

Funds, Cards and Risk Disclosure Notice

By this notice, SafeZoneFinance s.r.o., registration number 19525761, a company incorporated under the laws of Czech Republic, with its registered address at Vlkova 532/8, Prague-Zizkov, 130 00 Czech Republic, and postal address at Vlkova 532/8, Prague-Zizkov, 130 00 Czech Republic hereby notifies You, as the End User, that:

1. Status of SafeZoneFinance s.r.o.

SafeZoneFinance s.r.o. is not a bank, credit institution, electronic money institution, payment institution, or crypto-asset service provider within the meaning of applicable Czech or EU legislation.

SafeZoneFinance s.r.o. does not provide regulated financial services requiring authorization from the Czech National Bank (Česká Národní Banka).

2. User Accounts

Any user account created on the Website represents a technical user profile used solely to access the services offered via the platform.

A user account does not constitute a personal bank account, payment account, or electronic money account, and SafeZoneFinance s.r.o. does not open or maintain financial accounts for users.

3. Prepaid Cards

SafeZoneFinance s.r.o.:

- a) is not the issuer of any payment card;
- b) does not act as a payment service provider;
- c) does not process card transactions in its own name.

4. Storage of User Funds

User funds are held by regulated third-party financial institutions and/or service providers in accounts designated for client funds and separated from the operational funds.

SafeZoneFinance s.r.o.:

- a) does not accept deposits within the meaning of Act No. 21/1992 Coll., on Banks;
- b) does not safeguard user funds on its own balance sheet;
- c) does not provide custody, fiduciary, or escrow services.

5. AML and Compliance Framework

SafeZoneFinance s.r.o. does not accept, store, or dispose of user funds and, accordingly, does not conduct KYC procedures in relation to funds held by regulated licensed financial institutions.

All operations related to the storage of user funds, the issuance and servicing of prepaid payment cards, as well as the processing of payment and other financial transactions, are carried out by regulated licensed financial institutions or payment organizations that:

- a) operate on the basis of their own licenses and permits;
- b) are independently subject to AML/CFT legislation;
- c) bear independent and full responsibility for:
 - customer identification and verification (KYC);
 - verification of the source of funds (Source of Funds / Source of Wealth);
 - monitoring of transactions;
 - compliance with reporting requirements to the competent authorities.

SafeZoneFinance s.r.o. does not receive or process information about specific accounts in which users' funds are stored, nor does it have KYC documentation collected by third-party licensed regulated financial institutions as part of their regulatory obligations when storing client funds.

As part of its activities, SafeZoneFinance s.r.o.:

- a) performs compliance control exclusively within the scope of its functional role;
- b) uses standard industry procedures for assessing the risks of counterparties and services;
- c) interacts only with third-party service providers who declare compliance with applicable AML/CFT legislation.

SafeZoneFinance s.r.o. does not act as a person obliged to apply AML/CFT measures in relation to user funds and cannot replace or duplicate AML procedures performed by regulated licensed financial institutions.

6. No Financial Advice

Information provided on the Website does not constitute financial, investment, legal, or tax advice. Users remain solely responsible for assessing the suitability and risks of using prepaid cards and related services.

Date: 19th day of December, 2025

SafeZoneFinance s.r.o.