

RAINFIN REGULATORY DISCLOSURE

Effective Date: 1st July 2026

ABOUT YOUR WALLET SERVICE

The Sticitt application provides access to regulated wallet services offered under the licence and regulatory oversight of RainFin (Pty) Ltd, an authorised Financial Services Provider (FSP No. 45756) and licensed Crypto Asset Service Provider (CASP).

Sticitt (Pty) Ltd is an authorised Juristic Representative of RainFin (Pty) Ltd **strictly in respect of Category I crypto assets and the eZar product**. In providing crypto asset wallet services through the Sticitt application, Sticitt acts on behalf of RainFin and under RainFin's direct regulatory supervision. When you use the Sticitt application to access digital wallet services, RainFin (Pty) Ltd is your Financial Services Provider and Crypto Asset Service Provider, and Sticitt acts as RainFin's authorised Juristic Representative for Category I crypto assets only. Sticitt's core payment processing, school payment solutions, and merchant services operate independently under Sticitt (Pty) Ltd's own Third-Party Payment Provider (TPPP) registration (sponsored by ABSA, Capitec, and Nedbank). RainFin (Pty) Ltd exercises no regulatory oversight renders no financial services and assumes no legal liability regarding Sticitt's independent TPPP payment operations.

RainFin is responsible for the regulated financial and digital asset services associated with your wallet and for complying with all applicable regulatory obligations. **RainFin (Pty) Ltd** is authorised and supervised by the Financial Sector Conduct Authority (FSCA) as Financial Services Provider No. 45756 and is a licensed Crypto Asset Service Provider. RainFin is also an Accountable Institution under the Financial Intelligence Centre Act, 2001 (FICA), and complies with all applicable anti-money laundering, counter-terrorist financing and financial crime prevention obligations.

Please read this Regulatory Disclosure together with the Sticitt Platform User Agreement Terms and Conditions and Privacy Policy before using the wallet services.

WHO IS RAINFIN?

Legal Name: RainFin (Pty) Ltd

Company Registration Number: 2008/029213/07

Financial Services Provider: FSP No. 45756

Registered Credit Provider: NCRCP 5587

Registered Address

First Floor Suite 5A
Waterstone Office Park
Corner Main Road & R44
Somerset West
Western Cape
7130

Telephone: +27 (0)87 820 5200

General Email: info@rainfin.com

Support Email: support@rainfin.com

Website: www.rainfin.com

RAINFIN'S RESPONSIBILITIES

RainFin is responsible for:

- Providing the regulated wallet services.
- Exercising oversight and supervision over Sticitt as its appointed Juristic Representative.
- Verifying customer identities in accordance with the Financial Intelligence Centre Act (FICA).
- Conducting ongoing customer due diligence and transaction monitoring.
- Complying with Anti-Money Laundering and Counter-Terrorist Financing legislation.
- Protecting personal information in accordance with the Protection of Personal Information Act (POPIA).
- Managing customer complaints and regulatory obligations.
- Safeguarding customer information.
- Meeting all applicable legal and regulatory obligations.

YOUR RELATIONSHIP WITH RAINFIN

By opening or using your wallet, you acknowledge that:

- RainFin (Pty) Ltd is your Financial Services Provider and Crypto Asset Service Provider.
- Sticitt (Pty) Ltd acts as an authorised Juristic Representative of RainFin **strictly in respect of Category I crypto assets**.
- Financial services provided through the Sticitt application are rendered under RainFin's licence and regulatory oversight.
- Your wallet services are governed by RainFin's Terms and Conditions, Privacy Policy, Risk Management and Compliance Programme (RMCP), and applicable legislation.
- The Sticitt application provides access to the regulated wallet services offered under RainFin's licence.

STICITT (PTY) LTD – JURISTIC REPRESENTATIVE OF RAINFIN

Legal Name: Sticitt (Pty) Ltd

Company Registration Number: 2014/095879/07

Physical Address

The Beachhead, Ground Unit 10

Niblick Way

Somerset West

Western Cape

7130

Telephone: 021 300 4743

Sticitt (Pty) Ltd is an authorised Juristic Representative of RainFin (Pty) Ltd **strictly for Category I crypto assets**. It performs intermediary, non-advice customer support and operational functions strictly relating to the digital wallet and eZar token services offered through the platform. Sticitt acts under the regulatory supervision and oversight of RainFin solely for these Category I crypto asset services and is mandated strictly to manage non-advice enquiries (including platform navigation, eZar product feature explanations, login assistance, and transaction support).

WHO MAY RECEIVE YOUR INFORMATION

Your personal information may be shared with:

- Sticitt (Pty) Ltd as RainFin's authorised Juristic Representative and operator of the Sticitt platform.
- Sumsub for identity verification services.
- Block Markets Africa (Pty) Ltd as the technology platform supporting the wallet services.
- Regulatory authorities and law enforcement agencies where required by law.
- RainFin's auditors, professional advisers and authorised service providers who are bound by confidentiality obligations.

CUSTOMER ACKNOWLEDGEMENT

By selecting "I Accept", you confirm that you:

- Have read and understood this Regulatory Disclosure.
- Understand that RainFin (Pty) Ltd is your Financial Services Provider and Crypto Asset Service Provider, and that Sticitt (Pty) Ltd acts as RainFin's authorised Juristic Representative **strictly in respect of Category I crypto assets**.
- Have read and understood the RainFin Sticitt Platform User Agreement Terms and Conditions and Privacy Policy.
- Consent to RainFin collecting, processing and retaining your personal information in accordance with applicable legislation and the RainFin Privacy Policy.
- Agree to be bound by RainFin's Sticitt Platform User Agreement Terms and Conditions governing the wallet services provided through the Sticitt application.

By proceeding, you are entering into a legally binding agreement with RainFin (Pty) Ltd.

Document Version: 1.0

Last Updated: 1 July 2026

RainFin (Pty) Ltd | FSP 45756 | Licensed Crypto Asset Service Provider (CASP)