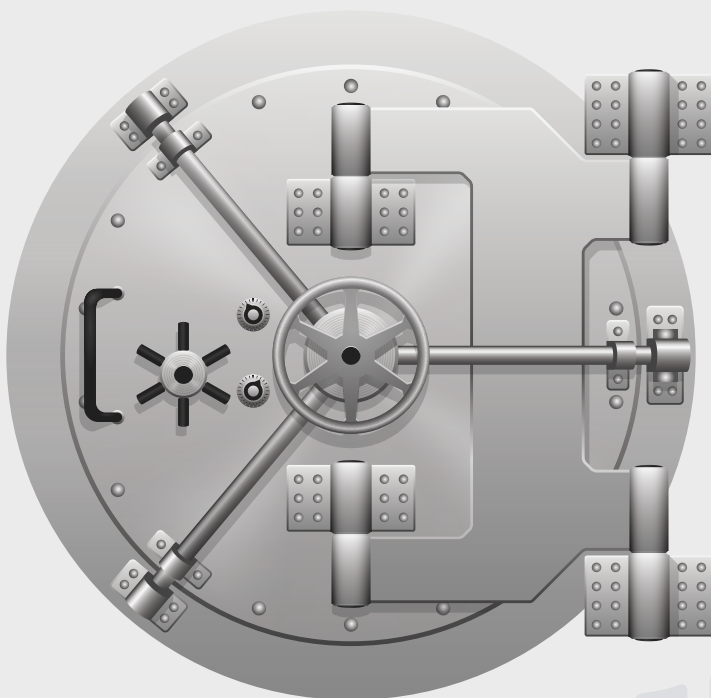




Digital Custody

JALTECH'S OFF-EXCHANGE CRYPTOCURRENCY SAFETY DEPOSIT BOX

**A SIMPLE, COST-EFFECTIVE, AND ULTRA-SECURE
CRYPTOCURRENCY STORAGE SOLUTION**



Jaltech offers private individuals, institutions, and corporates a seamless, cost-effective, and a safer alternative storage option to holding cryptocurrencies themselves or on a cryptocurrency exchange.

Jaltech's storage solution has integrated with Fireblocks, the world's leading cryptocurrency storage provider, and requires multiple independent parties to approve withdrawals.

SERVICE HIGHLIGHTS

- » Third-party approval
- » In-person/virtual authentication
- » Gold standard technology provider
- » Battle-tested security platform
- » Accessible by heirs & financial advisors
- » Secure over 1000 different types of cryptocurrencies

WHY REMOVE YOUR CRYPTOCURRENCY OFF-EXCHANGE OR A DIGITAL WALLET? OVER R56 BILLION OF CRYPTOCURRENCIES HAVE BEEN STOLEN FROM ONLINE EXCHANGES

Cryptocurrency investors face numerous risks when holding cryptocurrencies themselves or on a cryptocurrency exchange, these risks are increased given the crime rate in South Africa.

The most prominent risks include:

CRYPTO EXCHANGE RISK

Exchanges have for many years been targeted by cybercriminals as large volumes of value are stored centrally on their platforms. Thus, by successfully hacking an exchange, criminals have access to billions of Rands of value which can be transferred anonymously with no recourse for victims.

ACCESSIBILITY RISK

Often investors fail to provide their partners, heirs, or financial advisors with the necessary information to locate and access their cryptocurrencies. Therefore, tracing and accessing an investor's cryptocurrencies upon death can, in many instances, be impossible. An additional risk is that an investor loses, forgets, or incorrectly backs-up their password and consequently will never be able to access their digital wallet.

SOUTH AFRICAN RISK

The average South African investor holds his/her cryptocurrency on their cell phone through an app supplied by an exchange. This exposes investors to phishing attacks and to the possibility of criminals forcing investors to transfer their cryptocurrencies to an anonymous account. Effectively, many South Africans are walking around daily with hundreds of thousands of Rands in their pocket exposing them to criminal attacks.

MISMANAGEMENT OF FUNDS

Investors don't have oversight into the business affairs of exchanges and have suffered financial losses due to exchanges mismanaging investors' cryptocurrencies. During 2022, several prominent exchanges and lenders have frozen withdrawals and locked investors from accessing their assets due to gross negligence and mismanagement of depositors' funds.

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WHY JALTECH'S SAFETY DEPOSIT BOX IS SAFER THAN A CRYPTOCURRENCY EXCHANGE



THIRD-PARTY APPROVAL

Jaltech has appointed independent senior attorneys and accountants. Their role is to act as an independent party to provide final approval on individual requests to withdraw cryptocurrencies of more than a predetermined value.



TRANSFERRED OFF AN EXCHANGE

All cryptocurrencies under Jaltech's custody are held off exchange. This step completely removes an investor's exposure to the risks of being on a cryptocurrency exchange.



IN-PERSON/VIRTUAL AUTHENTICATION

All individual requests to withdraw cryptocurrencies will be authenticated in person or via a virtual meeting. This process mitigates the potential of a fraudulent withdrawal request being submitted.



ACCESSED BY HEIRS AND FINANCIAL ADVISORS

Jaltech's service allows heirs and financial advisors access to their family member's or clients' cryptocurrency as a contingency if/when the need arises.



NO SINGLE POINT OF FAILURE

The Multi-Party Computation protocols ensure that cryptocurrencies/tokens are not accessible nor transferrable from any single point or by any single person.



GOLD STANDARD TECHNOLOGY PROVIDER

Jaltech has appointed the world's leading cryptocurrency custody provider Fireblocks. Fireblocks has processed over R50 trillion in cryptocurrencies and provides services to over 1 300 financial institutions globally.



ACCESSIBLE BY THE CLIENT

Customers aren't required to provide usernames and passwords when requesting access to their cryptocurrencies.



MITIGATING CRIME RISK

Clients do not have access to their cryptocurrencies either in an offline environment or via a connected device (i.e. their cell phone), thus minimising the possibility of a criminal event taking place.



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CRYPTOCURRENCY STORAGE OPTIONS

	Hardware wallet	Exchange	Paper wallet	Jaltech Safety Deposit Box
Hacking or theft risk	Low	Medium to high	Low	Low
Risk of losing access to vital information	Medium	Low	High	Very low
Multi-signature	✗	✗	✗	✓
Off exchange storage	✓	✗	✓	✓
Single point of failure eliminated	✗	✗	✗	✓
Estate planning	✗	✗	✗	✓

FEES

Jaltech's fee structure is aligned with long-term investors and is focused on providing a cost-effective alternative to storing cryptocurrency on an exchange.

Fees		
Annual fee	0.50%	
Withdrawal fees (excluding network fees)*	First year	2%
	Second year	1%
	Third year +	0.50%

* Network fees are an unavoidable cost of transacting on a blockchain network, and are typically only able to be calculated with precision post-transaction. Withdrawal fees are applied on amount before network fees incurred. Typically these fees are <R10 but are dependant on network conditions at time of a transaction.

For the avoidance of doubt, in a scenario where a client deposits R100 000 worth of cryptocurrencies and withdraws the cryptocurrencies in year 3, the fee charged to the client would be an annual fee of R500 and a withdrawal fee of R500.

Disclaimer: Jaltech Digital Custody (Pty) Ltd ("JDC") is not an authorised financial services provider and is not regulated by the Financial Sector Conduct Authority ("FSCA"). JDC accepts no liability for the content herein, or for the consequences of any actions taken on the basis of the information provided, unless such information is subsequently authorised by a director of JDC. Furthermore, cryptocurrency investments in South Africa are currently not regulated by the FSCA.

FAQ

+ CAN MY CRYPTOCURRENCY HOLDINGS BE REMOVED OFF A LOCAL EXCHANGE?

Yes, Jaltech has assisted clients in moving their cryptocurrencies off all major exchanges in South Africa.

+ HOW LONG DOES IT TAKE TO TRANSFER CRYPTOCURRENCY INTO JALTECH'S DIGITAL SAFETY DEPOSIT BOX?

The transfer process takes less than 2/3 minutes, and you will be guided telephonically or virtually through the process.

+ WHICH CRYPTOCURRENCIES DOES JALTECH'S SOLUTION SUPPORT?

We support over 1 200 different cryptocurrencies and tokens across dozens of blockchains.

+ CAN I LOSE MY CRYPTOCURRENCY DURING THE TRANSFER PROCESS?

The risk is extremely low, we suggest that clients transfer a very small amount first, and once we confirm that the cryptocurrency reflects on our side, the client can transfer the remaining balance in portions or in full.

+ HOW SECURE IS JALTECH'S SOLUTION, AND WHAT TECHNOLOGY DOES JALTECH USE TO STORE CRYPTOCURRENCY ASSETS?

Jaltech has partnered with Fireblocks, the world's leading cryptocurrency storage provider. Fireblocks has processed over R50 trillion in transactions on its platform and has 1 300 institutional clients globally.

The Digital Safety Deposit Box combines multi-party computation (referred to as MPC) cryptography with hardware isolation in its multi-layer security technology, which eliminates a single point of failure and insulates digital assets from cyber-attacks, internal collusion, and human error.

+ WHAT MEASURES ARE IN PLACE WHICH PREVENT JALTECH FROM RUNNING AWAY WITH YOUR CRYPTOCURRENCY?

Our solution – which entails multiple layers of security and redundancy – protects your cryptocurrency from external attacks while simultaneously guarding against the possibility of theft originating internally.

Multi-party computation technology makes the transfer of assets by any single party impossible. Any transaction from Jaltech's Digital Safety Deposit Box requires written instruction from our clients and authorisation from multiple parties at Jaltech and Fireblocks (operating independently). In the case of large transactions, a second independent third-party approval is required (this additional layer of protection can also be opted into for smaller transactions at a fee).

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FAQ

+ HOW DO I PROVE THAT MY CRYPTOCURRENCY ASSETS ARE WITH JALTECH?

All Jaltech clients receive a statement of their holdings when deposited and on request, and our wallets are audited annually. In addition, Jaltech has committed to annual audits of cryptocurrency holdings.

+ ARE CRYPTOCURRENCIES HELD IN JALTECH'S CUSTODY SOLUTION INSURED?

There are no insurers in South Africa who offer cover for cryptocurrency assets. However, Jaltech does have insurance for operational fraud or mismanagement which protects our clients.

+ ARE THE CRYPTOCURRENCIES HELD IN 'HOT' OR 'COLD' WALLETS?

Jaltech does not use hot or internet-connected wallets at risk of cyberattacks, sophisticated social engineering, and phishing scams. Instead, our custody solution holds cryptocurrencies within Fireblocks' infrastructure – completely off-exchange and secure.

+ WHAT IS THE PROCESS TO GET MY CRYPTOCURRENCY OFF-EXCHANGE AND INTO JALTECH'S CUSTODY SOLUTION?

Once our brief online application form is complete, a representative of Jaltech will contact the client to guide the client through the deposit process.

+ WHAT HAPPENS TO MY CRYPTOCURRENCY IF JALTECH CEASES TO DO BUSINESS?

The cryptocurrencies we custody on behalf of our clients do not form part of Jaltech's balance sheet; we act as custodians. Therefore, any potential creditors have no claim against these assets, and we are contractually obligated to return the cryptocurrencies to our clients within five business days of receiving a withdrawal instruction.



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