LOYALTY PROGRAM TERMS AND CONDITIONS

These Loyalty Program Terms and Conditions (the “Loyalty Terms”) govern participation in the Coingarage Loyalty Program (the “Loyalty Program”) operated by Coingarage US LLC, a Montana domestic, manager-managed limited liability company (Montana entity no. C1586676), principal office: 1001 S MAIN ST, STE 600, KALISPELL, MONTANA 59901, USA (“Coingarage,” “we,” “us,” or “our”).

These Loyalty Terms supplement the Coingarage General Terms and Conditions (the “General Terms”), applicable Service Terms, fee schedules and other policies expressly incorporated by reference. If there is a conflict, these Loyalty Terms control only with respect to the Loyalty Program, unless another applicable document expressly states that it controls.

By submitting or confirming a GARA lock request, activating a Loyalty Program Tier, or otherwise using the Loyalty Program, you agree to these Loyalty Terms. If you do not agree, do not activate or use the Loyalty Program.

Definitions

Defined term	Meaning
Account	A Coingarage user account through which a customer accesses the Platform and Services.
Digital Asset	A digital representation of value or rights recorded using distributed-ledger or similar technology that Coingarage designates as supported for a particular Service.
Loyalty Program	The Coingarage loyalty feature under which eligible users may lock GARA to qualify for a Tier and related benefits.
GARA / GARA Token	The Digital Asset with ticker GARA supported by Coingarage and used across the Platform, including for participation in the Loyalty Program and, where supported, for payment of eligible fees and other Platform functionality.
Lock Period	The period during which locked GARA cannot be normally transferred, withdrawn or otherwise disposed of through the Platform. Unless otherwise displayed, the Lock Period for a non-Standard Tier is ninety (90) days.
Platform	The Coingarage digital-asset platform is made available through https://coingarage.us, mobile applications, APIs and other interfaces designated by Coingarage.
Snapshot Value	The reference value of locked GARA expressed in USD at the time determined under Section 2.3 and used solely to determine Tier eligibility.
Supported Jurisdiction	A jurisdiction in which Coingarage expressly makes the relevant Service and Loyalty Program functionality available after considering applicable legal and regulatory requirements.
Tier	A Loyalty Program level determined under Section 4 based on the applicable Snapshot Value and other eligibility conditions.

1. Scope, Nature and Eligibility

1.1. Program purpose. The Loyalty Program allows eligible users to voluntarily lock GARA through the Platform in order to qualify for a Tier and obtain discounts or other benefits made available for that Tier. The Loyalty Program does not itself provide interest, yield, profit-sharing or a guaranteed return merely for locking GARA.

1.2. Relation to the General Terms. The Loyalty Program is a special Platform feature. Matters not expressly regulated by these Loyalty Terms are governed by the General Terms and applicable Service Terms, including rules concerning Accounts, verification, custody and transfers of Digital Assets, fees, security, compliance, suspension and termination.

1.3. Legal nature. The Loyalty Program is a contractual loyalty feature and not a bank account, deposit, lending product, staking service, securities account, investment advisory service or promise of investment return. Participation does not create any fiduciary, ownership, governance or profit-sharing relationship with Coingarage.

1.4. Nature and Platform Use of GARA. GARA is a Digital Asset used within the Coingarage Platform, including for the Loyalty Program and other functionality that Coingarage may make available from time to time. Holding, using or locking GARA does not constitute an ownership interest in Coingarage US LLC and does not create voting, membership, dividend, revenue-sharing or similar corporate rights. Any utility or benefits associated with GARA exist only to the extent expressly made available through the Platform and may be subject to these Loyalty Terms, the General Terms and applicable law.

1.5. Eligibility. The Loyalty Program may be used only by a user with a valid and active Account who has completed any identity verification, security, tax or compliance procedures required by Coingarage and remains eligible under applicable law and Coingarage policies.

1.6. Supported jurisdictions. The Loyalty Program is available only in Supported Jurisdictions and may be restricted by product, Digital Asset, Tier, user type or location. Availability of the Platform or another Service does not by itself mean that the Loyalty Program is available in the same jurisdiction.

2. Activation, Lock Request and Snapshot Value

2.1. Activation. The Loyalty Program is activated when the user submits a GARA lock request through the Platform, is presented with the applicable Tier, Lock Period and other material terms, accepts these Loyalty Terms where required, and confirms the operation.

2.2. Lock request. A user may lock only GARA credited to the user’s Account that is available for locking and that the user is authorized to control. Once confirmed and accepted by the Platform, the lock is recorded in Coingarage’s internal records and the relevant GARA balance becomes unavailable for ordinary transfer, withdrawal or other use during the Lock Period.

2.3. Snapshot Value in USD. For Tier determination, Coingarage determines the Snapshot Value of GARA being locked and expresses that reference value in USD. The Platform will display the applicable Snapshot Value before confirmation, based on the reference price, market data source or other pricing methodology then used by Coingarage. USD is used solely as a reference denomination and unit of account for Tier thresholds. The Loyalty Program does not create or maintain a USD balance, and a user is not required to hold, deposit, withdraw or otherwise transact in USD in order to participate. The Snapshot Value is fixed for the relevant Tier determination at the applicable snapshot time. It does not create any right to receive USD and does not guarantee any future USD-equivalent value of GARA.

2.4. Additional locks and Tier upgrades. A user may lock additional GARA through the Platform to upgrade the user’s Tier. Upon an upgrade, the additional GARA is combined with the user’s existing locked GARA, and a new ninety (90)-day Lock Period begins for the entire aggregate locked position on the date of the upgrade. This replaces the remaining duration of the previous Lock Period.

3. Locking, Renewal and Unlocking

3.1. Effect of locking. During the Lock Period, locked GARA is not available for normal trading, transfer, withdrawal, conversion or other use through the Platform unless Coingarage expressly makes a specific functionality available.

3.2. Minimum Lock Period. Unless the Platform expressly states otherwise, access to a Tier above the Standard Tier requires a Lock Period of ninety (90) days.

3.3. No early unlock as a general rule. A confirmed lock is intended to remain in effect for the applicable Lock Period. The user does not have a contractual right to an early unlock merely because the market value of GARA changes or the user no longer wishes to participate. Coingarage may permit or require early unlocking where expressly provided by the Platform, required by law, necessary for legal or compliance reasons, or connected with discontinuation or material modification of the Loyalty Program.

3.4. Automatic renewal. The user may enable or disable automatic renewal at any time on the Platform. If automatic renewal is enabled when the current Lock Period expires, the locked position automatically renews for a further ninety (90) days. Disabling automatic renewal prevents the next renewal but does not end or shorten a Lock Period that has already begun. If automatic renewal is disabled when the current Lock Period expires, the locked GARA becomes available, subject to processing, security and compliance controls.

3.5. Unlocking and Tier downgrade. When the user's locked position is unlocked and the user no longer meets the conditions for the current Tier, the user will be moved to the Tier for which the user remains eligible, including the Standard Tier where no higher Tier requirements are met. Benefits associated with the previous Tier may cease from the time determined by the Platform.

4. Tier System and Benefits

4.1. Tier principle. Only one active Tier applies to a user at a given time. Tier eligibility is determined using the user's applicable Snapshot Value and other conditions displayed by the Platform. The current Tier and available benefits will be shown in the Account where supported.

4.2. Standard Tier. The Standard Tier (Tier 1) applies where the user has no qualifying locked GARA position or does not meet the requirements of a higher Tier. Standard Platform pricing and product conditions apply unless another promotion or Service Term states otherwise.

4.3. Tier thresholds. Unless modified in accordance with Section 4.8, the following Snapshot Value thresholds apply to a ninety (90)-day Lock Period:

Tier	Label	Minimum Snapshot Value
Tier 1	Standard	No GARA lock required
Tier 2	Explorer	50 USD
Tier 3	Level 3	200 USD
Tier 4	Level 4	500 USD
Tier 5	Level 5	2,000 USD
Tier 6	Level 6	5,000 USD

The benefits (discounts) do not apply to every Service or fee. The actual and up to date benefits (discounts) available for an eligible Service will be always published on the Platform. Changes are subject to Section 4.8.

4.4. Scope of Tier Benefits. Higher Tiers may provide access to discounts and other loyalty benefits made available by Coingarage from time to time. Such benefits may apply to selected Platform Services, fees, setup fees, subscriptions, features, products, promotions or other eligible functionality. The specific benefits available for each Tier, including any applicable discount rate, eligibility conditions and duration, will be displayed on the Platform, in the applicable fee schedule or in separate terms where relevant. The availability of a Tier does not create a right to any particular benefit unless that benefit is expressly designated by Coingarage as available for the relevant Tier. Benefits may differ by Service, product, Tier, jurisdiction or user eligibility.

4.5. Additional Discount When Paying Trading Fees in GARA. Where supported, a user may elect to pay eligible maker and taker trading fees using GARA and may receive an additional discount of up to twenty percent (20%) on the trading fee remaining after application of the applicable Tier discount. The applicable Tier discount is applied first. The additional GARA payment discount is then applied to the remaining eligible trading fee. The exact discount rate and any applicable conditions will be displayed by the Platform or in the applicable fee schedule.

4.6. Other Loyalty Benefits. The Loyalty Program is not limited to fee or subscription discounts. Coingarage may make additional benefits available to particular Tiers, including promotions, rewards, cashback, premium features, enhanced product functionality, preferential or early access to selected products or features, partner offers, status or recognition benefits, or other loyalty benefits. Such benefits may be time-limited, product-specific, jurisdiction-specific or subject to separate terms.

4.7. Automatic application. Eligible Tier benefits may be applied automatically by the Platform when the user uses the relevant Service. The Platform will determine whether benefits can be combined with another discount, promotion or campaign.

4.8. Changes to Tiers and benefits. Coingarage may change Tier thresholds, the method of determining Snapshot Value, and the availability, scope or amount of Tier benefits, including by reducing or discontinuing benefits, subject to applicable law. From their effective date, such changes may also apply to users with an active locked position during an ongoing Lock Period. Locking GARA does not guarantee that the Tier conditions or benefits available at the time of locking will remain unchanged throughout that period. Material changes will be communicated in accordance with Section 8.1. Changes will not retrospectively recalculate fees for completed transactions or withdraw benefits already applied, except where required by law or necessary to correct an error or fraud.

5. Fees and Costs

5.1. No separate locking fee. Coingarage does not charge a separate mandatory fee solely for locking GARA unless a specific fee is disclosed before the user confirms the relevant action.

5.2. Fees for other Services. Other Platform Services remain subject to the pricing, fees and charges disclosed under the General Terms, applicable Service Terms and fee schedule. A Loyalty Program benefit affects only the Service, fee, setup fee, subscription, feature or other component expressly identified as eligible.

5.3. Network and third-party costs. Blockchain transfers or other Digital Asset operations may involve network, validator, gas, custody, payment-provider or other third-party costs. Such costs may change and may not be eligible for a Loyalty Program discount unless expressly stated.

6. Risks and Important Disclosures

6.1. No guaranteed profit or yield. The Loyalty Program does not guarantee profit, yield, interest, appreciation, preservation of capital or any other financial return. Benefits are platform loyalty benefits and are not a promise that GARA will increase or retain value.

6.2. GARA volatility. GARA may be highly volatile and may lose some or all of its market value. Because locked GARA is unavailable for ordinary disposal during the Lock Period, a user may be unable to sell, transfer or withdraw it in response to market movements.

6.3. Snapshot Value and Reference-Price Risk. USD is used solely as a reference denomination for calculating Snapshot Value and Tier thresholds. The Snapshot Value does not represent a USD balance, fiat deposit, redemption claim or guarantee that GARA can be sold, exchanged or otherwise disposed of at that value. The reference price used for a Snapshot Value may differ from prices available on third-party markets or at a later time.

6.4. Changes to benefits. The availability and commercial value of Loyalty Program benefits may change as described in these Loyalty Terms subject to Section 4.8 as well as the respective benefit that is available when a user enters a Tier may later be modified or discontinued prospectively where permitted under these Loyalty Terms and applicable law.

6.5. Technology and operational risks. The Loyalty Program and supported Digital Assets may be affected by blockchain failures, forks, smart-contract vulnerabilities, network congestion, custody or infrastructure outages, cyber incidents, software errors, third-party service failures and other circumstances outside Coingarage's reasonable control.

6.6. Compliance and regulatory risk. Coingarage may restrict, delay, suspend or discontinue Loyalty Program functionality where required for sanctions, anti-money-laundering, fraud-prevention, legal, regulatory, security or risk-management reasons. A change in law or regulatory treatment may affect the availability or design of the Loyalty Program, GARA or related Services.

6.7. No government insurance or protection. Locked GARA and Loyalty Program benefits are not bank deposits and are not insured by the FDIC, protected by SIPC, or covered by any other governmental or statutory compensation scheme unless Coingarage expressly states otherwise and such protection actually applies.

6.8. User responsibility. The user is responsible for evaluating whether participation is appropriate for the user's circumstances and for reviewing these Loyalty Terms and the information made available through the Platform concerning GARA, Tier eligibility, the applicable Lock Period, renewal, benefits, fees and risks before locking GARA. The user is responsible for assessing any applicable tax obligations. Coingarage does not provide individualized investment, tax or legal advice through the Loyalty Program.

7. Suspension, Discontinuation and Account Closure

7.1. No general contractual cooling-off right. Except where a non-waivable right applies under applicable law or Coingarage expressly provides otherwise, these Loyalty Terms do not create a general right to cancel a confirmed GARA lock or to require early unlocking during the Lock Period.

7.2. Suspension or restriction. Coingarage may suspend or restrict access to the Loyalty Program, a Tier, a benefit, a GARA operation or an Account where reasonably necessary for security, fraud prevention, sanctions, AML, legal or regulatory compliance, system integrity, investigation of abuse or another ground permitted under the General Terms.

7.3. Discontinuation of the Loyalty Program. Coingarage may discontinue the Loyalty Program or a material part of it prospectively. Where practicable, Coingarage will provide reasonable notice. If discontinuation makes continued locking unnecessary or unavailable, Coingarage will unlock or otherwise make available the affected GARA as soon as reasonably practicable, subject to applicable law, compliance review, technical constraints and the rights of third parties.

7.4. Effect of Account suspension or closure. Suspension or closure of an Account may suspend or terminate access to Loyalty Program benefits. Locked GARA remains subject to applicable legal, compliance, security and settlement requirements. Final handling of Digital Assets after Account closure is governed by the General Terms and any applicable Service Terms.

8. Final Provisions

8.1. Changes to these Loyalty Terms. Coingarage may amend these Loyalty Terms prospectively. Material changes that adversely affect existing user rights will be communicated through the Platform, email or another legally permitted method before becoming effective, except where immediate effectiveness is

reasonably necessary for legal compliance, security, fraud prevention or an emergency. Continued use after the effective date constitutes acceptance to the extent permitted by law.

8.2. Electronic communications and acceptance. The user consents to receive contractual notices, Tier information, lock confirmations, program updates and other Loyalty Program communications electronically through the Platform or email to the extent permitted by law. Electronic acceptance may be used as evidence of agreement.

8.3. Governing law and venue. These Loyalty Terms are governed by the governing-law and dispute-resolution provisions of the General Terms. Unless non-waivable law requires otherwise, the laws of the State of Montana govern and the courts identified in the General Terms have jurisdiction over disputes concerning the Loyalty Program.

8.4. Severability. If any provision of these Loyalty Terms is held invalid or unenforceable, it will be enforced to the maximum extent permitted and the remaining provisions will remain in effect.

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

8.6. Contact. Questions, notices or requests concerning the Loyalty Program may be submitted through the Platform or to support@coingarage.us. Written correspondence may be sent to Coingarage US LLC, 1001 S MAIN ST, STE 600, KALISPELL, MONTANA 59901, USA.

8.7. Effective Date. These Loyalty Terms are effective from September 29, 2026.

Appendix A – Loyalty Program Summary

This Appendix is a summary for convenience. If it conflicts with the operative provisions of these Loyalty Terms, the operative provisions control.

Item	Summary
Reference unit	USD, used solely as a reference denomination for Snapshot Value and Tier thresholds. It does not represent a Digital Asset, fiat balance or required funding method under the Loyalty Program.
GARA	The Digital Asset with ticker GARA used across the Coingarage Platform and locked for participation in the Loyalty Program.
Standard Lock Period	90 days for Tiers above Standard, unless the Platform expressly states otherwise.
Tier thresholds	50 / 200 / 500 / 2,000 / 5,000 USD Snapshot Value for Tiers 2–6.
Indicative Tier discounts	Up to 25% / 37.5% / 50% / 62.5% / 75% for eligible Tier discount benefits.
Examples of Tier Benefits	Discounts or other benefits relating to eligible Platform Services, fees, setup fees, subscriptions, features, products, promotions or other functionality, as designated by Coingarage from time to time.
Additional GARA trading-fee discount	Up to 20% on the eligible maker and taker trading fee remaining after application of the applicable Tier discount, when the fee is paid in GARA and where supported. The Tier discount is applied first.
Benefit scope	A Tier benefit applies only to the Service, fee, setup fee, subscription, feature, product or other component expressly designated as eligible by the Platform, applicable fee schedule or separate terms.
Early unlock	No general contractual right to early unlock during the Lock Period, except where required by law or expressly permitted by Coingarage.