

YLDLOCK — Risk & Compliance Documentation

YLDLOCK LTD — Certified Documentation Package Cayman Islands • April-May 2022

YLDLOCK — Risk & Compliance *Date: 27 April 2022 Certified under the authority of YLDLOCK LTD — Cayman Islands*

1. Regulatory Integrity YLDLOCK LTD is structured under the Cayman Islands Monetary Authority (CIMA) framework and aligns with the Virtual Asset (Service Providers) Act (2022 Revision). All operational, custody, and yield activities follow both AML/CTF and KYC protocols as outlined by CIMA and AUSTRAC standards in Australia.

2. Compliance Structure - Compliance Officer & AML Officer formally appointed. - Quarterly filings and AML monitoring reports maintained with full traceability. - Independent audits conducted annually to verify adherence to policy and procedure. - Documentation includes: beneficial ownership filings, FATF Travel Rule records, and client verification statements.

3. Risk Management Framework - Cybersecurity Risk: Multi-layer encryption, hardened infrastructure, intrusion detection. - Operational Risk: Internal controls, approval chains, and defined escalation routes. - Liquidity Risk: Conservative exposure limits, diversified reserves, and automated alerting. - Regulatory Risk: Legal counsel review and quarterly compliance updates.

4. Recordkeeping & Oversight All transaction logs and client data are retained for a minimum of five years, in compliance with CIMA guidelines and the Cayman Data Protection Act. Independent auditors perform reconciliation and sampling to verify integrity of stored data.

5. Governance & Certification Governance is led by Lachlan Reeves, Director & CEO, supported by compliance and audit committees ensuring real-time transparency and accountability.

YLDLOCK — Security *Date: 30 April 2022 Certified under the authority of YLDLOCK LTD — Cayman Islands*

1. Infrastructure Security YLDLOCK operates a fully segmented network with multi-region redundancy. Core systems are hosted in secure, Tier IV-equivalent data centers with 24/7 monitoring and air-gapped cold-storage nodes.

2. Cryptographic Controls - Encryption: AES-256 bit data encryption and SHA-3 hashing for ledger validation. - Key Management: Multi-signature (M of N) scheme with geographically distributed signers. - Hardware Security Modules

(HSMs): Used for generation, rotation, and destruction of private keys. - Access Control: Zero-trust architecture with biometric and token-based auth.

3. Application & Network Security All code repositories are audited for vulnerabilities before deployment. Penetration tests and threat simulations are conducted quarterly by independent vendors.

4. Incident Response - Continuous monitoring for anomalies and unauthorized access. - Documented playbook for incident classification, containment, and notification. - 24-hour maximum response window for potential compromises.

5. Operational Integrity - Segregated development and production environments. - Full version control and rollback capabilities. - External audits validate resilience and recovery time objectives.

YLDLOCK — For Institutions *Date: 4 May 2022 Certified under the authority of YLDLOCK LTD — Cayman Islands*

1. Institutional Mandate YLDLOCK LTD provides a digital-asset infrastructure built for institutions — not retail. Our custody and yield environment mirrors traditional financial-market rigor while leveraging blockchain transparency.

2. Core Offerings - Institutional Custody: Multi-sig cold storage, segregated wallets, daily reconciliation. - Yield Lock Products: Audited on-chain protocols with counterparty risk mitigation. - Reporting & Transparency: Institution-grade dashboards with real-time exposure tracking.

3. Compliance Assurance Institutions benefit from a dual-jurisdiction regulatory alignment: - CIMA (Cayman Islands) for VASP registration and oversight. - AUSTRAC (Australia) for AML/CTF alignment and KYC standards. - Continuous legal review against FATF and OECD crypto reporting frameworks.

4. Governance Interface Dedicated client liaisons coordinate with institutional risk officers to ensure compliance transparency, audit access, and secure report exchange via encrypted channels.

5. Commitment to Transparency All operational flows — from asset entry to yield distribution — are documented on-chain or verifiable through third-party reporting. YLDLOCK remains a custody partner that values auditability as a service.

Signed electronically Lachlan Reeves Director / CEO YLDLOCK LTD
Cayman Islands