NEITHER rcUSD NOR rcUSD+ IS REGISTERED IN ANY JURISDICTION. THE STAKING OF rcUSD and RECEIPT OF rcUSD+ IS LIMITED SOLELY TO NON-U.S. PERSONS AS DEFINED IN REGULATION S UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED. THE RECEIPT, PURCHASE AND/OR SALE OF rcUSD+ IS NOT PERMITTED IN THE UNITED STATES AND CERTAIN OTHER RESTRICTED JURISDICTIONS. rcUSD+ IS SUBJECT TO ADDITIONAL RESTRICTIONS ON TRANSFER SET FORTH HEREIN AND IN THE R25 T&C THE TERMS OF WHICH ARE DEEMED INCORPORATED HEREIN AND AS STAKINGCO OR ISSUERCO MAY ADOPT IN THE FUTURE BY POSTING A NOTICE ON THE PORTAL. THE RIGHTS DESCRIBED HEREIN AND rcUSD+ ARE NOT OFFERED IN JURISDICTIONS WHERE THE OFFER AND/OR SALE OF THE RIGHTS AND rcUSD+ IS NOT PERMITTED UNDER APPLICABLE LAW.

A PROSPECTIVE RECIPIENT OF rcUSD+ MUST COMPLY WITH ALL LAWS AND REGULATIONS THAT APPLY TO IT IN ANY PLACE IN WHICH IT RECEIVES, PURCHASES, USES, OFFERS OR SELLS rcUSD+, AND MUST ALSO OBTAIN ANY CONSENTS, PERMISSION OR APPROVALS THAT IT NEEDS IN ORDER TO RECEIVE, PURCHASE, USE, OFFER OR SELL rcUSD+ UNDER THE LAWS AND REGULATIONS IN FORCE IN ANY JURISDICTION TO WHICH THEY ARE SUBJECT OR IN WHICH THEY RECEIVE, PURCHASE, USE, OFFER OR SELL rcUSD+. NEITHER ISSUERCO NOR STAKINGCO IS RESPONSIBLE FOR A PROSPECTIVE RECIPIENT OR A RECIPIENT'S COMPLIANCE WITH THESE LEGAL REQUIREMENTS.

rcUSD Staking Agreement (rcUSD+)

Last Updated: October 31, 2025

This rcUSD Staking Agreement (rcUSD+) (the "***Staking Agreement***") governs the staking of the rcUSD token ("***rcUSD***") (an asset supported token issued by RiftWriter Company Limited ("***IssuerCo***") with a face value of 1 USD) with RazeStaker Company Limited ("***StakingCo***") for a flexible term ("***Flexible Term Staking***") via StakingCo's proprietary portal at https://docs.r25.xyz/ (the "***Portal***") and the receipt of rcUSD+ token as a receipt token in respect of such Flexible Term Staking ("***rcUSD+***"). The "R25 Protocol Documentation" on the Portal, including all terms set forth in each tab thereunder, shall be referred to as "***R25 T&C***" under this Staking Agreement. Terms and conditions of rcUSD and rcUSD+ are set forth in the R25 T&C.

This Staking Agreement is by and between the individual or entity staking rcUSD for a flexible term ("***User***") and StakingCo. This Staking Agreement takes effect when User clicks "Agree" to stake rcUSD via the Portal (the "***Effective Date***") for a flexible term. By clicking "Agree" and staking rcUSD for a flexible term, User agrees to be bound by this Staking Agreement and the R25 T&C.

1. STAKING, RECEIPT TOKENS AND STAKING REWARDS

1.1 Staking of rcUSD. User hereby agrees to stake the amount of rcUSD that it offers to stake for a flexible term via the Portal (the "***Staked rcUSDs***") by locking on the Effective Date such Staked rcUSDs to a smart contract designated by StakingCo. Upon locking of the Staked rcUSDs in accordance with the foregoing sentence, User shall have passed control over the Staked rcUSDs to

StakingCo. For the avoidance of doubt, subject to the foregoing sentence, User will still continue to hold legal title to the Staked rcUSDs.

1.2 Receipt of rcUSD+. Upon completion of the procedure described under Section 1.1 and all due diligence ("know your client") checks on User to the satisfaction of StakingCo in its sole discretion, **s**ubject to the terms and conditions of this Staking Agreement and the R25 T&C, StakingCo shall deliver, or cause to be delivered, rcUSD+ in an amount equal to:

Number of Staked rcUSDs * (1- Staking Fee) / CR-Effective Date

- Staking Fee: the staking fee percentage applicable to Flexible Term Staking in effect on the Effective Date determined by StakingCo at its sole discretion and published on the Portal (such fee percentage shall be 0% if waived by StakingCo at its sole discretion)

- CR-Effective Date: the calculation rate applicable to Flexible Term Staking in effect on the Effective Date determined by StakingCo at its sole discretion and published on the Portal

(such rcUSD+, the "***Receipt Tokens***") to User's digital wallet address provided by User via the Portal (the "***User Account Address***") as a receipt of the Staked rcUSDs and completion of the procedure described under Section 1.1, immediately upon StakingCo's receipt of the Staked rcUSDs to its satisfaction in its sole discretion.

For purpose of this Agreement, the calculation rate (CR) is the historical accumulated return (inclusive of principal) for 1 rcUSD staked at launch of the product.

CR on day x after launch = (1+ actual daily reward rate on day 1) * (1+ actual daily reward rate on day 2) *… (1+ actual daily reward rate on day x)

When a holder stakes any rcUSD on day x after launch, the number of rcUSD+ that will be received as receipt equals:

Number of staked rcUSD on day x *(1 – Staking Fee percentage) / CR on day x

USER ACKNOWLEDGES, AGREES AND UNDERSTANDS THAT THE RECEIPT TOKENS RECEIVED HEREUNDER ARE SUBJECT TO THE TERMS AND CONDITIONS SET FORTH IN THIS STAKING AGREEMENT AND THE R25 T&C. USER AGREES TO BE BOUND BY THIS STAKING AGREEMENT AND THE R25 T&C (AS AMENDED, NOVATED, SUPPLEMENTED, EXTENDED AND/OR RESTATED FROM TIME TO TIME) IN ALL RESPECTS.

1.3 Staking Rewards and Incentive Tokens. (a) On each calendar day during the Flexible Term Staking, **s**ubject to the terms and conditions of the R25 T&C, the Staked rcUSDs shall accrue (x) staking rewards as published by StakingCo for Flexible Term Staking on the Portal ("***Staking Rewards***") and (y) incentive tokens as directly reflected in the User's digital wallet ("***Incentive Tokens***"); provided that the delivery of Staking Rewards and Incentive Tokens to User is subject to conditions set

forth in Section 1.4 below. Staking Rewards will be delivered pursuant to the terms of the related rcUSD Unstaking Agreement.

(b) User hereby agrees that (i) StakingCo has the sole discretion to determine the effective rate of Staking Rewards and may change the rate of Staking Rewards at any time at its sole discretion by publishing such change on the Portal, (ii) in no event will Staking Rewards exceed 20% of the equivalent of the Staked rcUSDs per annum, (iii) Staking Rewards could be as low as zero, (iv) StakingCo has the sole discretion to determine the reward and form of Incentive Tokens and may change the reward and form of Incentive Tokens at any time at its sole discretion by publishing such change on the Portal, (v) it is possible that no Staking Rewards or Incentive Tokens will be accrued; (vi) neither IssuerCo nor StakingCo makes or has made any representation or any forward looking statement regarding Staking Rewards or Incentive Tokens or any expected rate or reward or form of Staking Rewards or Incentive Tokens and (vii) any accrued Staking Rewards and Incentive Tokens shall be calculated and finally determined by StakingCo.

1.4 Tax Consequences. User shall consult with its tax advisers about the potential tax consequences of User's execution of this Staking Agreement, including the R25 T&C, and all matters herein. User agrees that User will be solely responsible for satisfying all tax obligations associated with User's receipt, acquisition, ownership, use and/or disposition of the Receipt Token, Staking Rewards and Incentive Token.

2. USER REPRESENTATIONS. User represents, warrants and covenants to StakingCo on the date hereof and at any time while this Staking Agreement is in effect that:

2.1 Authorization. User has full power and authority to enter into this Staking Agreement. This Staking Agreement, when executed and delivered by User, will constitute valid and legally binding obligations of User, enforceable in accordance with its terms.

2.2 Marketable Title; No Encumbrance. Immediately prior to its staking of the Staked rcUSDs in accordance with Section 1.1 hereof, User has good and marketable title of the Staked rcUSDs, free and clear of all liens, claims, charges and encumbrances of any kind whatsoever.

2.3 Staking Entirely for Own Account. User (a) is receiving the Receipt Tokens, Staking Rewards and Incentive Tokens for User's own account, not as a nominee or agent, and not with a view to the resale or distribution of any part thereof; (b) as of the date hereof, does not presently have any intention, contract, undertaking, agreement or arrangement with any individual or legal entity ("***Person***") to sell, transfer or grant participations to such Person or to any third Person, with respect to any of the Receipt Tokens, Staking Rewards or Incentive Tokens; (c) has not been formed for the specific purpose of receiving the Receipt Tokens, Staking Rewards or Incentive Tokens; and (d) is the sole owner and in control of User Account Address, and no Person, other than User, has any right, title or interest in or to User Account Address.

2.4 Anti-Money Laundering. User agrees to provide any information requested by StakingCo which StakingCo believes will enable StakingCo to comply with all applicable anti-money laundering, counter-terrorist financing, counter-proliferation financing, sanctions or other regulatory (such as "know your client" laws or regulations, investor accreditation laws or regulations, etc.) statutes, rules, regulations and policies, including any policies applicable to an investment held or proposed to be held by StakingCo. User understands and agrees that StakingCo may release confidential information about User and, if applicable, any beneficial owner or related person of User, to any person, if StakingCo, in its

sole discretion, determines that such disclosure is required by applicable law (or reasonably necessary to investigate whether such disclosure is required by law). This may include disclosing such information to third-party persons or entities who assist StakingCo with the items contemplated by this paragraph.

2.5 Compliance with Laws. User's entry into this Staking Agreement and the R25 T&C complies with applicable laws and regulations in User's jurisdiction.

2.6 No Unlawful Activities. The Staked rcUSDs are not derived from or related to any unlawful activities, including without limitation money laundering, terrorist financing or proliferation financing, and that User will not use the Receipt Tokens, Staking Rewards or Incentive Tokens to finance, engage in, or otherwise support any unlawful activities. All of User's activities with respect to the Receipt Tokens, Staking Rewards or Incentive Tokens will comply with all applicable laws and regulations in User's jurisdiction.

2.7 Jurisdiction and Transfer Restriction. User represents and warrants that it is not located in, a resident of, a citizen of, or incorporated or formed under the laws of, any jurisdiction included in the List of Restricted Jurisdictions published by StakingCo on the Portal (as updated from time to time by StakingCo) at https://docs.r25.xyz/restrictions (each such jurisdiction a "***Restricted Jurisdiction***" and together, the "***Restricted Jurisdictions***"). **USER AGREES THAT IT WILL NOT SELL, TRANSFER, ASSIGN, OR CAUSE TO BE SOLD, TRANSFERRED OR ASSIGNED, ANY OF THE RECEIPT TOKENS OR STAKING REWARDS OR ANY RIGHTS OR INTERESTS THEREIN TO ANY PERSON OR ENTITY LOCATED IN, A RESIDENT OF, CITIZEN OF, OR INCORPORATED OR FORMED UNDER THE LAWS OF, AS APPLICABLE, A RESTRICTED JURISDICTION.** STAKINGCO MAY INCLUDE ADDITIONAL JURISDICTIONS AS RESTRICTED JURISDICTIONS IN THE FUTURE BY UPDATING THE LIST OF RESTRICTED JURISDICTIONS PUBLISHED ON THE PORTAL. USER AGREES THAT IN CONNECTION WITH ANY SALE, TRANSFER OR ASSIGNMENT OF THE RECEIPT TOKENS OR STAKING REWARDS, IT SHALL CAUSE THE BUYER, TRANSFEREE OR ASSIGNEE, AS APPLICABLE, TO AGREE TO THE R25 T&C.

3. ASSUMPTION OF RISK; DISCLAIMERS

3.1 User Account Address. User assumes full responsibility and liability for any losses associated with User Account Address, including any losses resulting from designating a User Account Address that is non-compliant for the receipt of the Receipt Tokens, Staking Rewards or Incentive Tokens, the loss of requisite private key(s) associated with User Account Address, or the unauthorized access by a third party to such private key(s).

3.2 User Knowledge Regarding Risks of the Receipt Tokens, Staking Rewards and Incentive Tokens. User expressly acknowledges, understands and agrees that User has reviewed the R25 T&C and is capable of evaluating the merits and risks of rcUSD+ and User's receipt of the Receipt Tokens, Staking Rewards and Incentive Tokens and User is making an informed decision with respect thereto.

3.3 Evaluation of Risk. User (A) is capable of evaluating investment risks independently, both in general and with regard to token investments and staking; and (B) is acting for its own account, and it has made its own independent decisions to enter into this Staking Agreement and the R25 T&C and as to whether the Staking Agreement and the R25 T&C and the receipt of the Receipt Tokens, Staking Rewards and Incentive Tokens hereunder is appropriate or proper for it (including as to

any legal, regulatory, tax, accounting or economic consequences arising from the Staking Agreement, the R25 T&C and the receipt of the Receipt Tokens, Staking Rewards and Incentive Tokens hereunder) based upon its own judgment and upon advice from such advisers as it has deemed necessary (including legal, financial and accounting advisors).

3.4 **"*AS IS*"**. User expressly acknowledges, understands and agrees that (A) the Incentive Tokens are issued by one or more entities not affiliated with either StakingCo or IssuerCo and neither StakingCo nor IssuerCo shall have any liability or responsibility with respect to the Incentive Tokens and (B) User is acquiring the Receipt Tokens, Staking Rewards and Incentive Tokens at User's sole risk and that the Receipt Tokens, Staking Rewards and Incentive Tokens are provided, used and acquired on an "***AS IS***" and "***AS AVAILABLE***" basis without representations, warranties, promises or guarantees whatsoever of any kind by StakingCo, and User shall rely on its own examination and investigation thereof.

3.5 **No Other Rights Created.** The receipt of the Receipt Tokens, Staking Rewards and Incentive Tokens and the Receipt Tokens, Staking Rewards and Incentive Tokens themselves: (a) do not provide User with rights of any form with respect to StakingCo or its revenues or assets, including any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights; and (b) do not provide User with any ownership or other interest in StakingCo or IssuerCo. User acknowledges and agrees that the Receipt Tokens are not secured by the assets of StakingCo or IssuerCo.

3.6 **No Representation or Warranty**. (A) STAKINGCO DOES NOT MAKE AND EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS, IMPLIED OR STATUTORY; AND (B) WITH RESPECT TO THE RECEIPT TOKENS, STAKING REWARDS AND INCENTIVE TOKENS, STAKINGCO SPECIFICALLY DOES NOT REPRESENT OR WARRANT AND EXPRESSLY DISCLAIMS ANY REPRESENTATION OR WARRANTY, EXPRESS, IMPLIED OR STATUTORY, INCLUDING ANY REPRESENTATIONS OR WARRANTIES OF NON-INFRINGEMENT, MERCHANTABILITY, USAGE, SUITABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE, OR AS TO THE WORKMANSHIP OR TECHNICAL CODING THEREOF, OR THE ABSENCE OF ANY DEFECTS THEREIN.

3.7 **Risks Related to Blockchain Technology**. User hereby accepts all risks of loss related to blockchain technologies. The regulatory regime governing blockchain technologies, cryptocurrencies, and tokens is uncertain, and new regulations or policies may materially adversely affect the Receipt Tokens, Staking Rewards and Incentive Tokens. The blockchain related to the Receipt Tokens, Staking Rewards or Incentive Tokens may be subject to a "***contentious hard fork***" or a "***reorganization***" (as such terms are commonly understood and used by software engineers with expertise in developing blockchains and blockchain protocol software clients). The Receipt Tokens, Staking Rewards and Incentive Tokens may be subject to expropriation or theft. Malicious groups or organizations may attempt to interfere with StakingCo, StakingCo's products or services, or the Receipt Tokens, Staking Rewards and Incentive Tokens in a variety of ways, including malware attacks, denial of service attacks, governance-based attacks, consensus-based attacks, sybil attacks, smurfing, spoofing and exploits of known or unknown vulnerabilities in any related hardware or software. StakingCo makes no guarantee as to the security of any blockchain. In the event of any loss by User or any other holder of the Receipt Tokens, Staking Rewards or Incentive Tokens related to the foregoing or any similar occurrence, StakingCo shall not be responsible for providing and does not guarantee any remedy, refund or compensation for User or any holder of the Receipt Tokens.

4. INDEMNIFICATION. User hereby agrees to indemnify, defend, and hold StakingCo, its affiliates and subsidiaries, together with each of their respective directors, managers, partners, shareholders, members, officers, employees, agents, representatives, successor and assigns harmless from and against any and all losses, liability, claims, damages, actions, fines, penalties, or costs (including court costs and reasonable attorneys' fees) arising from any third-party claim, dispute, or litigation alleging: (a) User's breach of this Staking Agreement, the R25 T&C or any other agreement or applicable law binding User; or (b) User's fraud, negligence or willful misconduct.

5. LIMITATION OF LIABILITY

5.1 Limitation of Liability. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, STAKINGCO SHALL NOT BE LIABLE TO USER FOR ANY TYPE OF INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING DAMAGES FOR LOST PROFITS, GOODWILL, USE OR DATA, EVEN IF STAKINGCO HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS LIMITATION UPON CLAIMS AND DAMAGES IS INTENDED TO APPLY WITHOUT REGARD TO WHETHER OTHER PROVISIONS OF THIS STAKING AGREEMENT OR THE R25 T&C HAVE BEEN BREACHED OR BEEN PROVEN INEFFECTIVE.

5.2 Amount of Damages. THE MAXIMUM LIABILITY OF STAKINGCO AND ISSUERCO ARISING OUT OF OR IN ANY WAY CONNECTED TO THIS STAKING AGREEMENT, ANY RELATED rcUSD UNSTAKING AGREEMENT, rcUSD PURCHASE AGREEMENT, rcUSD REDEMPTION AGREEMENT, THE RECEIPT TOKENS, STAKING REWARDS AND INCENTIVE TOKENS WILL NOT EXCEED THE VALUE OF THE STAKED rcUSDs AS DETERMINED BY STAKINGCO IN GOOD FAITH. IN NO EVENT WILL STAKINGCO HAVE ANY LIABILITY ARISING OUT OF OR IN ANY WAY RELATED TO THE ACTS OR OMISSIONS OF ANY THIRD PARTY.

5.3 Basis of the Bargain. StakingCo and User acknowledge that this Staking Agreement and the R25 T&C have been entered into in reliance upon the limitations of liability under Sections 5.1 and 5.2 and that all such limitations form an essential basis of the bargain between the parties.

6. MISCELLANEOUS

6.1 Termination. This Staking Agreement shall terminate upon the earliest to occur of (a) a determination by StakingCo by notice to User via the Portal that termination is necessary for compliance with applicable laws, rules, regulations, orders from courts, government agencies or other regulatory bodies, and/or internal policies and (b) the execution of the rcUSD Unstaking Agreement (rcUSD+) through the Portal and performance by User of its obligations therein and in accordance with the R25 T&C, each to the satisfaction of StakingCo at its sole discretion. Notwithstanding anything to the contrary herein or under the R25 T&C, Sections 2.4, 2.6, 2.7, 3, 4, 5 and 6, the capitalized provisions at the beginning of the first page and in Section 1.2 shall survive termination of this Staking Agreement.

6.2 Governing Law. This Staking Agreement and any action related thereto shall be governed by the laws of the British Virgin Islands, without regard to its conflicts of law rules.

6.3 Dispute Resolution. Any dispute, controversy or claim arising out of or relating to this Staking Agreement and the R25 T&C, including the existence, validity, interpretation, performance, breach or termination thereof or any dispute regarding non-contractual obligations arising out of or relating

to it shall be referred to and finally resolved in accordance with the BVI IAC Arbitration Rules. The number of arbitrators shall be one. The place of arbitration shall be Road Town, Tortola, British Virgin Islands, unless the Parties agree otherwise. The language to be used in the arbitral proceedings shall be English. User waives the right to litigate in court or an arbitration proceeding any dispute, controversy or claim as a class action, either as a member of a class or as a representative, or to act as a private attorney general.

6.4 Force Majeure. Any delay in the performance of any duties or obligations of either party will not be considered a breach of this Agreement if such delay is caused by any event beyond the control of such party.

6.5 Transfers and Assigns.

(a) Neither this Staking Agreement, including the R25 T&C, nor the rights contained herein may be transferred or assigned, by operation of law or otherwise, by User without the prior written consent of StakingCo. StakingCo may assign this Staking Agreement and the R25 T&C without the consent of User.

(b) **WITHOUT LIMITING ANY PROVISIONS REGARDING rcUSD and rcUSD+ IN THE R25 T&C, ANY TRANSFER OR ASSIGNMENT BY USER OF ANY RECEIPT TOKENS TO A TRANSFEREE OR ASSIGNEE SHALL AUTOMATICALLY TRANSFER OR ASSIGN THE LEGAL TITLE IN THE CORRESPONDING STAKED rcUSDS TO SUCH TRANSFEREE OR ASSIGNEE. IN NO EVENT SHALL ANY RECEIPT TOKENS BE TRANSFERRED OR ASSIGNED WITHOUT A SILMUTANEOUS TRANSFER OR ASSIGNMENT OF THE CORRESPONDING STAKED rcUSDs.**

6.6 Severability. In the event any one or more of the provisions of this Staking Agreement or the R25 T&C is for any reason held to be invalid, illegal or unenforceable, in whole or in part or in any respect, or in the event that any one or more of the provisions of this Staking Agreement or the R25 T&C operate or would prospectively operate to invalidate this Staking Agreement or the R25 T&C, then and in any such event, such provision(s) only will be deemed null and void and will not affect any other provision of this Staking Agreement or the R25 T&C and the remaining provisions of this Staking Agreement and the R25 T&C will remain operative and in full force and effect and will not be affected, prejudiced, or disturbed thereby.

6.7 Entire Agreement; Conflict. This Staking Agreement and the R25 T&C which terms are deemed incorporated herein sets forth the entire agreement and understanding of the parties relating to the subject matter herein and supersedes all prior or contemporaneous disclosures, discussions, understandings and agreements, whether oral or written, between them. To the extent there is any conflict or inconsistency between this Staking Agreement and the R25 T&C, StakingCo shall have the right to determine the appropriate agreement that shall prevail with respect to such conflict or inconsistency.

6.8 Amendment. Any provision of this Staking Agreement and the R25 T&C may be amended, waived or modified by StakingCo at any time. Any amendments or modifications to this Staking Agreement or the R25 T&C will be effective immediately upon posting notice of such amendments or modifications on the Portal.

6.9 **Electronic Transactions.** The parties acknowledge that the British Virgin Islands Electronic Transactions Act, 2021, the Electronic Transfer of Funds Act, 2021 and the Electronic Filing Act, 2021 apply to this Staking Agreement and the R25 T&C.