



WELCOME TO OUR USERGUIDE

**PIONEERING THE FUTURE OF GLOBAL
ALTERNATIVE ASSET MANAGEMENT**

www.prudentproexchange.com

TERMS AND CONDITIONS

General This Terms and Conditions ('Terms'), along with the Privacy Policy ('Policy'), constitute the Agreement established by and between: Prudentproexchange. Inc (also referred to as Tradify.) and the User (Also referred to as 'You') by virtue of the User using the Services. By signing up through the Website You agree that You have read, understood, and accept all of the Terms. If You do not agree or fail to adhere to the Terms or any other rules of any of the Services, You are not entitled to use the Services. Accepting these Terms is a condition to use the Services. Refusal to accept these modifications shall preclude the User from using the Services. All Users are obliged to observe these Terms. Tradify. reserves the right to update the Terms at any time, at its sole discretion. Prudentproexchange invites the User to check this page regularly for updates to the Terms. Before using the Services of Prudentproexchange., the User must carefully consider whether purchasing or holding Cryptocurrencies is suitable for the User in light of the User's financial situation and knowledge regarding the Cryptocurrencies that the User is interested in. Purchasing or holding Cryptocurrencies entails a substantial risk of loss and the value of Cryptocurrencies is subject to extreme volatility. The Website and the Services offered by Prudentproexchange are NOT ADDRESSED TO AND MAY NOT BE USED BY: natural persons who are NOT at least 18 years of age; Definitions 'Acceptable Currency' - EUR or USD. 'Conversion Rate' -

the price or exchange rate of one unit of a given supported Cryptocurrency whereby the price of the offered asset is determined by Prudentproexchange. Conversion Rate is derived from multiple factors, such as direct and indirect asset acquisition cost and market risk to which Prudentproexchange is exposed to while completing the transaction. 'Cryptocurrency' - a digital representation of value that does not possess a legal status of currency or money, that is not issued or guaranteed by a central bank or any other public authority, is not necessarily attached to a currency, but is accepted by natural or legal persons as a means of exchange and which can be transferred, stored and traded electronically. 'Fiat Payments' - Service allowing Users to use the Purchase Service by using their credit or debit card or wire transfer or alternative payment methods with the fee described on the Website. 'Prudentproexchange Account' any account opened with Prudentproexchange by a User, using which, the User can access the Services; 'ADST' - native Cryptocurrency of Prudentproexchange. 'Tradify' - Prudentproexchange Inc, a United Kingdom private limited liability company registered in the United Kingdom 'NFT' - a cryptographic asset on a blockchain with unique identification codes and metadata that distinguish them from each other. 'Exchange Service' - regulated service of Cryptocurrency purchase through which Users can buy and sell supported Cryptocurrencies from and to Prudentproexchange, in exchange for specified Fiat currencies and specified Fiat currencies from Prudentproexchange, in exchange for supported Cryptocurrencies. 'Rate Reference' - the price

of one unit of a supported Cryptocurrency in terms of a specified Fiat currency or another supported Cryptocurrency, which is based on the lowest ask price for buying or the highest bid price for selling a Cryptocurrency on the exchanges operated by trusted third party vendors. 'Services' - services provided by Prudentproexchange to the Users, including, but not limited to, the Wallet Exchange, Loans and NFT services. 'Taxes' - taxes, levies, duties or similar governmental assessments of any nature, including, for example, value-added, sales, use or withholding taxes, assessable by any jurisdiction whatsoever. 'Terms' - these Terms and Conditions including all the chapters, as amended from time to time. 'User' - anyone who uses the Website and/or Services provided by Prudentproexchange. 'Wallet' - Cryptocurrency wallet of the User, which can be accessed through the Website. 'Wallet Services' - regulated service of Cryptocurrency depository wallet, whereby User is able to deposit Cryptocurrencies and store Cryptocurrencies acquired by using the Purchase Service, can be accessed via the Website, and which is a regulated service. 'Website' - website of Prudentproexchange located at <https://Tradify.com/> Services description Prudentproexchange is exclusively entitled to decide on functionality, the use, subject matter and the range of the Services as well as to cease rendering the Services. Prudentproexchange is exclusively authorized to decide on the contents and the nature of the Services as well as to freely add, change, or remove particular elements. The materials appearing through the Services could include

technical or contents errors. Prudentproexchange does not warrant that any of the materials on Services are accurate, complete, or current. Prudentproexchange may make changes to the materials contained on Services at any time without notice. Prudentproexchange does not, however, make any commitment to update the materials. The use of any new Services of Tradify®, after the User has accepted these Terms shall be subject to its provisions.

Wallet Services The Wallet Services allow the User to store, send and receive supported Cryptocurrencies. Tradify® securely stores Wallets' encrypted private keys in Tradify®' control in a combination of online and offline storage.

Withdrawals and deposits The User may deposit Cryptocurrency to and withdraw Cryptocurrency from their Wallet. Upon depositing Cryptocurrency to their Wallet, the User is responsible for ensuring that the chosen Cryptocurrency and network are supported by Prudentproexchange-., otherwise the funds may be lost forever. Prudentproexchange is not liable and shall not compensate the User for any losses or damages, if the User makes deposits with Cryptocurrencies and/or uses networks that are not supported by Prudentproexchange. Upon withdrawal, the User is responsible for ensuring that the entered wallet address is correct and valid, otherwise the funds may be lost forever. Prudentproexchange is not liable and shall not compensate the User for any losses or damages, if the User has provided an incorrect wallet address. The User may also deposit and withdraw Fiat funds to their Tradify® Account Fiat balance. The User may deposit and withdraw Fiat funds only using a bank

account or a credit card which belongs to the User.

Exchange Services The User may buy or sell supported Cryptocurrencies against other supported Cryptocurrencies or by using Fiat Payments at the current Conversion Rate. The bought Cryptocurrencies may be transferred to the User's Wallet which private keys are in Prudentproexchange's control, or to another Cryptocurrency wallet owned by the User from the Cryptocurrency wallet of Prudentproexchange. The User may withdraw the bought Cryptocurrencies to another Cryptocurrency wallet held by the User. The Fiat currency for the sold Cryptocurrency may be only transferred to the account owned by the User.

Loans The User may apply for a Cryptocurrency-backed Loan by depositing Cryptocurrency as collateral. The percentage amount which the User needs to deposit Cryptocurrency as collateral may differ from the Cryptocurrency and/or the amount of the Loan. In a case where the collateral value is declining the User needs to add more collateral in order to prevent liquidation of the collateral. In a case where the collateral value is rising, the User might be eligible to apply for a higher loan. Interest in the amount specified on the Website is applicable for the repayment of the Loan. The interest amount is subject to change and may be updated from time to time at the sole discretion of Prudentproexchange. The User may also offer the NFT(s) belonging to the User as collateral, which is subject to approval before granting the Loan.

Autotrader The Autotrader Services allow the User to make use of the automatic trading software of Prudentproexchange,

which implements a pre-set trading strategies (incl. providing liquidity to other companies for interest, yield farming, staking, grid trading etc.). For this, the User needs to deposit funds into their Autotrader Wallet or Prudentproexchange Savings Account and lock the funds for a pre-determined time period. NFTs Prudentproexchange provides a platform, where the User may purchase and sell NFTs in exchange for supported Cryptocurrencies, supported Fiat currencies, other NFTs and/or other available assets supported on the platform.

Prudentproexchange Savings Account

Prudentproexchange Savings Account allows the User to store their funds and earn interest on it. The User may open the following types of Prudentproexchange Savings Account: High Yield Account, which enables the User to securely store their funds and earn interest on the stored funds. When making a deposit into the High Yield Account, the funds will be locked for a pre-set period. The earned interest will be paid to the User's Wallet on a monthly, weekly or daily basis. The User is not able to access the locked funds before the end of the pre-set period, however the User may prolong the period of time for which the funds are locked. In order to use this Service, the User must have at least the minimum amount of ADST on their Wallet, which is provided on the Website. The minimum amount is determined by the sole discretion of Prudentproexchange may be changed from time to time. From time to time and in Our sole discretion Prudentproexchange may offer the possibility to redeem the funds earlier, but in such a case the User loses all the

interest the User has earned and pays the a penalty from the principal account as well. The penalty amount will be shown on the Website when the User wishes to close their High Yield Account before the expiration of the pre-set period. Flexible Account, which enables the User to securely store their funds and also earn interest on the sored funds. When making a deposit into the Flexible Account, the funds will be locked for a pre-set period with a reversible lock. This way the User may access the funds instantly, when needed. The earned interest will be paid to the User's Wallet on a monthly, weekly or daily basis. In order to use this Service, the User must have at least the minimum amount of ADST on their Wallet, which is provided on the Website. The minimum amount is determined by the sole discretion of Tradify. may be changed from time to time. Withdrawing the funds from the Flexible Account resets the interest rates to a starting point. Prudentproexchange can pay out the deposits from any balance (promotion, savings, available and more), and savings balances with the currency chosen by Prudentproexchange in the equivalent amount in Acceptable Currency at the time of the transfer. Prudentproexchange reserves the right to change the interest rates of future and of ongoing Prudentproexchange. Savings Accounts and the currency with which the interest and profits are paid to the User at its sole discretion and to change the currency that we pay as interest / profits generated for savings plans. Prudentproexchange reserves the right to stop offering any or all Prudentproexchange Savings Accounts

and/or change the terms of ongoing or future Tradify. Savings Accounts (incl. available cryptocurrencies, Service fees, interest percentages etc.). Upon the expiration of the pre-set period for which the funds are locked in the Prudentproexchange Savings Accounts, the User may unlock their funds and Tradify. will transfer the funds to the Wallet of the User in the currency the funds of the User had been locked in the Tradify. Savings Account or any other currency Prudentproexchange sees fit at its sole discretion. In a case where there is no sufficient liquidity for the currency the User had locked in the Prudentproexchange Savings Account or due to any other strategic reason, Tradify. will transfer the funds of the User to their Wallet in a currency, which has sufficient liquidity, in the equivalent amount in Acceptable Currency at the time of the transfer. The currency will be chosen by Prudentproexchange. at its sole discretion. Discounts From time to time Prudentproexchange may offer discounts to the User. The User may need to lock a certain amount of Cryptocurrency (incl. ADST) for a certain period of time and/or hold, deposit or purchase a certain amount of Cryptocurrency (incl. ADST) in order to receive a bonus or discount. The availability and the rate of discounts may vary from the Prudentproexchange Account level of the User. Registration and Prudentproexchange Account In order to access and use the Services, the User must create an account with Prudentproexchange ('Prudentproexchange Account'). With creating the Prudentproexchange Account, the User agrees to: provide accurate, current and complete information when

creating or updating an Prudentproexchange Account; maintain and promptly update Tradify Account information; maintain the security and confidentiality of login credentials and restrict access the Tradify Account and computer; promptly notify Prudentproexchange if the User discovers or otherwise suspects any security breaches related to the Site; and take responsibility for all activities that occur under the Prudentproexchange Account and accept all risks of unauthorized access. Prudentproexchange Account levels Every Tradify Account has a level, depending on the Prudentproexchange Account score. The Prudentproexchange Account score necessary for each level is determined and can be subject to change at any moment by Prudentproexchange. The current level of a Prudentproexchange Account is reflected within the Prudentproexchange Account. The Prudentproexchange Account score amount level can be increased or decreased in the sole discretion of Prudentproexchange based on the one or several of the following factors: the amount of ADST tokens held on the Prudentproexchange Account; completion of tasks through the Website; referring other users to the Website and Services; involvement in the Prudentproexchange community and improvement of the platform(s) and Services offered through the Website (including but not limited to bounties, finding bugs within the Website, helping other Users, etc.); fraudulent activity relating to Prudentproexchange, the Website, the Services and/or other Users (including but not limited to publishing false

claims, defrauding the system of Prudentproexchange via chargebacks, etc.) other relevant factors relating to the activity of the User. Factors that serve as basis for decreasing the Prudentproexchange Account score and/or level may also serve as basis for imposing Penalties on the User, restricting the access to the Website or Services of the User is part or completely or for closing of the Prudentproexchange Account. The information on the current Prudentproexchange Account levels will be available on the Website. Customer verification Upon registration, Prudentproexchange will conduct a identification verification ('Know Your Customer' or 'KYC') process to comply with all applicable anti-money laundering, sanctions and other relevant statutory requirements. Prudentproexchange reserves the right to limit the Website functionality to the Users who have not passed verification. If the Customer refuses to provide required documents and information under KYC, Prudentproexchange reserves the right to immediately terminate the Services provided to the User. The User undertakes to provide Prudentproexchange with correct and relevant documents and personal information contained therein. In case the User provides counterfeit documents and false personal information, such behavior will be interpreted as a fraudulent activity. The User hereby authorizes Prudentproexchange to, directly or indirectly (through third parties), make any inquiries as Prudentproexchange considers necessary to check the relevance and accuracy of the information provided for verification purposes. Prudentproexchange may ask for

additional information after onboarding and during the client experience to comply with anti-money laundering laws and regulations. Personal data transferred will be strictly limited to the necessary amount and with protected security measures in use to protect the data.

Use of the Services The Services enable the User to make various transactions with Cryptocurrencies. Prudentproexchange may carry out verification checks for certain transactions as requested by law. Carrying out those checks might increase the time it takes to process the client's transaction. Prudentproexchange shall not be held responsible for any delays because of carrying out such checks. Prudentproexchange shall not bear any losses or damages, direct or indirect because of delays when carrying out transaction checks. It is the User's sole responsibility to determine whether, and to what extent, any taxes apply to any transactions the User conducts through the Website or are associated with the Services, and to withhold, collect, report and remit the correct amounts of taxes to the appropriate tax authorities.

Revoking or amendment of orders The User acknowledges that the execution time of orders is based on the actual operation time of Prudentproexchange. . All orders are final and the User does not have the right to revoke or amend their orders at any point.

Refunds All transactions are final and the User may not request any refunds at any time.

Prudentproexchange Account termination or closing The User may close their account at any time by filling out and submitting the form for Prudentproexchange Account deletion on the Website.

Prior to requesting to close the Prudentproexchange Account, the User should withdraw all their funds from their Prudentproexchange Account. When the User has not requested the withdrawal of funds prior the closing of their Prudentproexchange Account, the funds which are in the account at the moment of closing the Prudentproexchange Account, will be lost and non-reversible to the User and the funds will not be refunded. Prudentproexchange processes the requests to close the Prudentproexchange Account within 7 business days. Closing the Prudentproexchange- . Account by the User means that the further use of the Services with the use of current password and login shall no longer be possible. The User is responsible for closing their Prudentproexchange Account. Prudentproexchange reserves the right to close the Tradify□. Account due to gross infringement of the provisions of these Terms or in the event of illegal use of the Services upon notice to the User via email. Prudentproexchange may also suspend the User's access to the Services if Prudentproexchange suspects that the User has failed to comply with these Terms, poses an unacceptable fraud risk to Prudentproexchange, or if the User provides any false, incomplete, inaccurate or misleading information, commits defamation and/or publishes negative posts with fake and/or false information on social media and/or review websites. Tradify□. shall not be liable for damages suffered by the User arisen due to the closing or termination of the Prudentproexchange Account or suspension of the access to the Services, in case of a

breach of by the User of these Terms, any statutory requirements, or for other reasons arising from the fault of the Customer. Once the Tradify Account has been closed, it cannot be re-opened in the future. Penalties Prudentproexchange reserves the right to impose penalties on the User due to gross infringement of the provisions of these Terms or in the event of illegal use of the Services in the amount up to 100% of the account balance euros. Prudentproexchange also reserves the right to waive its right to impose penalties. Privacy Policy Please refer to the Privacy Policy for information about how Prudentproexchange collects, uses and discloses information about its Users. Fees Prudentproexchange reserves to right to charge and also not to charge any fees for the usage of Services. The User agrees to pay to Prudentproexchange the fees for the usage of the Services as set forth on the Website as published, amended, and updated from time to time by the sole discretion of Tradify. The applicable fees will be shown prior to using the Serpective services, conducting transactions or any other operations through the Website. Risks associated with the Services Any activity related to Cryptocurrencies carries significant risks. Prior to using the Services, the User should carefully consider such risks. The User agrees to: carefully considered the risks involved in purchasing and holding ADST or any other Cryptocurrencies Prudentproexchange offers or will offer their Services to in the future and acknowledge that the Cryptocurrencies may fluctuate in their value; acknowledge the uncertain nature of Cryptocurrencies

(including, but not limited to, the risk of unknown vulnerabilities in or unanticipated changes to the network protocol) and, that Cryptocurrencies are not regulated by any central bank nor other government authority, and do not constitute a securities instrument; carefully consider and acknowledge the risks involved in the services offered now and in the future by Prudentproexchange, which may also include services including yield farming and DEX. If the User is in any doubt as to the actions the User should take, Prudentproexchange encourages the User to consult with a legal, financial, tax or other professional advisor(s). If any of the risks are unacceptable to the User, the User should not use the Services. The User acknowledges and agrees that they will access and use the services at their own risk. Trademarks and Intellectual Property The User explicitly acknowledges that Prudentproexchange is and remains the sole owner of the Services and/or other intellectual property rights relating thereto. The Websites and all information, content, material, graphics, products, website addresses, and layouts and services included on or otherwise made available to the User through the Website are the exclusive property of Prudentproexchange and are protected under applicable law. All such rights and goodwill are, and shall remain, vested with Prudentproexchange. The User may only use the Website and/or the Services only for personal, lawful and non-commercial use. Any other use of content of the Services is strictly prohibited and the User agrees not to infringe or enable others to infringe Prudentproexchange

intellectual property rights. The User may not sell or modify materials derived or created from the Services or reproduce, display, publicly perform, distribute or otherwise use the materials in any way for any public or commercial purpose. The User's use of the materials on any other website or on a file-sharing or similar service for any purpose is strictly prohibited. The User may not copy any material or content derived or created from the Services without prior written permission from Prudentproexchange. Without prejudice to the right of the User or any third party to challenge the validity of any intellectual property of Prudentproexchange, the Customer shall not perform or authorize any third party to perform any act which would or might invalidate or be inconsistent with any intellectual property of Prudentproexchange - including without being limited to any patent, copyright, registered design, trade mark or other industrial or intellectual property rights - and shall not omit or authorize any third party to omit to do any act which, by its omission, would have that effect. The Website may contain links to third party websites on the internet. These third party websites may contain information or material that some people may find offensive or inappropriate. Thirdparty websites might also refer to their own initiative to the Website(s). The User acknowledges that the third party websites are not under the control of Tradify®. The User also acknowledges that, whether or not such websites are affiliated in any way with Prudentproexchange, Tradify® is not responsible for the accuracy, decency, legality or any other aspect of the

content of such websites. The User undertakes to notify Prudentproexchange of any actual, threatened, or suspected infringement of any intellectual property rights of Prudentproexchange which comes to the User's notice, and of any claim by any third party due to use of the Services. Warranties Prudentproexchange makes great efforts to guarantee the highest quality of its operations to ensure accessibility and continuity of Services in accordance with their use and purpose. However, no long-distance data transmission, guarantees 100% security, continuity, and accessibility of the Services. As is. The site, services and software are provided on an "as is" and "as available" basis, with all faults, and Prudentproexchange expressly disclaims all warranties, representations, and conditions of any kind arising from or related to these Terms or the User's use of the Website, Services, and Software, including the implied warranties of merchantability and fitness for a particular purpose. The User acknowledges that, to the extent allowed by applicable law, all risk of use of the Website, Services, and Software rests entirely with the User. Limited liability Disclaimer IN NO EVENT WILL Prudentproexchange BE LIABLE FOR ANY LOST PROFITS, REVENUE OR DATA, INDIRECT, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES, OR DAMAGES OR COSTS DUE TO LOSS OF PRODUCTION OR USE, BUSINESS INTERRUPTION, OR PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES ARISING OUT OF OR IN CONNECTION WITH THE SERVICES, WHETHER OR NOT Prudentproexchange HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES,

AND REGARDLESS OF THE THEORY OF LIABILITY ASSERTED. Cap on Liability UNDER NO CIRCUMSTANCES WILL Prudentproexchange BE LIABLE TO THE USER FOR DAMAGES ARISING OUT OF THE SERVICES EXCEEDING THE AMOUNT OF 100 EUR. Exceptions The limitations set above will not apply to damages caused by the gross negligence, fraud, or willful misconduct of Prudentproexchange, or to the extent such limitations are precluded by applicable law (in which case Prudentproexchange liability will be increased to the minimum amount required to comply with such law).

Indemnity The User agrees to indemnify Prudentproexchange against any claims, damages, losses or legal fees incurred due to the User's use (or misuse) of Prudentproexchange.

Entire Agreement This is the entire agreement between the parties and supersedes any other agreement, representations (or misrepresentations), or understanding, however, communicated.

Applicable legislation and disputes resolution The legislation of the United Kingdom shall be applied to the Terms. Any court action between Tradify and the User shall be resolved in the Vilnius District Court which has exclusive jurisdiction for resolving disputes arising under the Terms.

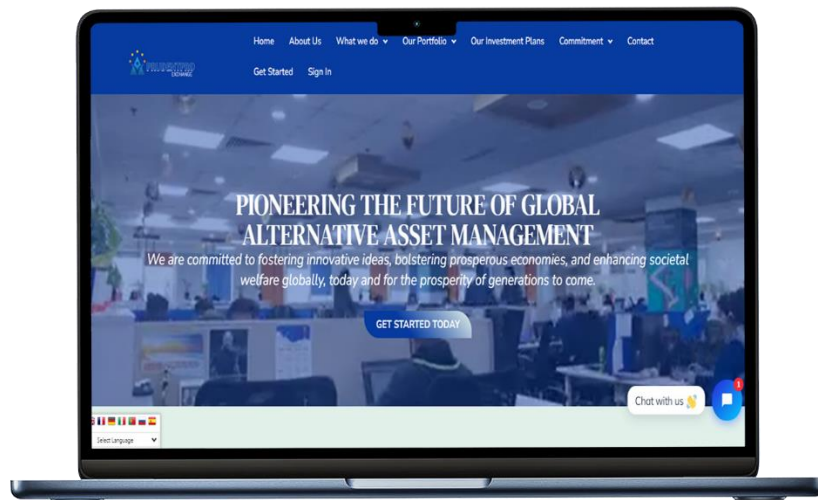
Contact information If You have any questions, complaints or claims with respect to the Website or the Services please contact Prudentproexchange through the chat available on Prudentproexchange Website or through the email: support@prudentproexchange.com

COMPANY GUARANTEE

In consideration of Prudentproexchange whose registered office is situated at 34 St-Hudson Yards 390 11th Ave New York, NY 10001 United States granting such investment services including depositing or withdrawal advances overdrafts or other credits discounting bills of exchange or negotiable instruments for or otherwise giving or granting time, credit or accommodation giving guarantees indemnities and undertakings and dealings in foreign currencies and/or digital currencies in any form for as long as and to the extent that the Firm may think fit to or for accounts of (hereinafter called "the Principal") WE THE UNDERSIGNED Of (hereinafter called "the Guarantor(s)") HEREBY GUARANTEE payment to Prudentproexchange on demand (free of any taxes impositions or restrictions now or hereafter imposed under the laws of any country diminishing the amount of any payment or preventing or delaying the Firm's unfettered utilisation or disposal thereof in immediate reimbursement to the firm in the UK or as the firm shall direct) of all monies and liabilities whether certain or contingent now or hereafter owing or incurred to the Firm from or by the Principal and unpaid or undischarged on any current or other account or in any manner and in any place whatever whether from or by the Principal as surety and whether alone or jointly with any other corporation or corporations person or persons or from or by any firm in which the Principal may be a partner under whatever name and style including:- In the case of the death

bankruptcy or liquidation of the Principal all sums which would at any time have been owing to Prudentproexchange by the Principal if such death had occurred or such bankruptcy or liquidation had commenced at the time when the Bank received actual notice thereof and notwithstanding such death bankruptcy or liquidations.

ABOUT US



Prudentproexchange Group: Pioneering Global Financial Excellence with Comprehensive Services in Investment Banking, Securities, Investment Management, and Consumer Banking, Serving a Wide Array of Clients Including Corporations, Financial Institutions, Governments, and Individuals.

Who Are We

260+

investment professionals

20+ Countries

across five continents

2000+

investments globally

The Prudentproexchange Group, is a leading global financial institution that delivers a broad range of financial

services across investment banking, securities, investment management and consumer banking to a large and diversified client base that includes corporations, financial institutions, governments and individuals.

Leveraging Our Operating Expertise

Our experience as owners and operators enables us to effectively enhance cash flows, increase the value of our investments and produce solid long-term returns for our investors.

On-the-Ground Insights

Well-resourced operations in strategic locations around the world provide real-time market intelligence and bottom-up investment insights.

Hands-On Operations

Our integrated teams of seasoned operational professionals take an active role in maximizing the performance of our assets and businesses.

Comfort with Complexity

Across market cycles, we have built an expertise in executing large, creative transactions and managing ongoing growth projects to drive value.

Investing on a Value Basis

We seek to deliver attractive long-term returns and provide strong downside protection for our investors—including pension plans, endowments, foundations, sovereign wealth funds, financial institutions, insurance companies and the private wealth channel.

Contrarian View

We recognize that generating attractive returns often requires seeking out assets, businesses, markets and sectors that are out of favor or experiencing periods of distress.

Focus on Quality

We are disciplined in acquiring high-quality assets and businesses that we believe can provide strong downside protection across market cycles.

Patient Approach

We take a long-term view in deploying capital but are ready to act decisively when the right opportunities emerge.

Sustainability at Our Core

We are more than simply an investor—we are active participants in industries and economies around the world, and committed to the long-term health of these local markets.

OUR STRATEGIC PILLARS

A set of fundamental shifts in 2020 profoundly impacted the financial services sector. The demand for sustainable solutions and green finance rose to new highs. Interest rates are expected to remain lower for longer. And the Covid-19 outbreak increased our customers' propensity and preference to engage digitally.

The current stage of our strategic plan responds to those shifts and aligns to our new purpose, values and ambition. It has four key pillars.

Focus on our strengths

To achieve our ambition, we are focusing on the areas where we have distinctive capabilities. This pillar of our strategy outlines where we are prioritising our efforts and investing for the future. We aim to:

- Be the global leader in cross-border banking flows aligned to major trade and capital corridors
- Lead the world in serving mid market corporates globally
- Become a market leader in Wealth management, with a particular focus on U.S.A, Europe and Asia
- Invest at scale domestically where HSBC's opportunity is greatest

Transition to net zero

We want to do more than simply play our part in the transition to a more sustainable world. This pillar of our strategy outlines how we will help to lead it. We have committed to:

- Become a net-zero company
- Support our customers to transition to a low carbon future, especially in carbon challenged industries
- Accelerate new climate solutions
- Inspire our customers to invest to support positive change

Energise for growth

This pillar of our strategy outlines how we are energizing around growth. We want to:

Inspire a dynamic culture where the best want to work
Encourage an inclusive culture fostering diversity
Help colleagues develop future-ready skills
Be a simpler, more agile and effective organization

Digitise at scale

As people lead increasingly digital lives, this pillar of our strategy outlines how we are delivering faster, easier and more secure digital banking. We will:

- Create and deliver fast, easy, digital customer experiences
- Partner with technology innovators to enable new customer benefits
- Ensure our company is resilient and secure
- Execute with speed and automate at scale

Our Purpose and Values

Prudentproexchange mission is to advance sustainable economic growth and financial opportunity across the globe. Drawing upon over 15 years of experience working with the world's leading businesses, entrepreneurs, and institutions, we mobilize our people and resources to advance the success of our clients, broaden individual prosperity and accelerate economic progress for all.

OUR VALUES

Client Service

We lead with a service mindset, enabling us to anticipate and adapt to the needs of our clients and consumers by delivering thoughtful, innovative solutions.

Excellence

We aspire to nothing less than excellence, consistently striving for exceptional performance and achieving outstanding results for our clients, our shareholders, and our company.

Integrity

We hold ourselves accountable to the highest ethical standards, insisting on transparency and vigilance from

our people as we learn from our experiences and make decisions that instill a sense of purpose and pride in our firm.

Partnership

We prioritize collaboration and value diversity, creating a culture that fosters inclusiveness, teamwork and an entrepreneurial mindset in the pursuit of professional and personal excellence.

Prudentproexchange Private Equity

Our private equity provides active asset management solutions to help clients meet their investment objectives.

Strategy driven leadership development

We are a creative and strategic company and we offer you fresh ideas for your team and company.

Our goals are to maximize individual potential, increase commercial effectiveness, reinforce the firm's culture, expand our people's professional opportunities, and help them contribute positively to their greater communities.

Strategy Consulting

99%

Operations Careers

99%

Management Consulting

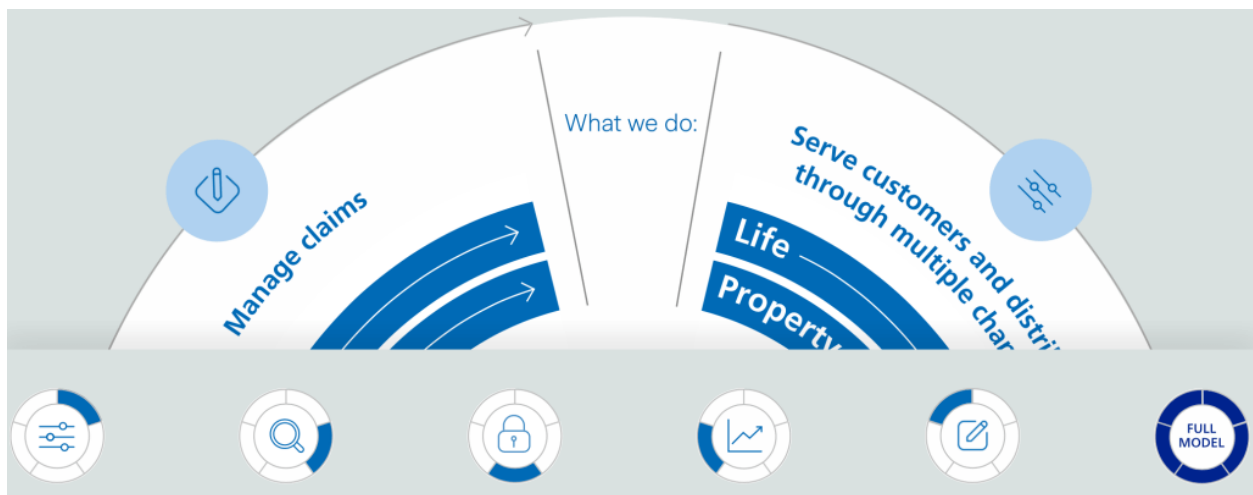
99%

Over the past 10 years, our global investment teams have developed a wide range of product solutions to address clients' varied and evolving needs. From core and multi-sector investing to more focused mandates.



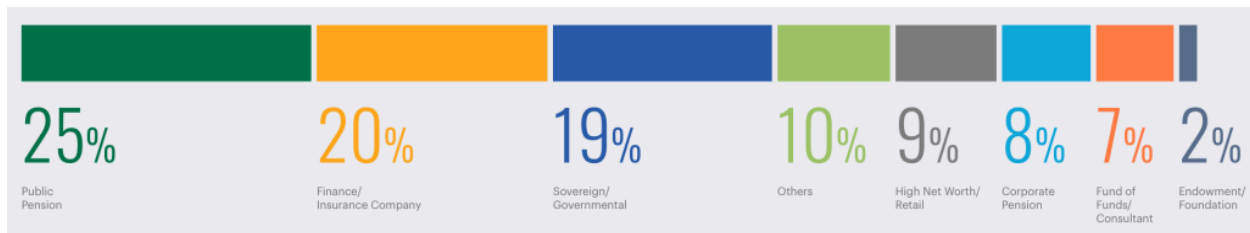
Our business model works to deliver benefits for our stakeholders

Our employees are helping our retail and commercial customers to understand and protect themselves from risk.



Prudentproexchange fund investors are diversified by type and geography

Investor Base by Type



Investor Base by Geography



Our long-tenured Investment Team serves as thought partner to management teams.



The Resources Group is a team of functional and strategy experts who are full-time American Securities colleagues available upon a CEO's request.

Strategic Initiatives

Acquisition
Evaluation

Capabilities

Financing and
Wall Street
Relationships

Continuous
Improvement



LIVECHAT:

support@prudentproexchange.com



***34 St-Hudson Yards 390 11th Ave
New York, NY 10001 United States***

CERTIFICATION

UNITED STATE

Business License

Pursuant to Chapter 9 of Division 3 of the Business and Professions Code
and the Rules and Regulations of the Business State License Board,
the Registrar of the Business does hereby issue this License to:

PRUDENTPROEXCHANGE

License Number 83927

to engage in the business or act in the capacity of a business
in the following classifications(S):

AUXILIARY TRADING SOFTWARE

Witness my hand and seal this day
January 10th 2015

Issued February 15th 2015


James Miller
Board Chair

CERTIFIED COPY


Stephen P. Sands
Registrar of Business

This license is the property of the Registrar of Contractors,
is not transferable, and shall be returned to the Registrar
upon demand when suspended, revoked, or invalidated
for any reason. It becomes void if not renewed.

CL 24 (REV. 12-07) OFFICE OF THE REGISTRAR

ALDI NO. 505609

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