BTC SAVING PLAN SERVICE TERMS

These BTC Saving Plan Service Terms (the "BTC Saving Plan Terms") govern the BTC Saving Plan service made available through the Coingarage Platform at https://coingarage.us and the Coingarage mobile application. Coingarage US LLC, 1001 S MAIN ST, STE 600, KALISPELL, MONTANA 59901, USA ("Coingarage", "we", "us") is the service provider.

These BTC Saving Plan Terms are Service Terms under the General Terms and Conditions of the Coingarage Platform ("General Terms"). Spot transactions generated by the BTC Saving Plan are also governed by the Spot Market Terms. If these BTC Saving Plan Terms conflict with the General Terms or Spot Market Terms on a matter specific to the BTC Saving Plan, these BTC Saving Plan Terms control for that matter.

1. BTC Saving Plan

1.1. Service. The BTC Saving Plan is an automated buy-only service that submits spot purchase Orders for BTC in accordance with the parameters of the Saving Plan selected or configured by you. The service does not automatically sell BTC, rebalance your holdings, realize profits or losses, or independently determine your investment objective or risk tolerance.

1.2. Spot Execution. Each purchase generated through the BTC Saving Plan is a spot transaction. Execution, settlement, routing, cancellation, slippage, fees and market risks are governed by the Spot Market Terms and the applicable Order Execution Policy.

1.3. No Advice. The BTC Saving Plan is an automation tool. Coingarage does not recommend that you use the service, does not determine whether the BTC Saving Plan is suitable for you and does not promise any investment result. The service is not available for a Digital Asset or transaction if Coingarage determines that offering the functionality would require a securities, derivatives, investment adviser or other authorization that Coingarage does not hold.

2. Setting Up the BTC Saving Plan

2.1. Main Account. The BTC Saving Plan is created and operated through your main Account on the Platform. You must satisfy the verification requirements applicable to the service and the relevant Supported Jurisdiction.

2.2. Setup and Authorization. You set up the service through the Platform by selecting or confirming the available parameters. By confirming the BTC Saving Plan, you authorize Coingarage to submit future purchase Orders automatically in accordance with the confirmed parameters without requiring separate confirmation for each Order. The Platform records the parameters selected or confirmed by you and the time of confirmation.

2.3. Plan Types. The Platform may offer a Preset Saving Plan or a Custom Saving Plan.

(a) Preset Saving Plan. A Preset Saving Plan uses predefined parameters displayed by the Platform, which may include the purchase amount, purchase frequency, plan duration, target amount and applicable setup fee.

(b) Custom Saving Plan. A Custom Saving Plan allows you to select available recurring purchase parameters and, where enabled, configure one or more Extra Orders.

2.4. Target Amount. Where displayed, the Target Amount represents the aggregate amount scheduled for Regular Purchases over the displayed plan duration. It does not represent or guarantee the future value of BTC or your holdings.

2.5. Regular Purchases. The recurring purchase amount and purchase frequency are determined by the parameters of the selected Preset Saving Plan or configured by you for a Custom Saving Plan. Regular Purchases are generated automatically in accordance with the confirmed plan parameters.

2.6. Extra Orders. Where available for a Custom Saving Plan, you may configure one or more additional purchase instructions ("Extra Orders"), subject to any limits displayed by the Platform. After the initial

purchase is executed, the Platform determines a reference price based on the execution of that purchase and uses that reference price to calculate the prices of the configured Extra Orders. Each Extra Order is then submitted as a Limit Order at the applicable percentage decrease from that reference price and for the purchase amount confirmed by you.

2.7. Order Types. The initial and recurring purchases generated by the BTC Saving Plan are Market Orders unless the Platform expressly identifies another Order type. Extra Orders are Limit Orders submitted at the prices calculated in accordance with Section 2.6. Market Orders and Limit Orders are subject to the execution rules set out in the Spot Market Terms.

2.8. Timing. Scheduled Regular Purchases are submitted when they become due under the confirmed plan parameters. Extra Orders are submitted after execution of the initial purchase in accordance with Section 2.6 and may remain open until executed, cancelled or otherwise terminated under the applicable Order rules. Submission and execution may be affected by system processing, market conditions, liquidity, compliance controls and third-party execution infrastructure.

3. Term, Funding and Savings Plan

3.1. Plan Duration. The BTC Saving Plan operates for the duration selected or displayed when you configure it, unless terminated earlier in accordance with Section 3.7. The Platform may establish minimum available plan durations or other plan parameters, which are displayed before confirmation.

3.2. Parameters. Once the plan is activated, its core parameters cannot be modified through the existing operating model. To use different parameters you must terminate the existing plan and establish a new plan, unless the Platform later expressly enables parameter modification.

3.3. Setup Fee. Establishment of the BTC Saving Plan may be subject to a one-time setup fee shown before confirmation and in the applicable Fee Schedule. You authorize Coingarage to deduct the setup fee from the available balance in your Account.

3.4. Initial Balance Requirement. To activate a BTC Saving Plan, your available balance must be sufficient to cover any applicable setup fee and the initial Regular Purchase. For a Custom Saving Plan that includes Extra Orders, your available balance must also be sufficient to cover all Extra Orders configured at activation. Amounts required for open Extra Orders may be reserved while the corresponding Limit Orders remain open. If the required balance is not available, the plan will not be activated.

3.5. Ongoing Balance. You are responsible for maintaining sufficient available balance for subsequent Regular Purchases. If sufficient available balance is not available when a Regular Purchase is due, that Order will not be submitted.

3.6. Savings Plan. Digital Assets purchased through the service are displayed separately on the Platform under the Savings Plan designation. This designation is used for organizational and accounting purposes within the Platform and does not represent a separate bank or brokerage account. Subject to compliance and technical controls, you may transfer Digital Assets from the Savings Plan to your main Account at any time.

3.7. Termination. You may terminate the BTC Saving Plan through the Platform at any time. Termination stops future Regular Purchases and, where cancellation remains available, cancels any open Extra Orders. An Extra Order may remain open or proceed to execution where cancellation cannot be completed because the Order is already being executed or because of applicable market, technical, compliance, legal or third-party execution restrictions. Termination does not cancel or reverse an Order that has already been executed. Any amount reserved for a successfully cancelled Extra Order will be released in accordance with the applicable Order rules. The one-time setup fee is non-refundable except where mandatory law requires otherwise or Coingarage expressly agrees otherwise.

3.8. Trading Fees. Each spot transaction generated by the service is separately subject to the trading fees and other charges applicable at the time of the transaction.

4. Risks

4.1. Once you have activated the plan, Orders are created automatically without requiring separate confirmation for each Order.

4.2. You are responsible for the parameters you select or confirm and for determining whether the plan remains appropriate for your circumstances.

4.3. The BTC Saving Plan does not guarantee profit or protect against losses. You can lose some or all of the value committed through the plan.

4.4. Initial and recurring Regular Purchases are generally submitted as Market Orders and may execute at prices materially different from a displayed or indicative price, particularly in volatile or illiquid markets. Extra Orders are Limit Orders and may remain unexecuted if the applicable limit price is not reached or sufficient liquidity is unavailable.

4.5. Parameters that cannot be changed during the term may cease to reflect market conditions. You should monitor the service and terminate it if the confirmed parameters no longer reflect your intended recurring purchase plan.

4.6. Past performance of a Digital Asset and past results of a particular Saving Plan configuration do not predict future performance or results.

4.7. Insufficient available balance can prevent an Order from being generated and may result in missed market opportunities or a different outcome than you expected.

4.8. Digital Asset, execution, custody, technology, regulatory and other risks described in the General Terms and Spot Market Terms also apply.

5. Final Provisions

5.1. Finality of Transactions. An executed purchase cannot ordinarily be cancelled or reversed. Nothing in these Terms limits any cancellation, refund or other right that cannot lawfully be waived under applicable law.

5.2. Electronic Consent. You request and authorize the automated service by affirmatively confirming the plan parameters through the Platform. Electronic records and confirmations may be used as evidence of your instructions to the extent permitted by applicable law.

5.3. Governing Terms. The General Terms, including their Montana governing-law, venue, compliance, liability, privacy and dispute provisions, apply to all matters not specifically addressed here.

5.4. Language. These Terms are written in English. Any translation is provided for convenience only. To the extent permitted by law, the English version controls.

5.5. Severability. If any provision is invalid or unenforceable, the remaining provisions remain effective and the affected provision will be enforced to the maximum extent permitted by law.

5.6. Effective Date. These BTC Saving Plan Terms are effective from September 29, 2026.