

Costs and Charges Disclosure

Ex-ante disclosure pursuant to Article 24(4) MiFID II for security tokens distributed on intokia.com

1. Introduction and Legal Basis

1.1. This Costs and Charges Disclosure (the "Disclosure") is provided to you by Van Sterling Capital Ltd (the "Company", "we", "us"), a Maltese investment firm authorised and regulated by the Malta Financial Services Authority (the "MFSA") under licence number VANS-IF-9616, with registered office at Nu Bis Centre, Mosta Road, LJA 9012 Lija, Malta. The Company operates the platform accessible at <https://intokia.com> (the "Platform") on which it distributes security tokens issued on the basis of a Wertpapier-Informationsblatt ("WIB") approved by, or filed with, the German Federal Financial Supervisory Authority (Bundesanstalt Für Finanzdienstleistungsaufsicht, the "BaFin").

1.2. This Disclosure is provided in accordance with Article 24(4) of Directive 2014/65/EU ("MiFID II") and Articles 50 and 51 of Commission Delegated Regulation (EU) 2017/565 (the "Delegated Regulation"), which require the Company to provide you, in good time before the provision of the relevant investment service, with information about all costs and associated charges relating to the investment services and financial instruments offered, so that you are in a position to understand the overall costs and the cumulative effect thereof on the return of the investment, and to make properly informed investment decisions. This Disclosure must be read together with the Terms of Business, the Risk Disclosure and Warning Notice, the Order Handling and Best Execution Policy, the summary of the Conflicts of Interest Policy, the Complaints Procedure and the Privacy Notice, each of which is available on the Platform.

1.3. This Disclosure sets out the general framework of costs and charges applicable to all security token offerings distributed on the Platform. Where the specific cost structure of a particular offering differs from or supplements the general framework described herein, the offering-specific costs will be set out on the relevant token page on the Platform before you confirm your subscription. In any such case, the offering-specific disclosure prevails as regards the matters specific to that offering.

2. Costs of the Investment Service Charged to the Client

2.1. The Company does not charge any fees, commissions or other costs directly to you in connection with the subscription for security tokens on the Platform. There is no subscription fee, no platform access fee, no account maintenance fee, no execution fee, no settlement fee and no ongoing service fee payable by you to the Company. The investment services provided by the Company to you in connection with the subscription, namely the reception and transmission of your subscription order and the placing of the security token with you, are provided to you at no direct cost.

2.2. The Company reserves the right to introduce fees payable by clients in the future. Should the Company do so, it will amend this Disclosure and notify you in advance before any new fee becomes

applicable. No new fee will be charged to you in respect of a subscription without prior disclosure in accordance with Article 24(4) MiFID II.

3. Costs Embedded in the Financial Instrument

3.1. Each security token offered on the Platform is issued by the relevant issuer on terms set out in the WIB and in the token terms and conditions. The subscription price at which you acquire the token is set by the issuer and may include costs that are embedded in the structure of the financial instrument itself, such as the issuer's structuring costs, legal and advisory fees, the costs of the WIB filing with BaFin, audit costs, and any other costs incurred by the issuer in connection with the issuance. These costs are borne by the issuer and are reflected in the terms of the offering as described in the WIB; they are not separately charged to you over and above the subscription price.

3.2. The exact level of costs embedded in each financial instrument depends on the individual issuer and the structure of the specific offering. You should review the WIB and the token terms and conditions carefully for each offering, as these documents describe the economic terms, the use of proceeds, the fee structure of the issuer and any ongoing costs that may reduce the return on the investment.

4. Third-Party Payments Received by the Company (Inducements)

4.1. The Company receives fees and commissions from issuers in connection with the distribution of security tokens on the Platform. In accordance with Article 24(9) MiFID II and the applicable provisions of the MFSa Conduct of Business Rulebook, the Company is required to disclose the existence, nature and amount (or, where the amount cannot be ascertained in advance, the method of calculation) of such payments. The following fees are received by the Company from the issuer for each offering distributed on the Platform:

4.2. Setup fee. The Company receives from the issuer a one-time setup fee for the onboarding of the offering on the Platform, the preparation of the token infrastructure, the integration of the WIB documentation and the configuration of the subscription workflow. This setup fee ranges from forty-one thousand euro (EUR 41,000) to sixty thousand euro (EUR 60,000) per offering, depending on the complexity and scope of the issuance. This fee is paid by the issuer to the Company and is not charged to you.

4.3. Placement commission. The Company receives from the issuer a placement commission equal to two percent (2%) of the total subscription volume successfully raised and received by the issuer through the Platform. This commission is calculated on the aggregate amount of subscription payments actually received by the issuer from investors and is paid by the issuer to the Company. This commission is not charged to you over and above the subscription price; it is deducted from the proceeds received by the issuer.

4.4. Annual platform and technology fee. The Company receives from the issuer an annual fee of twelve thousand euro (EUR 12,000) for the ongoing provision of platform and technology services, including the maintenance of the electronically managed register of holders (Namensregister) for the

relevant issuer. This fee is paid by the issuer to the Company on an annual basis for the duration of the token's existence and is not charged to you.

4.5. Ongoing client verification fee. The Company receives from the issuer a fee for the ongoing customer due diligence, sanctions screening and politically-exposed-persons screening that the Company is required to perform for so long as investors remain recorded as token holders on the Namensregister. This fee is up to three euro (EUR 3) per natural person and up to fifteen euro (EUR 15) per legal entity per year, reflecting the costs charged to the Company by its regulatory technology provider Muinmos for ongoing KYC monitoring. This fee is paid by the issuer to the Company and is not charged to you.

4.6. The Company has determined, in accordance with Article 24(7)(b) MiFID II, that the receipt of the fees described in Sections 4.2 to 4.5 above is designed to enhance the quality of the service provided to you and does not impair the Company's duty to act in your best interest. The fees enable the Company to maintain the Platform, to perform the regulatory and compliance functions required for the distribution of WIB-based security tokens, to maintain the Namensregister, to carry out ongoing customer due diligence and to provide investor communications. Without the receipt of such fees, the Company would not be in a position to provide the investment services on the Platform at no direct cost to you. The Company manages any conflicts of interest arising from the receipt of such fees in accordance with its Conflicts of Interest Policy, a summary of which is available on the Platform.

5. Costs Borne by You in Connection with the Investment

5.1. Although the Company does not charge any fees directly to you, you may bear the following costs in connection with your investment in a security token:

5.2. Bank transfer fees. The subscription payment is made by you directly to a bank account designated by the issuer by way of bank transfer (SEPA or SWIFT). Your bank may charge you a fee for the transfer. The level of such fee depends on your bank's tariff schedule, on the currency and on the method of transfer, and is outside the control of the Company and the issuer. You should consult your bank for information about applicable transfer fees before initiating the payment.

5.3. Blockchain gas fees. Depending on the technical structure of the offering and the distributed ledger on which the security token is recorded, you may be required to pay blockchain transaction fees (commonly referred to as "gas fees") when claiming, receiving or transferring the token on the ledger. The level of such fees depends on the network conditions of the relevant blockchain at the time of the transaction and is outside the control of the Company and the issuer. The Company will provide information on the applicable blockchain and on the expected level of gas fees on the relevant token page on the Platform where applicable.

5.4. Secondary-market transaction costs. If you wish to sell or transfer your security token after the subscription and a secondary market or matching facility is or becomes available, you will bear any costs associated with such sale or transfer, including any fees charged by the relevant trading venue, by a broker, by the registrar or by any other intermediary involved in the transaction. The Company does not currently operate or provide access to a secondary market for the security tokens distributed

on the Platform. The availability, the terms and the costs of any secondary-market transaction are not within the control of the Company.

6. Aggregated Costs and Illustration of Cumulative Effect on Return

6.1. In accordance with Article 50(2) of the Delegated Regulation, the Company is required to provide you with an illustration of the cumulative effect of costs on the return of the investment. Because the Company does not charge any fees directly to you and the subscription price is set by the issuer, the direct cost impact attributable to the Company's investment service on a standard subscription is zero.

6.2. By way of illustration: if you subscribe to a security token with a subscription price of one thousand euro (EUR 1,000), the amount paid by you is one thousand euro. No fee, commission or charge is deducted by the Company from the subscription amount, and no fee is added to the subscription price. The full subscription amount is transferred by you to the issuer's bank account. Your bank may charge a transfer fee (for example, EUR 0 for a standard SEPA transfer from a German retail bank account, or a higher amount for a SWIFT transfer from a bank outside the SEPA area); such fee, if any, is borne by you and reduces the net amount available for investment if deducted from the same account. You may additionally bear a blockchain gas fee if the token structure requires an on-chain transaction at the point of claiming; the level of such fee varies by blockchain and network conditions and is typically in the range of a few cents to a few euro for Ethereum-compatible ledgers under normal conditions, but may be higher during periods of network congestion.

6.3. The fees received by the Company from the issuer (as described in Section 4 above) do not reduce the subscription amount you pay or the number of tokens you receive. They are paid by the issuer out of its own proceeds or out of the capital raised through the offering. However, you should be aware that the existence of distribution costs borne by the issuer may indirectly affect the resources available to the issuer to deploy towards the underlying project or business. The WIB typically describes the use of proceeds, including the portion allocated to distribution and advisory costs.

6.4. For each individual offering, the Platform will display a summary of the costs applicable to that specific offering before you confirm your subscription, including any offering-specific costs that may supplement or differ from the general framework described in this Disclosure.

7. Ex-Post Costs Reporting

7.1. In accordance with Article 50(9) of the Delegated Regulation, the Company will, on at least an annual basis, provide you with information on all costs and charges actually incurred in connection with the investment services provided to you and the financial instruments in which you have invested during the relevant reporting period. Because the Company does not currently charge any direct fees to clients on the Platform, the ex-post report will confirm this and will include, where information is available, a summary of any third-party costs (such as bank transfer fees or gas fees) that may have been incurred.

8. Right to Request Itemised Breakdown

8.1. You have the right to request an itemised breakdown of the costs and charges disclosed in this document. If you wish to do so, please contact the Company at info@intokia.com. The Company will respond to your request within a reasonable timeframe.

9. Amendments

9.1. The Company may amend this Disclosure from time to time in order to reflect changes in the fee structure, in applicable law, in regulatory guidance or in the services offered on the Platform. The most recent version of this Disclosure will at all times be available on the Platform. You will be required to confirm acceptance of the Costs and Charges Disclosure in force at the time of any new subscription.

Issued by Van Sterling Capital Ltd, MFSA Licence VANS-IF-9616. Version dated 10 April 2026.