



Crypto. Simplified.

Event of insolvency of AMINA (Austria) AG as Custodian

About AMINA (Austria) AG

Crypto.Simplified.

Founded in July 2024 and headquartered in Bregenz, AMINA is a pioneer in the financial industry. In October 2025, AMINA received a Crypto Asset Service Provider (CASP) authorisation from the Austrian Financial Market Authority (FMA).

The broad, vertically integrated spectrum of services, combined with the highest security standards, make AMINA's value proposition unique.

AMINA offers crypto-asset services to traditional and crypto native professional and institutional investors.

The information contained in this Legal Notice is a technical summary of the consequences in the event of the insolvency of AMINA (Austria) AG ("AMINA"). If you have any questions, please get in touch with your AMINA Relationship Manager.

Crypto-assets

Art 70 (1) MiCAR requires AMINA to make adequate arrangements to safeguard the ownership rights of clients and to prevent the use of clients' crypto-assets for AMINA's own account. Further, Art 75 (7) MiCAR requires AMINA to ensure that crypto-assets held in custody for its clients are operationally segregated from AMINA's own estate. Both obligations aim to secure a client's position in the case of AMINA's insolvency.

AMINA complies with these stipulations both on a contractual and on a technical level. In its General Terms of Service, AMINA commits itself to use different wallets for its own crypto-assets and crypto-assets held in custody for its clients. This obligation is then carried out by AMINA; clients' crypto-assets are held strictly segregated (on-chain) from own crypto-assets. Because of this, crypto-assets held for clients can clearly be identified and individualized ("Bestimmbarkeit") and are therefore considered segregated assets under the Austrian Insolvency Act.

In the event of insolvency over the assets of AMINA, the client therefore maintains a right to segregation ("Aussonderungsrecht") with respect to any crypto-assets held in custody by AMINA for the client, pursuant to § 44 of the Austrian Insolvency Act. In addition, all obligations arising from transactions concluded between AMINA and its clients are generally discharged reciprocally and simultaneously ("Zug um Zug"). This further secures the position of AMINA's clients in the case of insolvency.

Cash

Client funds are held by AMINA in an account maintained by an EU Credit Institution, separate from AMINA's own assets. This arrangement ensures that the funds remain clearly segregated and are not mixed with AMINA's operating capital. In case of AMINA's insolvency, client funds will not form part of the bankruptcy estate and are thus protected from access by AMINA's other creditors.

This legal structure fulfills the requirements under Art 70 of MiCAR, which mandates that client funds must be safeguarded and segregated in a way that ensures insolvency protection.

Disclaimer

This document has been prepared by AMINA (Austria) AG ("AMINA") in relation to its activities in Austria. AMINA is an Austrian Crypto-Asset Service Provider with its head office and legal domicile in Austria. It is authorized and regulated by the Austrian Financial Market Authority (FMA). The information contained in this document does not constitute and shall not be construed as legal and/or tax advice. This document is for your information only and is not intended as an offer, or a solicitation of an offer, to buy or sell any crypto-asset or crypto-asset service. The information contained herein does not constitute a personal recommendation or takes into account particular investment objectives, investment strategies, financial situation and needs of any specific recipient. Certain products and services of AMINA are not accessible to residents and/or nationals of certain countries. Certain services and products are subject to legal restrictions and cannot be offered on an unrestricted basis and/or may not be eligible for sale to certain investors. Recipients are therefore asked to consult the sales restrictions relating to products or services in question for further information. Furthermore, recipients may consult their legal/tax advisors should they require any clarifications.

© AMINA (Austria) AG, Seestrasse 6/13, 6900 Bregenz. 2025. All rights reserved.

eu.aminagroup.com