

1. Terms & Conditions

Vault Money — Terms & Conditions *Last updated: May 2026*

1. Introduction

These Terms & Conditions ("Terms") govern your use of the services provided by Vault Money ("we", "us", "our") through our website at vaultmoney.io and any associated platforms or communications. By accessing our website or engaging our services, you agree to be bound by these Terms. If you do not agree, please discontinue use immediately.

2. About Vault Money

Vault Money is an intermediary financial services firm that facilitates cross-border payments, multi-currency account access, stablecoin-denominated transactions, and FX solutions. We act as an introducer and strategic partner, connecting clients with licensed banks and regulated financial institutions. Vault Money does not itself hold a financial services licence and does not directly provide banking, payment, or investment services. All regulated services are delivered by our licensed counterparty partners.

3. Eligibility

Our services are available to incorporated businesses and institutional clients only. By engaging our services, you represent and warrant that: (a) you are acting on behalf of a legitimately registered legal entity; (b) you have authority to bind that entity to these Terms; and (c) your use of our services complies with all applicable laws in your jurisdiction.

4. Services

Vault Money provides, among other things: (a) cross-border payment facilitation; (b) multi-currency account introductions; (c) stablecoin payment support; (d) FX advisory and execution support via regulated partners; and (e) dedicated relationship management.

The scope and availability of services may vary by region. Nothing in our materials constitutes financial, investment, or legal advice unless explicitly agreed in writing.

5. Client Onboarding & Compliance

You agree to provide accurate, complete, and up-to-date information during onboarding, including KYC (Know Your Customer) and KYB (Know Your Business) documentation. We reserve the right to decline any application or terminate any engagement at our sole discretion, particularly where we have concerns about regulatory compliance, fraud, or reputational risk.

6. Fees

Fees applicable to our services will be disclosed to you prior to engagement. By proceeding, you agree to the fee structure communicated. We reserve the right to update our fee schedules with reasonable prior notice.

7. Limitation of Liability

To the fullest extent permitted by law, Vault Money shall not be liable for: (a) any loss of profits, revenue, data, or business opportunities; (b) indirect, consequential, or special damages; (c) actions or omissions of our licensed banking or financial partners; or (d) disruptions caused by third-party platforms, blockchain networks, or regulatory actions. Our

total aggregate liability shall not exceed the fees paid by you to Vault Money in the three months preceding the relevant claim.

8. Intellectual Property

All content on vaultmoney.io, including text, graphics, logos, and design, is owned by or licensed to Vault Money. You may not reproduce, redistribute, or create derivative works without our prior written consent.

9. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the United Arab Emirates. Any disputes shall be subject to the exclusive jurisdiction of the courts of the UAE.

10. Amendments

We reserve the right to update these Terms at any time. Continued use of our services following any update constitutes acceptance of the revised Terms.

11. Contact

For queries relating to these Terms, please contact us at: info@vaultmoney.ae | +971 54 298 8388

2. Website Terms

Vault Money — Website Terms of Use *Last updated: May 2026*

1. Acceptance

By accessing and using vaultmoney.io (the "Website"), you accept and agree to be bound by these Website Terms of Use. If you do not agree, please leave the Website immediately.

2. Purpose of the Website

This Website is provided for informational purposes only. It describes the services offered by Vault Money and provides a means for prospective and existing clients to make contact. Nothing on this Website constitutes an offer, solicitation, or binding agreement to provide financial services.

3. Accuracy of Information

While we take reasonable care to ensure the accuracy of content on this Website, we make no warranties, express or implied, as to its completeness, accuracy, or fitness for a particular purpose. Information is subject to change without notice. Any metrics, figures, or statistics published (e.g., transactional volumes, number of clients) are indicative and for illustrative purposes only.

4. No Financial Advice

Content on this Website does not constitute financial, investment, tax, or legal advice. You should seek independent professional advice before making any financial decisions.

5. Third-Party Links

This Website may contain links to third-party websites. We do not control or endorse the content of any third-party site and are not responsible for their practices or content. Links are provided for convenience only.

6. Cookies

We may use cookies and similar tracking technologies to improve user experience and analyse Website traffic. By using this Website, you consent to our use of cookies in accordance with our Privacy Policy. You may disable cookies through your browser settings, although this may affect certain functionality.

7. Availability

We do not guarantee that the Website will be available at all times or free from errors or viruses. We reserve the right to suspend, withdraw, or discontinue the Website or any part of it at any time without notice.

8. Prohibited Use

You agree not to: (a) use the Website for any unlawful purpose; (b) attempt to gain unauthorised access to any part of the Website or its underlying infrastructure; (c) transmit any harmful, offensive, or disruptive content; or (d) use automated tools to scrape or harvest data from the Website without our consent.

9. Disclaimer

Images and figures shown on this Website are for illustrative purposes only. Product features and availability may vary by region. Vault Money is an intermediary and does not hold a financial services licence. All regulated financial services are delivered by our licensed partners.

10. Governing Law

These Website Terms are governed by the laws of the United Arab Emirates. Disputes arising from use of the Website shall be subject to the exclusive jurisdiction of the UAE courts.

11. Contact

For questions about these Website Terms, contact us at: info@vaultmoney.ae

3. UK Modern Slavery Policy

Vault Money — Modern Slavery and Human Trafficking Policy *Last updated: May 2026*

1. Introduction

This policy sets out Vault Money's commitment to preventing modern slavery and human trafficking in our business and supply chain, in accordance with the UK Modern Slavery Act 2015.

Modern slavery encompasses slavery, servitude, forced and compulsory labour, and human trafficking. Vault Money has a zero-tolerance approach to any form of modern slavery and is committed to acting ethically and with integrity in all our business relationships.

2. Our Business

Vault Money is a cross-border payments intermediary operating internationally. We serve over 100 active clients across 155 countries, working with 60+ counterparty relationships including licensed banks, payment institutions, and financial infrastructure providers.

3. Our Supply Chain

Our supply chain primarily consists of professional service providers including technology vendors, financial institutions, legal and compliance advisors, and communications suppliers. We do not operate in sectors traditionally considered high risk for modern slavery (such as manufacturing or agriculture); however, we remain vigilant across all our commercial relationships.

4. Our Commitments

Vault Money is committed to: (a) ensuring no modern slavery or human trafficking takes place within our business or supply chain; (b) conducting due diligence on our counterparty partners and suppliers; (c) raising awareness among our team of the risks and indicators of modern slavery; and (d) providing clear and accessible channels for reporting concerns.

5. Due Diligence

We conduct onboarding and periodic reviews of our key partners and suppliers to identify and mitigate any risk of modern slavery. Where concerns are identified, we will act promptly to investigate and, if necessary, terminate the relevant relationship.

6. Reporting Concerns

Any individual — whether a member of staff, client, or third party — who has concerns about potential modern slavery in connection with our business is encouraged to report these to us at: info@vaultmoney.ae. Reports will be handled confidentially and investigated thoroughly.

7. Training & Awareness

We ensure that our team is aware of this policy and understands how to identify and report concerns relating to modern slavery. This awareness is part of our ongoing compliance culture.

8. Review

This policy is reviewed annually and updated as necessary to reflect changes in legislation, our business activities, or our risk environment.

9. Responsibility

Overall responsibility for this policy sits with Vault Money's senior leadership team.

4. Legal Agreements

Vault Money — Legal Agreements Overview *Last updated: May 2026*

This page provides an overview of the key legal agreements that govern your relationship with Vault Money. By engaging our services, you acknowledge and agree to be bound by the applicable agreements set out below.

1. Intermediary Agreement

When Vault Money introduces you to a licensed banking or financial institution partner, an Intermediary Agreement governs the nature of our role. Under this agreement: (a) Vault Money acts solely as an introducer and does not provide regulated financial services directly; (b) the regulated partner retains full responsibility for the delivery of licensed services; (c) Vault Money may receive an introducer fee from its partner network in connection with your account or services; and (d) you acknowledge that account opening and service approval is at the sole discretion of Vault Money's licensed partners.

2. Client Engagement Letter

Prior to formal onboarding, Vault Money will provide a Client Engagement Letter outlining: the scope of services to be provided; applicable fees and payment terms; expected timelines; and each party's obligations. The Client Engagement Letter forms a binding agreement once signed by both parties.

3. Non-Disclosure Agreement (NDA)

Where confidential information is to be shared between Vault Money and a client or prospective client, a mutual Non-Disclosure Agreement may be executed. This agreement ensures that commercially sensitive and proprietary information shared during the course of our relationship is protected from unauthorised disclosure.

4. Data Processing Agreement

Where Vault Money processes personal data on behalf of clients (or where our partners process data in connection with services arranged by us), a Data Processing Agreement ("DPA") will be put in place in accordance with applicable data protection laws, including the UAE Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data and, where relevant, the UK GDPR.

5. Partner & Counterparty Agreements

Vault Money maintains formal agreements with each of its licensed banking and financial counterparties. These agreements govern the terms under which Vault Money may introduce clients, the obligations of each party, and the standards of service to be maintained.

6. Amendments & Execution

All agreements are subject to amendment by mutual written consent. Electronic signatures are accepted as valid and binding for all agreements entered into with Vault Money.

7. Governing Law

All legal agreements are governed by the laws of the United Arab Emirates unless otherwise expressly stated in a specific agreement. For UK-domiciled clients or where services have a clear UK nexus, English law may apply as agreed in writing.

8. Requesting Agreements

To request any of the agreements referenced on this page, or for further information, please contact our team at: info@vaultmoney.ae | +971 54 298 8388