BUBURUZA

Buburuza OTC Desk Terms

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These Terms cover the Buburuza OTC desk for large digital-asset trades. You accept them in the app before your first OTC request. They apply together with the Buburuza Bank Ltd. Crypto Custody Terms, whose section 13 (liability), section 14 (changes and notices) and section 15 (complaints, law and courts) apply to them.

1 Who provides the desk

The OTC desk is provided by **Buburuza Bank Ltd.**, Union of Comoros (“**Bank Ltd.**”, “we”, “us”), which also provides your Crypto Custody. It is available only to eligible business customers outside both the United States and Canada. U.S. and Canadian customers can view the desk but cannot request quotes or trade.

Buburuza AI Inc., which provides your Buburuza account and app, passes your requests, approvals and acceptances to us and makes the payments for your trades from your account on your instruction; it does not arrange, quote or execute trades and is not a party to these Terms. We arrange each trade, and a licensed execution partner executes it under its own licence and customer terms. Before you can request a quote, we identify the executing legal entity and present its customer terms for acceptance. Each firm quote or worked-order plan, and each trade confirmation, names the executing party. Digital assets you buy are delivered into your Crypto Custody holdings with Buburuza Bank Ltd., and assets you sell are taken from them, under the Buburuza Bank Ltd. Crypto Custody Terms.

2 Trade sizes

Before you can request a quote, the app shows the minimum trade size and the maximum size for a firm quote, in USD or its equivalent. Smaller trades use the ordinary buy, sell and swap functions in Crypto Custody. Above the firm-quote limit, we use the worked-order process in section 5.

3 Approvals before a quote

Each request follows your company’s approval rules (multi-signature) in the app. A request must be approved before we ask for a firm quote. No one may approve their own request. We may rely on an approval given through your authorised users and approval rules.

4 Firm quotes

1. You request a quote for a specified asset, side (buy or sell) and amount.
2. You pre-fund the trade: for a purchase, the full price in your Buburuza account, received there by wire if needed, which stays reserved in that account until settlement; for a sale, the assets in

your Crypto Custody holdings.

3. We show an all-in firm price, including our charges and the executing party's charges, valid for the time shown (normally 30 seconds).
4. You accept it within that time with your authorised confirmation. Acceptance is a binding instruction to trade at that price.
5. Settlement is delivery versus payment: the assets and the money move together. At settlement Buburuza AI Inc. pays the reserved price from your account to the executing party on our instruction, and the assets are credited to your Crypto Custody holdings; for a sale, the proceeds are credited to your account.

A quote that expires or that you decline creates no obligation. We may decline to quote, or withdraw a quote before you accept it, where the market, the executing party, the law or a security or compliance concern requires it.

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5 Worked orders

For a trade above the firm-quote limit, the desk proposes a written execution plan, for example over a period, in tranches, with a volume limit and pre-funding before each tranche. The plan is approved under your approval rules before execution starts. We arrange each tranche under the approved plan. The execution partner named in the plan executes it, and we show progress in the app. The average price is a result of market conditions, not a guarantee. You may ask us to stop the remaining tranches; tranches already executed or committed are settled. A trade confirmation is issued for the completed order.

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6 Charges

Our charges are included in the firm price or shown in the execution plan before you approve it. No separate charge applies unless it is shown before you confirm.

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7 Confirmations and records

After settlement we issue a trade confirmation in the language you choose among those offered. Check it promptly and tell us within 5 business days of any error. Correction of an obvious pricing or execution error follows the executing party's terms and applicable law; a correction never results in an unauthorised trade.

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8 No advice

We do not give investment, tax or legal advice and do not assess whether a trade suits you. Indicative prices in the app are information, not quotes. Desk chat is available at any time; a trader replies during desk hours.

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9 Risks

Digital-asset prices can move quickly and liquidity can disappear. A trade may fail to execute, may be delayed or may execute in part. Digital assets are not bank deposits and are not insured. Read the Risk Disclosure Statement.

10 Failed settlement

If settlement fails for a reason attributable to you, for example missing pre-funding, we may cancel the trade and you bear the reasonable, documented costs of the failure. If settlement fails for a reason attributable to us or the executing party, your pre-funded money or assets are returned to you, and section 13 of the Crypto Custody Terms governs any claim.

11 Restrictions

We may refuse or suspend OTC access where the law, sanctions, eligibility, an executing party, or an evidenced fraud, security or compliance concern requires it, with reasons where the law permits.

12 Changes

We give at least 30 days' notice before an adverse material change to these Terms. Changes do not affect a trade already accepted.