MiCA White Paper

Creditcoin ($CTC)

Version 1.0
August 2025

This white paper (this "White Paper") was drafted in accordance with Regulation (EU) 2023/1114 on markets in crypto assets regulation ("MiCA") for the European Economic Area ("EEA") to seek admission for the trading of $CTC in the EEA.

THIS WHITE PAPER HAS NOT BEEN APPROVED BY ANY COMPETENT AUTHORITY IN ANY MEMBER STATE OF THE EEA. CREDITCOIN OÜ, ("CREDITCOIN") AS THE PERSON SEEKING ADMISSION TO TRADING, IS SOLELY RESPONSIBLE FOR THE CONTENT OF THIS WHITE PAPER.

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DATE OF NOTIFICATION

2025-08-08

COMPLIANCE STATEMENTS

This White Paper has not been approved by any competent authority in any Member State of the EEA. Creditcoin, as the person seeking admission to trading, is solely responsible for the content of this White Paper.

This White Paper complies with Title II of MiCA and, to the best of the knowledge of Creditcoin's management body, the information presented in this White Paper is fair, clear and not misleading and this White Paper makes no omission likely to affect its import.

$CTC, as the crypto-asset referred to in this White Paper, may lose its value in part or in full, may not always be transferable and may not be liquid.

$CTC may not be exchangeable against the good or service promised in this White Paper, especially in the case of a failure or discontinuation of the crypto-asset project.

$CTC is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council nor is it covered by the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.

SUMMARY

Warning

This summary should be read as an introduction to this White Paper. The prospective holder should base any decision to purchase $CTC on the content of this White Paper as a whole and not on the summary alone. The offer to the public of $CTC does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law.

This White Paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to European Union ("EU") or national laws.

Characteristics of the crypto-asset

"CTC (ERC-20)", is the ERC-20 version of the Creditcoin protocol's utility token, "CTC (Mainnet)". CTC (ERC-20) can be swapped 1:1 for CTC (Mainnet). Collectively, CTC (ERC-20), CTC (Mainnet), are referred to as "$CTC".

CTC (Mainnet) is the utility token of the Creditcoin protocol (the "Protocol"), a blockchain-agnostic investment protocol designed to connect fundraisers and investors through blockchain-based lending, tokenize real-world assets ("RWAs"), and support decentralized physical infrastructure networks ("DePIN"). CTC (Mainnet) is used for gas fees and staking on the

Protocol. Staked CTC (Mainnet) enables participation in the Protocol's consensus mechanism, including validator operations. The CTC (ERC-20) token does not carry any rights or obligations, other than its ability to be swapped for CTC (Mainnet). $CTC, as initially available on EU regulated crypto-asset trading platforms operated by authorized crypto-asset service providers ("CASPs") that facilitate the matching of multiple third-party buy and sell orders for crypto-assets in a system and in accordance with uniform rules (collectively, "Trading Platforms"), will be in the form of CTC (ERC-20). Neither CTC (ERC-20) nor CTC (Mainnet) confers ownership, governance rights, enforceable claims, or guaranteed utility. CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). CTC (Mainnet) may be used on the Protocol subject to the terms and conditions thereof.

Utility token access description

CTC (Mainnet) is the utility token of the Protocol, used to pay gas fees, support Protocol operations, and may be staked by validators or their delegators to participate in consensus and help secure the network.

Key information about the offer to the public or admission to trading

$CTC is not being offered to the public. Creditcoin is applying solely for CTC (ERC-20)'s admission to trading at Payward Europe Solutions Limited, trading as Kraken ("Kraken"), authorized as a CASP under MiCA by the Central Bank of Ireland. $CTC is already issued and circulating. There is no new issuance or subscription period planned. Admission to trading is sought on other EU regulated Trading Platforms.

INFORMATION ON RISKS

Offer-Related Risks

The admission to trading of $CTC involves risks related to market volatility, liquidity, regulatory uncertainties, and trading conditions. The crypto-asset market is highly dynamic, and the price of $CTC may experience significant fluctuations due to market sentiment, macroeconomic trends, and speculative activity.

There is no guarantee of sustained liquidity or that an active secondary market for $CTC will develop or remain stable over time. Regulatory changes may impact trading conditions, exchange availability, or compliance requirements, potentially restricting access to $CTC in certain jurisdictions or imposing additional obligations on holders.

Issuer-Related Risks

Creditcoin, as the issuer of $CTC, faces risks related to regulatory compliance, financial sustainability, operational execution, and governance.

(A) Regulatory Compliance Risks: Pursuant to its incorporation in Estonia, and seeking compliance with MiCA, and other regulatory regimes across other jurisdictions in which $CTC is or may be traded, Creditcoin is subject to multiple evolving

regulatory requirements. Changes in EU or international regulations could impact Creditcoin's ability to operate the Protocol, manage $CTC, or expand services.

(B) Financial and Business Risks: Creditcoin operates in a highly competitive and rapidly evolving industry. Its financial sustainability depends on Protocol use and growth. Market downturns, operational inefficiencies, or funding challenges could impact Creditcoin' ability to continue providing its services.

Crypto-Assets-Related Risks

CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). Holders of $CTC have no other enforceable obligations or financial claims against Creditcoin or any third-party. $CTC value and utility are dependent on Protocol adoption, development, and growth, rather than intrinsic financial guarantees.

(A) Market and Liquidity Risk: The price of $CTC is subject to market fluctuations, speculative activity, and macroeconomic factors. There is no guarantee of sustained liquidity or that an active secondary market will remain stable.

(B) Blockchain and Transaction Risk: $CTC operates on Creditcoin, making it subject to network congestion, and potential disruptions, which may impact transaction costs and settlement times.

(C) Smart Contract and Security Risks: As an on-chain asset, $CTC relies on smart contract functionality, which may be exposed to vulnerabilities, exploits, or unforeseen technical failures.

(D) Regulatory Risk: Changes in cryptocurrency regulations and laws could impact the availability, usability, or trading conditions of $CTC in different jurisdictions.

(E) Adoption and Ecosystem Risk: The utility of $CTC depends on user adoption and platform growth. If demand for the Protocol does not scale as expected, $CTC's use case may be lower than anticipated.

Project Implementation-Related Risks

The successful implementation of the Protocol depends on the continued adoption of $CTC, expansion of the Protocol, and onboarding of Node Operators. Several risks could impact the Protocol's development:

(A) Adoption and Market Demand Risk: The utility of $CTC relies on widespread adoption within the Protocol. If user engagement or demand for the Protocol grows slower than anticipated, the $CTC's functional value may be reduced.

(B) Third-Party Integration Risk: Creditcoin collaborates with exchanges, blockchain infrastructure providers, space technology companies, and other third parties. Any

delays, technical failures, or security breaches in these third-party services could affect the availability or functionality of the Protocol or $CTC.

(C) Development and Operational Risk: The expansion of the Protocol may face delays due to unforeseen technical challenges, regulatory changes, or resource constraints.

(D) Regulatory and Compliance Risk: Future changes in applicable law or regulations may impact the timeline or scope of Protocol development.

(E) Wallet Compatibility Risk: The ability to securely store and transfer $CTC depends on using wallets compatible with the applicable blockchain network. Using unsupported or misconfigured wallets may result in loss of access to tokens or failed transactions.

Real-World Assets and External Project Dependencies

Any projects or offerings leveraging the Protocol to issue RWAs are subject to risks associated with the viability, enforceability, and performance of the underlying assets. These assets (whether representing loans, commodities, real estate, receivables, or other off-chain instruments) may be illiquid, difficult to value, or legally or economically impaired. The valuation and functionality of such tokenized assets are often contingent on off-chain performance, legal frameworks, and counterparties, which may not be transparent or verifiable on-chain.

In addition, the Protocol does not originate, sponsor, or manage RWA projects; rather, third-party project teams and external asset originators are responsible for the design, execution, and maintenance of such offerings. These third-party teams may vary in experience, governance, financial stability, and regulatory compliance. Any failure or misconduct by those teams, or any adverse developments affecting the referenced RWAs, may materially impact on the perceived or actual value of crypto-assets issued on the Protocol. Neither Creditcoin nor Protocol guarantee the value, performance, or legal enforceability of any asset-backed tokens issued on the Protocol.

Technology-Related Risks

CTC (Mainnet) operates on the Creditcoin blockchain, while CTC (ERC-20) operates on the Ethereum blockchain, making $CTC subject to the security and operational conditions of the respective underlying networks. Several technology-related risks may impact the usability, security, and efficiency of $CTC:

(A) Smart Contract Vulnerabilities: $CTC relies on Creditcoin smart contracts. Any bugs, exploits, or coding errors could lead to security breaches, unintended losses, or unauthorized access.

(B) Network Congestion and Transaction Costs: Creditcoin's scalability limitations may result in delays, high transaction fees, or failed transactions during times of heavy network usage, affecting the cost and speed of $CTC transactions.

(C) Blockchain Forks and Consensus Changes: Changes to Creditcoin's smart contracts, hard forks, or potential future upgrades could impact the Protocol or $CTC's functionality, security, or compatibility with blockchain standards.

(D) Cybersecurity Risks: The Creditcoin network is vulnerable to attacks, such as 51% attacks, or denial-of-service attacks, which could disrupt operations or compromise the integrity of the Protocol or $CTC transactions.

(E) Private Key Management Risks: Users must secure their private keys to access and transfer $CTC. Loss of a private key is irreversible, resulting in permanent loss of $CTC held in the applicable wallet to which the private keys are associated.

(F) Dependency on Third-Party Infrastructure: $CTC transactions may in part may rely on software, hardware, smart contracts, or third parties. Any security breaches, operational failures, or regulatory issues affecting the aforementioned infrastructure components could impact $CTC's availability.

(G) Future Blockchain Migrations: $CTC is currently issued on Creditcoin. It may be extended to other blockchains in the future. Technical migration risks, interoperability issues, or unforeseen complications may arise.

(H) DePIN Dependency Risk: $CTC may be used in connection with DePIN applications built on the Protocol. The performance, reliability, and utility of such applications depend on third-party hardware, network availability, and off-chain coordination, which may be subject to delays, failures, or external disruptions beyond the Protocol's control.

Mitigation Measures

Creditcoin has implemented various measures to mitigate the risks outlined in this White Paper. These include comprehensive disclosures, rigorous technology testing, and careful selection of personnel, management, and third-party partners. Many of these risks, however, are inherent to Creditcoin's activities and the broader Protocol, making complete elimination impossible. To further reduce exposure to such risks, prospective $CTC holders should adopt appropriate safeguards based on their chosen custodial methods and remain vigilant by actively monitoring publicly available new and market signals, enabling them to respond swiftly to developments which may result in the materialization of specific risks.

A. PART A - INFORMATION ABOUT THE OFFEROR OR THE PERSON SEEKING ADMISSION TO TRADING

A.1 Name

Creditcoin OÜ

A.2 Legal Form

Private limited company (Osaühing), incorporated under the laws of Estonia.

A.3 Head Office

Same as registered address. *See* A.3.

A.4 Registered Address

Sakala tn 7-2, Kesklinna linnaosa, Harju maakond, Tallinn, 10141, Estonia

A.5 Registration Date

2019-10-31.

A.6 Legal Entity Identifier (LEI)

Not applicable.

A.7 Another Identifier Required Pursuant to Applicable National Law

Creditcoin's registration code in Estonia is: 14838907.

A.8 Contact Telephone Number

+1 (909) 324-6149

A.9 E-mail Address

team@creditcoin.org.

A.10 Response Time (Days)

30 days.

A.11 Parent Company

Not applicable.

A.12 Members of the Management Body

Full Name	Business Address	Function
Tae Lim Oh	2803 Philadelphia Pike, Suite B, PMB 7039, Claymont Delaware 19703 United States	Sole Shareholder

A.13 Business Activity

Creditcoin launched the Protocol. The Protocol enables financial institutions to manage credit operations on-chain, creating a transparent ledger of loans and repayments, allows for tokenized RWAs, and supports DePIN offerings. Additionally, the Protocol is Ethereum Virtual Machine ("EVM") compatible, allowing developers to build EVM-style smart contracts that interact across multiple chains.

A.14 Business Activity of Parent Company

Not applicable.

A.15 Newly Established

No (False).

A.16 Recent Financial Condition

Creditcoin has been operational since 2019. In accordance with its annual reports filed with the Estonian Business Register, the company has not generated revenue over the past three financial years and has reported modest annual losses during this period. In 2021, it reported a net loss of approximately €468; in 2022, a net loss of approximately €432; and in 2023, a net loss of approximately €216. These losses reflect routine administrative costs associated with early-stage operations and ongoing Protocol development. Creditcoin remains in good standing with no outstanding tax liabilities.

A.17 Financial Condition Since Registration

The financial condition of Creditcoin is stable. *See* A.16.

B. PART B - INFORMATION ABOUT THE ISSUER, IF DIFFERENT FROM THE OFFEROR OR PERSON SEEKING ADMISSION TO TRADING

Not applicable. Creditcoin is both the issuer and the person seeking admission to trading pursuant to this White Paper.

B.1 Name

Not applicable.

B.2 Legal Form

Not applicable.

B.3 Registered Address

Not applicable.

B.4 Head Office

Not applicable.

B.5 Registration Date

Not applicable.

B.6 Legal Entity Identifier

Not applicable.

B.7 Another Identifier Required Pursuant to Applicable National Law

Not applicable.

B.8 Parent Company

Not applicable.

B.9 Members of the Management Body

Not applicable.

B.10 Business Activity

Not applicable.

B.11 Business Activity of Parent Company

Not applicable.

C. PART C- INFORMATION ABOUT THE OPERATOR OF THE TRADING PLATFORM

Not applicable, as this White Paper is not being prepared by or on behalf of a trading platform operator.

C.1 Name

Not applicable.

C.2 Legal Form

Not applicable.

C.3 Registered Address

Not applicable.

C.4 Head Office

Not applicable.

C.5 Registration Date

Not applicable.

C.6 Legal Entity Identifier

Not applicable.

C.7 Another Identifier Required Pursuant to Applicable National Law

Not applicable.

C.8 Parent Company

Not applicable.

C.9 Reason for Crypto-Asset White Paper Preparation

Not applicable.

C.10 Members of the Management body

Not applicable.

C.11 Business Activity

Not applicable.

C.12 Business Activity of Parent Company

Not applicable.

D. PART D - INFORMATION ABOUT THE CRYPTO-ASSET PROJECT

D.1 Crypto-Asset Project Name

Creditcoin.

D.2 Crypto-Assets Name

CTC (ERC-20).

D.3 Abbreviation

$CTC.

D.4 Crypto-Asset Project Description

The Protocol is designed to connect fundraisers and investors through blockchain-based lending, tokenize RWAs, and support the development of DePINs.

D.5 Details of all persons involved in the implementation of the crypto-asset project

Full Name	Business Address	Function
Tae Lim Oh	2803 Philadelphia Pike, Suite B, PMB 7039, Claymont Delaware 19703 United States	Sole Shareholder

D.6 Utility Token Classification

Yes (True).

D.7 Key Features of Goods/Services for Utility Token Projects

CTC (Mainnet) is the utility token of the Protocol, used to pay gas fees and support Protocol operations. CTC (Mainnet) is staked to participate in consensus and may be held by validators or their delegators to secure the Protocol. $CTC does not grant ownership, governance powers, enforceable claims, or guarantees of utility.

D.8 Plans for the Token

$CTC is integral to the Protocol and exists in two forms: CTC (Mainnet), which operates as the navtive utility token of the Creditcoin blockchain, and CTC (ERC-20), which is an Ethereum-compatible version used for trading and exchange access. Initially, $CTC will be made available on Trading Platforms in the form of CTC (ERC-20). CTC (ERC-20) are swappable 1:1 for CTC (Mainnet).

D.9 Resource Allocation

Not applicable.

D.10 Planned Use of Collected Funds or Crypto-Assets

Not applicable.

E. PART E - INFORMATION ABOUT THE OFFER TO THE PUBLIC OF CRYPTO-ASSETS OR THEIR ADMISSION TO TRADING

E.1 Public Offering or Admission to Trading

$CTC is not being offered to the public. Creditcoin is applying solely for $CTC's admission to trading.

E.2 Reasons for Public Offer or Admission to Trading

The public offer and admission to trading of $CTC are intended to support the growth and accessibility of the Protocol by increasing liquidity and enabling broader participation in the Protocol's decentralized infrastructure. Trading Platforms' listing of $CTC, in its CTC (ERC-20) format, would facilitate user acquisition, enhancing visibility for the Protocol, and creating an accessible on-ramp for users and institutional participants seeking exposure to RWA tokenization and blockchain-based credit markets. Additionally, the listing of $CTC contributes to the decentralization of Protocol operations by allowing holders to acquire and exchange tokens needed for Protocol-level activities such as staking and validator participation. These steps are critical to the long-term adoption and sustainability of the Protocol.

E.3 Fundraising Target

Not applicable.

E.4 Minimum Subscription Goals

Not applicable.

E.5 Maximum Subscription Goal

Not applicable.

E.6 Oversubscription Acceptance

Not applicable.

E.7 Oversubscription Allocation

Not applicable.

E.8 Issue Price

Not applicable.

E.9 Official Currency or Any Other Crypto-Assets Determining the Issue Price

Not applicable.

E.10 Subscription Fee

Not applicable.

E.11 Offer Price Determination Method

Not applicable.

E.12 Total Number of Offered/Traded Crypto-Assets

Up to 549,564,264, depending on effective total circulating supply at any given time.

E.13 Targeted Holders

All types of investors (ALL).

E.14 Holder Restrictions

There are no holder restrictions at the blockchain level; however, applicable Trading Platforms may impose restrictions on buyers and sellers in accordance with applicable laws and their internal policies.

E.15 Reimbursement Notice

Not applicable.

E.16 Refund Mechanism

Not applicable.

E.17 Refund Timeline

Not applicable.

E.18 Offer Phases

Not applicable.

E.19 Early Purchase Discount

Not applicable.

E.20 Time-Limited Offer

Not applicable.

E.21 Subscription Period Beginning

Not applicable.

E.22 Subscription Period End

Not applicable.

E.23 Safeguarding Arrangements for Offered Funds/Crypto-Assets

Not applicable.

E.24 Payment Methods for Crypto-Asset Purchase

Not applicable.

E.25 Value Transfer Methods for Reimbursement

Not applicable.

E.26 Right of Withdrawal

Not applicable.

E.27 Transfer of Purchased Crypto-Assets

Not applicable.

E.28 Transfer Time Schedule

Not applicable.

E.29 Purchaser's Technical Requirements

Not applicable.

E.30 CASP name

Not applicable.

E.31 CASP identifier

Not applicable.

E.32 Placement Form

Not applicable.

E.33 Trading Platforms name

Kraken. The list of other Trading Platforms on which admission of the $CTC has been approved will be periodically updated and made available at Creditcoin.org.

E.34 Trading Platforms Market Identifier Code (MIC)

Not applicable.

E.35 Trading Platforms Access

Trading Platforms are accessible via their respective websites or applications.

E.36 Involved Costs

Using Trading Platforms may involve fees set independently by each Trading Platform. These fees are not controlled by Creditcoin and may change at the Trading Platform's sole discretion.

E.37 Offer Expenses

Not applicable.

E.38 Conflicts of Interest

To the best of Creditcoin's reasonable knowledge, no conflicts of interest exist in connection with the admission of $CTC for trading on Trading Platforms.

E.39 Applicable Law

Not applicable (no offer to the public).

Any dispute arising out of or in connection with this White Paper, Creditcoin, or the admission of $CTC to trading on Trading Platforms shall be governed exclusively by the laws of the law applicable to the offer to the public of $CTC, without regard to conflict of law rules or principles, except to the extent that such disputes are governed by applicable law pursuant to the terms and conditions of the respective Trading Platform on which $CTC has been admitted for trading.

E.40 Competent Court

Any dispute, controversy, or claim arising out of or in connection with this White Paper, Creditcoin, or the admission of $CTC to trading on Trading Platforms shall be resolved exclusively by arbitration, except to the extent such disputes are subject to a separate dispute resolution mechanism set forth in the terms and conditions of the respective Trading Platform on which $CTC has been admitted for trading. The arbitration shall be administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the SIAC Arbitration Rules in effect at the time the Notice of Arbitration is submitted. The seat of arbitration shall be Singapore, the language of the proceedings shall be English, and the arbitral tribunal shall consist of three arbitrators. The arbitral award shall be final and binding on the parties. If, for any reason, this arbitration clause is deemed inapplicable or unenforceable, each party (a) irrevocably waives the right to a jury trial to the fullest extent permitted by applicable law, and (b) submits to the exclusive jurisdiction of the courts of Singapore and agrees not to initiate any such proceeding in any other forum or jurisdiction.

F. PART F - INFORMATION ABOUT THE CRYPTO-ASSETS

F.1 Crypto-Asset Type

Utility Token

F.2 Crypto-Asset Functionality

CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). CTC (ERC-20), are to be tradable on Trading Platforms. CTC (Mainnet) is the utility token of the Protocol, used to pay gas fees and support Protocol operations. CTC (Mainnet) is staked to participate in consensus and may be held by validators or their delegators to secure the Protocol.

F.3 Planned Application of Functionalities

CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). $CTC, as available on Trading Platforms, will be available in the CTC (ERC-20) format.

F.4 Type of white paper

Other than asset-referenced tokens or e-money tokens (OTHR).

F.5 The type of submission

New (NEWT).

F.6 Crypto-Asset Characteristics

CTC (ERC-20) is an Ethereum ERC-20 token. CTC (Mainnet) is native to the Creditcoin blockchain. CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). $CTC, as available on Trading Platforms, will be available in the CTC (ERC-20) format.

F.7 Commercial name or trading name

$CTC.

F.8 Website of the issuer

Creditcoin.org.

F.9 Starting date of offer to the public or admission to trading

August 2025

F.10 Publication date

August 2025

F.11 Any other services provided by the issuer

Not applicable.

F.12 Identifier of operator of the trading platform

PGSL (for Kraken). For other Trading Platforms on which admission of the $CTC has been approved see Creditcoin.org.

F.13 Language or languages of the white paper

English.

F.14 Digital Token Identifier Code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available

Not applicable.

F.15 Functionally Fungible Group Digital Token Identifier, where available

Not applicable.

F.16 Voluntary data flag

Mandatory (False).

F.17 Personal data flag

No (False).

F.18 LEI eligibility

Yes. (True).

F.19 Home Member State

Home Member State of Kraken (Ireland).

F.20 Host Member States

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden. This list reflects all EU and EEA Member States where this White Paper may be made available pursuant to the passporting mechanism under Article 8(5) of MiCA, following notification by the competent authority of Ireland.

G. PART G - INFORMATION ON THE RIGHTS AND OBLIGATIONS ATTACHED TO THE CRYPTO-ASSETS

G.1 Purchaser Rights and Obligations

Purchasers who hold CTC (Mainnet) may engage with the Protocol but must comply with all relevant laws, follow the applicable terms of services, and are responsible for paying any transaction and Protocol fees.

As a result, Creditcoin, to the fullest extent permitted by applicable law, disclaims all warranties, whether express or implied, in relation to the $CTC tokens. This includes, but is not limited to, implied warranties of merchantability and fitness for a particular purpose. Furthermore, to the fullest extent permissible by applicable law, Creditcoin shall not be liable for any damages arising from the holding, use, transfer, or interactions involving $CTC or the Protocol. This limitation applies to all forms of damages, including direct, indirect, incidental, punitive, and consequential damages.

G.2 Exercise of Rights and Obligation

CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). Using CTC (Mainnet) tokens may be used on the Protocol subject to the terms and conditions thereof.

G.3 Conditions for Modifications of Rights and Obligations

Not applicable.

G.4 Future Public Offers

Not applicable.

G.5 Issuer Retained Crypto-Assets

Not applicable.

G.6 Utility Token Classification

Yes (True).

G.7 Key Features of Goods/Services of Utility Tokens

CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). CTC (Mainnet) may for all applicable objectives on the Protocol subject to the terms and conditions thereof.

G.8 Utility Tokens Redemption

CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). CTC (ERC-20) are not otherwise redeemable for any other asset, fiat currency, or payment instrument, and does not constitute any legal right, claim, or obligation against the issuer or any third party. CTC

(Mainnet) are not redeemable for any other asset, fiat currency, or payment instrument, and does not constitute any legal right, claim, or obligation against the issuer or any third party. CTC (Mainnet), are used for gas fees or staking services on the Protocol subject to the terms and conditions thereof.

G.9 Non-Trading Request

Sought (True).

G.10 Crypto-Assets Purchase or Sale Modalities

Not applicable.

G.11 Crypto-Assets Transfer Restrictions

Not applicable.

G.12 Supply Adjustment Protocols

Yes (True).

G.13 Supply Adjustment Mechanisms

CTC (ERC-20) can be swapped 1:1 for CTC (Mainnet). When swapped, the applicable CTC (ERC-20) is removed from circulation. CTC (Mainnet) is removed from circulation when used for Protocol gas fees.

G.14 Token Value Protection Schemes

No (False).

G.15 Token Value Protection Schemes Description

Not applicable.

G.16 Compensation Schemes

No (False).

G.17 Compensation Schemes Description

Not applicable.

G.18 Applicable Law

Any dispute arising out of or in connection with this White Paper, Creditcoin, or the admission of $CTC to trading on Trading Platforms shall be governed exclusively by the laws of Estonia, without regard to conflict of law rules or principles, except to the extent

that such disputes are governed by applicable law pursuant to the terms and conditions of the respective Trading Platform on which $CTC has been admitted for trading.

G.19 Competent Court

Any dispute, controversy, or claim arising out of or in connection with this White Paper, Creditcoin, or the admission of $CTC to trading on Trading Platforms shall be resolved exclusively by arbitration, except to the extent such disputes are subject to a separate dispute resolution mechanism set forth in the terms and conditions of the respective Trading Platform on which $CTC has been admitted for trading. The arbitration shall be administered by the SIAC in accordance with the SIAC Arbitration Rules in effect at the time the Notice of Arbitration is submitted. The seat of arbitration shall be Singapore, the language of the proceedings shall be English, and the arbitral tribunal shall consist of three arbitrators. The arbitral award shall be final and binding on the parties. If, for any reason, this arbitration clause is deemed inapplicable or unenforceable, each party (a) irrevocably waives the right to a jury trial to the fullest extent permitted by applicable law, and (b) submits to the exclusive jurisdiction of the courts of Singapore and agrees not to initiate any such proceeding in any other forum or jurisdiction.

H. PART H – INFORMATION ON THE UNDERLYING TECHNOLOGY

H.1 Distributed ledger technology

CTC (ERC-20) is issued on the Ethereum blockchain, a public and permissionless distributed ledger. Ethereum serves as the underlying infrastructure for the creation, transfer, and verification of CTC (ERC-20) transactions. The Protocol is built and CTC (Mainnet) are issued, respectively, on the Creditcoin blockchain. CTC (ERC-20) are swappable 1:1 for CTC (Mainnet).

H.2 Protocols and Technical Standards

Not applicable.

H.3 Technology Used

The CTC (ERC-20) token uses the ERC-20 fungible token standard on Ethereum. CTC (ERC-20) are swappable 1:1 for CTC (Mainnet). The Protocol supports an EVM-compatible environment, enabling use of ERC-20 tokens, but the on-chain native standard itself is built using the Substrate framework, a modular and open-source blockchain development toolkit.

H.4 Consensus Mechanism

$CTC exists on both the Ethereum and Creditcoin blockchains. Ethereum uses a Proof-of-Stake ("PoS") consensus mechanism, where validators stake ETH as collateral and are selected to validate transactions based on the amount staked. The Creditcoin blockchain operates on a Nominated Proof-of-Stake ("NPoS") model, where committers (nominators)

delegate their stake to trusted validators who produce and validate new blocks. This delegation system allows nominators to participate in validator selection, helping ensure the Protocol is maintained by reliable and well-behaved participants.

H.5 Incentive Mechanisms and Applicable Fees

The Ethereum blockchain, on which CTC (ERC-20) is issued, has its own incentive mechanisms and requires gas fees for transaction processing. For more details on these mechanisms, please refer to the Ethereum website available at: https://ethereum.org/en/foundation/.

The Protocol, charges gas fees in CTC (Mainnet) for transaction processing on the Creditcoin blockchain.

H.6 Use of Distributed Ledger Technology

DLT operated by the issuer or a third-party acting on Lab's behalf (True).

H.7 DLT Functionality Description

Please refer to parts H.1 and H.4 above.

H.8 Audit

Yes (True).

H.9 Audit Outcome

For details, including ongoing monitoring updates and technical insights, see CertiK Skynet: https://skynet.certik.com/projects/Creditcoin.

I. PART I – INFORMATION ON THE SUSTAINABILITY INDICATORS IN RELATION TO ADVERSE IMPACT ON THE CLIMATE AND OTHER ENVIRONMENT-RELATED ADVERSE IMPACTS

Adverse impacts on climate and other environment-related adverse impacts.

I.1 Information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism

CTC (ERC-20) is designed to operate on Ethereum's PoS blockchain networks that utilizes an energy-efficient consensus mechanism. Similarly, the CTC (Mainnet) operates on the Creditcoin blockchain's NPoS consensus mechanism. Both the PoS and NPoS mechanisms are generally considered to be less energy-intensive than traditional proof-of-work consensus models. While such networks consume relatively less energy per transaction, it is important to clarify that this does not imply an absolute reduction in total energy consumption or environmental impact. Rather, these consensus models are

comparatively less burdensome in terms of energy use, thereby supporting a relatively more sustainable operational structure.

I.2 Name

Creditcoin OÜ.

I.3 Name of the Crypto-Asset

CTC (ERC-20) and CTC (Mainnet), collectively, $CTC.

I.4 Consensus Mechanism

CTC (ERC-20) is designed to operate on Ethereum's PoS blockchain and CTC (Mainnet) CTC (Mainnet) operates on the Creditcoin's NPoS blockchain.

I.5 Incentive Mechanisms and Application Fees

CTC (ERC-20) transactions require ETH for gas fees. The Creditcoin blockchain, where CTC (Mainnet) is issued, has its own incentive mechanisms and requires gas fees payable in CTC (Mainnet).

I.6 Beginning of the Period to which the Disclosed Information Relates

2025-06-15.

I.7 End of the Period to which the Disclosed Information Related

2025-07-15.

I.8 Energy Consumption

The estimated total daily energy consumption of the Creditcoin blockchain, on which CTC (Mainnet) is issued, is 7.43 kWh. The estimated energy consumption per transaction is 4.90e-5 kWh, based on an average of 151,366 daily transactions.

For CTC (ERC-20) transactions conducted on the Ethereum blockchain, energy usage aligns with estimates provided by the Ethereum Foundation (available at: https://ethereum.org/en/energy-consumption/), which indicate that Ethereum's transition to PoS has reduced energy consumption by over 99.9%, bringing average transaction energy usage to approximately 0.03 kWh or less.

I.9 Energy Consumption Sources and Methodologies.

Creditcoin blockchain energy consumption estimates were based on measured CPU and RAM usage of validator nodes on the Creditcoin blockchain. CPU usage was tracked in milli-CPUs ("mCPU") and extrapolated using watt-per-mCPU ratios. Power usage by

validator nodes was estimated based on active and reasonably anticipated validator nodes operating with equivalent hardware.

CTC (ERC-20) transactions conducted on the Ethereum blockchain reflect Ethereum Foundation data and benefit from the significantly reduced environmental footprint of Ethereum-based token transfers following Ethereum shift to a PoS consensus model.

I.10 Supplementary information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism

Not applicable.