SPOT MARKET TERMS OF THE COINGARAGE PLATFORM

These Spot Market Terms govern spot trading on the Coingarage platform available through https://coingarage.us and the Coingarage mobile application. The operator and service provider is 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. Effective date: September 29, 2026.

These Spot Market Terms are Service Terms under the General Terms and Conditions of the Coingarage Platform ("General Terms"). Capitalized terms not defined here have the meaning given in the General Terms. If these Spot Market Terms conflict with the General Terms, these Spot Market Terms control for spot trading.

1. Spot Trading

1.1. Subject Matter. These Spot Market Terms govern the legal relationship between Coingarage and you in connection with placing, routing, executing, settling and cancelling spot Orders to buy or sell supported Digital Assets through the Platform.

1.2. Spot-Only Service. The spot Service permits purchases and sales for prompt settlement in supported Digital Assets. Unless separately offered under specific terms and all required authorizations, the spot Service does not include margin, leverage, futures, options, swaps, lending, securities brokerage or dealing, investment advice or any promise of return. Coingarage does not knowingly offer spot transactions in a Digital Asset that it determines is a security under U.S. federal securities laws unless the relevant activity is separately authorized, registered or exempt and expressly offered under separate terms.

1.3. Order Execution Model. The Platform may arrange execution of an Order on a selected third-party trading venue, with a market maker or liquidity provider, through another service provider, or through another lawful execution method. The execution route may vary by Digital Asset, jurisdiction, liquidity, Order type, size, price, market conditions and availability of third-party services.

1.4. Execution Outside a Centralized Venue. An Order may be executed with an over-the-counter counterparty, market maker or liquidity provider rather than through a centralized order book. Such execution can involve different liquidity, pricing, counterparty and settlement risks. By using the spot Service, you authorize Coingarage to use these execution methods where lawful and consistent with these Spot Market Terms.

1.5. Execution Policy. More detailed operational rules may be set out in an Execution Policy published through the Website or Platform. We may update the Execution Policy prospectively and will provide notice of material changes where required by law or where reasonably practicable.

1.6. Commercially Reasonable Execution Standard. We seek to use commercially reasonable execution methods designed to obtain a competitive result considering factors such as price, fees, size, speed, liquidity, probability of execution and settlement, venue availability and market conditions. Unless applicable law expressly requires otherwise, this is a contractual execution standard only and is not a representation that Coingarage acts as your fiduciary or as a securities broker-dealer, or that it owes a statutory securities broker-dealer "best execution" duty. FinCEN MSB registration does not itself create such a duty. We do not guarantee the best available price in the market.

1.7. Third-Party Execution Rules. If an Order is routed to a third-party venue, liquidity provider or other execution provider, that provider's market rules, order types, execution logic, trading hours, fees and error policies may affect the Order. We may rely on those rules to the extent disclosed or reasonably necessary to execute your Order.

1.8. Regulatory Status of the Spot Service. Coingarage is registered with FinCEN as an MSB, MSB Registration No. 31000336102485. That registration supports federal Bank Secrecy Act compliance status for covered MSB activities; it is not a securities or commodities registration, a state money-transmitter

license, or governmental approval or endorsement. The spot Service is available only in Supported Jurisdictions as defined in the General Terms.

2. Orders

2.1. Order. By placing an Order, you instruct and authorize Coingarage to arrange the purchase or sale of the specified Digital Asset on the parameters shown in the Order. An Order is not guaranteed to execute, and no completed trade exists until execution is confirmed by the Platform or relevant execution provider.

2.2. Funding Requirement. To place an Order, you must have sufficient available Digital Assets to cover the Order and all applicable fees and/or other charges. We may reserve or lock the required amount while the Order is open.

2.3. Order Types. Depending on the interface, market and Digital Asset, the Platform may support Market Orders, Limit Orders and Stop Orders. Some interfaces may support fewer Order types. If an Order type is not specifically selected and the interface so indicates, the Order may be treated as a Market Order.

2.4. Limit Order. A Limit Order is an Order to buy or sell a specified quantity of a Digital Asset at the limit price you specify or at a more favorable price, subject to the selected time-in-force. A Limit Order may remain unexecuted if the relevant market conditions do not occur.

a) Good-Til-Canceled (GTC): the Order remains open until you cancel it or it is otherwise cancelled under these Spot Market Terms. Unless the Platform states otherwise, GTC is the default time-in-force.

b) Immediate or Cancel (IOC): the Order is immediately executed to the extent possible and any unfilled remainder is cancelled.

c) Fill or Kill (FOK): the Order is executed only if it can be filled in full immediately; otherwise it is cancelled.

d) Day Only: the Order remains open for 24 hours after submission, after which any unfilled remainder is cancelled, unless the Platform expressly displays a different expiry convention.

2.5. Market Order. A Market Order is an Order to buy or sell a specified quantity of a Digital Asset at the price determined through the execution method selected by Coingarage. A Market Order is normally submitted for immediate execution and may fill in multiple parts at different prices. The final execution price may be less favorable than the last displayed price or indicative quote. If you require price control, use a Limit Order where available.

2.6. Stop Order. A Stop Order becomes active when the applicable market price reaches the trigger level you select. A Stop Market Order then submits a Market Order and can execute materially above or below the trigger price. A Stop Limit Order submits a Limit Order at the limit price you select and may not execute if the market moves through that price without sufficient liquidity.

2.7. Quotes and Market Data. Market data, reference prices, charts, depth information and quotes may be delayed, aggregated, sourced from third parties or indicative only. They do not guarantee that an Order will execute at the displayed level.

2.8. Order Limits. We may set minimum or maximum Order sizes, price increments, notional limits, transaction-frequency limits or other parameters by Digital Asset, market, Account or jurisdiction.

3. Execution and Settlement of Orders

3.1. Execution. An Order is executed when the conditions for the relevant Order type are satisfied and an execution provider accepts and completes the trade. An open Order remains subject to cancellation, expiry, rejection, suspension or execution as provided in these Spot Market Terms and the applicable market rules.

3.2. Priority. Within Coingarage-controlled queues, Orders of the same relevant type and price are generally processed on a time-priority basis, subject to system constraints, routing logic, risk controls and

the rules of external execution providers. Coingarage does not guarantee queue priority on a third-party venue.

3.3. Specific Order Conditions. Execution depends on the particular Order type, time-in-force, price, size, available liquidity, market state, account balance, limits and any other parameters displayed when the Order is placed.

3.4. Reservation and Settlement of Funds. When you place an Order, we may reserve or deduct the Digital Assets required to satisfy the Order and fees. On execution, the purchased Digital Asset is credited to your Account, subject to settlement finality and any applicable hold. If an Order is cancelled or expires before full execution, any reserved amount attributable to the unexecuted portion is released, less any fee lawfully charged for the cancellation or related service.

3.5. No Guarantee of Execution. We do not guarantee that an Order will be executed, fully executed, executed at a particular time, or executed at a particular price. Execution depends on market conditions, available counterparties and liquidity, venue availability, Order parameters, Bank Secrecy Act and sanctions controls, system conditions and other applicable legal or risk-management requirements.

3.6. Slippage and Volatility. Market Orders and Stop Market Orders can experience substantial slippage, particularly during volatility, low liquidity, market gaps or rapid price movement. You accept the risk that the execution price can differ materially from the price displayed when you submit the Order.

3.7. Delivery of Purchased Digital Assets. Digital Assets purchased through the spot Service are credited to your Account and, unless immediately withdrawn or otherwise transferred under your instructions, are held through the custody arrangements described in the General Terms.

3.8. Cancellation. An Order, or any unexecuted portion of an Order, may be cancelled through the Platform where cancellation is available. Cancellation is not effective until confirmed by the Platform or execution provider. An Order may execute while a cancellation request is in transit or being processed. An executed trade cannot ordinarily be cancelled or reversed.

3.9. Venue and Counterparty Selection. Subject to applicable law and these Spot Market Terms, Coingarage determines the execution venue, liquidity provider, market maker or other counterparty or service provider used to execute or route an Order. Selection may change between Orders or during market disruption.

3.10. Execution Factors. In choosing an execution method, we may consider price, total transaction cost, available liquidity, Order size, speed, likelihood of execution and settlement, market depth, counterparty or venue risk, operational reliability, compliance restrictions, and other factors that we reasonably consider relevant. Different factors may receive different weights depending on market conditions and Order characteristics.

3.11. Specific Instructions. A specific instruction you include in an Order can restrict the execution methods available to us and may prevent us from obtaining a result that would otherwise have been available. We follow valid specific instructions to the extent the Platform supports them and doing so is lawful and operationally feasible.

3.12. Manifest Errors and Abnormal Conditions. We may reject, cancel, correct or adjust an Order or trade affected by a manifest pricing error, duplicate execution, system malfunction, erroneous market data, unauthorized system activity, external venue error or other abnormal condition, to the extent permitted by law and reasonably necessary to restore the position that would have existed absent the error. Ordinary adverse price movement is not a manifest error.

3.13. Suspension, Delisting and Legal Classification. We may suspend a market, reject new Orders, cancel open Orders or stop supporting a Digital Asset because of legal or regulatory concerns, including a change in the asset's treatment under securities, commodities, stablecoin, sanctions or other law; market-integrity or liquidity concerns; security incidents; forks; issuer events; or third-party venue restrictions. We do not guarantee advance notice where immediate action is reasonably necessary.

3.14. Compliance Holds and Reporting. An Order, settlement or related transfer may be delayed, rejected, cancelled or restricted where reasonably necessary to complete identity or transaction review, comply with Bank Secrecy Act recordkeeping or reporting requirements, apply OFAC or other sanctions, respond to legal process, or address suspected fraud or unlawful activity. Applicable law may prohibit us from disclosing the existence or details of certain reviews or reports.

4. Trading Fees

4.1. Fees. Placing, cancelling or executing an Order may be subject to fees shown in the applicable fee schedule or before confirmation. You authorize us to deduct applicable fees from the relevant Digital Assets.

4.2. Maker and Taker Fees. Where the Platform uses maker/taker pricing, a maker fee generally applies to a Limit Order that adds liquidity at a price not immediately executable, while a taker fee generally applies to a Market Order or a Limit Order that immediately removes available liquidity. A Stop Order is charged according to the Order that is generated when its trigger condition is met.

4.3. Different Markets and Third-Party Costs. Fees may differ by Digital Asset, market, volume, Account tier or execution provider. Third-party venue fees, network fees or other costs may also apply and may be incorporated into the displayed fee or charged separately as disclosed.

4.4. Discounts. We may offer volume-based, promotional or other fee discounts. Eligibility and conditions may change prospectively and may differ by user, market or jurisdiction, subject to applicable law.

5. Spot Trading Risks

5.1. Market Risk. Spot Digital Asset markets can be extremely volatile and illiquid. You may lose the full value committed to a trade.

5.2. Execution Risk. Orders may be delayed, partially filled, rejected, cancelled or executed at materially different prices because of liquidity, volatility, routing, latency, third-party venue conditions, market gaps or technical failures.

5.3. Counterparty and Venue Risk. Execution may depend on third-party venues, liquidity providers or counterparties. Their operational failure, insolvency, security incident or legal restriction can delay or prevent execution or settlement.

5.4. Regulatory Risk. The legal status of a Digital Asset or trading activity may change under federal or state law, agency interpretations or court decisions. FinCEN MSB registration does not determine whether a Digital Asset is a security, commodity, payment stablecoin or other regulated instrument and does not authorize the spot Service in every jurisdiction. Coingarage may restrict, suspend or cease trading where necessary to comply with law or manage material regulatory risk.

5.5. No Advice. Coingarage does not recommend particular spot trades or determine whether an Order is suitable for you. You are responsible for your own trading decisions.

5.6. General Risk Disclosures. The risk disclosures in the General Terms also apply to spot trading and are incorporated into these Spot Market Terms.

6. Final Provisions

6.1. Finality of Executed Trades. Once a spot trade has executed, you have no contractual right to cancel or rescind it merely because the market price changes or you change your mind. Any mandatory right or remedy under applicable law remains unaffected.

6.2. General Terms and Compliance Provisions. The General Terms apply to all matters not specifically addressed in these Spot Market Terms, including Account security, FinCEN/BSA compliance, OFAC and other sanctions, custody, transfers and applicable funds-transfer information requirements, privacy, liability, termination and customer complaints.

6.3. Governing Law and Venue. The governing-law and venue provisions in the General Terms apply to these Spot Market Terms and spot transactions, subject to non-waivable applicable law.

6.4. Language. These Spot Market 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.

6.5. Severability. If a provision of these Spot Market Terms is invalid or unenforceable, the remaining provisions remain in effect and the affected provision will be enforced to the maximum extent permitted by law.

6.6. Effective Date. These Spot Market Terms are effective from September 29, 2026.