

Wageen Finance SPV, S.A. de C.V.

Paseo General Escalón #3675, 21st floor, local 17, Colonia Escalon, Millenium Plaza Building,
San Salvador, El Salvador

RELEVANT INFORMATION DOCUMENT

Raising capital to fund the growth and expansion of Wageen Corp, an innovative ride-sharing platform, through the issuance of the Wageen Token (WAG1)



Date: 26 January 2026

I. LETTER FROM THE ISSUER

Dear Investor,

Wageen Finance is pleased to present an investment opportunity through the issuance of the Wageen Token (WAG1), a digital asset designed to transform the ride-hailing industry. Our innovative decentralized platform allows passengers and drivers to negotiate fares directly and transparently, promoting a more equitable and user-centric mobility experience.

Through this token issuance, investors have the opportunity to support and benefit from Wageen Corp, a forward-thinking start-up that is transforming urban transportation through its decentralized fare negotiation model. This innovative approach improves affordability, fairness and transparency in mobility services. Proceeds from the collection will support Wageen's continued expansion, operational growth, and strategic marketing initiatives. Wageen currently operates in Panama and is preparing to launch in El Salvador.

Through this digital asset issuance, a total of **20,000,000 WAG1 Tokens** will be offered, each at a price of **\$1.00**. The subscription to this issuance will be made in **USDT** or **United States Dollars** and the minimum investment will be **1,000 WAG1**. The Subscription Period for this issue will last **6 months**, starting on **31 January 2026** and ending on **31 July 2026**.

Investors will receive a **fixed annual return**, structured as a **debt public offering**, that will be redeemed after a five year term.

Proceeds from the token issue will go toward accelerating Wageen's market entry, improving technology infrastructure, expanding user acquisition efforts, and supporting ongoing operations. By investing in WAG1, you are investing in a transformative business backed by a company with high-growth potential committed to reshaping the MaaS (Mobility as a Service) landscape.

We invite you to join us on this journey, not only as an investor, but as a key partner in reshaping the future of mobility. Together, we can drive a new era of fairness, transparency, and user empowerment in ride-sharing. With Wageen, this is not just an investment, it is a movement. If you move, Wageen takes you!

Kind regards



Harold White

Harold White, Director of Wageen Finance
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III. ISSUER'S STATEMENT, AFFIDAVIT AND CERTIFIERS' REPORT

IMPORTANT - BEFORE READING THIS RELEVANT INFORMATION DOCUMENT

It is the sole responsibility of the investor to carefully review all information contained in this Relevant Information Document and seek independent professional advice before making any investment decision.

Investors are fully responsible for ensuring that all information relating to this issuance is adequate and acceptable for their objectives and risk profile. The Real World Asset (RWA) backing this issuance carries specific risks, including the potential for significant total or partial loss of the investment.

If you do not fully understand and accept the nature of the issuance, the underlying asset (RWA) and the inherent risks, you should refrain from investing in this issuance.

Issuer's Statement

The Issuer assumes full responsibility for the content presented in this Relevant Information Document. Having taken all reasonable measures and provisions to ensure the accuracy of the information, the Issuer certifies that the material facts disclosed are, to the best of its knowledge and belief, correct and complete. All necessary measures have been taken to provide investors with comprehensive information, ensuring that no relevant details that could influence decision-making have been omitted.

Potential investors should be aware that Digital Assets are inherently volatile and may not always be liquid or easily tradable in secondary markets. Factors such as market conditions, technological advancements, and other external elements can significantly affect the liquidity and value of these assets. The price of Digital Assets may decrease, which could result in partial or total loss of invested capital. Like any speculative investment, there is a risk of total depreciation, and investors should carefully assess their risk tolerance before participating.

This offer is strictly limited to the Digital Assets detailed in this Relevant Information Document and does not constitute an invitation to buy or sell other financial instruments outside the scope of these assets. The reproduction, distribution or publication of the contents of this document in any format is prohibited without the prior consent of the competent authority. In addition, this offer must not be available in jurisdictions where its dissemination contravenes local laws or regulations.

The Digital Assets offered in this Relevant Information Document have been registered in the Public

Registry of the National Digital Assets Commission in El Salvador. However, this registration should not be interpreted as a guarantee or guarantee on the quality of the Digital Asset, the solvency or financial stability of the Issuer. The registration constitutes regulatory recognition only, without providing investors with certainty about risk mitigation or future performance of the asset.

This Relevant Information Document provides a clear and objective basis for potential investors to evaluate the offer. In addition, this offer is not intended to be disseminated or made available in jurisdictions where its issuance is considered illegal. Investors must ensure that they comply with the legal provisions of their jurisdiction before participating in the offering.

Affidavit of Accuracy of Information

To the best of our knowledge and belief, and based on the most up-to-date information available, the details provided in this Token Material Information Document regarding the issuance of the offering submitted to the National Commission of Digital Assets of El Salvador are accurate, complete, and free of material omissions.

Wageen Finance is fully committed to ensuring that all information remains up-to-date and relevant. Should material changes arise, either in the information provided or in circumstances affecting the issuance of WAG1, the issuer will promptly notify both investors and the relevant regulatory authorities. This commitment to transparency is maintained in strict compliance with all applicable laws and regulations, ensuring that all stakeholders are fully informed at all times.

Certifier's Report

This Relevant Information Document has been certified by Digital Assets Solutions, S.A. de C.V. (marketer as Tokenization Expert), an entity registered in the Public Registry of Certifiers of the CNAD, under registration number CERT-0004, dated 15 of March of 2024.

The Certifier's Report is a separate document and does not form part of this Relevant Information Document. Investors are responsible for making themselves aware of the contents of the Certifier's Report, which is made available in connection with this Relevant Information Document and may be obtained upon request.

IV. INVESTMENT OPPORTUNITY

The Wageen Token (WAG1) offers a unique opportunity to invest in the growth and expansion of Wageen a ride-sharing pioneer in the Tech Mobility sector that is redefining mobility through a decentralized fare negotiation model.

Through its platform, passengers and drivers directly agree on fares, setting a new standard for transparency, fairness, and accessibility in the ride-sharing sector. This user-centric approach puts control back in the hands of those who truly generate value, creating a fairer and more empowered mobility experience.

The funds raised through the issuance of WAG1 Tokens will be invested in Wageen Corp by means of subscribing to a private bond issued by Wageen Corp. The proceeds of this Private Bond will be used to support Wageen Corp's planned operational development, including the expansion of its activities into El Salvador, and the implementation of marketing and operational programmes required for the planned growth of the business

By acquiring WAG1, investors obtain exposure to the economic terms of a security token linked to a private bond issued by Wageen Corp. The Private Bond is intended to be serviced from Wageen Corp's operational activities. Wageen Corp is currently active in Panama and is in the process of preparing for potential expansion into other countries in the region, including El Salvador. The success of these activities will depend on a range of operational, regulatory, and market factors, and there is no assurance that the intended outcomes will be achieved.

Beyond the financial benefits, investing in WAG1 means supporting a forward-thinking project, committed to economic development, job creation, and boosting entrepreneurship in Panama and Latin America.

We invite you to join us not only as an investor, but as a co-pilot on this journey towards reinventing global mobility, starting in Latin America and moving strongly into the future.

V. THE ISSUANCE

Wageen Finance SPV, S.A. de C.V. (“Wageen Finance”), a company controlled by Wageen Group (Panama) is a Digital Asset Issuer, incorporated under the laws of El Salvador, on July 17, 2025, with fiscal address at Paseo General Escalón #3675, Piso 21, Local 17, Colonia Escalon, Edificio Millenium Plaza, and is registered in the Registry of Issuers of the CNAD since 23 January, 2026, in accordance with the approval letter with reference CNAD-CD-039-2026, under the registry entry number EAD-0028; and is incorporated as a Variable Capital Corporation, with the corporate purpose of conducting and/or promoting public offerings of digital assets backed by underlying assets admitted by Salvadoran regulation, as set forth in this Relevant Information Document.

The investment opportunity described in this Relevant Information Document corresponds to the issuance of the Wageen Token (WAG1). The proceeds of the issuance will be used to subscribe to a private bond issued by Wageen Corp, a mobility technology company with early-stage operations in Panama. Wageen Corp intends to apply the bond proceeds towards its planned operational development and expansion activities.

Wageen Corp has developed an innovative Mobility as a Service (MaaS) platform that allows passengers and drivers to directly negotiate fares, offering a more transparent, fair and inclusive alternative to traditional transportation models.

The funds obtained from this issue will be used by Wageen Corp to:

1. To consolidate Wageen's position in the Panamanian market.
2. Expand the service to other countries in the region via an operational rollout in El Salvador.
3. Driver acquisition and related programs.
4. Strengthen technological infrastructure.
5. Develop large-scale marketing, brand development and operations campaigns.

With the WAG1 Token, investors have the opportunity to invest in the growth of a scalable, socially responsible, and highly disruptive business, positioned to transform mobility in Central America and beyond.

This issue has been qualified and registered in the CNAD Emissions Registry under registration number AD-00034. This Relevant Information Document, dated 26 January 2026, is available free of charge on the <https://rwa.vlrm.markets/> website and on the issuer's website <https://token.wageen.com/>.

Characteristics and Conditions of the Issue	
Issuer	Wageen Finance SPV, S.A. de C.V.
Type of Offer	Debt Public Offering
Type of Digital	Security Token

Asset	
Digital Asset	Wageen Token
Quote Label	WAG1
Issuance Period	5 Years from the end of the Subscription Period, ending on 31 July 2031
Subscription Period	From 31 January 2026 to 31 July 2026
Date of WAG1 Token Issuance	Tokens are issued on a rolling basis during the Subscription Period. Any tokens not issued prior to the end of the Subscription Period shall be issued on 31 July 2026.
Issue amount	USD 20,000,000.00
Number of Digital Assets	20,000,000 WAG1
Digital Asset Unit Price	US\$1.00 per WAG1
Subscription Currency	USDT or United States Dollars
Minimum Subscription Amount	1,000 WAG1 per investor
Minimum amount needed to carry out the project	USD 5,000,000.00 In the event that the minimum amount required to carry out the project is not reached, the Digital Asset public offering will be cancelled, and participating investors will be reimbursed the amount invested within 10 business days to the wallet address or bank account from which they sent their token contribution.
Interest rate	11.0% per annum (paid annually in arrears)
Tranches	The issuance may be carried out in more than one tranche. This Relevant Information Document relates to the first tranche of the issuance. If a second tranche is proposed, and if the terms or conditions applicable to that tranche differ from those set out for the first tranche, the Issuer will request prior authorization from the National Digital Assets Commission (CNAD) before placing such tranche.
Issuer Investment Strategy	The funds obtained from this issuance will be used by the Issuer to subscribe to a private bond issued by Wageen Corp. Wageen Corp will apply the Private Bond proceeds to support its operational development, including consolidating its existing activities in Panama, including implementing an operational rollout in El Salvador, conducting driver acquisition and related onboarding programmes, strengthening its technological infrastructure, and undertaking the marketing, brand development, and operational activities required for its planned expansion.
Real World Asset	The underlying asset of this debt public offering of WAG1 Tokens is a private bond

(RWA)	issued by Wageen Corp in favour of Wageen Finance. The characteristics of the Wageen Token (WAG1) will correspond to, and reflect, the terms of the private bond issued by Wageen Corp for this purpose.
Terms of the Private Bond	WAG1 is backed by a private bond issued by Wageen Corp in favour of Wageen Finance. Wageen Finance will use all subscription proceeds to acquire the private bond, and all payments received under it are applied exclusively to meet WAG1 Token obligations. The Private Bond carries a five-year term, may be funded in multiple tranches, and is supported by an irrevocable corporate guarantee issued by Wageen Corp.
Return on investment	<p>The return on investment for this Digital Asset offering is structured to provide both income (annual interest payments) and principal repayment, offering WAG1 Tokenholders a predictable return throughout the Issuance Period.</p> <ul style="list-style-type: none"> • Annual Interest Payments: Investors will receive annual interest payments throughout the Issuance Period. These payments will be made on the basis of the fixed interest rate (i.e., 11.0% per calendar year) in arrears applied to the principal amount of the issued WAG1 Tokens (<i>prorated</i> for any period less than one calendar year). Interest payments will be made on a regular basis within 20 business days following the end of each calendar year, providing investors with a predictable income stream throughout the Issuance Period. • Principal Repayment: At the end of the Issuance Period, being five (5) years from the end of the Subscription Period (the Maturity Date, currently expected to be 31 July 2031), the principal of the investment will be repaid in full along with the final interest payments. This final repayment will occur at maturity, where investors will recover their original investment in the principal, in addition to any accrued interest due at the maturity of the term. <p>Payments to WAG1 Tokenholders (interest and principal) will be credited in USDT or to bank accounts in USD.</p>
Digital technology used	WAG1 Tokens are issued using the ERC-3643 standard (on Polygon Network)
Digital Asset Service Provider	VLRM Markets, S.A. de C.V.
Certifier	Digital Assets Solutions, S.A. de C.V. (with the trade name of Tokenization Expert)
Applicable Law	Republic of El Salvador
Guarantee	The WAG1 Token Issuance is guaranteed with the following guarantees:

	<ol style="list-style-type: none"> 1) Joint and Several Bond of Wageen Corp as Guarantor of Wageen Finance. 2) Fiduciary assignment to the Guarantee Trust of the underlying rights of the (annual) inventory of carbon credits, generated by tCO2e accounted for by Wageen Corp and/or by the Wageen App and/or the holding company if it is the direct or indirect beneficiary of such underlying rights (consisting of the elimination, removal, mitigation and savings in emissions of CO2e or other GHGs with a similar effect or impact). 3) Fiduciary assignment to the IP Representation License Guarantee Trust (Intellectual Property) whose owner or beneficiary is the Holding Company of the Wageen Economic Group. 4) In addition, other guarantees may be incorporated, which will be communicated to investors.
Investor risk profile	<p>The Wageen Token (WAG1) is a debt public offering security token instrument, the repayment of which depends on the financial stability and continued operational success of Wageen Corp, as well as financial results, and is backed by additional guarantees such as carbon accounting and intellectual property trusts.</p> <p>Consequently, the WAG1 Token is suitable for investors with moderate to high risk tolerance. Prospective investors should carefully consider the following key risks:</p> <ol style="list-style-type: none"> 1. Wageen Finance's ability to meet its interest and principal payment obligations depends solely on the future financial performance and operational viability of Wageen Corp. In the event of default or insolvency, WAG1 Tokenholders will have the same priority of payment as other unsecured creditors of Wageen Corp, without preferential rights to Wageen Corp's assets. 2. There is a risk that Wageen Corp's financial situation will not generate sufficient cash flows to be placed in the trusts established as collateral to cover the principal and interest payments of the Wageen Token issuance. <p>Investors are strongly advised to conduct their own due diligence of investment in Wageen Token (WAG1), seek professional advice where necessary, and assess their individual risk appetite before participating in this offering. Those looking for specific guarantees that protect capital or guaranteed returns, should consider whether this opportunity fits their investment profile and objectives.</p>

VI. THE REAL WORLD ASSET (RWA)

1. About the Issuer



Wageen Finance is part of the Wageen Business Group, headquartered in Panama, and joins the dynamic and constantly transforming mobility-as-a-service (MaaS) sector with a unique and innovative business model.

Unlike traditional transportation services, Wageen offers passengers the ability to directly negotiate the price of their rides with drivers, thus providing greater control, transparency, and a fairer experience for both parties.

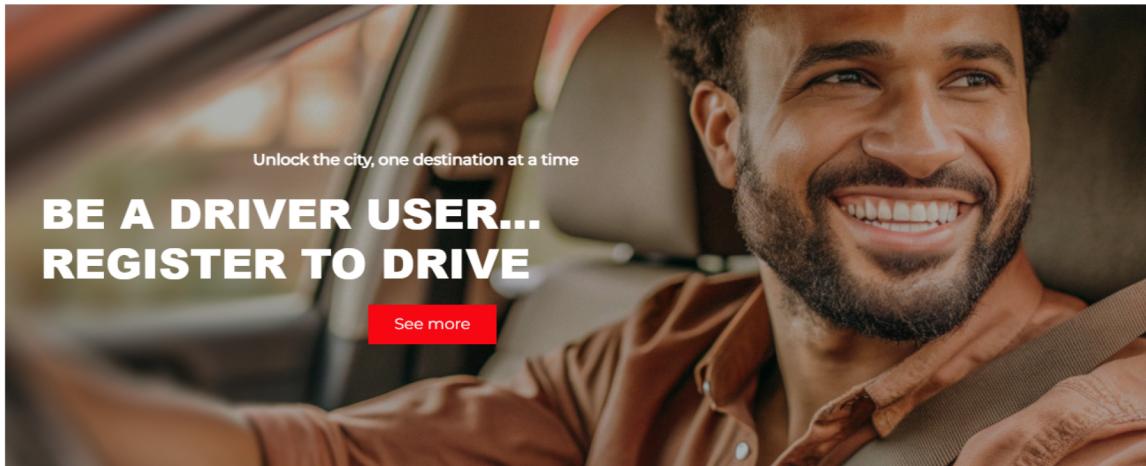
Wageen's business model is based on a decentralized connection between passengers and drivers. Instead of imposing fixed fares, the platform allows passengers to propose the price they want to pay for their ride, while nearby drivers can accept or reject the offer.

This dynamic and participatory pricing system generates benefits for both parties:

- Passengers: they have access to more flexible and affordable options, choosing the fare that best suits their budget.
- Drivers: They are compensated fairly and transparently, with the ability to select the rides that are most convenient for them.

In this way, Wageen introduces a new standard of fairness and autonomy in the mobility industry.

2. Features of Wageen



Flexible rate negotiation

Instead of fixed fares, passengers can propose the price they want to pay for the ride, and drivers have the option of accepting the offer or making a counteroffer. This model provides greater transparency and control for both parties, fostering fair and competitive agreements.

"W Dorada" Rewards Program

This program rewards the drivers and passengers with the best ratings, encouraging quality of service and good behavior. This dynamic promotes an active, trustworthy community committed to the Wageen experience.

Advanced Security Features

Safety is a priority at Wageen. The app includes:

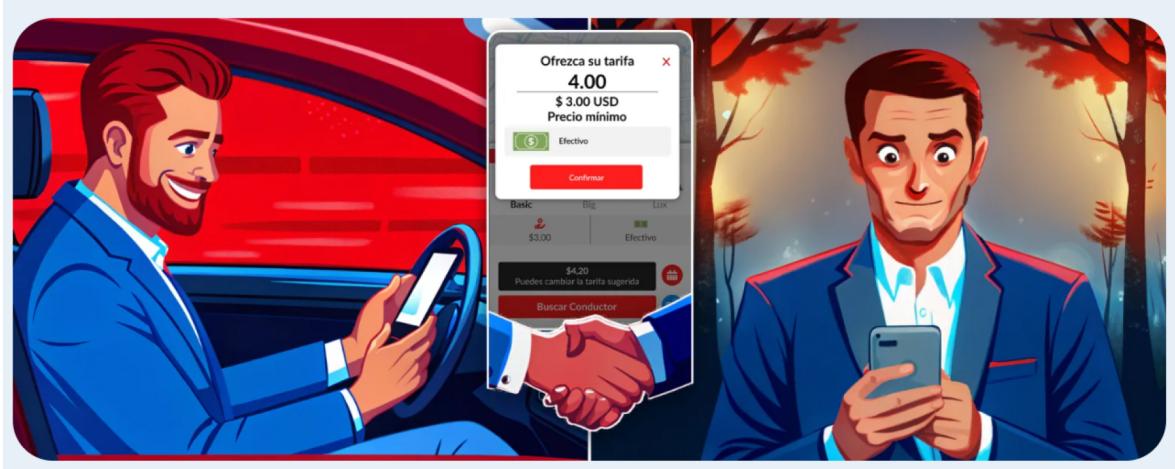
- Verification of the driver and vehicle before each trip (data and photo).
- Real-time tracking, with the option to share location with trusted contacts.
- Integrated emergency assistance button, for greater peace of mind on every journey.
- Verification of user identity.

Comfortable and hassle-free experience

Wageen is designed to make journeys simple and enjoyable:

- Instant booking.
- Direct payment in the app.
- Live updates on trip status.

Loyalty program "Wageen Points"



Passengers and drivers can earn Wageen Points:

- Passengers: every time they make a trip.
- Drivers: every time they top up their account.

Points can be redeemed at the Wageen online store, offering exclusive benefits and rewards.

3. Expansion Project

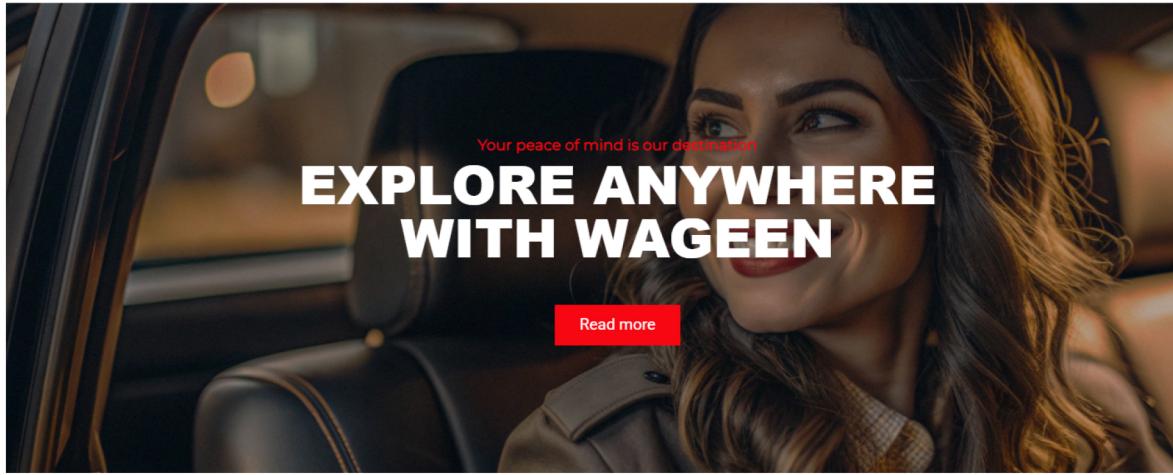
Wageen Corp is undertaking a strategic expansion project designed to accelerate its entry into new markets. The initiative will begin with an intensive marketing campaign in Panama, aimed at positioning the company as a leader in ridesharing services, and will continue with the deployment of its Mobility as a Service (MaaS) platform throughout the region.

This growth plan represents a key milestone in Wageen's mission: **to transform and redefine urban mobility in Latin America**, offering innovative, inclusive solutions adapted to the needs of users and modern cities.

Key aspects of the expansion:

Marketing and user acquisition in Panama

Strategic advertising campaigns will be implemented to position the brand, attract drivers and passengers, and highlight Wageen's unique value proposition: direct fare negotiation and fairness in ride-sharing.



The initiatives will cover digital channels, social networks, alliances with opinion leaders and influencers, as well as launch events and face-to-face activations to generate visibility and trust in the market.

Strengthening of technological infrastructure

A portion of the funds will go towards improving and scaling the technology platform, including:

- Mobile app and user experience (UX) optimization.
- Improvements to the fare negotiation engine.
- Updating of backend systems to ensure security, scalability and ability to support high volume of transactions.

Market launch in El Salvador

The formal deployment of the platform will be carried out in El Salvador, as the first country in Wageen's regionalization, which will include:

- Onboarding and training of drivers.
- Creation of regional support and operations teams.
- Regulatory and operational readiness for a successful and sustainable launch.

Working Capital Allocation

The funds will also go towards supporting essential operations during the initial phase of growth, including:

- Hiring and training of drivers.
- Onboarding processes and customer support.
- Daily management and operational administration.

This strategy ensures a smooth, structured and sustainable expansion from day one, allowing Wageen to consolidate its presence and accelerate its regional growth.

4. Reporting and transparency

WAG1 Tokenholders will receive regular and transparent reports on the use of funds and the progress of the project, ensuring full visibility on how resources are being applied.

These updates will detail progress in key areas of development, such as:

1. Technological improvements of the platform.
2. Onboarding and training of drivers.
3. Regional launch milestones.
4. Market traction and adoption.

In this way, investors will be able to directly monitor how Wageen is using the funds from the issuance to advance towards its regional expansion objectives, ensuring transparency and accountability throughout the process.

5. Investment Interest Rate and Payment Frequency

The investment return for this Issuance is structured to provide for the payment of annual interest and repayment of principal upon completion of the issuance, allowing WAG1 Tokenholders to enjoy a predictable and attractive return throughout the Issuance period.

- Term of Validity of the issuance: The term of the issuance of the WAG1 Token shall be five (5) years from the end of the Subscription Period, ending on the Maturity Date (currently expected to be 31 July 2031).
- Principal Repayment: At the end of the Issuance Period, being five (5) years from the end of the Subscription Period (the Maturity Date, currently expected to be 31 July 2031), the principal of the investment will be repaid in full along with the final interest payments. This final repayment will occur at maturity, where investors will recover their original investment in the principal, in addition to any accrued interest due at the maturity of the term.
- Interest Payments: Investors in WAG1 will receive annual interest payments throughout the Issuance Period. Interest will be calculated at a fixed rate of 11.0% per annum on the principal amount of the issued WAG1 Tokens, and will be prorated in the case of periods of less than one calendar year. Interest payments will be made regularly within 20 business days following the close of each calendar year, providing investors with a predictable income stream throughout the Issuance Period.

The structuring of the WAG1 Token is designed to offer investors an income stream through annual interest payments, while ensuring the return of principal at maturity, providing a balance between regular cash flow via the annual interest payment and principal repayment at the end of the term.

6. Wageen Corp Private Bond

The underlying asset supporting the Wageen Token (WAG1) is a **private, non-convertible interest-bearing, bond issued by Wageen Corp (the Private Bond)** in favour of Wageen Finance. The private bond has an authorised principal amount of up to **USD 20,000,000**, corresponding to the subscription proceeds received from the placement of WAG1. The private bond may be disbursed in multiple tranches, with each disbursement matching the actual subscription amounts transferred to Wageen Corp. In exchange, the private bond grants Wageen Finance a contractual right to receive annual interest—sufficient to meet the WAG1 Token interest obligations—and repayment of principal at the end of the **five-year term**, or earlier if permitted. All repayments received under the Private Bond are applied exclusively for fulfilling the Wageen Finance's obligations to WAG1 Tokenholders.

The private bond represents the sole financial obligation of Wageen Corp to Wageen Finance in connection with the WAG1 issuance. Its performance is additionally supported by a **Corporate Solidary Guarantee**, under which Wageen Corp irrevocably guarantees all payment obligations of Wageen Finance to WAG1 investors, up to USD 20,000,000, and for the same five-year term. In the event of non-payment of interest or principal, Wageen Finance may enforce its rights directly under the private bond and under the guarantee, including by executing the assets pledged to the trust associated with the private bond structure.

7. Guarantees

As part of the WAG1 token issuance, the following collateral is offered:

Joint and Several Bond of Wageen Corp

Wageen Finance will have a joint and several guarantee granted by Wageen Corp which guarantees, with the financial results of its operations, the payment of the interest and capital of a private bond, with the same characteristics as the WAG1 Token, being the underlying asset of the digital asset.

For further details on the financial projections related to the payment of WAG1's financial obligations, please refer to the Appendix: Issuer Structure.

Fiduciary Assignment of Underlying Rights of CO₂e Inventory

Wageen Corp, its holding company or any company of the Wageen Economic Group, makes a fiduciary assignment to the Guarantee Trust of the underlying rights of the annual inventory of tCO₂e accounted for by Wageen Corp, the Wageen App or the holding company, where the latter is a direct or indirect beneficiary.

These underlying rights correspond to the elimination, removal, mitigation or saving of CO₂e emissions or other greenhouse gases (GHG) with equivalent impact. The Wageen Economic Group accounts for these inventories of kgCO₂e (kilograms of carbon dioxide equivalent) or tCO₂e (tonnes of carbon dioxide equivalent) with the aim of developing a Carbon Credit Programme, which will allow its contribution to decarbonisation and mitigation to be monetized and financially offset of climate change.

It is estimated that the annual volume of rights assigned will be determinable, within the range of 10,000 to 20,000 tCO₂e per year.

Assignment Terms:

- First year of the issuance: The operational transfer of the underlying rights of the inventory (tCO₂e) will begin at the end of the first twelve operational months from the authorization of the issuance of the digital assets.
- Years two to five: The operational transfer will be carried out on a semi-annual basis.

Additional Notes:

Wageen Corp, its holding company, or any group company may assign or transfer the underlying rights to an escrow account as a trust asset. The assigned rights correspond to an estimated annual cumulative volume of 10,000 to 20,000 tCO₂e, which will be recorded in the Inventory account of Wageen Corp's Balance Sheet, within its Audited Financial Statements, and will be used for the origination of Carbon Credits.

Technical Methodology for Calculating Wageen Corp's Carbon Credits:

Wageen Corp quantifies and generates its carbon credits using a methodology aligned with the GHG Protocol and ISO 14064-1:2018, ensuring consistency, traceability, and international verifiability. The company builds its Corporate Carbon Inventory by measuring emissions across three scopes, with particular emphasis on Scope 3, which captures the impact of mobility generated by users and drivers. Activity data (kilometers traveled, energy consumption, vehicle type, trip occupancy, among others) are obtained directly from the platform and stored in an immutable digital record, guaranteeing the integrity of the data used for calculations.

Emissions are obtained by applying official IPCC factors and regional sources, using the standard formula:

Emissions (tCO₂e) = Activity Data × Emission Factor.

From this inventory, Wageen calculates Avoided Emissions, comparing a Baseline Scenario (counterfactual)—individual trips in private vehicles—with the Wageen Scenario, which incorporates efficiencies such as optimized routes and higher vehicle occupancy. The difference between the two scenarios determines the verifiable reductions, under methodologically conservative criteria to avoid overestimation.

Each ton of CO₂ equivalent avoided is converted into a Verified Reduction Certificate (VER), which, once a calendar year of data has been collected and verified under ISO 14064-3, can be registered on the Panamanian Carbon Exchange (BPC) for trading, applying uniqueness and cancellation mechanisms that prevent double counting.

For more information on the methodology used, please consult the appendix prepared for this purpose, entitled Wageen Eco – The Impact of Moving.

Disclosures:

- The Fiduciary Assignment of the rights over Wagen Corp.'s CO₂e inventory represents a commitment and is currently in the process of being implemented.
- The audit and certification of Wagen Corp.'s tCO₂e inventories under ISO 14064-1:2018 – Greenhouse Gases and the GHG Protocol – Corporate Accounting and Reporting Standard will be available after March 2027. This is because the carbon inventory can only be audited and certified after completing a full calendar year of operations with real data, which is required for the establishment of the Baseline.
- Wageen Corp's application as a carbon credit provider to the Panamanian Carbon Exchange (BPC) will be submitted once authorisation for the issuance of the WAG1 Token has been granted by the CNAD. It should be noted that credits cannot be subscribed until the tCO₂ reductions or offsets are certified by an accredited entity, and that in the meantime, the environmental value generated cannot be monetised.

Fiduciary Assignment to the Intellectual Property License Guarantee Trust

A fiduciary assignment will be made to the Intellectual Property Representation (IP) License Guarantee Trust whose owner or beneficiary is the holding company of the Wageen Economic Group or any of the companies that currently form, or may be, part of the Wageen Economic Group.

The assignment will be made up to a value equivalent to the amount of the issued and circulating tokens (1:1), thus guaranteeing the coverage of the issued WAG1 Tokens.

Disclosures:

- The fiduciary assignment to the Intellectual Property Rights Representation Licence Guarantee Trust is made on a partial basis.
- The Intellectual Property licensed to Wageen Corp—including the “ACTITUD” campaign, the “PAPETO” character, and all associated advertising assets—is duly registered with the Directorate General of the Industrial Property Registry (Digerpi) in Panama under registration No. 300825009. This Intellectual Property is valid, currently in commercial use, and may be incorporated into the partial fiduciary assignment associated with the structure of the digital asset WAG1

Guarantee Trust

The Guarantees are or will be constituted in a Guarantee Trust for the Public Issuance of the Tokens, with a separate and independent Trust Estate. The Guarantee Trust Agreement will allow, during its term and while tokens are issued and in circulation, the Trustor to assign other strategic assets to the Trust Estate in a fiduciary capacity to strengthen the guarantee coverage position. These assets, currently undetermined, may include, at the company's discretion, future cash flows from business operations, either generally or from a specific country where Wageen operates.

To provide for the payment of principal and interest on the Private Bond, a token redemption and/or amortization fund will be established to guarantee compliance with the obligations related to the issued tokens. This structure strengthens the security and coverage of WAG1 Tokens, providing flexibility to include additional assets as needed during the trust's term.

The guarantee trust(s) will be created in Panama, established 60 calendar days after authorization is obtained from the National Digital Assets Commission, extendable for up to 30 calendar days in case of unforeseen circumstances.

For this transaction, a Trust Company will be contracted, which is licensed by the Superintendency of Banks of Panama and fully regulated by said authority. With the support of this entity, the Guarantee Trust Agreement for the Public Issuance of Digital Assets of Wageen Finance will be structured and formalized for an amount of up to US\$20 million.

This contract, and its own separate accounting and financial statements, records all underlying assets, property, rights, and/or encumbrances—present or future, determined or determinable, of domestic or foreign origin, denominated in USD or any other globally legal tender—that have valid legal standing and serve as backing or collateral for the Public Issuance of Digital Assets. The primary beneficiaries of these trust assets are solely the holders of WAG1 Tokens.

Payment of principal and interest will be made based on the commercial activities of Wageen Corp, represented by a private bond issued in favor of the issuing company, Wageen Finance, as well as from the trust funds, if required by the transaction.

8. Appointment of VLRM Markets as Legal Representative and Token Administrator

VLRM Markets is appointed as the Legal Representative and Token Administrator of the WAG1 Token for the limited purposes expressly described in this Section 8 of this Relevant Information Document. The role of VLRM Markets is strictly administrative in nature and is confined exclusively to the functions listed below. VLRM Markets does not assume, and shall not be deemed to assume, any fiduciary, supervisory, monitoring, advisory, financial, operational, or enforcement obligations of any kind.

Prescribed Duties of Legal Representative and Token Administrator

VLRM Markets will perform only the following duties in connection with the WAG1 Tokens:

- 1. Token Issuance Administration:** Confirming that WAG1 Tokens are issued to investors who have completed the subscription process in accordance with the applicable compliance and onboarding requirements.
- 2. Verification of Subscription Flow:** Confirming that subscription proceeds received by Wageen Finance have been transferred to Wageen Corp for the purpose of subscribing to the Private Bond.
- 3. Verification of Private Bond Issuance:** Confirming that Wageen Corp has issued a Private Bond to Wageen Finance in an amount corresponding to the subscription proceeds transferred. For these purposes, VLRM Markets may rely entirely on documentation, certifications, or legal opinions provided by Wageen Finance, Wageen Corp, or external legal counsel and has no obligation to conduct independent verification or due diligence. VLRM Markets shall be entitled, at its discretion, to obtain a legal opinion from independent counsel to confirm that the Private Bond has been duly issued and that its terms correspond to those described in this Relevant Information Document. Any reasonable costs or expenses incurred in obtaining such legal opinion shall be borne by Wageen Corp (or Wageen Finance as applicable) and shall not be borne nor be the responsibility of VLRM Markets.
- 4. Tokenholder Communication Channel:** Acting as a designated point of contact for WAG1 Tokenholders in relation to questions or inquiries they may have concerning this Relevant Information Document, the structure of the WAG1 Token Issuance, or the role of Wageen Finance and Wageen Corp in connection with the Private Bond. This may include, where appropriate, directing Tokenholders to

the relevant regulatory authority (CNAD) or to the directors of Wageen Finance for matters within their respective responsibilities.

These are the only obligations of VLRM Markets in its capacity as Legal Representative and Token Administrator. No additional or implied responsibilities shall arise.

For the avoidance of doubt, VLRM Markets shall not be involved in, nor responsible for, the receipt, processing, disbursement, timing, administration, or enforcement of any interest or principal payments under the Private Bond, nor for any interest or principal amounts payable to WAG1 Tokenholders. All obligations relating to the payment of interest and repayment of principal rest exclusively with Wageen Corp and Wageen Finance, as applicable.

Investor Acceptance

By subscribing to the WAG1 Token, each investor expressly accepts and authorises VLRM Markets to act as their Legal Representative and Token Administrator for the limited purposes specified in this Section 8 of this Relevant Information Document. Such acceptance is automatic and effective at the moment of subscription and requires no further action by the investor.

Limitation of Liability

VLRM Markets shall have no liability of any kind to any WAG1 Tokenholder or to any other person, whether in contract, tort, equity, statute, or otherwise, arising out of or in connection with its role as Legal Representative and Token Administrator, except to the extent directly caused by its own wilful misconduct or proven fraud.

VLRM Markets shall not, in any circumstances, be liable for:

- the financial or operational performance of Wageen Corp or Wageen Finance;
- any failure or delay by Wageen Corp or Wageen Finance to meet their obligations under the Private Bond or this Issuance;
- any loss, diminution in value, or non-performance of the WAG1 Tokens, the Private Bond, or the underlying business activities;
- verifying or monitoring the accuracy, completeness, or sufficiency of information provided by Wageen Corp or Wageen Finance;
- enforcing, interpreting, or supervising compliance with the Private Bond and/or the WAG1 Token issuance, corporate guarantee, or any contractual or regulatory obligations;
- ensuring or guaranteeing the availability of funds for any payment of interest or principal.

The total aggregate liability of VLRM Markets to all WAG1 Tokenholders in connection with this Issuance shall not exceed the total amount of administrative fees actually received by VLRM Markets in respect of the WAG1 Issuance. Under no circumstances shall VLRM Markets be liable for any indirect, consequential, special, punitive, or exemplary damages.

It is expressly stated that the entity responsible for executing the guarantee is the issuing entity, Wageen Finance.

Wageen Finance, in its capacity as issuer of the digital asset, is the entity responsible for the material and operational execution of the guarantee, in accordance with the terms established in this Relevant Information Document (RID) and in the corresponding guarantee contracts.

VLRM Markets acts solely as the Legal Representative and Administrator of the WAG1 tokens, and this role is strictly limited to the functions, powers and responsibilities expressly set out in this Section 8 of this Relevant Information Document. Consequently, VLRM Markets does not assume, nor shall it be deemed to assume, any other obligation, responsibility or commitment in relation to the execution, compliance or realisation of the guarantees or guarantee agreements associated with this issue that are set out in any other section of this relevant information document, not involving collateral enforcement functions, nor powers of administration, disposal, liquidation or direct realisation of the assets backing the issue, which correspond exclusively to Wageen Finance.

In the event of a default under the Relevant Information Document, the enforcement of the guarantee shall be carried out directly by Wageen Finance, in accordance with the previously established contractual mechanisms, without this implying the creation of a relationship of mandate, agency, operational representation or subordination between the parties.

Limitation of Representation and Enforcement; Conflict of Interest

Investors are expressly informed that VLRM Markets in its capacity as Legal Representative and Token Administrator of the WAG1 Tokens, performs solely administrative functions and does not have any authority, mandate, or obligation to represent WAG1 Tokenholders in a substantive, judicial, contractual, or enforcement capacity. In particular, VLRM Markets does not have the power to enforce, administer, execute, or realise any guarantees or protections associated with the WAG1 Tokens or the underlying Private Bond. The material and operational execution and enforcement of such guarantees rests exclusively with the issuer, Wageen Finance. Accordingly, in the event of a breach, default, or non-performance, the party responsible for enforcing the guarantees would be the same obligated party, which may give rise to a potential conflict of interest. No independent third party has been appointed to act on behalf of Tokenholders for enforcement or defence of

interests. Investors must assess this structural risk and acknowledge that no enforcement, recovery, or protective action will be undertaken by VLRM Markets on their behalf.

9. Covenants

The structure of this issuance does not incorporate financial or operational covenants; therefore, no additional contractual obligations are imposed on the Issuer that would limit its management or grant special rights to investors beyond those expressly set forth in this Relevant Information Document.

10. Subscription, Trading on the Secondary Market and Redemption of Capital

Subscription through the Primary Market

The general terms and conditions of subscription are as follows:

- Investors will subscribe to the WAG1 using USDT or United States Dollars.
- The Issuance Amount is WAG1 20,000,000 at USD 1.00 per WAG1, so the total valuation of the issue is USD 20,000,000.00.
- The Subscription Period is 6 months from 31 January 2026 to 31 July 2026.
- Tokens are issued on a rolling basis during the Subscription Period. Any tokens not issued prior to the end of the Subscription Period shall be issued on 31 July 2026.
- The Minimum Subscription Amount is WAG1 1,000 per investor.

The Issue will be admitted to the Primary Market managed by VLRM Markets <https://rwa.vlrm.markets>.

Secondary Market Bulletin Board

Following the primary issuance via the Primary Market, WAG1 Tokens will be admitted to the VLRM Markets Secondary Market for secondary transfer through the Secondary Market Bulletin Board.

IMPORTANT

Any person who acquires WAG1 Tokens on the Secondary Market will be subject to the terms and conditions set forth in this Relevant Token Information Document, as if they had held the WAG1 Tokens since the date of issuance on the Primary Market.

By acquiring WAG1 Token's in the Secondary Market, holders acknowledge and agree to abide by all rights, obligations, and terms associated with the ownership of the tokens, as detailed herein.

Principal Repayment

During the Issuance Period, there will be no capital amortizations. At the end of the Issuance Period (currently expected to be 31 July 2031), WAG1 Tokenholders will redeem their investment, and the principal will be paid in USDT or U.S. dollars via automatic redemption, with no action required from the WAG1 Tokenholders. Afterwards, WAG1 Tokens will be burned.

The Issuer reserves the right, in its sole and absolute discretion, to redeem WAG1 Tokens to any or all investors at any time during the Issuance Period. In exercising this power, the Issuer may rely on any available information, without the obligation to conduct additional investigations, and may seek legal advice if it deems it necessary.

In no event shall the Issuer or its executive personnel be liable to WAG1 Tokenholders for the consequences of exercising such discretion or making decisions relating to redemption, provided that such actions are taken in good faith and in a commercially reasonable manner.

In the unlikely event that the Issuer decides to redeem all WAG1 Tokens before the end of the period, the issuance will be terminated, and any outstanding balance (principal and interest) will be distributed to WAG1 Tokenholders in USDT or U.S. dollars.

The bona fide and commercially reasonable scenarios under which the Issuer may exercise this discretion include, but are not limited to, regulatory changes in El Salvador that warrant the early redemption of the investment of WAG1 Tokenholders.

For more information on the potential factors that could give rise to these scenarios, please refer to the Risk Factors set out in the Appendix of this Relevant Information Document.

APPENDIX A - DIRECTORY

Issuer	Name	Wageen Finance SPV, S.A. de C.V.
	Address	Paseo General Escalón #3675, 21st floor, local 17, Colonia Escalon, Millenium Plaza Building, District of San Salvador, Municipality of San Salvador Centro, Department of San Salvador Salvador, El Salvador
	Web page	https://token.wageen.com/
	Contact Person	Harold White, Director
	Contact details	harold@wageen.com
DASP	Name	VLRM Markets S.A. de C.V.
	Address	Av. Las Magnolias, Col. San Benito Edificio Insigne, Level 6 #602, District of San Salvador, Municipality of San Salvador Centro, El Salvador
	Web page	https://vlrm.markets/
	Contact Person	Carmen Elena Ochoa de Medina
	Contact Details	enquiries@vlrm.markets
Structurer	Name	VLRM Markets S.A. de C.V.
	Address	Av. Las Magnolias, Col. San Benito Edificio Insigne, Level 6 #602, District of San Salvador, Municipality of San Salvador Centro, El Salvador
	Web page	https://vlrm.markets/
	Contact Person	Carmen Elena Ochoa de Medina

	<table border="1"> <tr> <td>Contact Details</td><td>enquiries@vlrm.markets</td></tr> </table>	Contact Details	enquiries@vlrm.markets								
Contact Details	enquiries@vlrm.markets										
Certifier	<table border="1"> <tr> <td>Name</td><td>Digital Assets Solutions, S.A. de C.V.</td></tr> <tr> <td>Address</td><td>Edificio Insigne, Level 6 Local 602, Colonia San Benito, San Salvador, El Salvador</td></tr> <tr> <td>Web page</td><td>http://tokenizationexpert.com/</td></tr> <tr> <td>Contact Person</td><td>César Augusto Castillo</td></tr> <tr> <td>Contact details</td><td>cesar.castillo@tokenizationexpert.com</td></tr> </table>	Name	Digital Assets Solutions, S.A. de C.V.	Address	Edificio Insigne, Level 6 Local 602, Colonia San Benito, San Salvador, El Salvador	Web page	http://tokenizationexpert.com/	Contact Person	César Augusto Castillo	Contact details	cesar.castillo@tokenizationexpert.com
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Web page	http://tokenizationexpert.com/										
Contact Person	César Augusto Castillo										
Contact details	cesar.castillo@tokenizationexpert.com										
Legal Counsel	<table border="1"> <tr> <td>Name</td><td>MH Legal, S.A. de C.V.</td></tr> <tr> <td>Address</td><td>Paseo General Escalón, #3675, Floor 21, Office 11, Alveare, Millenium Plaza, San Salvador, San Salvador Centro, San Salvador, El Salvador</td></tr> <tr> <td>Web page</td><td>None</td></tr> <tr> <td>Contact details</td><td>Email: luis.medina@mhlegalcorp.com</td></tr> </table>	Name	MH Legal, S.A. de C.V.	Address	Paseo General Escalón, #3675, Floor 21, Office 11, Alveare, Millenium Plaza, San Salvador, San Salvador Centro, San Salvador, El Salvador	Web page	None	Contact details	Email: luis.medina@mhlegalcorp.com		
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Web page	None										
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Regulator	<table border="1"> <tr> <td>Name</td><td>National Digital Assets Commission (CNAD)</td></tr> <tr> <td>Address</td><td>Calle La Mascota, building 144, San Salvador District Municipality of San Salvador Centro, El Salvador</td></tr> <tr> <td>Web page</td><td>https://cnad.gob.sv/</td></tr> <tr> <td>Contact Details</td><td>Email: info@cnad.gob.sv</td></tr> </table>	Name	National Digital Assets Commission (CNAD)	Address	Calle La Mascota, building 144, San Salvador District Municipality of San Salvador Centro, El Salvador	Web page	https://cnad.gob.sv/	Contact Details	Email: info@cnad.gob.sv		
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Contact Details	Email: info@cnad.gob.sv										

APPENDIX B - STRUCTURE OF THE ISSUER

1. Legal structure

Wageen Finance is incorporated as a Variable Capital Corporation, (S.A. de C.V.) in accordance with the Commercial Code of El Salvador and applicable Salvadoran law. The company is owned by Wageen Holding Inc. and Wageen Corp, both domiciled in Panama. Wageen Holding Inc. acts as the holding company for the business group, while Wageen Corp is the operating company (licensee, not owner) of the MaaS (Mobility as a Service) technology platform, responsible for providing mobility services and issuing the private bond that serves as the underlying asset of the WAG1 Token.

2. Business Project

Wageen Corp is a panamanian smart mobility company that transforms the way people get around. Through its innovative mobile application (app), it connects passengers with certified private drivers, offering a safe, efficient and personalized service. From their phone, any user can request a vehicle with driver (VTC) to move comfortably around the city and the country.

History

Wageen's vision was born on February 22, 2018, when brothers René White and Harold White imagined a platform that would integrate all possible modes of travel: by land, by air and by sea. An ambitious dream, which after the business success that brought them PaginasAmarillasdePanama.com, they began to create the new project, officially starting in 2019 with the creation of Wageen Corp.

That same year, Wageen Corp began operations in Panama and quickly managed to position itself as a local and innovative alternative in the mobility sector. However, like many other platforms, it was forced to cease its services due to the health emergency caused by the Covid-19 pandemic. On March 20, 2020, the Ministry of Health and the Ministry of Public Security established a sanitary fence in the provinces of Panama, Panama Oeste, and Colón through Executive Decree No. 499. A few days later, on March 23, 2020, the President of Panama and the Minister of Health declared a curfew through Executive Decree No. 505. Finally, on March 25, 2020, a 24-hour curfew was imposed, along with the implementation of the Panama Solidarity Plan and a dry law that would be maintained during the State of Emergency.

Faced with this scenario, Wageen Corp temporarily closed its operations and focused its efforts on completely redesigning its application and restructuring its business model. With the official lifting of the State of Emergency on May 5, 2023, the company prepared its relaunch. Finally, on May 13, 2025, it returns to the streets, renewed and ready to lead a new stage of urban mobility in Panama and beyond.

Business Strategy: Moving the World

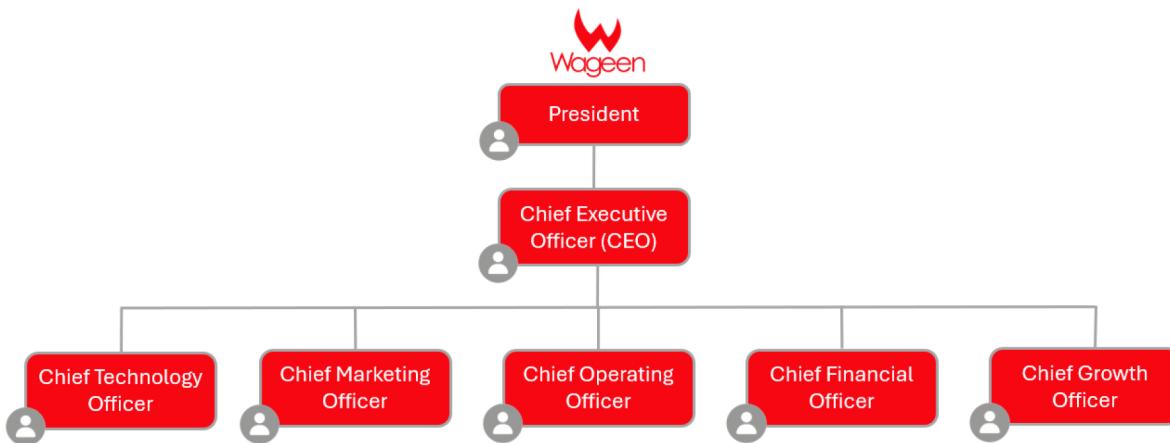
Wageen isn't just a transportation company, it's a movement that combines technology, creativity, and a community of passionate allies. We have a young, professional team and creative management with extensive experience in brand positioning. Our strategy includes unique campaigns and entertainment formats that bring the brand closer to users.

3. Ownership Structure

Wageen Finance is a company incorporated under the laws of El Salvador, whose capital stock is owned by 99% of Wageen Holding Inc. and 1% of Wageen Corp, both Panamanian companies, controlled by members of the White family.

4. Organizational Structure

Wageen Corp has an organizational structure that responds to the strategic objectives of the company, promoting coordination and proper functioning, guaranteeing quality service to customers. The management team will act in the best interests of WAG1 Tokenholders in all related transactions.



President

The President's role is to define the company's long-term strategic vision and direction, ensuring growth, profitability, and sustainability. This leader is responsible for setting general policies, overseeing the overall performance of the business, and representing the company before key partners, investors, and government entities to strengthen its market position.

Chief Executive Officer (CEO)

The Chief Executive Officer (CEO) leads the company's overall operations, being responsible for implementing the strategic vision and ensuring the achievement of business goals. The CEO coordinates the executive management team—including operations, marketing, technology, and finance—and makes critical decisions to optimize efficiency, drive growth, and ensure that action plans are executed effectively.

Chief Technology Officer (CTO)

The Chief Technology Officer (CTO) drives the company's technology strategy, overseeing the development and innovation of robust and scalable platforms. This role is key in creating digital tools that enhance user experience and operational efficiency, while leading development, technical support, and UX/UI teams, and ensuring the implementation of advanced solutions such as geospatial intelligence and route traceability.

Chief Marketing Officer (CMO)

The Chief Marketing Officer is responsible for developing the brand's identity and positioning in the market to generate growth. This role covers the design and execution of digital and commercial marketing strategies, supervision of communication campaigns, public relations management, and the creation of strategic partnerships to acquire and retain users in a highly competitive environment.

Chief Operating Officer (COO)

The Chief Operating Officer ensures the efficient functioning and scalability of the platform. Their mission is to continuously optimize operational processes—from platform oversight to the adoption of new technologies that guarantee high-quality service. The COO is responsible for managing day-to-day operations and ensuring that systems and resources enable sustained, high-performance growth.

Chief Financial Officer (CFO)

The Chief Financial Officer oversees the company's financial management, ensuring stability and economic sustainability. This role is crucial for budget control, financial forecasting, and accounting data analysis. The CFO's leadership secures the company's financial strength, supporting strategic decision-making and expansion plans through rigorous planning and effective capital management.

Chief Growth Officer

The Chief Growth Officer, (depending on corporate structure) leads and executes the company's expansion strategy in new Latin American markets, with an initial focus on El Salvador. This role is responsible for

developing and implementing market entry plans, including feasibility analysis, financial projections, and launch strategies, to ensure successful and sustainable market growth.

For further information about Wageen's executive team, please refer to the appendix entitled 'Profile of Wageen's Executive Team'.

5. Financial Projections

Wageen Corp, as issuer of the Private Bond in favour of Wageen Finance, will pay to Wageen Finance the interest and principal amounts due under the Private Bond. The terms of the Private Bond are structured to match the economic terms of the WAG1 Token issuance. Accordingly, the interest and principal received by Wageen Finance under the Private Bond correspond to, and are intended to fund, the interest and principal obligations owed by Wageen Finance to the WAG1 Tokenholders.

Although Wageen Corp was incorporated in 2019, its commercial operations in Panama did not begin until 2025. Since its operations began recently, there is no financial history that can be evaluated by investors.

In order to evaluate Wageen Corp's ability to generate sufficient cash flows to meet WAG1's debt service (principal and interest), two financial models were developed with 5-year projections, considering different demand scenarios and financial statements that explicitly include the payment of the obligations associated with the token.

The projections are based on a market study prepared by the company itself, which estimates that the ride-hailing market in Panama generated revenues of USD 240.84 million in 2024. With a projected compound annual growth rate (CAGR) of 3.10%, by 2029 this market would reach approximately USD 248.31 million, with an average revenue per user (ARPU) of USD 17.33 and an estimated total of 1.44 million users.

Currently, the Panamanian ride-hailing industry is dominated by InDrive, Uber and DiDi, originating from Russia, the United States and China, respectively. There is no local application with its own identity and feature differentiation, so based on this competitive analysis, it is estimated that Wageen Corp could capture up to 30% market share.

The following key operating assumptions have been defined in the financial model:

- Types of drivers:
 - A drivers: permanent.
 - B conductors: temporary.
- Desired income per driver: USD 100 per day.
- Average revenue per trip: USD 4.00.
- Estimated trips per driver: 25 per day.

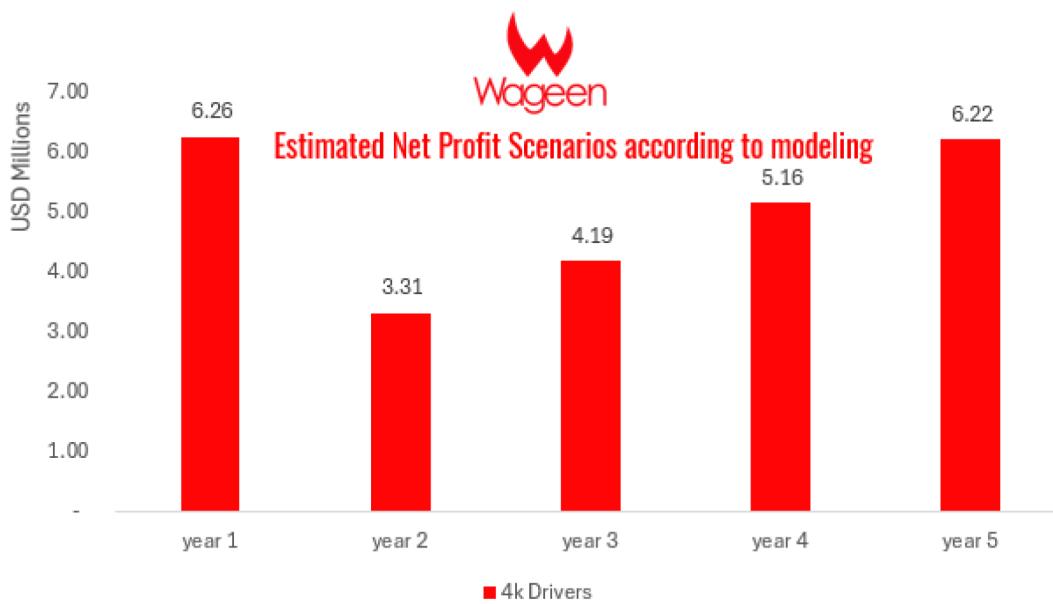
- Daily base recharge per driver (25 trips/day): USD 20.00.

Based on the above, an income projection model was built, based on a scenario of 4,000 drivers (1,400 A and 2,600 B).

The cost structure considered in the models includes: payment to drivers, operating costs, taxes, financial expenses (WAG1 interest), and the creation of a debt amortization fund starting in the third year.

Additionally, a component of other revenues was included, considering that Wageen Corp could diversify its services such as package delivery, which was modeled as 2.5% of total revenues.

Under the 4,000 drivers scenario, the model shows that Wageen Corp would have the capacity to cover the principal and interest payments on the private bond backing WAG1 and generate additional profits for shareholders, in accordance with the established assumptions.



6. Digital Assets

The purpose of this digital asset issuance is to raise capital to finance the expansion of Wageen Corp's operations. To this end, Wageen Corp will issue a Private Bond, which will back the debt public offering security token identified as WAG1, issued by Wageen Finance, in El Salvador.

WAG1 Tokens are Digital Assets, they are not shares, and therefore they do not confer any ownership or rights in the issuing company (Wageen Finance), as a shareholder would have them. Instead, they grant holders

specific rights to the underlying Real-World Asset (RWA) (the debt public offering security token), as described in this Relevant Information Document. These rights may include claims on principal and interest payments, redemptions, or other rights associated with the underlying Real World Asset (RWA) (the debt public offering security token), but are strictly limited to what is explicitly defined in this Relevant Information Document.

APPENDIX C - FEES, COSTS AND EXPENSES

1. Wageen Corp - Issuance Registration Fees

All costs related to the structuring, legal documentation, registration, auditing, advisory and other procedures necessary for the issuance of WAG1 will be borne in full by Wageen Corp. In this regard, WAG1 Tokenholders will not incur any type of subscription fee or initial acquisition of the tokens.

2. Wageen Corp - Operating and operating costs

Wageen Corp shall also be responsible for covering all operational and administrative costs associated with the maintenance, management and execution of the obligations arising from Wageen Finance and WAG1 throughout its life cycle. This includes, but is not limited to, interest payments, administration costs, legal services, accounting services, reporting, and investor communication. WAG1 Tokenholders will not be subject to additional operating or running charges.

3. Wageen Corp - RWA Platform Costs

In addition, Wageen Corp will cover all expenses related to the use and maintenance of the WAG1 Token within the Real-World Asset Platform (RWA). This includes fees for registration, custody, technology support, updates, and any other obligations arising from the use of such platform. Under no circumstances will WAG1 Tokenholders assume costs associated with the operation of the token on the RWA Platform.

IMPORTANT

WAG1 Tokenholders shall not, under any circumstances, be liable for the costs of establishment, operation and operation, and/or the costs of the RWA Platform, all such costs shall be borne by Wageen Corp.

APPENDIX D - PROCESS FLOW

A. Subscription process

The subscription process of the Wageen Token (WAG1) has been designed to be agile, secure and compliant with the highest international standards in the issuance and management of tokenized digital assets.

To do this, it takes advantage of the advanced capabilities of the ERC-3643 standard, which allows the issuance of tokens compatible with regulatory requirements, incorporates access controls and traceability, and provides both legal and technological security to investors.

The subscription is made through the RWA Platform of VLRM Markets, an authorized provider of digital asset services, which offers a robust infrastructure for the management of tokenized issuances. This platform allows qualified investors to:

1. Register online.
2. Complete your identity verification (KYC/AML).
3. Review the bid documentation.
4. Underwrite the tokens in a 100% digital and secure way.

The entire process takes place in a controlled technological environment, with cybersecurity, data protection and regulatory compliance measures, which guarantees a transparent, efficient and reliable experience for all participants in the broadcast.

1. Investor Onboarding

The process begins with the Onboarding of investors, a fundamental step to ensure regulatory compliance and maintain the integrity of the WAG1 Token.

Through the RWA platform, investors are guided through a comprehensive KYC (Know Your Customer) verification process backed by robust AML compliance tools.

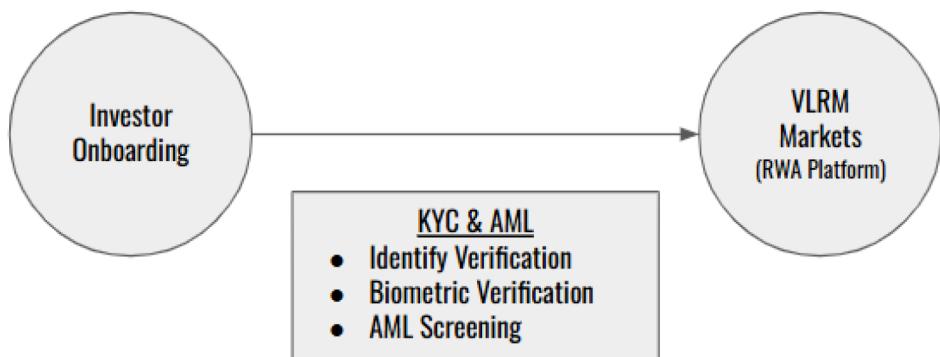
Onboarding includes the following stages:

- a) Identity verification: The investor presents valid identity documents, which are authenticated and validated through the KYC system. This step ensures that only authorized people can participate in the subscription.
- b) Biometric authentication: As part of the KYC process, the investor undergoes biometric verification to confirm that the person submitting the documents is indeed who they say they are.

c) AML checklists: The investor is screened against international watch lists, including politically exposed persons (PEPs), sanctions lists, and adverse news, ensuring compliance with global anti-money laundering and terrorist financing regulations.

Once all KYC/AML verifications are completed and approved, the investor's digital identity is associated with the ONCHAINID functionality, integrated into the ERC-3643 standard.

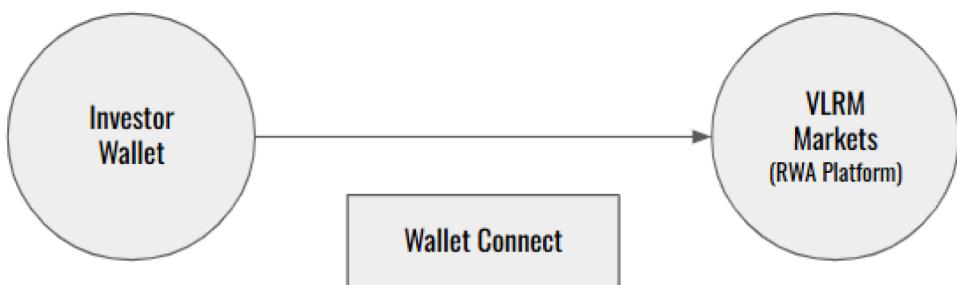
This decentralized identity framework ensures that investor information is securely stored on the blockchain and linked to a unique ONCHAINID, allowing you to interact with the WAG1 Token while maintaining the privacy and security of your data.



2. Wallet Connect

Once the KYC/AML checks are completed and verified, investors proceed to connect their digital wallet to VLRM Markets' RWA tokenization platform, enabling secure, efficient, and frictionless digital asset management.

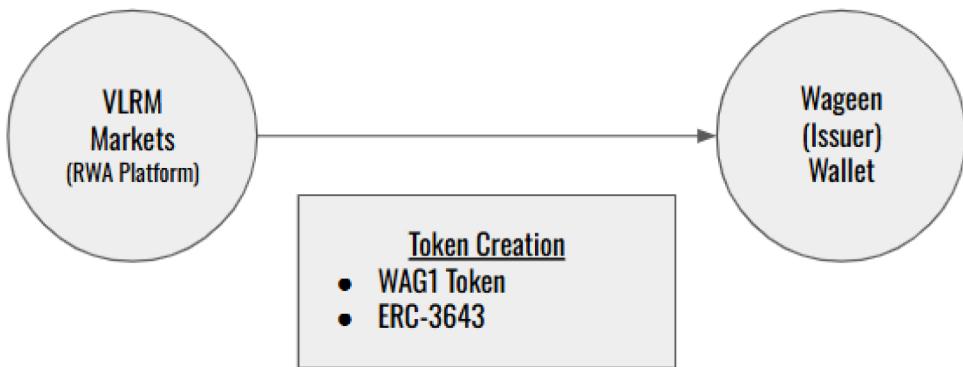
By correctly linking your wallet, it is uniquely associated with your ONCHAINID, ensuring its secure and exclusive identification within the ecosystem, and enabling the investor to interact with the WAG1 Token reliably and in compliance with applicable regulatory and technological standards.



3. Digital Assets Creation

The process of creating Digital Assets on the RWA Platform is governed by the ERC-3643 standard, which guarantees a safe, compliant and efficient issuance.

The attributes of each Digital Asset — such as its name, ticker symbol, and compliance requirements — are encoded directly into a smart contract on the blockchain, using the same standard. ERC-3643 establishes a permissioned framework, ensuring that only authorized investors can own or transfer the token, as well as enabling traceability of all transactions on the blockchain, reinforcing the transparency and security of the ecosystem.



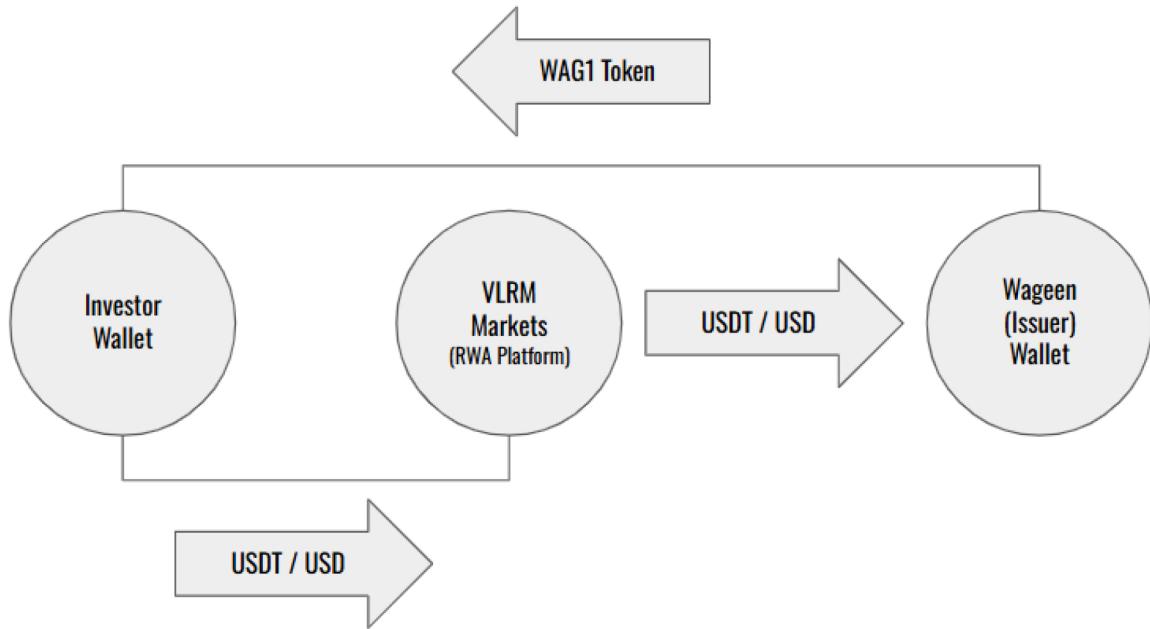
The creation and issuance of the WAG1 is done entirely through the RWA Platform, with seamless integration with specialized third-party services, such as Fireblocks for custody. Once the digital assets are created, they are assigned to the Issuer's wallet, thus completing the issuance process and ensuring compliance with all applicable regulatory and technological standards.

4. Subscription Offer and Acquisition of the WAG1

The subscription to the WAG1 Token is made on the Primary Market, being available only to eligible investors. This offer is subject to specific compliance requirements, based on nationality, KYC status, and other predefined conditions.

- **Eligibility verification:** Before you can subscribe to the digital asset, the investor's eligibility is validated according to the established compliance rules. These rules are codified in the ERC-3643 smart contract and include, among other things, restrictions by country of residence, investment limits, or other applicable regulatory conditions.
- **Whitelisting wallets:** Once eligibility is verified, the investor and their wallet are authorized and whitelisted, which enables them to transact with the digital asset.

- **Subscription Application:** With eligibility confirmed, the investor can submit their subscription application, specifying the amount of WAG1 they wish to acquire.
- **Approved Offer and Subscription Currency:** The Investor makes the subscription payment using the Subscription Currency defined for the issuance. For WAG1, the accepted subscription currencies are USDT (Tether) and US dollars (USD).
- **Confirmation and registration on the blockchain:** Once the payment is received, VLRM Markets confirms the transaction, which is processed through the RWA Platform and securely recorded on the blockchain. The smart contract associated with WAG1 manages the allocation of tokens and ensures that the issuance is carried out in accordance with subscription rules.
- **Transfer of funds to the issuer:** Finally, investors' funds are transferred to the issuer's wallet in the corresponding subscription currency (USDT or USD), completing the subscription process.



5. Token Management

Once WAG1 Tokens are issued and transferred to the investor's wallet, the RWA Platform tracks all trades related to those tokens in real-time. The ERC-3643 standard ensures that WAG1 Tokens can only be transferred to eligible and verified investors, applying compliance measures at every stage of the process.

In addition to the controls implemented during underwriting, VLRM Markets retains the ability to manage WAG1 after it is issued, including:

- **Transfer Restrictions:** Through the RWA Platform, VLRM Markets may freeze or limit the transfer of WAG1 between wallets based on compliance requirements or at the request of investors who have lost control of their wallets. These restrictions are encoded directly into the ERC-3643 smart contract and are applied automatically and transparently.
- **Token Burning and Withdrawal:** VLRM Markets also has the power to withdraw or burn WAG1 in cases where non-compliance with compliance requirements is detected or if the token is identified as being illicitly obtained. This feature ensures that the supply of WAG1 is maintained in accordance with the rules and conditions set out in the subscription offer.

6. Information to Investors

After completing the underwriting process, investors gain access to the Investor Portal within the RWA Platform, which offers an intuitive interface for managing their WAG1.

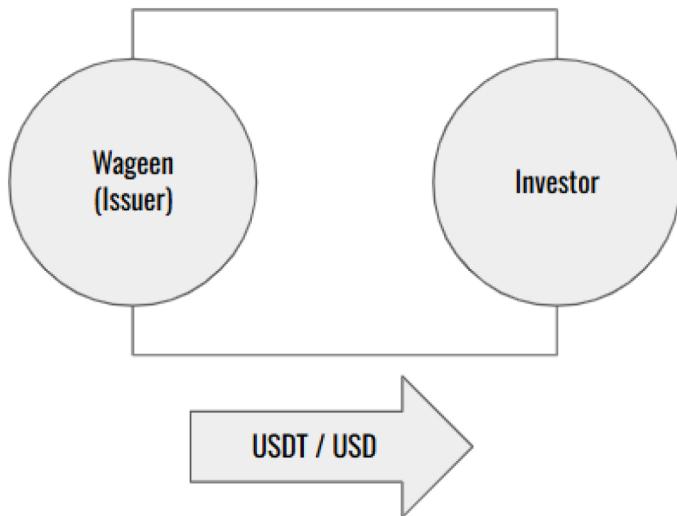
The main functionalities of the portal include:

- **Investment control:** Check the current balance of tokens and the value of the investment in real time.
- **Transaction History:** Access the complete log of token-related operations, including subscriptions, transfers, and token burns.
- **Notifications and updates:** Receive real-time alerts about platform updates, new offers, and relevant changes.

The RWA Platform and the ERC-3643 protocol ensure that both the underwriting and subsequent management of digital assets are carried out in a secure, transparent and compliant manner.

7. Payment of Interest to WAG1 Tokenholders

Holders of the Wageen Token (WAG1) will receive annual interest payments, calculated on the face value of their investment, in USDT (Tether) or U.S. dollars (USD). These payments will be credited to the wallet or bank account previously indicated by each investor.



8. Secondary Market

The WAG1 Token Secondary Market operates through the Secondary Market Bulletin Board integrated into the RWA Platform. This system facilitates the buying and selling of WAG1 Tokens after its initial issuance is complete, ensuring that all transactions are transparent, secure, and comply with the predefined compliance standards for this asset.

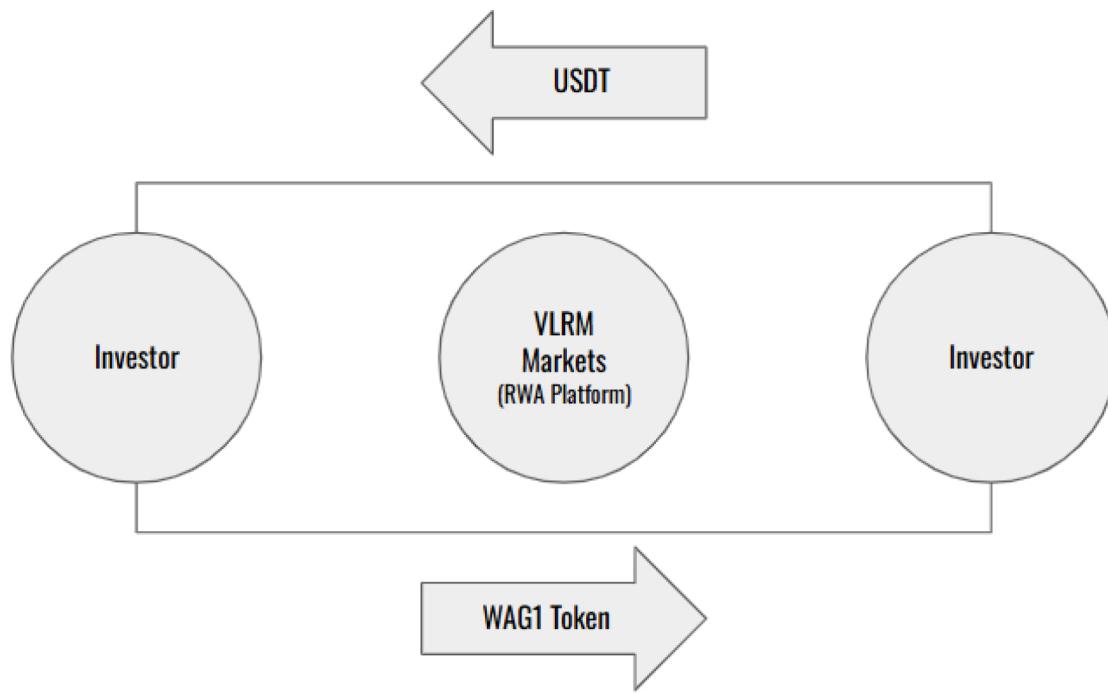
In order for tokens to be traded on the Secondary Market, they must first be admitted to the RWA Platform's Secondary Market Bulletin Board. This process includes:

- **Verification of regulatory compliance:** Before being listed, WAG1 Tokens are checked to ensure that they comply with all marketing rules and requirements established by the ERC-3643 standard, as well as any applicable jurisdictional conditions.
- **Smart contract integration:** ERC-3643 allows only eligible and verified investors to trade the token. Compliance rules, including restrictions on transferring to authorized wallets, are automatically enforced via smart contracts.
- **KYC/AML Control:** Any investor wishing to trade WAG1 on the Secondary Market Bulletin Board must have passed the KYC (Know Your Customer) and AML (Anti-Money Laundering) controls built into the RWA Platform, ensuring that only legitimate participants can transact.

9. Investors' Operations in the Secondary Market

Once WAG1 Tokens are admitted to the Secondary Market Bulletin Board, investors can buy and sell the token with other approved participants through the RWA Platform. The process includes:

- **Token offerings and listings:** Investors can create buy or sell offers, listing them on the Secondary Market Bulletin Board. Such offers are visible only to other participants that meet regulatory requirements, providing access to a validated base of potential buyers and sellers.
- **Matching and execution:** When a buyer accepts a seller's offer, the RWA Platform automatically matches the trade. The platform verifies that the transaction meets all the acceptance criteria and, once validated, executes it through secure systems programmed in the smart contract.
- **Settlement of the transaction:** Once the transaction is confirmed, the WAG1 Tokens are transferred between the wallets of the buyer and the seller, in accordance with the compliance and security protocols of ERC-3643. The RWA Platform manages the secure and transparent settlement of the transaction.
- **Registration and reporting:** All operations carried out on the Secondary Market Bulletin Board are recorded on the blockchain, ensuring an immutable and auditable history. Investors can view their transaction history directly from the Investor Portal on the RWA Platform.



10. Compliance and Restrictions

Throughout the trading process on the Secondary Market, the RWA Platform applies strict compliance measures to ensure that transactions of the WAG1 Token conform to AML regulation:

- Transfer restrictions: According to the ERC-3643 standard, WAG1 Tokens can only be transferred between verified wallets. The RWA Platform validates that all addresses involved are pre-approved based on the KYC/AML status of investors.
- Investor Eligibility: The ERC-3643 standard and the RWA Platform ensure that only investors who meet the eligibility criteria can trade WAG1 on the Secondary Market Bulletin Board. Aspects such as country of residence, compliance status, and identity verification are considered.
- Freezing and compliance control: If any transaction violates AML compliance regulations or a court order is received to freeze the Tokens, VL RM Markets may freeze the trade, withdraw Tokens, or take corrective action through the ERC-3643 smart contracts functionality.

11. Role of the RWA Platform in the Secondary Market

The RWA Platform is critical to the safe and transparent operation of the Secondary Market. Its main functions are:

- Token Management: Allows issuers and investors to centrally manage their AML holdings, transactions, and compliance.
- Real-time compliance checks: Transactions undergo instant AML checks, ensuring that only eligible investors participate.
- Secure transactions: Execution is done using smart contracts, ensuring that all token transfers are authorized, properly executed, and recorded on the blockchain.

12. Token Redemption Process

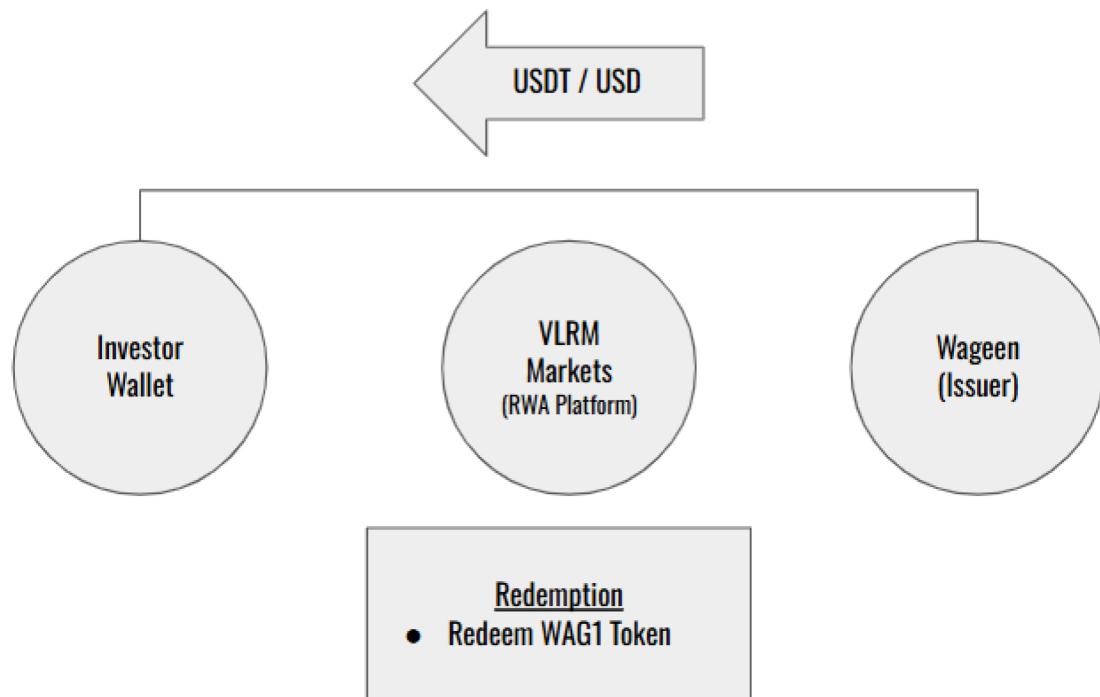
The completion of the WAG1 Token issuance is securely managed on the RWA Platform, under AML compliance guidelines and the ERC-3643 standard, ensuring security and transparency in all operations.

1. AML compliance and transaction approval: When the principal repayment process begins:
 - KYC/AML requirements and other compliance conditions are verified in real-time.
 - ERC-3643 smart contracts validate that the wallet and transaction meet transfer restrictions, investor eligibility, and any legal or geographic limitations.
2. Transfer of tokens and execution of redemptions: Once the redemption is approved, the payment of the principal is executed in accordance with the established conditions:

- Burning or Transfer of Tokens: VLRM Markets may burn the redeemed tokens or transfer them to a specific wallet designated for redemption.
 - a) Token burning: In the case of token burning, tokens are permanently withdrawn from circulation, reducing the total supply of WAG1. This ensures that the redemption is irreversible and that the investor no longer owns the redeemed tokens.
 - b) Token transfer: Alternatively, WAG1 can be transferred to a wallet controlled by VLRM Markets or an authorized third party to facilitate redemption in another form, such as a crypto asset or Fiat currency.
- Settlement: Once the burn or transfer is complete, the investor's balance is updated and the corresponding value in fiat or crypto currency is transferred to the designated means of payment.

3. Payment and Completion of the issuance: Once the token transfer or burn is complete, the redemption process is complete:

- Payment: Redemption can be made in fiat currency (linked bank account) or crypto assets (e.g., USDT, BTC, ETH) in the investor's wallet.
- Confirmation: The platform registers and confirms the operation on the blockchain, reflecting the updated balance in the Investor Portal, guaranteeing transparency and immutability.



4. Reports and follow-up after the amortization of the Capital

The RWA Platform offers real-time reporting and tracking of all redemptions, ensuring transparency and control for both VLRM Markets and investors:

- **Transaction history:** Investors can view their full trading history through the Investor Portal, allowing them to track the tokens redeemed and any subsequent payments made.
- **Compliance monitoring:** Upon redemption, VLRM Markets maintains continuous vigilance over investors' transactions and activities, ensuring constant compliance with the platform's rules and regulations.

5. Role of the ERC-3643 Standard in the redemption process

The ERC-3643 standard is critical in token redemption, as it ensures that all transfers are made in an authoritative manner and in accordance with pre-established standards:

- **Authorized Transfers:** Only approved wallets and eligible investors can participate in the redemption process, preventing unauthorized access or fraud attempts.
- **Control through smart contracts:** All actions related to redemption – including the burning or transfer of tokens – are executed by smart contracts that apply AML compliance checks, investor eligibility, and transaction approval, ensuring a secure and automated process.
- **AML Governance and Compliance:** Thanks to the ONCHAINID framework, ERC-3643 ensures that only verified and authorized investors can redeem tokens, preserving AML compliance and protecting both the investor and the platform.

APPENDIX E - TECHNOLOGICAL ASPECTS OF THE RWA PLATFORM AND ISSUANCE

1. RWA Platform Features and Technology

VLRM Markets' RWA Platform facilitates a complete ecosystem for Digital Asset management, spanning both the Primary and Secondary Markets. In the Primary Market, the platform allows the efficient creation and issuance of new Digital Assets. For the Secondary Market, an innovative "Secondary Market Bulletin Board" is offered that optimizes the marketing and transfer of these assets among investors.

Designed for the issuance of Tokens compatible with the ERC-3643 standard on the Polygon blockchain, the platform is fully prepared to execute the Tokenization process in an agile and robust way. This ensures that the issuance of digital assets is done in a highly efficient, secure, and transparent manner, providing confidence to all market participants.

a. Tokenization Platform

- The primary and secondary market solution is designed to issue, allocate and manage tokens.
- The platform is integrated with the KYC/AML functionalities provided by Sumsub.
- Fireblocks' wallet infrastructure ensures the transfer and custody of funds securely to issuers.

b. Compliance & Security

- The tokens comply with the ERC-3643 standard, ensuring authorized transferability and user verification through ONCHAINID, which prevents digital assets from being acquired by investors from unauthorized jurisdictions.
- The SOC2-certified security framework and regular penetration testing provide strong safeguards against unauthorized access.
- Blockchain transactions leverage TLS encryption and segregated APIs to improve data security.

c. Smart Contract

WAG1 Tokens are currently in the process of being issued authorized; Therefore, the smart contract address where they will be hosted is not available as of this date. However, once the WAG1 Tokens are issued, the corresponding address will be listed in this Relevant Token Information Document (i.e. prior to its launch).

d. Functions of the Primary Market

- Token issuance: Issue, deploy, and manage ERC-3643 tokens with automated cap table maintenance.
- Investor onboarding: Performing KYC/AML checks to ensure compliance.

- **Investor Portal:** Provides users with secure access to view holdings, initiate trades, and interact with issuers.
- **Integration with the Secondary Market Bulletin Board:** Facilitates interactions in the secondary market through an integrated system of buy and sell offers.

e. Secondary Market Bulletin Board

The Secondary Market Bulletin Board is an integral feature of the VLRM Markets platform, designed to improve liquidity and provide investors with a structured environment for trading in the Secondary Market for Tokens.

- **Peer-to-peer trading:** Allows investors to buy and sell tokens directly with each other.
- **Controlled Transfers:** All transactions are conducted in accordance with the Token's rules, including jurisdictional restrictions and KYC/AML requirements.
- **Price Discovery:** Provides a transparent price discovery and trading mechanism, improving market efficiency.
- **Investor Accessibility:** Supports a diverse range of users by seamlessly integrating with connected wallets, allowing intuitive access to offers and transactions.
- **Transaction tracking:** Ensures that all transaction details are immutably recorded on the blockchain, offering full transparency and auditability to participants.

f. Benefits for Issuers

- **Cost efficiency:** Reduced overhead by eliminating intermediaries.
- **AML compliance for high-risk jurisdictions:** Built-in compliance mechanisms streamline multi-jurisdictional offerings.
- **Increased access to investors:** Attract investors from around the world through fractional ownership and increased asset liquidity.

g. Advantages for Investors

- **Increased transparency:** The immutable nature of blockchain ensures the traceability of transactions.
- **Increased liquidity:** The Secondary Market Bulletin Board allows trading in the secondary market.
- **Accessible investment:** Lowering barriers to entry democratizes access to high-value assets.

h. Operational Security and Resilience

- Regular updates to the platform and support services ensure optimal performance.
- Redundant nodes hosted on AWS for the Polygon and Ethereum blockchains ensure availability.
- Disaster recovery measures include automated backups and off-site data replication.

VLRM Markets integrates cutting-edge technology with compliant regulatory frameworks to create a secure and efficient tokenization ecosystem.

2. Digital Asset Management and Recovery Mechanisms

WAG1 Tokens will be held in investors' wallets, using a self-custody model. However, through the functionality built into the ERC-3643 standard and the operation of the RWA Platform, VLRM Markets retains the ability to control Digital Assets.

In case a user loses control of their wallet or private keys, VLRM Markets has mechanisms in place to remedy the situation. This can include various means such as burning Tokens, transferring Tokens between wallets, or other appropriate actions, ensuring that the user's assets are not lost, remain accessible, secure, and the integrity of the system is maintained.

This system integrates advanced smart contract functions according to the ERC-3643 standard, enabling secure and permissioned management of tokens. The decentralized identity framework (ONCHAINID) built into the ERC-3643 protocol ensures that only authorized users can own tokens, providing an additional layer of security and compliance.

Through these functionalities, VLRM Markets ensures both investor protection and the integrity of the platform, while maintaining the flexibility to perform the necessary administrative actions on the Tokens when necessary.

For more information about the RWA Platform, please contact VLRM Markets at enquiries@vlrm.markets

3. Tokenization Technology

VLRM Markets' RWA Platform is a white label of Tokeny's T-REX Platform (<https://tokeny.com>) for the creation of Digital Assets, the primary issuance of Tokens (Primary Market) and the trading of Tokens on the Secondary Market (through the Secondary Market Bulletin Board). The RWA Platform is designed to issue securities-compatible tokens on the Polygon blockchain. All Tokens deployed with the platform use the ERC-3643 standard (<https://www.erc3643.org/>).

The ERC-3643 protocol is a set of open-source smart contracts that enables the issuance, management, and transfer of permissioned tokens. Its built-in decentralized identity framework, dubbed ONCHAINID, prevents Digital Assets from being acquired by investors from unauthorized jurisdictions.

The RWA Platform is designed to issue, manage and transfer Tokens digitally. The RWA Platform is an easy-to-use solution that enables asset owners to issue, allocate and manage tokens digitally and in a compliant manner, while providing an enhanced and highly transferable service for their investors.

It is a SaaS solution that has been customized for VLRM Markets, without hosting any of the components of this platform.

The RWA Platform connects to the following third-party systems:

- Sumsub: KYC/AML Functionality
- DFNS: Integrated Web3 wallets
- Fireblocks: wallet infrastructure.

4. Security and Custody

The management of Real-World Assets (RWA) in the digital environment demands the highest standards of protection and reliability, security is provided on the RWA Platform through Tokeny's SaaS solution.

The platform is certified as SOC2 Type 1. With a rigorous third-party audit that validates that security processes and controls are effectively designed to protect the confidentiality, integrity, and availability of your customers' data.

Access Tokeny's SOC2 Type 1 report

<https://tokeny.com/tokeny-becomes-the-1st-tokenization-platform-to-achieve-soc2-type-i-compliance/>

To ensure strong and proactive security, the platform undergoes extensive penetration testing every 12 months. These rigorous audits are conducted by independent cybersecurity experts, who simulate real-world attacks to identify and mitigate potential vulnerabilities before they can be exploited. This annual testing cycle is critical to maintaining the integrity of the platform and protecting tokenized assets.

(i) Key Principles

The RWA platform is designed to follow NIST cybersecurity standards and OWASP Top 10. All developers work according to security best practices, such as access control and information security, and ensure that passwords are protected and shared only when necessary.

(ii) Infrastructure

The RWA platform is designed based on AWS security protocols. All HTTP calls are made using a TLS connection, ensuring that data is not sent in clear text between applications. Back-ends are located in separate virtual private networks and are therefore not accessible from the internet.

(iii) API

The RWA platform's REST APIs follow OpenAPI specifications and OWASP security standards. The system uses token-based access control mechanisms, ensuring that only authorized users with valid tokens can access API resources.

Publicly available services (customer-facing APIs) and internal services are separate. To control and protect the transfer of information, networks are protected to ensure that no one can read the information exchanged, using SSL.

The design of the RWA platform uses an API gateway, which provides a secure and centralized entry point to access services. This ensures proper authentication and protection against potential security risks. The gateway also enables essential functions such as caching and logging, which improve performance, scalability, and monitoring capabilities. It also makes it easy to switch versions and update APIs without disruption to customer applications.

In addition to token-based access, an offchain and onchain permission system is used to ensure authorized access to privileged resources. Business logic also applies to investors with on-chain verifications: an invalid investor (as defined by ERC-3643) will not be able to access the API of an ERC-3643 token.

(iv) Applications

Every developer follows security best practices. Checks for vulnerabilities at compile time. Production deployments are regulated, and only a few developers have the capacity to do so.

(v) Private Key Management

Tokeny never uses the wallets of Issuers or investors, however, the software implements smart contracts on behalf of its customers. Upon deployment, ownership of smart contracts is transferred to the Issuer.

Private keys are stored encrypted in an SSM variable. Only AWS administrators and the services that consume them can access them.

(vi) Fiat currency and cryptocurrencies

Tokeny does not store Fiat Currency or Crypto assets of investors or Issuers. These are the responsibility of VLRM Markets.

(vii) Tokeny Smart Contracts (T-REX)

Smart contracts are audited by Kaspersky and Hacken. Both reports can be consulted here:

<https://docs.tokeny.com/docs/code-review-and-security-audit>

5. AML Compliance

VLRM Markets, S.A. de C.V, in compliance with El Salvador's regulation for the prevention of financial crimes, as well as the FATF international standards, has policies and procedures to execute the Due Diligence of applicants and clients on its RWA Platform, which include KYC (Know Your Customer) and KYT (Know Your Transaction) procedures. carrying out analyses on transactions and reporting to government authorities those operations that it suspects are indications of crimes.

6. Maintenance and Technology Upgrades

Tokeny is responsible for providing ongoing support and maintenance services to VLRM Markets, which include both regular system maintenance and the implementation of updates. Tokeny ensures that the platform is kept up to date, secure, and functioning optimally through scheduled maintenance activities.

The RWA Platform is constantly evolving, managing new functionalities under the SaaS model. Version updates are announced in advance and are accompanied by detailed notes about new features and improvements. Each new version goes through an exhaustive quality control (QA) process before being deployed in production, ensuring compatibility with previous versions at all times.

In addition, Tokeny offers a dedicated VLRM Markets support portal, which includes a knowledge base with explanatory articles on the platform's various features. Through this portal, users also have access to a ticketing system, which facilitates the escalation process for urgent issues, ensuring a quick and efficient resolution.

7. Disaster Recovery Plan

Tokeny guarantees 99.5% availability throughout the year as standard. Interested parties can subscribe to alerts about possible periods of unavailability or scheduled maintenance through <https://status.tokeny.com>.

Tokeny has a disaster recovery plan that has been designed to ensure business continuity in all circumstances. Various security measures have been implemented, such as redundancy mechanisms for all critical data stored on the platform, especially investor identity data. The rest of the information comes directly from the blockchain and can be easily retrieved in the event of an outage of the services that obtain this information. Identity data is backed up every 5 minutes and retained for 35 days.

Tokeny manages its own Polygon and Ethereum nodes, eliminating reliance on third parties to stay in sync with blockchains. In addition, a load balancing system has been implemented to avoid single points of failure in the infrastructure.

All data is replicated across multiple AWS regions and accounts, ensuring redundancy across production clusters. If needed, Tokeny can toggle between production and backup accounts to quickly restore critical software components.

WAG1 Tokens will be held in investor wallets under a self-custody model, in which users are responsible for managing their private keys. However, VLRM Markets leverages advanced blockchain technologies, including the ERC-3643 standard, to enable the control and management of these Digital Assets. Through this integration, it retains the ability to perform critical administrative actions on Tokens, ensuring AML compliance standards and safeguarding the operational integrity of the platform.

8. ERC-3643 Standard and RWA Platform

WAG1 Tokens are based on the ERC-3643 standard, a set of open-source smart contracts designed to issue, manage, and transfer controlled tokens. This standard is optimized specifically for digital securities and is built to operate on permissioned blockchains, while offering the flexibility of blockchain-based transactions.

The ERC-3643 standard allows decentralized identity management through ONCHAINID, ensuring that only users who meet the predefined conditions can become token holders. This ensures both security and compliance, on the Polygon blockchain.

The ERC-3643 protocol provides several features that support VLRM Markets' control over Digital Assets, such as the ability to:

- **Token Recovery:** In cases of system or user-related issues, VLRM Markets may retrieve Tokens from a user's wallet to ensure compliance or mitigate the risks of loss.
- **Burn tokens:** Tokens can be permanently removed from circulation, ensuring that users cannot access lost or compromised tokens.
- **Freeze Tokens:** VLRM Markets may implement restrictions on Token transfers to and from specific wallets, protecting the platform from fraud or unauthorized activity.

These capabilities are essential to protect both the integrity of the token system and the security of investors' assets. The ability to perform these administrative actions is built into the smart contracts that govern WAG1, and which are deployed on the blockchain.

9. Recovery Mechanisms

Although users keep WAG1 Tokens in self-custody wallets, VLRM Markets has implemented a system that allows them to be recovered in case a user loses control of their wallet or private keys. This is achieved through several operational measures integrated into the platform, including:

- **Token Burning:** In the event of loss of the wallet or key, VLRM Markets may burn Tokens to remove them from circulation, ensuring that they cannot be accessed by unauthorized persons.
- **Token transfers between wallets:** If a user loses control of their wallet or private keys, VLRM Markets can transfer Tokens between wallets, moving the assets to a new secure location under the user's control. This ensures that the Tokens are not permanently lost and that the user can regain access to their assets.

These actions are facilitated through the RWA Platform, which is a white-label solution designed to digitally issue, manage and transfer tokens securely and in compliance with AML standards. The RWA Platform supports key integration points with third-party services such as Sumsup for KYC/AML compliance, DFNS for Web3 wallet management, and Fireblocks for secure custody and transaction management. These integrations provide a secure experience for the platform operator as well as token holders.

10. Smart Contract and Security Features

WAG1 Token smart contracts are built using the ERC-3643 standard and are audited by leading cybersecurity companies, such as Kaspersky and Hacken. These audits ensure that contracts are free of vulnerabilities and are capable of handling the advanced functionality needed to manage permissioned tokens.

Security measures also include the use of multi-part computing (MPC) and secure hardware enclaves, as seen in Fireblocks' secure transaction authorization platform. This platform ensures that VLRM Markets can securely authorize and manage digital asset transactions, including the ability to execute critical functions such as freezing or transferring tokens, even in cases where private keys are compromised or lost.

In addition, Fireblocks' Transaction Authorization Policy (TAP) allows VLRM Markets to define and enforce transaction rules, ensuring that only authorized actions are taken. This regulatory framework ensures that all token movements and critical actions, such as burns or token transfers, are subject to a multi-signature approval process, providing a strong layer of protection against unauthorized access or fraud.

WAG1 Smart Contract address: 0x2bdDe2A2b2B1879E57FF159599e6F69C9564bc88

11. Decentralized Identity Verification and AML Compliance

VLRM Markets' adoption of ONCHAINID within the ERC-3643 standard ensures that only verified and compliant users can own and transfer the WAG1 Token. The decentralized identity framework allows VLRM Markets to comply with KYC/AML regulations, ensuring that only those who meet specific criteria can participate in the VLRM Markets ecosystem. This functionality helps maintain a high level of security and compliance with global compliance regulations, while supporting the flexibility and efficiency of blockchain-based transactions.

By leveraging the capabilities of the ERC-3643 protocol, VLRM Markets can implement and apply dynamic compliance measures that adjust based on the user's identity and transaction history. Integration with KYC/AML modules and real-time compliance monitoring ensure that all transactions and activities are examined for potential risks, including those related to money laundering, terrorist financing, or any other illegal activity.

12. Platform Operations and Security Infrastructure

VLRM Markets' RWA platform operates within a secure infrastructure that uses AWS cloud services for redundancy, disaster recovery, and backups. The RWA platform is SOC2 Type 1 certified and is preparing for SOC2 Type 2 certification, ensuring that all platform operations meet the highest standards of data protection and security.

VLRM Markets also leverages Fireblocks' multi-signature approval mechanisms to manage transaction flows and custody in wallets, ensuring that all actions, from token burning to transfers, are secure and compliant with internal governance policies.

In addition to the security features offered by the RWA platform, VLRM Markets also implements real-time transaction monitoring through integrated services such as Chainalysis KYC for AML/KYC compliance and Coincover for disaster recovery, ensuring that all assets remain safe even in the event of catastrophic system failures.

APPENDIX F - OTHER DISCLOSURES AND IMPORTANT INFORMATION

1. Documents and Information

Wageen Finance is committed to complying with all local regulations.

The following documentation and information is available in connection with the issuance:

- 1) Relevant Information Document
- 2) Digital Asset Public Offering Certification
- 3) Information related to the issuance of digital assets is published on the website <https://token.wageen.com>.

2. Data Protection

Wageen Finance is committed to complying with all applicable local and international regulations on the protection of personal data. This commitment, as well as compliance requirements, will be executed in accordance with VLRM Markets' privacy policies, available on its website: <http://www.vlrm.markets>

3. Conflicts of Interest

VLRM Markets has a conflict of interest management policy included in its Code of Conduct, which aims to ensure fairness and transparency in all trades. This policy applies to all employees, including the Directors of the parent company who are involved in management.

A conflict of interest is considered to exist when the concerns or interests of two parties are distinct or incompatible, which may affect the ability to make objective and fair decisions, generating negative impacts – tangible or intangible – for VLRM Markets, its clients, users or related companies.

All staff are trained to properly identify and manage conflicts of interest, and a Conflict Register is maintained to allow them to be monitored and effectively controlled.

In the framework of the issuance of the WAG1 Token, no conflicts of interest have been identified between VLRM Markets staff and the Issuer, the Certifier, or any other party involved in the project.

4. Dispute Resolution

Any controversy, difference or claim arising from this issuance, any modification to this Relevant Information Document or related thereto – including, in particular, the validity of the issuance, the obligations arising therefrom, its interpretation, execution, compliance, termination or nullity – shall be submitted to arbitration of law, in accordance with the Regulations of the Mediation and Arbitration Center of the Chamber of Commerce and Industry of El Salvador.

The arbitral tribunal shall consist of three arbitrators: one appointed by each party and a third arbitrator, who shall act as president, appointed by the two arbitrators previously appointed. If they do not reach an agreement within thirty (30) business days, the presiding arbitrator shall be appointed by the Mediation and Arbitration Center of the Chamber of Commerce and Industry of El Salvador.

The arbitration will be held in the District of San Salvador, Municipality of San Salvador Centro, Department of San Salvador. The language of the arbitral proceedings shall be Spanish and the obligations shall be governed by the substantive law of the Republic of El Salvador.

The parties expressly waive any appeal against the arbitration award and undertake to comply with it within the terms and deadlines established.

5. Taxation

The tax treatment of the acquisition of Digital Assets may vary significantly depending on the acquirer's jurisdiction of residence and their local tax legislation. No warranty is made or implied as to the applicability or interpretation of tax laws in any jurisdiction.

Each holder or owner of Digital Assets is solely responsible for complying with all tax and legal obligations arising from transactions related to WAG1. It is the responsibility of each person to consult their own professional advisor about their particular tax situation.

In no case will Wageen Finance or VLRM Markets be responsible for the taxes or tax obligations of the holders and/or owners of Digital Assets, including WAG1. In El Salvador, tax obligations will be governed by the provisions of Article 36 of the Digital Asset Issuance Law.

6. Applicable Law

This issuance shall be governed by and construed in accordance with the laws of the Republic of El Salvador, in particular the provisions of the Law on the Issuance of Digital Assets and its Regulations.

Except in cases where arbitral jurisdiction has been established, the courts of the city of San Salvador shall be competent to hear any dispute related to the issuance. Accordingly, any legal action or related proceeding may be brought in such courts, and Wageen Finance irrevocably submits to their jurisdiction.

7. Support Channels

If you have any questions about the provisions of this Relevant Information Document, or if you would like more information about it, please contact us at the following email: enquiries@vrlm.markets.

APPENDIX G - RISK FACTORS

Risk Factors refer to conditions, events or situations that may adversely affect the objectives, activities or results of this Digital Asset, WAG1. These factors can arise both internally and externally and it is important to identify, evaluate and manage them proactively and systematically in order to mitigate their potential impacts.

It is the responsibility of potential investors and WAG1 investors to carefully read and understand the information contained in this Relevant Token Information Document and, in particular, the information contained in this Appendix. Likewise, it is necessary to clarify to potential investors that the risk factors detailed in this Appendix are not the only ones that exist, since there may be others that do not exist to date, but that may arise in the future and, therefore, may be relevant to this Issuance.

The financial or operating performance of the issuer or VLRM Markets could be affected in the event that any of the risks described below materialize, which could affect the value of WAG1 as well as its future prospects. Potential investors should carefully evaluate these risk factors before participating in the issuance of WAG1, given the nature of the issuance and the dependence on Wageen Corp's business results, investors should recognize that there are risks that may lose some or all of their investment if adverse circumstances materialize. It is clarified that the information presented in this Appendix is illustrative and not exhaustive.

1. Credit Risk

Wageen Corp in Panama is responsible for the payment of both interest and principal on the Private Bond backing the WAG1 Tokens, issued by Wageen Finance in El Salvador, throughout the term of the Issuance. A deterioration in Wageen Corp's financial solvency could affect its ability to meet its financial obligations relating to the Private Bond which will ultimately impact Wageen Finance's ability to meet its financial obligations to the WAG1 Tokenholders. Investors should be aware that the payment of both interest and principal on the WAG1 Tokens depends exclusively on the continued operational success and financial stability of Wageen Corp.

This WAG1 Token issuance does not restrict the payment of dividends as long as Wageen Corp is in compliance with all the terms and conditions of this issuance. The payment of dividends leads to a reduction in Wageen Corp's equity that may have an adverse effect on the financial condition, deteriorating its leverage indicators and additionally limiting the funds available to meet the obligations established under this issuance.

Article 39 of Law 32 of 1927 on Corporations of the Republic of Panama establishes that shareholders are only liable to the company's creditors up to the amount they owe on account of their shares. In the event of

bankruptcy or insolvency, the shareholder who has his shares fully paid up does not have to meet all the company's obligations, i.e. he is liable up to the limit of his contribution.

This Digital Asset offering does not contain any financial agreements and restrictions. If financial conditions or restrictions apply, they may limit the financial and operational flexibility of the Issuer.

2. Interest Rate Risk

Macroeconomic conditions and changes in monetary conditions could generate upward changes in interest rates, with the risk that WAG1 Tokenholders perceive the fixed interest rate of the WAG1 Token to be lower than Wageen Corp's risk profile, generating a probable reduction in the price in the secondary market for the WAG1 Token.

3. Strategic Risk

Strong competition in the ridesharing industry, changes in competitors' fares, the entry of new players, could lead to underreporting drivers and users than planned, reducing expected revenues, and profit margins, affecting the ability to meet financial commitments under the issuance of WAG1.

Wageen Corp has estimated a revenue projection based on its Business Model and Financial Model, however, it depends on its business assumptions used in the revenue and development and growth projections to be consistent with the behavior of the market it provides its services to in the MaaS (Mobility as a Service) sector.

4. Risk due to the absence of Secondary Market Liquidity

There is no global secondary market for liquid digital assets, therefore, WAG1 Tokenholders could be affected in the event that they need to sell WAG1 Tokens before their final maturity, since the value of these will depend on the particular conditions of the digital asset market in general and in particular.

5. Collateral Valuation Risk.

In the event of an execution of the guarantees, the cash received as a result of such execution will be used for the cancellation of the obligations arising from the Issuance. However, the assets of the Guarantee Trust may be subject to fluctuations in value due to environmental conditions and, therefore, their realisation value in the event of default by the Issuer could be lower than the payment obligations.

6. Legal Risk

Any dispute or breach of legal agreements with critical service providers or sanctions from the regulator, could lead to the discontinuation of VLRM Markets' operations. Jurisdictional differences must also be considered, as

legal conflicts may arise in relation to the jurisdiction that governs the Tokenization process or compliance with regulations in each country.

It is important to mention that digital assets are subject to emerging and evolving regulatory frameworks. Changes in laws or interpretations may restrict the use of the platform or impose new regulatory requirements on the Issuer or VLRM Markets that may affect investors. The Issuer may face challenges in ensuring compliance with local laws, especially for investors from multiple regions.

7. Operational Risks

Human errors, in processes, in the different technological platforms and external events that may be generated, could generate errors in the issuance of Tokens, the entry of data or the configuration of the RWA Platform, leading to incorrect registrations or hindering the transactions of the WAG1 Tokens, as well as delays in the payment commitments of this Relevant Information Document.

8. Reputational Risk

Any negative publicity, legal challenge, or operational failure involving VLRM Markets, the Wageen Business Group, or critical vendors, could indirectly damage reputation, reducing investor confidence, affecting the WAG1 Token's Secondary Market.

9. Risk of External Events

Unforeseen events such as natural disasters, pandemics, political instability, riots, or cyberattacks could materially affect the business operations and financial condition of Wageen Corp or Wageen Finance; these factors, beyond their control, could delay or prevent the payment of interest and repayment of WAG1 Tokens under the terms of this Relevant Information Document.

10. Technology Risk

Any failure in the infrastructure of the servers, databases or software systems used to manage the issuance and transactions could disrupt the normal operation of the issuance of Digital Assets, purchase and sale transactions, which could result in the inability to access the assets or carry out operations on the platform, affecting investor confidence and the value of Digital Assets; therefore, the maintenance and updating of the technological platform used during the development of the Issuance is crucial. In this regard, Tokeny, provider of the technology used by both the Issuer and the DASP associated with this issuance, offers continuous support and maintenance services, including both periodic maintenance of the system and the implementation of updates, ensuring that the platform remains up-to-date, secure and operating optimally through scheduled maintenance activities.

On the other hand, as the VLRM Markets market grows, the RWA Platform must handle increasing transaction volumes. Scalability issues could cause delays or interruptions in services.

Investors should consider that if VLRM Markets decides to switch from Tokeny to another RWA platform provider, there could be significant costs, operational risks, and potential disruptions during the migration process.

11. Cybersecurity Risks

Cybersecurity Threats: Tokens are vulnerable to hacking, phishing, or other cybersecurity attacks that could lead to the theft or loss of Digital Assets or sensitive investor information.

Smart contract vulnerabilities: Tokenization involves the use of smart contracts to automate processes such as transfers and compliance controls. Bugs or vulnerabilities in smart contract coding could be exploited, leading to financial or reputational losses.

12. Risks in the administration of Tokens

Investors may be forced to manage private keys or digital wallets to hold Digital Assets. The loss or theft of private keys could result in the total loss of investors' WAG1 Tokens.

Although the RWA Platform facilitates authorized transfers, restrictions or errors on the platform may delay or prevent the transfer of Tokens to eligible investors.

13. Risk of Dependence on External Suppliers

Although the external providers that provide critical services are chosen based on a commercial process, there is a risk that a failure in the service received will generate interruptions in supply, increased costs, as well as service quality problems.

In addition, it is possible that for operational or financial reasons, VLRM Markets may decide to switch to a critical service provider, which may lead to operational risks and potential disruptions during the migration process.

14. Risk of Blockchain Networks

Blockchain networks, such as the Polygon Network, on which the Issuance Smart Contract is hosted, although robust, can be subject to technological risks, such as network infrastructure failures, security vulnerabilities, or cyberattacks (e.g., hacks). Such events may compromise the integrity of Issued Digital Assets, affecting holders' ability to access, transfer, or redeem their Digital Assets. While blockchain networks typically offer a high level

of security, they are not without risks associated with their decentralized nature and exposure to potential security breaches.

The smart contract that will deploy the WAG1 Token will use the ERC-3643 standard. The use of this standard allows for greater interoperability and ease of transaction. It should also be noted that the Polygon Network uses the Proof of Stake (PoS) consensus mechanism, whose security lies in the decentralization of the nodes, the implementation of cryptographic algorithms and the economic incentives encoded in the protocol rule, so it is in the interest of the nodes validating transactions in the network to act with integrity, allowing the issued WAG1 Tokens to be developed safely and efficiently. In this way, the risks associated with the technology are mitigated by conducting audits, and using an underlying protocol developed for Real-World Assets (RWA).

15. Execution Risk – Expansion Into El Salvador May Not Succeed

The business plan for expansion into El Salvador is dependent on the successful rollout of operational infrastructure, driver acquisition, user adoption, and compliance processes. There is no historical operating performance for Wageen in El Salvador, and the outcomes described in the projections may not be achieved. Failure to execute the required operational milestones, or delays in doing so, could materially affect Wageen Corp's ability to service its obligations under the private bond and WAG1 Tokens.

16. Dependence on Key Assumptions in Operational Projections

The projections included in the high-level overview rely on several assumptions, including:

- number of active drivers,
- number of daily trips per driver,
- average fare levels, and
- active driver-days per year.

Deviations in any of these variables may significantly alter projected revenues, margins, and cash flow. Actual performance may materially differ from the scenarios and sensitivity analysis provided.

17. Driver Recruitment and Activation Risk

The projected scale (e.g., 3,000–6,000 registered drivers, with 1,800–3,500 active drivers) depends on Wageen's ability to recruit, verify, onboard, and retain large numbers of qualified drivers. As demonstrated by Wageen's experience in Panama, not all registered drivers successfully complete verification. A similar pattern—or a more restrictive regulatory environment—may occur in El Salvador. Slow recruitment or higher-than-expected attrition could materially impact business performance.

18. Market Competition and Market Share Uncertainty

El Salvador already has established ride-hailing competitors such as Uber and inDrive. Wageen's ability to achieve significant market share or driver utilisation comparable to model assumptions is uncertain and may not occur. Competitive pressure may reduce prices, increase marketing costs, or limit Wageen's ability to scale as projected, affecting the financial stability required to service WAG1 Token obligations.

19. Dependence on Successful Fundraising

The execution of the El Salvador plan, including marketing, technology adaptation, driver acquisition, and operational scale-up, is explicitly dependent on raising the full USD 20 million WAG1 Token issuance. If the raise is not completed, or only partially completed, the business plan would need to be revised or scaled back, which may result in materially different outcomes to those projected. Failure to raise the required capital may adversely affect Wageen's ability to operate or to meet its future financial obligations.

20. Dependence on Continued Access to Technology Infrastructure

Wageen relies on significant backend infrastructure: servers, APIs, geolocation systems, mobile applications, verification systems, and cloud services. Any failure, interruption, or cost increase in these systems could disrupt operations, slow growth, or reduce the ability to maintain platform availability. Changes to external technology providers, including a migration away from Tokeny or other service providers, may create operational or transitional risks.

21. Intangible Asset Valuation Risk

A large proportion of Wageen Corp's balance sheet consists of intangible assets (technology platform, brand valuation, promotional licence) whose values are internally determined and not based on independent third-party valuations. In a downside scenario, such assets may have limited realisable value. The book value of these intangibles should not be considered a reliable source of repayment if business performance does not meet expectations.

22. Financial Sustainability and Break-Even Risk

The financial model indicates that Wageen may reach break-even in Year 2, subject to market conditions. However, higher-than-expected operating costs, lower utilisation, slower driver activation, or increased competitive pressure may delay or prevent breakeven, affecting Wageen Corp's ability to service the private bond and meet obligations to WAG1 Tokenholders.

23. Bond Servicing Risk and Dependence on Future Cash Flows

WAG1 Token performance depends entirely on Wageen Corp's future operating cash flows. If these cash flows do not materialise at the projected scale, Wageen Corp may not be able to service interest or repay principal when due. There is no guarantee that sufficient surpluses will be generated.

24. Sensitivity Risk – High Variability in Outcomes

The high-level overview demonstrates that changes in key variables (fare levels, trip frequency, driver count, active days) can materially alter revenue. The business is therefore exposed to a high degree of variability in potential outcomes, including scenarios where the business does not achieve profitability or cannot meet debt obligations.

25. Panama Operating Risk – Early-Stage Performance

The commercial traction in Panama (gross top-ups of approx. USD 3.5 million over seven months) is preliminary and unaudited. Past performance in Panama may not reflect future performance in El Salvador, where market dynamics differ. There is no assurance that the same growth trajectory can be replicated.

26. Regulatory Risk – Operating Ambiguities in El Salvador

El Salvador does not yet have a fully defined regulatory framework specifically governing ride-hailing. Changes in regulatory interpretation, new laws, or licensing requirements may affect Wageen's ability to operate, delay launch timelines, or increase compliance costs.

27. Risk of Inability to Scale Without Subsidies

Wageen's model emphasises subsidy-free growth. If competitors employ subsidies or financial incentives to gain market share, Wageen may be at a competitive disadvantage and may need to adjust its model, incurring costs not reflected in the projections.

28. Liquidity Risk – Dependence on WAG1 Secondary Market

There is no guarantee that a liquid or active secondary market for WAG1 Tokens will develop or be sustained. WAG1 Tokenholders may be unable to sell their tokens before maturity, or may only be able to do so at a price lower than their subscription amount.

29. General Business Failure Risk

Despite management's efforts and strategies, Wageen Corp may not be able to successfully implement its business model or achieve its operational or financial objectives. External factors, market conditions, regulatory changes, operational challenges, or internal execution failures could result in partial or total business failure. Investors should recognise that they may lose some or all of their investment.

30. Forward-Looking Information Risk

The projections and scenarios presented are planning tools and do not represent forecasts, guarantees, or commitments. Actual results may differ materially from those described. Forward-looking statements are subject to uncertainties and should not be relied upon as indicative of future performance.

APPENDIX H - DEFINITIONS AND INTERPRETATION

BTC and/or Bitcoin	Bitcoin is the first and most widely recognized cryptocurrency, created by an anonymous individual or group of individuals under the pseudonym Satoshi Nakamoto. It was introduced in 2008 through the publication of a white paper titled "Bitcoin: A Peer-to-Peer Electronic Cash System" and went live in January 2009. Bitcoin operates on a decentralized peer-to-peer network that uses blockchain technology, which guarantees secure, transparent, and immutable transactions without the need for intermediaries such as banks.
Certifier	Entity or natural person registered with the CNAD to validate and certify various aspects of Digital Asset transactions and issuances. The Certifiers ensure that the Digital Assets comply with the regulatory standards established by the CNAD and facilitate the proper functioning of the Digital Asset ecosystem in El Salvador.
CNAD	The National Digital Asset Commission (CNAD) is the regulatory body established under El Salvador's Digital Asset Law to oversee the registration, authorization, and supervision of Digital Asset-related activities within El Salvador. The CNAD is responsible for ensuring compliance with the law and fostering a transparent and secure ecosystem for Digital Asset services.
Cryptocurrency	Means a type of digital or virtual currency that uses cryptography for security and operates independently of a central authority, such as a government or financial institution. It is designed to enable secure and decentralized transactions over the Internet, making it resistant to manipulation or control by central entities. BTC is a cryptocurrency.
DASP	Digital Asset Service Provider, a company that as part of its regular business activities, is authorized by the CNAD to offer one or more Digital Asset services as specified in Article 19 of the Digital Asset Law of El Salvador. These services include: the exchange of Digital Assets for fiat currency or other Digital Assets; the operation of platforms for the negotiation of Digital Assets or their derivatives; the evaluation of risks and prices, as well as the subscription of Digital Asset issuances; the promotion, structuring and management of investment products in Digital Assets, such as loans and mutual funds; the transfer of Digital Assets or the means to access them between the parties; the safeguarding, custody or management of Digital Assets or the means to access them, the receipt and transmission of orders to buy or sell Digital Assets or the trading of their derivatives; and the execution of orders to buy or sell derivative Digital Assets.

Digital Assets	In El Salvador according to the Digital Asset Issuance Law, "a digital representation that can be stored and transferred electronically using a Distributed Ledger Technology (DRT) or similar technology." This encompasses various forms of digital representations, which use blockchain or similar technologies for storage and transfer. The Comisión Nacional de Activos Digitales (CNAD) is the regulatory authority responsible for overseeing and promoting the development of the digital asset ecosystem in El Salvador.
El Salvador	Means the Republic of El Salvador.
ERC-20	Means a technical standard for fungible tokens on the Ethereum blockchain, enabling seamless interoperability and functionality across decentralized applications (dApps) and platforms. Tokens that adhere to the ERC-20 standard follow a set of predefined rules, including functions for transferring tokens, checking balances, and managing token supply. This standardization ensures that ERC-20 tokens are easily integrated into wallets, exchanges, and other blockchain-based ecosystems, making it the most widely used standard for creating and managing digital assets on Ethereum.
ERC-3643	Means a technical standard for tokens on the Ethereum blockchain, specifically designed to support the issuance and management of permissioned tokens. Unlike traditional token standards, ERC-3643 incorporates built-in compliance features, allowing issuers to enforce requirements, such as KYC/AML verification and transfer restrictions, directly at the smart contract level. This standard is widely used to tokenize financial instruments, real-world assets, and other regulated products, ensuring that only verified participants can own or transfer the tokens. ERC-3643 improves security, compliance, and transparency, making it an ideal choice for institutional and regulated token offerings.
External auditor	An independent professional or firm responsible for examining an organization's financial statements to ensure that they are accurate, reliable, and prepared in accordance with applicable accounting standards, such as IFRS (International Financial Reporting Standards) or GAAP (Generally Accepted Accounting Principles).
Fiat currency	Means a type of currency issued by a government and that is not backed by a physical good such as gold or silver. Instead, the value of fiat money is derived from the trust people have in the government or the central authority that issues it. Fiat currencies are considered legal tender, which means that they must be accepted as a means of payment in the country that issues them. The USD is a fiat currency.
Issuer	For the purposes of this Relevant Information Document, it is Wageen Finance.
Issuance and/or	Means a Public or Private Offering to create a Digital Asset under El Salvador's Digital

Issuance	Asset Issuance Law.
Legal Counsel	Means an attorney, legal team, or legal advice and services company.
Polygon Blockchain and/or Polygon Network	Polygon (formerly Matic Network) is a decentralized, Ethereum-compatible blockchain network designed to provide a scalable, secure, and efficient infrastructure for building decentralized applications (dApps). As a layer-2 scaling solution for Ethereum, Polygon improves blockchain transaction performance by reducing costs, improving speed, and increasing throughput, while maintaining compatibility with Ethereum security and the ecosystem. Polygon's modular framework supports various blockchain architectures, including standalone chains and secure chains, making it a versatile platform for developers and enterprises. With its robust infrastructure, Polygon is widely adopted for applications in DeFi, gaming, NFTs, and more, fostering a seamless and interconnected blockchain environment.
Primary Market	Means the market in which new Digital Assets are issued and sold to investors for the first time. The proceeds from the sale go directly to the Issuer.
Private Bond	Means the non-convertible, interest-bearing debt instrument issued by Wageen Corp (Panama) in favour of Wageen Finance, up to a maximum aggregate principal amount of USD 20,000,000, corresponding to the subscription proceeds of the WAG1 Token. The Private Bond may be disbursed in multiple tranches, with each tranche reflecting the subscription amounts transferred by the Issuer to Wageen Corp. The Private Bond entitles the Issuer to receive annual interest and repayment of principal in accordance with its terms, and all such payments are applied exclusively toward meeting the Issuer's obligations to WAG1 Tokenholders. The Private Bond is supported by an irrevocable corporate guarantee issued by Wageen Corp in favour of the Private Bond holder, Wageen Finance.
Real-World Asset and/or RWA	Means the tangible or intangible asset of the physical world that serves as the basis or support for a Digital Asset.
Regulator	Official authority or government agency responsible for overseeing, controlling, and enforcing the rules, laws, or standards of a specific industry or sector. Regulators ensure that companies and individuals comply with legal and ethical practices to provide security for investors and other digital asset market participants.
RWA Platform	Means VLRM Markets' (https://rwa.vlrm.markets/) technology platform that integrates several key technologies and functionalities to support the issuance, management, and transfer of Tokenized Real-World Assets (RWAs).

SaaS Solution	Means a software-as-a-service (SaaS) solution that is a cloud-based software delivery model in which applications are hosted and managed by a service provider and made available to users over the internet. SaaS eliminates the need for users to install, maintain, or update software locally, offering scalable, on-demand access to features and updates. SaaS solutions, which are typically offered on a subscription basis, are widely used in a variety of industries for a variety of applications, including customer relationship management (CRM), enterprise resource planning (ERP), collaboration tools, and financial services. The SaaS solution model improves accessibility, reduces IT infrastructure costs, and enables seamless upgrades and integrations.
Security Token	Means a digital asset that represents ownership or a stake in a real-world asset (RWA), such as stocks, debt, or other financial instruments. Unlike utility tokens or cryptocurrencies, security tokens are subject to oversight and are treated similarly to traditional securities (e.g., stocks, bonds, or investment entities) under financial laws and regulations.
Stablecoin	Means a type of cryptocurrency designed to maintain a stable value by being pegged to a reserve of assets, such as a fiat currency (e.g., the U.S. dollar) or a commodity (e.g., gold). The main purpose of stablecoins is to reduce the price volatility typically associated with cryptocurrencies like Bitcoin, making them more suitable for everyday transactions, savings, and as a store of value. USDT is a stablecoin issued by Tether.
Subscription currency	Means the currency that the Issuer will accept for the subscriptions of the Issue.
Token	Means the Cryptocurrency, Digital Asset, Security Token, Stablecoin, and/or Utility Token that is an asset or unit of value created and managed on a blockchain. It can represent various things, such as ownership, access rights, or a form of currency. Tokens are typically governed by smart contracts, which define their rules and functionality. They are often used for a wide range of purposes, from enabling transactions and powering decentralized applications to representing real-world assets such as property or commodities.
Relevant Information Document	Means a comprehensive disclosure document that Digital Asset Issuers are required to prepare and submit to the CNAD, which is designed to provide investors with essential information about the Digital Asset being offered, ensuring transparency and informed decision-making.
Tokenization and/or Tokenization	Means the process of converting something of value, such as an asset or right, into a digital token on a blockchain. This allows for the secure and efficient transfer, ownership,

	and management of tokens. It simplifies transactions, increases accessibility, and allows for easier division of ownership, while ensuring transparency and security through blockchain technology.
Tokenized Ecosystem	Means the VLRM Markets ecosystem developed for the operation of your business, including the RWA Platform, wallet and specialized services.
Tokeny	Means Tokeny Solutions, a provider of tokenization technology and services, which enables businesses to issue, manage, and transfer digital assets securely and efficiently. Headquartered in Luxembourg, Tokeny specializes in solutions for the tokenization of financial instruments, real estate, funds, and other illiquid assets. Its platform uses blockchain technology to streamline the issuance and lifecycle management of digital securities, ensuring transparency, automation, and interoperability for issuers and investors.
USDT and/or Tether	Tether (USDT) is a fiat-collateralized stablecoin that is pegged to the value of a fiat currency, typically the U.S. dollar. Tether's main goal is to offer the stability of fiat currency while maintaining the technological advantages of cryptocurrency, such as fast and low-cost transactions, and transparency.
USD, US Dollar and/or US\$	Means the official currency of the government of the United States of America and legal tender in El Salvador.
Utility Token	Means a type of Cryptocurrency that provides access to a product or service within a specific blockchain-based ecosystem. Unlike Security Tokens, which represent ownership or investment in an asset, Utility Tokens are designed to be used as a means of accessing or interacting with features or functions within a platform or network.
VLRM Markets	Means a private company incorporated in El Salvador as VLRM Markets, S.A. de C.V., with Tax Identification Number (NIT) 0623-230724-108-0 and Taxpayer Registration Number (NRC) 347234-2.
WAG1	Means the Wageen Token, the Digital Asset issued by the Issuer.
Wageen	Means the trademark of the MaaS (Mobility as a Service) Technology Platform, owned by the Business Group that issues the Digital Assets.

Wageen Corp	Means a company incorporated in Panama that owns the rights to the technology that allows the management of the Technology Platform in the MaaS (Mobility as a Service) modality among its users.
Wageen Finance	Means Wageen Finance SPV, S.A. de C.V., a company incorporated in El Salvador, the Issuer.

Other Clarifications

It is clarified that in this Relevant Information Document the following assumptions will be executed:

- References to a year shall, unless otherwise indicated, be a calendar year between 1 January and 31 December;
- Unless otherwise indicated, references to a month shall be understood as references to the calendar month;
- Reference to any statutory provision includes a reference to such provision as may be replaced, amended, expanded or re-enacted or as amended by other provisions (whether before or after today's date) from time to time and shall include any provision of which it is a new enactment (whether with or without modification);
- References to bylaws include references to orders, regulations, or other subordinate legislation issued thereunder;
- Words denoting only the singular number will include the plural and vice versa, and the masculine gender will include all other genders;
- Titles are inserted for convenience only and will not affect your interpretation;
- The reference to the transfer of a shareholding means the transfer of legal and effective ownership of such shareholding and/or the grant of an option to acquire legal and beneficial ownership of that shareholding;
- A reference to a "corporation" shall include any form of legal person incorporated under the laws of any country or jurisdiction;
- Reference to a time or date shall, unless otherwise specified, be a time and date in El Salvador; and
- Any legal term of El Salvador for any action, remedy, method of judicial proceeding, legal document, legal status, court, official or other legal concept or thing, with respect to any jurisdiction other than El Salvador, shall be deemed to include that which most approximates in that jurisdiction to the legal term of El Salvador.