

# SALUS GLOBAL CLUB LTD

## General Terms and Conditions for End Customers

*Version 2026-05-15-EC*

### Issuing Entity

#### Salus Global Club LTD

Trust Company Complex, Ajeltake Road, Ajeltake Island, Majuro, MH96960, Republic of the Marshall Islands Registration Number: 132515  
Email: support@salusglobal.club

**About this document.** These General Terms and Conditions ("GTC") govern the relationship between Salus Global Club LTD ("Salus", "we", "us") and registered End Customers of the Salus digital platform at salusglobal.club. They describe how the Salus platform may be used, the role of Salus as a non-custodial information and referral platform, the independent product partners accessible through Salus, the risks involved, and the legal framework that applies to your membership. Please read them carefully before completing your registration.

## §1 Scope and Contracting Parties

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**(1)** These GTC form an integral part of every usage contract concluded between **Salus Global Club LTD** and any natural person or legal entity who registers as an **End Customer** on the Salus platform. They apply to the use of the Salus platform and to the access it provides to information about independent product partners.

**(2)** By completing the online registration in the Salus Global Club back-office system and actively accepting these GTC, the End Customer enters into a legally binding usage contract with Salus. Continued use of the platform constitutes ongoing acceptance of the then-current version of these GTC.

**(3)** The Salus platform is accessible to natural persons aged 18 or over and to legal entities. Certain product partner offerings may be restricted to users acting in a commercial or business capacity; where such a restriction applies, it is clearly stated in the relevant product description on the platform.

**(4)** End Customers register and use the Salus platform exclusively for their own personal or business purposes. These End Customer GTC do not confer any right to refer, recruit, or commercially promote Salus or any of its product partners to third parties. Members who wish to engage in referral or

distribution activity are subject to a separate agreement and are not addressed by these End Customer GTC.

**(5)** Use of the platform is **prohibited** for persons or entities resident, domiciled, or incorporated in the **United States of America, Canada**, or any country subject to comprehensive international sanctions. By registering, the End Customer confirms that they are not resident, domiciled, or incorporated in any such jurisdiction.

## §2 Role of Salus and Non-Custodial Model

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**(1)** Salus Global Club LTD is not a broker, financial service provider, investment adviser, payment processor, or asset manager. Salus does not at any time hold, transfer, or manage End Customer funds or crypto-assets on behalf of any user.

**(2)** Salus operates as a **non-custodial digital Wealth Club** and information platform. Its role is limited to (a) providing access to information about partner products; and (b) facilitating the technical referral of registered End Customers to independent product partners via application programming interface (API).

**(3)** All contractual, deposit, trading, mining, banking, and service relationships are concluded directly and exclusively between the End Customer and the relevant product partner. Salus is not a party to those contracts and assumes no responsibility for their performance, content, pricing, or service levels.

**(4)** Salus does not provide investment recommendations or personalised financial advice. Nothing on the Salus platform constitutes a solicitation or offer to buy or sell any financial instrument, crypto-asset, or investment product.

## §3 Product Partners

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**(1)** Salus maintains partnerships with independently operated product providers ("**Product Partners**"). Salus does not guarantee the availability, continuity, performance, or regulatory standing of any Product Partner. Salus reserves the right to add, modify, or remove Product Partners at any time with reasonable notice to End Customers.

**(2)** The current Product Partners accessible through the Salus platform are:

**AI TradingPilot LTD / tegasFX — Copy-Trading Service AI TradingPilot LTD (Marshall Islands)** is the strategy provider offering the following copy-trading strategies: **TECHDRIVE, WALL STREET ALPHA, MONEYDRIVE PRO, MONEYDRIVE LITE, XAUDRIVE, and PAMM**. Trade execution is carried out by **tegasFX**, a VFSC-regulated broker (Vanuatu). Payment for strategy packages is accepted in USDT, USDC, or via SWIFT transfer. All trading activity, account opening, KYC, and fund

management are conducted directly with tegasFX. Past performance of any strategy does not guarantee future results.

**Auvesta AG — Physical Precious Metals Auvesta AG (Germany)** specialises in the purchase, secure storage, and sale of physical gold and silver. All purchase, storage, and sale transactions are concluded directly between the End Customer and Auvesta AG under Auvesta's own terms and conditions. Salus does not hold, transfer, or guarantee any precious metal holdings.

**Aionas 21 GmbH — Crypto Mining Service (CMS) Aionas 21 GmbH (Switzerland)**, powered by **Bitkern Technologies GmbH (Austria)**, is the provider of a Crypto Mining Service ("CMS"). Computing power, measured in terahashes per second (TH/s), is sold as a service package for a fixed term. The customer dashboard is operated at **dashboard.aionas21.io**. Aionas 21 GmbH owns and maintains all mining hardware; End Customers do not at any time hold, possess, store, operate, or manage any physical mining equipment. Mining rewards flow directly from the relevant mining pool to the End Customer's designated cryptocurrency wallet address. **MiCAR Notice:** The Crypto Mining Service provided by Aionas 21 GmbH does not constitute a crypto-asset service within the meaning of Art. 3(1)(16) of Regulation (EU) 2023/1114 (MiCAR). No crypto-assets are issued, offered, or traded on behalf of End Customers by Salus in connection with this service.

**HavenBanq / JDB Bank — Payment Card Service HavenBanq**, powered by **JDB Bank (Laos)**, provides Salus End Customers with access to a **Visa white-label debit card** on preferential terms. Card issuance, KYC verification, account management, and all payment services are provided directly by HavenBanq / JDB Bank under their own terms and conditions. Salus is not a payment institution and does not process or hold any card-related funds.

**(3)** All KYC and identity verification required in connection with Product Partner services is conducted directly between the End Customer and the relevant Product Partner on the partner's own platform.

Salus does not conduct KYC on behalf of Product Partners and is not responsible for the outcome of any partner KYC process.

## §4 Platform Access and Membership

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**(1)** Registration on the Salus platform as an End Customer is free of charge. Upon successful registration, the End Customer gains access to the Salus member area and may browse and access information about available Product Partners.

**(2)** Registration requires the provision of accurate and complete information. The End Customer undertakes to update their registration data promptly upon any change. Salus may rely on the information provided as accurate and is not obliged to verify it independently.

**(3)** Salus reserves the right to decline any registration or to suspend or terminate an End Customer account without prior notice in the event of a breach of these GTC, applicable law, or conduct detrimental to Salus, its Product Partners, or other users.

## §5 Product Descriptions

### §5(1) Copy-Trading Strategies (AI TradingPilot LTD / tegasFX)

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**(1)** Copy-trading strategies (TECHDRIVE, WALL STREET ALPHA, MONEYDRIVE PRO, MONEYDRIVE LITE, XAUDRIVE, PAMM) are developed and provided by AI TradingPilot LTD and executed via the tegasFX brokerage platform. Strategy packages are subscribed to by the End Customer directly with tegasFX.

**(2)** Trading in forex and leveraged products involves a high degree of risk. The use of any copy-trading strategy does not guarantee profit and may result in partial or total loss of funds placed with the broker. Past performance is not indicative of future results.

**(3)** Salus acts solely as an information and referral platform with respect to copy-trading services. Salus is not the strategy provider, is not a counterparty to any trade, and does not manage any trading account on behalf of any End Customer.

### §5(2) Physical Precious Metals (Auvesta AG)

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**(1)** The purchase, storage, and sale of physical gold and silver is facilitated by Auvesta AG (Germany) under Auvesta's own terms and conditions. Prices, storage fees, and delivery terms are determined solely by Auvesta AG.

**(2)** Salus does not hold physical precious metals, does not guarantee buyback prices, and assumes no liability for fluctuations in precious metal prices.

### §5(3) Payment Card Service (HavenBanq / JDB Bank)

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- (1) HavenBanq, powered by JDB Bank (Laos), provides Visa white-label debit cards to qualifying Salus End Customers. Card services, including issuance, top-up, transaction processing, and limits, are governed exclusively by HavenBanq's terms and conditions and applicable payment regulations.
- (2) Salus is not a payment service provider and is not responsible for any card transaction, limit, freeze, or account action taken by HavenBanq or JDB Bank.

### §5(4) Crypto Mining Service (Aionas 21 GmbH)

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- (1) The Crypto Mining Service ("CMS") is provided by Aionas 21 GmbH (Switzerland), powered by Bitkern Technologies GmbH (Austria), accessible via the customer dashboard at [dashboard.aionas21.io](https://dashboard.aionas21.io). The service grants the End Customer a contractual right to a defined share of computing power (measured in terahashes per second, TH/s), sold as a service package for a fixed term.
- (2) Aionas 21 GmbH owns and maintains all ASIC mining hardware utilised in connection with the CMS. Aionas 21 GmbH is solely responsible for: hardware procurement and financing; international shipping and customs clearance; installation, configuration, and commissioning; 24/7 remote monitoring of all hardware; and ongoing repairs, component replacements, and hardware upgrades. The End Customer does not own, possess, store, operate, or manage any physical mining equipment at any time.
- (3) Mining rewards generated by the contracted TH/s allocation are distributed directly from the relevant mining pool to the End Customer's designated cryptocurrency wallet address. Salus does not at any point receive, hold, or transfer mining rewards on behalf of any End Customer.
- (4) The volume and value of mining rewards are variable and depend on factors outside Aionas 21 GmbH's and Salus's control, including: network difficulty adjustments; cryptocurrency market prices; pool fees and variance; and regulatory changes affecting mining operations. No specific reward amount or yield is guaranteed.
- (5) All contractual terms governing the CMS, including service levels, fees, term duration, and termination rights, are set out in the separate agreement between the End Customer and Aionas 21 GmbH accessible via [dashboard.aionas21.io](https://dashboard.aionas21.io). Salus is not a party to that agreement.
- (6) **MiCAR Notice.** The Crypto Mining Service provided by Aionas 21 GmbH does not constitute a crypto-asset service within the meaning of Art. 3(1)(16) of Regulation (EU) 2023/1114 (MiCAR). Salus does not issue, offer, admit to trading, or provide any service in respect of crypto-assets in connection with the CMS. End Customers should seek independent legal and tax advice regarding the treatment of mining rewards in their jurisdiction.

## §6 Risk Notice

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### IMPORTANT RISK DISCLOSURE

Participation in products and services accessible through the Salus platform involves significant financial risk. End Customers are advised to read this section carefully before engaging with any Product Partner.

- (1)** Copy-trading and forex trading involve a high degree of risk and are not suitable for all participants. Leveraged products can result in losses that exceed the funds committed, up to total loss. Past results do not constitute a guarantee of future performance.
- (2)** Cryptocurrency values are highly volatile. The value of mining rewards may decline substantially; mining may become unprofitable if network difficulty increases, energy costs rise, or cryptocurrency prices fall.
- (3)** Physical precious metal prices are subject to market fluctuation. Neither Auvesta AG nor Salus guarantees that any purchase price can be recovered upon sale.
- (4)** **End Customers should never commit funds to any product or service that they cannot afford to lose entirely.** Participation in any product accessible through Salus does not constitute a deposit and is not protected by any deposit guarantee scheme.
- (5)** Salus strongly recommends that all End Customers obtain independent financial, legal, and tax advice before engaging with any Product Partner. Nothing on the Salus platform constitutes personalised investment advice or a suitability assessment.
- (6) Regulatory risk.** The legal and regulatory treatment of crypto-assets, copy-trading, and related services varies between jurisdictions and is subject to change. End Customers are responsible for ensuring that their participation is lawful in their jurisdiction of residence.

## §7 User Obligations and Ethical Conduct

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- (1)** All End Customers agree to comply with applicable laws, the principles of fair commercial conduct, and the rights of third parties when using the Salus platform.
- (2)** The following conduct is strictly prohibited:
  - Providing false, incomplete, or fraudulent information at registration or thereafter.
  - Using the Salus platform for any purpose that is unlawful in the End Customer's jurisdiction of residence or in any jurisdiction in which the End Customer transacts.

- Attempting to circumvent or interfere with any technical security measure, access control, or authentication system on the Salus platform.
- Creating, publishing, or distributing landing pages, domains, social-media profiles, or other materials in Salus's name, or using Salus brand assets, without prior written approval from Salus.
- Making, repeating, or amplifying false, misleading, or exaggerated statements regarding expected trading outcomes, mining output, or precious metal performance in connection with any Salus Product Partner.
- Engaging in any form of manipulation, automated abuse, or circular transaction designed to obtain an advantage on the Salus platform or with any Product Partner.

**(3)** Violation of any prohibition set out in §7(2) may result, at Salus's sole discretion, in immediate account suspension, termination of access, and/or legal action.

## §8 Disclaimer of Liability

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**(1)** Salus is not liable for any losses, damages, or technical failures arising from or in connection with the use of any Product Partner platform or service, including but not limited to: malfunctions or service interruptions affecting AI TradingPilot LTD, tegasFX, Auvesta AG, Aionas 21 GmbH, or HavenBanq / JDB Bank; adverse market movements or unforeseen market events; delays in trade execution, mining reward distribution, or asset delivery; errors in any KYC, verification, or on-boarding process conducted by a Product Partner; or misuse of login credentials, wallet addresses, or broker accounts by third parties.

**(2) Salus's aggregate liability** to any individual End Customer for all claims arising under or in connection with these GTC shall not exceed **EUR 500**. This cap applies to all causes of action collectively.

**(3)** The liability limitation in §8(2) does not apply to damages arising from Salus's wilful misconduct or gross negligence, or to personal injury (including death) caused by Salus's negligence. Mandatory consumer rights of End Customers located in the European Union or European Economic Area that cannot be contractually waived remain unaffected.

**(4)** All contracts with Product Partners are governed exclusively by those partners' own terms and conditions. Salus assumes no responsibility for the content, pricing, contractual terms, or service levels of any Product Partner.

## §9 Data Protection

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**(1)** The processing of personal data by Salus is governed by the Salus Privacy Policy (Version 2026-05-15, or as subsequently updated), which is incorporated into these GTC by reference. In the event of any conflict between these GTC and the Privacy Policy on matters of data protection, the Privacy Policy shall prevail.

(2) Salus processes personal data in accordance with: the **EU General Data Protection Regulation (GDPR, Regulation (EU) 2016/679)** for data subjects located in the EU or EEA; the revised **Swiss Federal Act on Data Protection (FADP)** for data subjects located in Switzerland; and applicable Marshall Islands law.

(3) By registering, the End Customer consents to Salus using their personal data for: internal communication, including operational, compliance, and service-related notifications; administration of the End Customer's back-office account; and transmission to Product Partners where necessary for product fulfilment, strictly on a need-to-know basis.

(4) Salus transfers personal data to entities in third countries (including the **Republic of the Marshall Islands, Vanuatu, and Laos**) in connection with its operational and partner activities. Such transfers are subject to appropriate safeguards, including **Standard Contractual Clauses (SCC)** and **Transfer Impact Assessments (TIA)** where required under applicable law.

(5) End Customers may at any time exercise their data subject rights as described in the Salus Privacy Policy, including the rights of access, rectification, erasure, restriction of processing, data portability, and objection, by contacting support@salusglobal.club.

## §10 Intellectual Property and Usage Rights

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(1) Salus grants each registered End Customer a limited, non-exclusive, non-transferable, revocable licence to access and use the Salus platform and back-office system solely for the End Customer's own personal or business purposes and only for the purposes permitted under these GTC.

(2) The following trademarks and brand assets are the exclusive property of Salus or its licensors and may not be used without prior written authorisation: **Salus Global Club; ClubPilot AI; AI TradingPilot; SwitchPilot; TECHDRIVE; WALL STREET ALPHA; MONEYDRIVE PRO; MONEYDRIVE LITE; XAUDRIVE; PAMM.**

(3) End Customers may not create or register domains, social-media accounts, or profiles that incorporate Salus brand assets or that create the impression of an official Salus presence without prior written authorisation. Unauthorised use may result in immediate account suspension and legal action.

(4) The creation, reproduction, or distribution of any marketing or promotional material relating to Salus or its Product Partners that has not been pre-approved in writing by Salus is strictly prohibited.

## §11 Contract Duration and Termination

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(1) End Customer registration with Salus Global Club LTD is free of charge and is entered into for an indefinite term.

(2) An End Customer may terminate their membership at any time by providing written notice to Salus at support@salusglobal.club. Termination takes effect within five business days of receipt of the notice.

**(3)** Salus may suspend or terminate an End Customer account with immediate effect, without prior notice, in any of the following circumstances: material breach of these GTC; violation of applicable law; conduct causing harm to Salus, Product Partners, or other users; provision of false or fraudulent registration information; or failure to maintain KYC compliance where required by a Product Partner.

**(4)** Upon termination, all platform access rights expire immediately. Termination of the Salus membership does not in itself terminate any independent contractual relationship the End Customer may have with a Product Partner. Statutory data retention obligations under applicable privacy law continue to apply after termination.

## §12 Regulatory Notices (MiCAR and Financial Services)

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**(1)** Salus Global Club LTD is not authorised or regulated as a financial institution, investment firm, crypto-asset service provider, or payment institution in any jurisdiction. Salus operates as a non-custodial information and referral platform and does not provide regulated financial services.

**(2)** The copy-trading strategies accessible via AI TradingPilot LTD and tegasFX are executed on a VFSC-regulated brokerage platform. End Customers should obtain and review tegasFX's regulatory disclosures and risk warnings before committing any funds.

**(3) MiCAR (Regulation (EU) 2023/1114).** The Crypto Mining Service (CMS) provided by Aionas 21 GmbH does not constitute a crypto-asset service within the meaning of Art. 3(1)(16) MiCAR, as the service involves the provision of computing power for reward generation and not the issuance, offer, trading, or custody of crypto-assets. Salus does not operate as a Crypto-Asset Service Provider (CASP) within the meaning of MiCAR.

**(4)** Physical precious metal transactions facilitated through Auvesta AG are not subject to MiCAR. End Customers should note that such transactions may be subject to capital gains tax and reporting obligations in their jurisdiction of residence.

**(5)** The HavenBanq / JDB Bank payment card service is provided by a licensed banking institution in Laos. Salus is not a party to the banking or payment services agreement and does not hold or process any cardholder funds.

## §13 Governing Law, Jurisdiction, and Severability

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**(1)** These GTC are governed by the laws of the Republic of the Marshall Islands. The United Nations Convention on Contracts for the International Sale of Goods (CISG) is expressly excluded.

**(2)** The exclusive place of jurisdiction for all disputes arising out of or in connection with these GTC is Majuro, Republic of the Marshall Islands, to the extent permitted by applicable mandatory law.

**(3) EU consumer protection.** End Customers located in the European Union retain any mandatory consumer rights conferred by the law of their member state of residence, to the extent that such rights

cannot be contractually waived. The choice of law and jurisdiction in §13(1) and §13(2) does not deprive EU consumers of the protection afforded by the mandatory provisions of the law of their habitual residence.

**(4)** If any provision of these GTC is or becomes wholly or partially invalid or unenforceable, the remaining provisions shall continue in full force and effect. The invalid provision shall be replaced by a valid provision that most closely reflects the original commercial intent.

**(5) Amendments to these GTC.** Salus reserves the right to amend these GTC at any time. Amendments will be communicated to registered End Customers via the back-office system or by e-mail with a **notice period of at least 14 days** prior to entry into force. Continued use of the platform after the effective date of an amendment constitutes acceptance of the amended GTC.

## Final Clause

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**By registering with Salus Global Club, you confirm that you have read, understood, and accepted these General Terms and Conditions for End Customers in their entirety.**

<b>Document</b> General Terms and Conditions for End Customers	<b>Version</b> 2026-05-15-EC · Effective: May 2026
<b>Issuing Entity</b> Salus Global Club LTD, Marshall Islands, Reg. 132515	<b>Governing Law</b> Republic of the Marshall Islands (CISG excluded)
<b>Scope of Application</b> End Customers (natural persons aged 18+ and legal entities)	<b>Supersedes</b> All prior End Customer terms, the GTC dated July 2025, and GTC Version 2026-05-14-EC