekeeping Balance Value is AUD 5,000,000 or less at the time of calculation, the Annual Safekeeping Fee is a flat rate of AUD 800 per year.

**2.2 Tier 2 — Safekeeping Balance Value above AUD 5,000,000.** Where the Safekeeping Balance Value exceeds AUD 5,000,000, the Annual Safekeeping Fee is calculated as:

$$\text{Annual Safekeeping Fee} = \text{Applicable Rate} \times \text{Safekeeping Balance Value}$$

where the Applicable Rate is 0.25% per annum (subject to the Yield Borrower Loyalty Benefit in clause 2.4), and the Safekeeping Balance Value is determined using the Pricing Source at the Pricing Time (Sydney time) at the time of deposit.

**2.3 Safekeeping Balance Value valuation methodology.** For the purpose of calculating the Annual Safekeeping Fee:

- (a) Safekeeping Balance Value means the AUD value of the BTC balance held for you under safekeeping under the Service.
- (b) For Tier 1, the Safekeeping Balance Value is determined using the Pricing Source at the Pricing Time (Sydney time) on the calculation date at the start of each calendar year. For Tier 2, the Safekeeping Balance Value is determined at the time of deposit as set out in clause 2.2.
- (c) Yield will maintain records of the rates, timestamps and balance values used.

**2.4 Yield Borrower Loyalty Benefit.** If you have held an active loan with Yield at any point, your Applicable Rate under clause 2.2 reduces by 0.02 percentage points per year for each qualifying year, as determined and notified by Yield. The Borrower Loyalty Benefit reduces the percentage-based Applicable Rate under clause 2.2 only and does not reduce the flat fee under clause 2.1. The Applicable Rate will not reduce below [0.05%] per annum.

**2.5 No double charging.** Where the Annual Safekeeping Fee is calculated under this Schedule, Yield will not separately charge an additional percentage-based safekeeping fee for the same Billing Period unless expressly stated in this Schedule or agreed in writing.

**2.6 Pro-rating.** Unless stated otherwise, fees are charged for any calendar year in which the Service is active. If Yield adopts pro-rating for mid-year onboarding or early account closures, the method will be specified here or notified on the Platform (for example, pro-rated daily or monthly for partial calendar years).

#### 3. Billing cycle

**3.1 Billing frequency & timing.** Fees are calculated and billed annually, at the start of each calendar year (in advance or arrears as specified on your invoice or in-app notice).

**3.2 Payment method (BTC deduction default).** Payment is set to be made by BTC deduction by default in accordance with clause 4 below, unless an alternative AUD payment method is agreed in writing between the parties.

#### 4. Payment by BTC deduction (AUD equivalent)

**4.1** BTC deduction is set by default unless otherwise agreed between parties in writing.

**4.2 Calculation.** For BTC deduction method, the BTC amount to be deducted (BTC Deduction Amount) is calculated as:  $\text{BTC Deduction Amount} = \text{AUD Fee} / \text{BTC-AUD Rate}$ .

**4.3 Pricing Source.** The BTC-AUD Rate must be taken from the Pricing Source specified below. The Pricing Source is: a market value derived using a Volume-Weighted Average Price (VWAP) sourced from major liquid exchanges (including but not limited to Binance and Coinbase) over a 5-minute rolling window.

**4.4 Pricing Time.** The BTC-AUD Rate is taken at the Pricing Time specified below (Sydney time). The Pricing Time is: 5:00 PM Sydney time.

**4.5 Rounding and residuals.** The BTC Deduction Amount will be rounded to the nearest satoshi (8 decimal places) unless otherwise stated. Any rounding residual will be absorbed by the platform.

**4.6 Evidence record.** Yield will maintain records evidencing (a) the AUD Fee; (b) Pricing Source; (c) Pricing Time; (d) BTC-AUD Rate used; (e) BTC Deduction Amount; and (f) rounding applied, and will make these available via the Platform or on request where practicable.

**4.7 Insufficient BTC (shortfall).** If your stored BTC balance is insufficient to cover the BTC Deduction Amount, Yield may (a) deduct available BTC and invoice the remaining amount in AUD; and/or (b) restrict withdrawals until the shortfall is paid; and/or (c) suspend the Service, subject to Applicable Laws.

**4.8 Tax acknowledgement.** You acknowledge BTC deductions may constitute a disposal for tax purposes and you are responsible for your tax position and obtaining independent advice.

## 5. Fee changes

**5.1 Annual Cost Review.** Because custody infrastructure is provided through Zodia Custody, Yield reserves the right to review and adjust the Fee Schedule annually on 1 January to reflect changes in underlying institutional custodian or infrastructure costs.

**5.2 Notice Period.** Yield will provide at least 30 days' advance written notice via email or Platform notification prior to any annual fee adjustment taking effect on 1 January.

**5.3 Publication.** Updated fees will be published by updating this Schedule and notifying Users through the Platform or by other electronic means at least 30 days prior to 1 January.

## 6. Disputes and credits

**6.1 Dispute window.** You must notify Yield of any fee dispute within 7 days of the invoice date or deduction date, providing reasons and supporting evidence.

**6.2 Outcomes.** If a dispute is resolved in your favour, Yield may apply (acting reasonably) a credit to the next invoice, a BTC credit (where BTC was deducted), or an AUD equivalent credit, as appropriate in the circumstances.

# Schedule 2 — Operational Rules and Controls

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## Safekeeping Service — Security, Withdrawals, Limits, and Incident Controls

These Operational Rules form part of the Terms. Yield may update these Operational Rules in accordance with the Terms, including immediately where required for security or legal reasons.

### 1. Account security controls

**1.1 Mandatory multi-factor authentication (MFA).** MFA must be enabled at all times as a condition of access to the Service.

**1.2 Step-up verification.** Yield may require additional verification where risk triggers occur, including new withdrawal addresses, unusual device/location activity, higher-value withdrawals, or suspected compromise.

**1.3 Session and device controls.** Yield may enforce session timeouts, re-authentication and device-based controls for sensitive actions.

### 2. Withdrawal controls

**2.1 Address allowlisting.** Withdrawals may be limited to allowlisted addresses approved by the User. Allowlist changes may require step-up verification.

**2.2 Cooling-off period.** Newly added withdrawal addresses may be subject to a cooling-off period (typically 24-72 hours) unless Yield permits an override following enhanced verification.

**2.3 Limits.** Yield may apply daily/weekly withdrawal limits and adjust limits dynamically based on risk scoring, compliance status and security considerations.



**2.4 Cut-off times and processing windows.** Withdrawal processing may be subject to cut-off times, Business Day processing windows and custody provider processing constraints.

**2.5 Queueing and batching.** Withdrawals may be queued or processed in batches for security and operational reasons.

### **3. Compliance holds and refusal rights**

**3.1 Mandatory holds.** Yield may delay or refuse withdrawals where required by AML/CTF Laws, Sanctions, court orders, law enforcement requests, or where Yield reasonably suspects fraud, theft, account compromise or other unlawful activity.

**3.2 Information requests.** For certain withdrawals, Yield may require additional documentation, including destination wallet ownership evidence, transaction purpose, and supporting records (such as exchange or bank statements).

**3.3 Escalation workflow.** Compliance and risk reviews may be escalated internally and may require senior approval. Decisions and rationales will be recorded for audit purposes.

### **4. Deposits controls**

**4.1 Supported asset/network.** Only BTC is supported. Deposits sent using unsupported assets or networks may be irrecoverable.

**4.2 Confirmation policy.** Deposits are credited only after sufficient network confirmations and completion of screening and compliance checks.

**4.3 Screening.** Yield may screen deposits using blockchain analytics and sanctions tools and may quarantine deposits presenting elevated risk.

### **5. Fee collection operationalisation**

**5.1 AUD invoicing.** Invoices are issued yearly. Non-payment consequences apply as set out in the Terms and Schedule 1.

**5.2 BTC deduction.** If elected, BTC deduction occurs yearly on the billing date (or the next Business Day).

**5.3 Shortfalls.** If insufficient BTC is available, partial deduction and AUD invoicing for the remainder may apply, and withdrawal restrictions may be imposed subject to Applicable Laws.

### **6. Incident response controls**

**6.1 Protective measures.** In security incidents or suspected compromise, Yield may freeze withdrawals, require step-up verification, restrict address changes, and implement other protective measures.

**6.2 Communications.** Yield will use reasonable efforts to provide updates via the Platform or email, subject to security and legal constraints.

**6.3 Post-incident review.** Yield may conduct internal review and update controls and Operational Rules where required.

### **7. Recordkeeping**

**7.1 Records.** Yield will maintain records of user elections (AUD vs BTC deduction), withdrawal verification steps, fee calculations and valuation records, and compliance holds and rationales, in accordance with Applicable Laws and internal policies.

## **Schedule 3 — Risk Disclosure**

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### **Yield BTC Safekeeping Service — Key Risks (Contract-Backed Summary)**

This Schedule summarises key risks associated with BTC and the Service. It does not constitute financial advice, and you should obtain independent advice relevant to your circumstances.

#### **1. Market risk**

BTC is volatile and its value can change significantly over short periods. You may lose some or all of the value of BTC you hold.

#### **2. Blockchain and network risk**

Blockchain transactions may be delayed due to network congestion and fee spikes. Transactions are generally irreversible once broadcast. You are responsible for ensuring withdrawal addresses and networks are correct.

#### **3. Custody and third-party dependency risk**

The Service depends on third-party custody infrastructure (Zodia) and other providers. Outages, cyber incidents, processing delays or operational restrictions affecting third parties may affect your access and withdrawal timing.

#### **4. Operational and cyber risk**

Cyber threats, phishing, SIM swap attacks, malware and account takeover attempts can occur. You must maintain strong security practices and comply with security requirements. Yield may impose holds during incidents.

#### **5. Regulatory risk**

Laws and regulatory requirements for digital assets may change and may affect the Service, including onboarding, withdrawal rules, required controls and licensing/registration requirements. Yield may update terms and controls to comply with regulatory change.

#### **6. Protocol events**

Protocol upgrades or other network events may impact network stability and transaction timing. Yield may suspend deposits and withdrawals during periods of instability to manage risk.

#### **7. Fee payment risk (BTC deduction option)**

Default payment method is BTC deduction; the BTC amount deducted is determined by reference to an AUD fee and a specified pricing source and time. Different sources and timestamps can produce different outcomes. BTC deductions may have tax consequences and you should obtain independent tax advice.