



FINOVA PROSPECTUS



FINOVA LIQUIDITYOS™

Corporate Prospectus

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Corporate Prospectus

Building the Infrastructure Behind Digital Finance

Version 1.0

Prepared for

Prospective Participants

Business Partners

Strategic Collaborators

Institutional Stakeholders

"Liquidity is the invisible force behind every efficient financial system. Finova exists to help build the infrastructure that supports that movement in the digital economy."

Disclaimer

Purpose of this Document

This Corporate Prospectus has been prepared to provide an overview of Finova, LiquidityOS™, its operating philosophy, business model, ecosystem design and future strategic direction. It is intended to assist prospective participants, strategic partners and interested stakeholders in understanding the objectives and framework of the Finova ecosystem.

This document is informational in nature. It should be read together with any applicable terms, policies and supporting documentation provided by Finova.

Forward-Looking Statements

Certain sections of this document discuss future plans, strategic objectives and anticipated developments. These statements reflect current expectations and intentions at the time of publication.

Actual outcomes may differ due to changes in technology, market conditions, regulatory developments, operational requirements or other factors beyond the company's control.

References to future products, partnerships, features or ecosystem developments should not be interpreted as guarantees that such initiatives will be implemented exactly as described or within any particular timeframe.

Risk Awareness

Participation in digital asset ecosystems involves risks, including but not limited to:

- Market volatility
- Technology risks
- Operational risks
- Cybersecurity risks
- Regulatory developments
- Counterparty risks
- Liquidity constraints

Prospective participants should carefully evaluate these considerations and seek independent professional advice where appropriate before making financial decisions.

No Performance Guarantee

Descriptions of the LiquidityOS™ ecosystem explain the intended operational framework and revenue model. They should not be interpreted as guarantees of specific financial outcomes.

Any historical examples, illustrations or scenarios contained within this prospectus are provided solely for educational purposes and should not be regarded as predictions or assurances of future performance.

Intellectual Property

The Finova name, LiquidityOS™, logos, graphics, proprietary methodologies and associated materials are the intellectual property of Finova unless otherwise stated.

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Executive Summary

Building the Infrastructure Behind Digital Finance

Throughout history, every financial system has relied on one essential element: liquidity.

From traditional banking networks to global payment systems, liquidity enables transactions to occur efficiently, allows markets to function effectively and supports economic activity at every level.

As digital assets continue to expand into mainstream finance, the need for reliable liquidity infrastructure has become increasingly important.

Digital exchanges, decentralised finance protocols and blockchain ecosystems depend on liquidity providers to facilitate trading activity, improve capital efficiency and support user experience.

Finova was established with a vision to participate in this evolving financial landscape by developing infrastructure designed to support digital liquidity.

At the heart of this vision is LiquidityOS™, an operational framework intended to coordinate liquidity deployment across selected digital asset environments while emphasising operational efficiency, transparency and scalable ecosystem design.

Rather than positioning itself as a trading platform or exchange, Finova focuses on supporting liquidity infrastructure that enables broader participation in digital finance.

Our Vision

Our vision is to contribute to the development of a more connected, transparent and efficient digital financial ecosystem through responsible liquidity infrastructure.

We believe that financial innovation should be supported by systems that prioritise long-term sustainability, operational discipline and technological advancement.

As blockchain adoption continues to expand across industries, liquidity will remain one of the core components supporting market efficiency.

Finova seeks to play a role within this evolving ecosystem by continually improving its technology, expanding strategic relationships and refining operational processes.

Our long-term aspiration is to become a recognised participant within the global digital liquidity landscape while maintaining a commitment to transparency, responsible growth and continuous innovation.

Our Mission

Our mission is to develop infrastructure that facilitates efficient liquidity deployment within digital asset markets while fostering trust, operational excellence and sustainable ecosystem development.

We aim to create an environment where technology, transparency and collaboration work together to support long-term value creation.

Core Principles

Every decision within Finova is guided by five fundamental principles.

Infrastructure First

We focus on building systems that support the broader digital financial ecosystem rather than short-term market trends.

Transparency

Operational processes are designed with transparency in mind, enabling participants to better understand how the ecosystem functions.

Innovation

Technology evolves rapidly. Continuous improvement remains central to our long-term strategy.

Sustainability

Long-term growth requires disciplined operational management, responsible decision-making and scalable infrastructure.

Community

Technology alone does not create successful ecosystems.

Communities, strategic partnerships and collaborative participation are essential components of sustainable growth.

Industry Overview

The Evolution of Digital Finance

Financial markets have undergone significant transformation over the past two decades.

Traditional banking systems, while highly developed, often rely on multiple intermediaries to facilitate transactions. This can introduce delays, increase costs and reduce accessibility across borders.

Blockchain technology introduced a new model by enabling value transfer through decentralised networks.

Today, digital asset markets support a wide range of financial activities including:

- Digital payments
- Asset transfers
- Tokenisation
- Decentralised finance (DeFi)
- Stablecoins
- Cross-chain interoperability
- Automated market making
- On-chain settlement

As these markets continue to mature, liquidity has become a critical factor in determining their efficiency and resilience.

Why Liquidity Matters

Liquidity refers to the ability of assets to be exchanged efficiently without causing significant price disruption.

Within digital asset markets, liquidity plays a central role in supporting healthy market conditions.

High levels of liquidity generally contribute to:

- More efficient price discovery
- Reduced trading friction
- Improved market stability
- Greater capital efficiency
- Enhanced user experience

Conversely, insufficient liquidity can lead to wider spreads, increased slippage and reduced market efficiency.

As blockchain ecosystems continue to expand, the importance of effective liquidity infrastructure is expected to grow alongside them.

The Global Opportunity

Digital finance continues to evolve through advances in blockchain technology, tokenisation and decentralised infrastructure.

Financial institutions, technology companies and developers are exploring new ways to improve efficiency, transparency and accessibility within financial markets.

Key industry trends include:

- Increasing institutional interest in digital assets.
- Growth in tokenised real-world assets.
- Expansion of stablecoin usage.
- Greater adoption of decentralised financial services.
- Improvements in blockchain scalability and interoperability.
- Continued development of digital payment infrastructure.

These trends suggest that liquidity infrastructure is likely to remain an important component of the broader digital financial ecosystem.

Finova's objective is to position LiquidityOS™ within this evolving environment by focusing on operational efficiency, technology and strategic collaboration.

Why Finova

Finova was established with the belief that lasting value in digital finance is created through infrastructure rather than speculation.

Our approach is centred on developing operational frameworks that support liquidity deployment, encourage transparency and promote responsible ecosystem growth.

We believe that sustainable progress is achieved through:

- Disciplined operational practices.
- Continuous technological development.
- Strategic collaboration with industry participants.
- Responsible governance.
- Long-term ecosystem thinking.

As digital finance continues to mature, infrastructure providers will play an increasingly important role in supporting efficient markets.

Finova's ambition is to contribute meaningfully to that future by building technology, processes and partnerships designed to support the continued evolution of digital liquidity.

Understanding the Challenge

Why Modern Digital Markets Need Liquidity

The rapid growth of blockchain technology has transformed how value is transferred, stored and exchanged. Thousands of digital assets are now traded across centralised exchanges, decentralised exchanges (DEXs), payment platforms and blockchain networks around the world.

While this expansion has created new opportunities, it has also introduced new operational challenges. Unlike traditional financial systems, digital asset markets are fragmented across multiple platforms, protocols and liquidity pools. This fragmentation can reduce market efficiency and increase the complexity of executing transactions.

For digital markets to operate effectively, liquidity must be continuously available. Without sufficient liquidity, even technically advanced platforms may experience reduced trading efficiency, wider spreads and inconsistent execution quality.

Liquidity is therefore not simply a financial resource—it is operational infrastructure that enables markets to function.

Common Challenges in Digital Liquidity

As blockchain ecosystems continue to evolve, several recurring challenges have emerged across the industry.

Fragmented Liquidity

Digital assets are traded across numerous independent platforms. Liquidity is often dispersed rather than concentrated, making efficient execution more complex.

Price Slippage

When available liquidity is limited, larger transactions may execute at progressively different prices, increasing trading costs.

Capital Inefficiency

Idle capital does not contribute to market activity. Effective liquidity management seeks to optimise how available capital supports transaction flow.

Market Volatility

Rapid price movements can affect trading conditions and liquidity requirements. Infrastructure providers must adapt dynamically to changing market environments.

Cross-Chain Complexity

As multiple blockchain ecosystems coexist, transferring value efficiently between networks remains an ongoing technical challenge.

These industry-wide challenges continue to drive demand for more efficient liquidity infrastructure.

The Role of Liquidity Infrastructure

Behind every successful financial market lies a network of infrastructure that supports the movement of capital.

In traditional finance, this includes payment networks, clearing houses, correspondent banks and settlement systems.

Within digital finance, liquidity infrastructure performs a comparable role by supporting the efficient exchange of digital assets across participating markets.

Rather than focusing solely on individual transactions, liquidity infrastructure aims to improve the overall efficiency of market operations by:

- Supporting continuous transaction flow.
- Improving capital utilisation.
- Reducing execution friction.
- Enhancing operational scalability.
- Strengthening ecosystem resilience.

As blockchain adoption continues to expand globally, robust liquidity infrastructure is expected to become increasingly important in supporting sustainable market development.

Introducing LiquidityOS™

LiquidityOS™ is Finova's operational framework for coordinating liquidity deployment across selected digital asset environments.

Its objective is to support efficient liquidity management through structured operational processes, technology-driven coordination and transparent reporting mechanisms.

LiquidityOS™ is designed around several core principles:

- Operational efficiency
- Scalable infrastructure
- Transparent activity tracking
- Technology-driven automation
- Continuous optimisation

Rather than functioning as a trading platform, LiquidityOS™ focuses on the operational management of liquidity deployment and related ecosystem processes.

Its architecture is intended to evolve alongside technological developments and the changing needs of digital financial markets.

How LiquidityOS™ Operates

At a high level, LiquidityOS™ follows a structured operational workflow designed to coordinate liquidity activity.

Illustrative Workflow

Participant Capital



Operational Allocation



Liquidity Deployment



Partner Platform Activity



Transaction Processing



Revenue Collection



Settlement Process



Participant Distribution

Each stage is supported by operational procedures intended to promote efficiency, transparency and consistent reporting.

The workflow shown above is conceptual and may evolve as technology, partnerships and operational requirements develop over time.

Revenue Generation Framework

The digital asset ecosystem generates economic activity through a wide variety of services, including asset exchange, payment processing, liquidity provision and transaction execution.

Within this broader environment, liquidity providers contribute capital that supports market operations.

Revenue associated with liquidity activity may arise from operational mechanisms such as transaction-related fees, liquidity incentives or other commercial arrangements with participating platforms, depending on the applicable ecosystem and agreements.

Finova's objective is to participate responsibly within this environment through structured liquidity deployment and operational management.

Revenue generation is therefore linked to the underlying activity of the digital asset ecosystem rather than to the creation of value independent of market participation.

Operational Lifecycle

Liquidity deployment is not a single event but an ongoing operational cycle.

This cycle generally consists of:

Assessment

Evaluation of market conditions, operational requirements and available opportunities.

Deployment

Allocation of liquidity according to internal operational strategies.

Activity

Liquidity supports transaction flow within participating environments.

Monitoring

Operational performance, infrastructure stability and reporting are continuously reviewed.

Settlement

Operational results are consolidated according to established settlement procedures.

Review

Processes are analysed to support continuous improvement and future optimisation.

This structured lifecycle reflects Finova's emphasis on disciplined operational management rather than ad hoc decision-making.

Technology-Driven Operations

Modern financial infrastructure increasingly depends on technology to improve consistency, scalability and operational oversight.

LiquidityOS™ is designed with this philosophy in mind.

Technology supports:

- Operational coordination.
- Process automation.
- Infrastructure monitoring.
- Data collection.
- Reporting.
- Performance analysis.
- System scalability.

As digital markets evolve, ongoing technological development remains an important component of Finova's long-term strategy.

Future enhancements may include additional automation, expanded integrations and improved analytical capabilities as operational requirements evolve.

Strategic Collaboration

No financial infrastructure operates in isolation.

The digital asset ecosystem is built upon collaboration between technology providers, blockchain networks, exchanges, payment infrastructure and liquidity participants.

Finova seeks to develop relationships with organisations whose capabilities complement its operational objectives.

Potential areas of collaboration may include:

- Digital asset exchanges.
- Blockchain infrastructure providers.
- Payment technology companies.
- Digital wallet providers.
- Liquidity technology partners.
- Compliance solution providers.

Strategic collaboration enables continued innovation while supporting the long-term resilience of the broader ecosystem.

Building Sustainable Infrastructure

The development of financial infrastructure requires a long-term perspective.

Short-term market cycles may influence industry sentiment, but sustainable infrastructure is built through disciplined execution, continuous improvement and responsible governance.

Finova's approach is centred on three long-term priorities:

Technology

Develop scalable operational systems capable of supporting evolving digital markets.

Transparency

Promote clear operational processes and meaningful reporting that enhance stakeholder confidence.

Sustainability

Pursue growth through responsible operational management rather than short-term speculation.

As the digital economy continues to mature, infrastructure providers will play an increasingly significant role in supporting efficient, connected and resilient financial markets.

Finova's objective is to contribute to this evolution by continuing to develop LiquidityOS™ as a platform focused on operational excellence, transparency and sustainable ecosystem development.

Technology Infrastructure

Building Scalable Digital Financial Infrastructure

Modern financial systems rely on technology that is secure, resilient and capable of operating continuously across multiple environments. As digital asset markets evolve, infrastructure providers must be able to adapt to increasing transaction volumes, new blockchain networks and changing market conditions.

LiquidityOS™ has been designed as an operational framework that supports these objectives through a modular and scalable architecture.

The guiding principles behind the platform include:

- Reliability through structured operational processes.
- Scalability to support future ecosystem growth.
- Flexibility to accommodate evolving technologies.
- Continuous monitoring of operational performance.
- Progressive enhancement as market needs develop.

Rather than viewing technology as a finished product, Finova regards LiquidityOS™ as an evolving infrastructure platform that is continually refined to support long-term ecosystem development.

System Architecture

LiquidityOS™ is structured around a series of interconnected operational layers.

Illustrative Architecture

Participants



LiquidityOS™



Operational Engine



Liquidity Allocation Layer



Partner Platform Integration



Settlement & Reporting



Participant Dashboard

Each layer performs a distinct operational function while contributing to the efficiency of the overall ecosystem.

This modular approach enables improvements to individual components without disrupting the broader operational framework, supporting long-term scalability and adaptability.

Security Framework

Protecting digital infrastructure requires a multi-layered approach that combines technology, operational controls and governance.

Finova's security philosophy is built upon the principle that security is an ongoing process rather than a one-time implementation.

Core security objectives include:

Operational Integrity

Maintaining reliable and consistent operational processes.

Access Management

Restricting access to authorised personnel through appropriate internal controls.

Infrastructure Monitoring

Continuous observation of system health and operational performance.

Data Protection

Safeguarding operational information through appropriate technical and organisational measures.

Incident Response

Preparedness to respond effectively should operational issues arise.

As technology evolves, security practices are reviewed and updated to address emerging risks and industry developments.

Risk Management

Every financial ecosystem involves risk. Effective organisations seek not to eliminate risk entirely, but to identify, assess and manage it responsibly.

Finova adopts a structured approach to risk management that considers operational, technological and market-related factors.

Operational Risk

Risks associated with internal processes, systems or human activities.

Mitigation: Standardised procedures, oversight and continuous process improvement.

Technology Risk

Potential disruptions arising from software, infrastructure or technical failures.

Mitigation: System monitoring, redundancy planning and ongoing technology maintenance.

Market Risk

Changes in market conditions that may affect liquidity environments.

Mitigation: Ongoing assessment and operational flexibility.

Counterparty Risk

Risks associated with external service providers or ecosystem participants.

Mitigation: Due diligence and continuous evaluation of strategic relationships.

Risk management is treated as a continuous discipline integrated into the company's operational philosophy.

Governance

Strong governance supports transparency, accountability and sustainable growth.

Finova believes that effective governance provides the foundation for responsible decision-making and long-term organisational resilience.

Key governance principles include:

- Clear organisational responsibilities.
- Structured operational oversight.
- Defined decision-making processes.
- Ethical business conduct.
- Accountability across all levels of the organisation.

As the organisation evolves, governance frameworks will continue to develop in line with operational requirements and applicable regulatory expectations.

Transparency & Reporting

Transparency plays a central role in building confidence within digital financial ecosystems.

Finova aims to provide participants with meaningful visibility into operational processes where appropriate.

Examples of transparency initiatives may include:

- Activity identification references.
- Settlement reporting.
- Operational summaries.
- Transaction verification where applicable.
- Performance reporting.

The objective is to enable participants to better understand how the ecosystem operates while maintaining appropriate standards of privacy, security and commercial confidentiality.

Compliance Philosophy

The regulatory landscape for digital assets continues to evolve across different jurisdictions.

Finova recognises the importance of operating responsibly within this changing environment and seeks to align its operational practices with applicable legal and regulatory requirements.

Compliance priorities include:

- Anti-Money Laundering (AML) awareness.
- Know Your Customer (KYC) procedures where applicable.
- Financial crime prevention.
- Data protection and privacy.
- Responsible corporate governance.
- Internal policy development.

Compliance is viewed as an ongoing commitment rather than a one-time exercise.

As regulatory frameworks develop, Finova intends to review and adapt its policies accordingly.

Strategic Partnerships

Collaboration is an important component of modern digital financial infrastructure.

Rather than attempting to build every capability internally, Finova seeks to work alongside established technology providers and infrastructure partners where such relationships support the company's operational objectives.

Potential partnership categories include:

- Digital asset exchanges.
- Liquidity infrastructure providers.
- Payment technology companies.
- Blockchain networks.
- Wallet providers.
- Compliance technology firms.
- Security solution providers.

Partnerships are evaluated based on operational compatibility, technical capability, reliability and long-term strategic alignment.

As the ecosystem develops, additional collaborations may be explored to strengthen the LiquidityOS™ platform and expand its capabilities.

Operational Excellence

Operational excellence is achieved through continuous improvement rather than isolated innovation.

Finova is committed to developing processes that are efficient, scalable and adaptable to the evolving needs of the digital asset industry.

Key operational priorities include:

Continuous Improvement

Regular review and refinement of operational processes.

Technology Enhancement

Ongoing investment in infrastructure and system capabilities.

Performance Monitoring

Assessment of operational effectiveness through meaningful reporting and analysis.

Stakeholder Engagement

Listening to participants, partners and the broader community to identify opportunities for improvement.

By maintaining a culture of continuous development, Finova aims to build infrastructure capable of supporting sustainable long-term growth.

Looking Ahead

The digital financial landscape continues to evolve at a rapid pace.

Advances in blockchain technology, tokenisation, decentralised finance and digital payment systems are reshaping how value moves across global markets.

Finova believes that infrastructure providers have an important role to play in supporting this transformation.

Through the continued development of LiquidityOS™, the company seeks to contribute to an ecosystem characterised by efficiency, transparency and responsible innovation.

Future development priorities include:

- Expanding technology capabilities.
- Strengthening operational resilience.
- Building strategic partnerships.
- Enhancing participant experience.
- Supporting sustainable ecosystem growth.

The following section of this prospectus introduces the Finova ecosystem itself, including participation models, the reward framework, FinCoin, strategic roadmap and frequently asked questions, providing a comprehensive overview of how these components contribute to the broader vision of LiquidityOS™.

Participation Models

Designed for Different Participation Objectives

Finova recognises that participants have different goals, time horizons and levels of community engagement. To accommodate these varying preferences, the ecosystem offers three participation models.

Flex30

Flex30 is designed for participants who wish to engage with the liquidity ecosystem over a shorter participation period.

Key characteristics include:

- 30-day participation cycle
- Liquidity-based participation
- Suitable for individuals seeking flexibility
- Does not include community-building rewards

Max90

Max90 combines liquidity participation with access to the broader community ecosystem.

Participants may qualify for ecosystem-related rewards in accordance with the applicable programme terms.

Ultra180

Ultra180 is intended for participants seeking the longest participation period within the current ecosystem design.

In addition to liquidity participation, Ultra180 provides access to the complete ecosystem framework, including community incentives and leadership recognition where eligibility criteria are satisfied.

Each participation model is structured to align with different engagement preferences while operating under the same guiding principles of transparency, sustainability and operational discipline.

Ecosystem Reward Framework

The Finova ecosystem incorporates several reward categories designed to recognise different forms of participation.

These reward categories are intended to encourage ecosystem engagement while supporting sustainable community development.

The principal categories include:

Liquidity Yield

Represents distributions associated with eligible liquidity participation, subject to programme terms and underlying operational activity.

Instant Bonus

A recognition incentive associated with eligible direct referrals, where applicable.

Activation Bonus

A leadership-based incentive intended to recognise qualifying sponsor activities within the ecosystem.

Ecosystem Contribution

A community participation framework that acknowledges qualifying ecosystem growth and engagement.

Leadership Recognition

A structured progression system recognising leadership development, organisational contribution and community-building achievements.

Each component operates independently while forming part of the broader Finova ecosystem.

Specific eligibility requirements, qualification criteria and operational policies are governed by the prevailing programme documentation.

FinCoin Ecosystem

Supporting Long-Term Ecosystem Development

FinCoin has been developed as a utility-focused digital asset intended to support participation within the broader Finova ecosystem.

Its primary objective is to facilitate ecosystem interactions rather than function as a speculative instrument.

Potential utility functions may include:

- Ecosystem service access.
- Platform utility.
- Fee-related benefits.
- Community incentives.
- Future ecosystem integrations.
- Loyalty and engagement programmes.

As the ecosystem evolves, additional utility functions may be introduced where appropriate and in accordance with applicable operational and regulatory considerations.

Future developments will continue to prioritise practical utility and ecosystem sustainability.

Leadership Recognition

Finova believes that successful communities are built through leadership, education and collaboration.

The Leadership Recognition Programme has been designed to acknowledge individuals who make meaningful contributions to ecosystem development.

Recognition is based on objective qualification criteria established within the programme framework.

Examples of recognised achievements may include:

- Community development.
- Leadership capability.
- Organisational growth.
- Team support.
- Long-term ecosystem contribution.

Recognition may take the form of status levels, awards or other incentives determined by the applicable programme policies.

Leadership should be viewed as a responsibility rather than solely as a reward.

Strategic Roadmap

Finova's long-term strategy is guided by continuous improvement rather than short-term milestones.

The roadmap is intended to evolve as technology, market conditions and organisational priorities develop.

Foundation

- Infrastructure development.
- Operational framework.
- Community formation.

Expansion

- Technology enhancement.
- Strategic collaborations.
- Geographic growth.
- Operational optimisation.

Ecosystem Development

- Additional platform capabilities.
- Expanded digital asset support.
- Broader ecosystem participation.

Long-Term Vision

To contribute meaningfully to the development of global digital liquidity infrastructure through sustainable innovation and responsible operational management.

Future initiatives remain subject to ongoing evaluation, market conditions and regulatory developments.

Frequently Asked Questions

What is Finova?

Finova is a digital financial infrastructure ecosystem centred around LiquidityOS™, an operational framework designed to support liquidity-related activities within digital asset markets.

What is LiquidityOS™?

LiquidityOS™ is Finova's operational infrastructure for coordinating liquidity deployment and related ecosystem processes.

Does Finova operate as an exchange?

No.

Finova is not designed as a digital asset exchange. Its focus is on liquidity infrastructure and ecosystem development.

Is blockchain technology used?

Where applicable, blockchain technology may be utilised to support transparency, transaction verification and operational reporting.

How does the ecosystem evolve?

Technology, operational processes and strategic collaborations are continuously reviewed and refined to support long-term sustainability.

Additional detailed questions and operational guidance are available through Finova's educational resources and support channels.

Corporate Responsibility

Finova believes that responsible innovation extends beyond technology.

Long-term ecosystem success depends upon maintaining high standards of integrity, professionalism and accountability.

The company is committed to fostering:

- Ethical business practices.
- Responsible technology development.
- Respect for applicable laws and regulations.
- Transparent communication.
- Continuous learning.
- Sustainable ecosystem growth.

Corporate responsibility is regarded as an ongoing commitment integrated into every aspect of organisational development.

Looking Towards the Future

Digital finance continues to evolve at an extraordinary pace.

Advancements in blockchain technology, tokenisation, digital identity, payment systems and decentralised infrastructure are reshaping the future of financial services.

Finova intends to remain focused on its core objective:

Developing infrastructure that contributes to efficient, transparent and sustainable digital liquidity.

The company believes that enduring success will be achieved not through short-term trends but through continuous investment in technology, operational excellence and trusted relationships.

As new opportunities emerge, Finova aims to evolve responsibly while remaining committed to its founding principles.

Legal & Risk Disclosure

Participation in digital asset ecosystems involves inherent risks.

These may include, but are not limited to:

- Changes in market conditions.
- Regulatory developments.
- Technological risks.
- Operational disruptions.
- Cybersecurity incidents.
- Counterparty risks.
- Liquidity constraints.
- Changes in applicable laws or regulations.

Prospective participants should carefully assess these considerations and seek independent professional advice where appropriate before making financial decisions.

Nothing contained within this prospectus should be interpreted as financial, legal, accounting or tax advice.

Descriptions of operational frameworks, ecosystem design or future objectives should not be interpreted as guarantees of future outcomes or financial performance.

This document should be read together with all applicable programme documentation, policies and terms governing participation in the Finova ecosystem.

Closing Statement

Building Tomorrow's Digital Financial Infrastructure

Throughout history, every major advancement in finance has been supported by infrastructure.

Roads enabled trade.

Telecommunications transformed banking.

The internet reshaped global commerce.

Today, blockchain technology is redefining how value moves across the world.

As this transformation continues, the importance of liquidity infrastructure will only increase.

Finova was established with a clear purpose:

To contribute to the development of efficient, transparent and sustainable digital liquidity infrastructure.

Our journey is guided by technology, strengthened by collaboration and driven by a commitment to continuous improvement.

We recognise that trust is earned through responsible action, transparent communication and disciplined execution over time.

To every participant, partner and stakeholder, we extend our appreciation for being part of this journey.

Together, we look forward to contributing to the next chapter of digital finance.

FINOVA

Building the Infrastructure Behind Digital Finance

LiquidityOS™

Powering the Movement of Digital Value
