ARGENTIX CARD TERMS

Proposed Card Terms & Conditions | Project Draft | 6 November 2026

1. Status and purpose

These Card Terms describe the proposed features and intended conditions of the future Argentix Card programme. The programme is under development. No card is currently issued or made available under this document, and these draft terms do not constitute a binding offer, a payment-services agreement or a guarantee of launch. Final terms will be published before any card is offered, subject to the appointment and approval of the relevant authorised issuing and payment-services partners.

2. Project operator

The Argentix project is operated by Juliette Group LTD (Company No. 17493479), 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ, United Kingdom. Website: www.theargentix.com. Contact: info@argentixgroup.com. The identity of the future card issuer and other regulated service providers remains to be confirmed.

3. Physical and virtual cards

The proposed programme will include a physical card and a virtual card, subject to availability, issuer approval and applicable rules. Supported card networks, digital wallets, card delivery areas and technical features will be confirmed in the final programme documentation.

4. Eligibility and minimum AGX purchase

The intended commercial eligibility condition is a minimum purchase of 10 AGX. Purchasing AGX does not itself create an immediate right to receive a card. Issuance will also depend on programme availability, applicable eligibility rules, identity verification where required and approval by the authorised issuer. Any separate terms governing AGX purchases continue to apply.

5. EUR-denominated balance and AGX conversion

The planned card account balance will be denominated in euros (EUR). The project intends to support funding through conversion of AGX into EUR, if and when that functionality is available. Conversion availability, execution, exchange rate, fees, processing times and providers will be disclosed separately before use. An AGX purchase price does not guarantee that AGX can always be converted or redeemed for EUR at a fixed rate.

6. Spending and withdrawal limits

Argentix does not intend to impose its own daily, monthly or per-transaction spending or ATM withdrawal limits beyond the available EUR account balance. Transactions cannot exceed the available balance after any applicable charges or pending authorisations. Limits, declines or restrictions may nevertheless arise from the card issuer, payment network, ATM operator, merchants, security controls, technical capacity or applicable law. ATM cash availability and acceptance are not guaranteed.

7. Fees and card issuance

The proposed Argentix pricing policy is no Argentix-imposed fee for card payments or ATM withdrawals, and free initial card issuance. This does not mean every transaction or use will be cost-free: third-party ATM surcharges, foreign-exchange costs, card replacement or delivery charges, network or issuer charges, and AGX conversion costs may apply if disclosed in the final terms. Any such charges will be communicated before the relevant service is activated or used.

8. Geographic acceptance

The card is intended for use worldwide wherever its eventual payment network is accepted, subject to the issuer's permitted territories, merchant and ATM acceptance, sanctions, local laws, fraud prevention and operational restrictions. Worldwide acceptance is an objective, not a guarantee.

9. Identity verification and compliance

Customer identification, know-your-customer (KYC), anti-money-laundering checks, age and residency requirements, and any ongoing monitoring will be determined with the future authorised issuing partner and applicable law. Users may be required to provide documents or information. Applications may be declined, or access restricted, where required by law or the issuer's policies.

10. Card security and unauthorised use

Future cardholders will be expected to keep cards, PINs, credentials and devices secure, promptly report loss or suspected misuse and cooperate with security procedures. The final issuer agreement will specify how to freeze or replace a card, report unauthorised transactions, seek refunds and exercise applicable statutory rights. Nothing in these draft terms limits rights that cannot legally be excluded.

11. Renewal, expiry and replacement

The proposed policy is renewal upon the cardholder's request, rather than automatic renewal. Card validity periods, renewal eligibility, replacement procedures, delivery and any third-party charges will be defined in the final cardholder agreement.

12. Availability, suspension and changes

The project may change or discontinue proposed features before launch. Once launched, the authorised issuer and relevant partners may need to suspend or restrict card functions for legal, security, fraud-prevention or operational reasons, as specified in the final agreement. The programme launch date and availability are not guaranteed.

13. Complaints, privacy and governing documents

Questions about this draft may be sent to info@argentixgroup.com. Once a programme is launched, the issuer's complaint procedures, regulatory information, applicable law, privacy notices and any mandatory consumer protections will be provided. In case of inconsistency, the final issuer/cardholder terms and applicable mandatory law will govern regulated card services.

14. No investment or value guarantee

The Argentix Card is a proposed payment-related product feature, not an investment product. AGX is presented as a utility token; holding or buying AGX does not guarantee card issuance, an exchange rate, a financial return or access to a regulated payment account. Crypto-assets may lose value, and their conversion into fiat currency may be unavailable.