N	FIELD	CONTENT
I.00	Table of content	

		B.3 – Details of all natural or legal persons involved in design and development

		A DESCRIPTION OF THE CHARACTERISTICS OF THE E-MONEY TOKEN, INCLUDING THE DATA NECESSARY FOR CLASSIFICATION OF THE CRYPTO-ASSET WHITE PAPER IN THE REGISTER REFERRED TO IN ARTICLE 109, AS SPECIFIED IN ACCORDANCE WITH PARAGRAPH 8 OF THAT ARTICLE B.4 – Type of white paper B.5 – The type of submission B.6 – Crypto-assets characteristics B.7 – Website of the Issuer B.8 – Starting date of offer to the public or admission to trading B.9 – Publication Date B.10 – Any other services provided by the Issuer B.11 – Identifier of operator of the trading program B.12 – Language or languages of the white paper B.13 – Digital Token Identifier Code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available B.14 – Functionally Fungible Group Digital Token Identifier, where available B.15 – Personal data flag B.16 – LEI eligibility B.17 – Home member state B.18 – Host member states **PART C - INFORMATION ABOUT THE OFFER TO THE PUBLIC OF THE E-MONEY TOKEN OR ITS ADMISSION TO TRADING** C.1 – Public Offering or Trading C.2 – Number of units C.3 – Trading Platforms C.4 – Trading Platforms Market Identifier Code (MIC) C.5 – Applicable law C.6 – Competent court **PART D - INFORMATION ON THE RIGHTS AND OBLIGATIONS ATTACHED TO E-MONEY TOKENS** D.1 – Holder's rights and Obligations D.2 – Conditions of modifications of rights and obligations D.3 – Description of the rights of the holders D.4 – Rights in implementation of recovery plan D.5 – Rights in implementation of redemption plan D.6 – Complaint Submission Contact D.7 – Complaints Handling Procedures D.8 – Dispute Resolution Mechanism D.9 – Token Value Protection Schemes D.10 – Token Value Protection Schemes Description D.11 – Compensation Schemes D.12 – Compensation Schemes Description D.13 – Applicable law D.14 – Competent court **PART E - INFORMATION ON THE UNDERLYING TECHNOLOGY** E.1 – Distributed ledger technology E.2 – Protocols and technical standards E.3 – Technology Used E.4 – Purchaser's technical requirements E.5 – Consensus Mechanism E.6 – Incentive Mechanisms and Applicable Fees

		E.7 – Use of Distributed Ledger Technology E.8 – DLT Functionality Description
		E.9 – Audit E.10 – Audit outcome **PART F - INFORMATION ON THE RISKS** F.1 – Issuer-Related Risks F.2 – Token-Related Risks F.3 – Technology-Related Risks **PART G - INFORMATION ON THE SUSTAINABILITY INDICATORS IN RELATION TO ADVERSE IMPACT ON THE CLIMATE AND OTHER ENVIRONMENT-RELATED ADVERSE IMPACTS** G.1 – Adverse impacts on climate and other environment-related adverse impacts Table 1 – Climate and other environment-related indicators for Revolut-branded Custom Stablecoins (EURR)aggregated across all [8] blockchains used by BBSA Table 1a – Climate and other environment-related indicators for Revolut-branded Custom Stablecoins (EURR)across all individual chains
I.01	Date of notification	2026-07-23
I.02	Statement in accordance with Article 51(3) of Regulation (EU) 2023/1114	This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The issuer of the crypto-asset is solely responsible for the content of this crypto-asset white paper.
I.03	Compliance statement in accordance with Article 51(5) of Regulation (EU) 2023/1114	This crypto-asset white paper complies with Title IV of Regulation (EU) 2023/1114 of the European Parliament and of the Council and to the best of the knowledge of the management body, the information presented in this crypto-asset white paper is fair, clear, and not misleading and the crypto-asset white paper makes no omission likely to affect its import.
I.04	Warning in accordance with Article 51(4), points(a) and (b) of Regulation (EU) 2023/1114	The e-money token is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council or the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.
SUMMARY		
I.05	Warning in accordance with Article 51(6), second subparagraph of Regulation (EU) 2023/1114s	Warning This summary should be read as an introduction to the crypto-asset white paper. The prospective holder should base any decision to purchase this e-money token on the content of the crypto-asset white paper as a whole and not on this summary alone. The offer to the public of this crypto-asset does not constitute an offer or solicitation to purchase financial instruments and that any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law. This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to Union or national law.

I.06	Characteristics of the crypto-asset	Revolut-branded Custom Stablecoins (EURR)is an e-money token (“**EMT**”), available on public blockchain networks. EURR provides a fast, secure, and more efficient way to send, spend, and exchange stablecoins around the world. EURR is issued by Bridge Building S.A. (“**BBSA**”) an e-money institution based in Luxembourg and authorised and regulated by the Commission de surveillance du secteur financier (“**CSSF**”). For every EURR issued by BBSA and remaining in circulation in the European Economic Area ("**EEA**"), BBSA will hold either one Euro ("**EUR**") or an equivalent amount of EUR-denominated assets on behalf of holders, in order to facilitate the frictionless movement and redemption of the e-money tokens, utilizing public blockchain technology. Whilst EURR will be issued by BBSA it will be branded as a Revolut stablecoin. BBSA will ensure that all marketing of EURR by Revolut connected to EURR’s offer to the public or admission to trading complies with the marketing requirements set out in Article 53 of MiCA.
I.07	Right of redemption	The holders of this e-money token have a right of redemption at any time and at par value. Conditions and processes for redemption of EURR are detailed in our Redemption Policy available on www.bridge.xyz (the "**Website**"). Holders must first be onboarded by BBSA if not already an existing customer. Then, holders must pass compliance checks, provide required documentation, and not be classified as restricted persons (such as those on sanctions lists). Redemptions are processed via BBSA’s website, with funds transferred to the holder’s bank account, conditional upon the holder providing a valid IBAN from a bank account within the EEA, within two business days. There are no fees charged for redemption.
I.08	Key information about the offer and/ or admission to trading	EURR will be offered to the public by BBSA and Revolut Digital Assets Europe Ltd (“**RDAEL**”). Crypto-asset services may be provided to EURR holders by RDAEL through the Revolut app and the Revolut X website platform. With the written consent of BBSA other persons may make a public offer of EURR or seek admission to trading for EURR.
PART A - INFORMATION ABOUT THE ISSUER OF THE E-MONEY TOKEN		
A.1	Statutory Name	Bridge Building S.A.
A.2	Trading Name	Bridge Building S.A.
A.3	Legal form	Public limited liability company (*société anonyme*)
A.4	Registered address	33, Boulevard Prince Henri, 1724Luxembourg, Grand Duchy of Luxembourg
A.5	Head office	33, Boulevard Prince Henri, 1724Luxembourg, Grand Duchy of Luxembourg
A.6	Registration Date	2025-08-13
A.7	Legal entity identifier	254900MVWQXMF77YZP65

A.8	Another identifier required pursuant to applicable law	B298785
A.9	Contact telephone number	+325 27 86 80 03
A.10	E-mail address	euissuance@bridge.xyz
A.11	Response Time (Days)	7 days
A.12	Parent Company	Bridge Ventures LLC
A.13	Members of the management body	see table below
A.14	Business Activity	BBSA is an Electronic Money Institution registered with the CSSF under number W00000024, and provides e-money token and payment services across the EU. BBSA is also a crypto-asset service provider registered with the CSSF under number N00000012 and provides crypto-asset service across the EU.

Name	**Function**	**Business address**
Sean Yu	Director	33, Boulevard Prince Henri, 1724Luxembourg, Grand Duchy of Luxembourg
Zach Abrams	Director	33, Boulevard Prince Henri, 1724Luxembourg, Grand Duchy of Luxembourg
Paris Cribben	Director	33, Boulevard Prince Henri, 1724Luxembourg, Grand Duchy of Luxembourg
Laurence Stijns Collignon	Authorised Manager	33, Boulevard Prince Henri, 1724Luxembourg, Grand Duchy of Luxembourg
Jean-François Valette	Authorised Manager	33, Boulevard Prince Henri, 1724Luxembourg, Grand Duchy of Luxembourg

A.15	Parent Company Business Activity	Bridge Ventures LLC is a money services business (MSB), licensed by the Financial Crimes Enforcement Network in the United States. BV LLC operates in the United States, offering its services primarily to individual or business end-users who are customers of businesses that own and operate proprietary front-end platforms or mobile applications. These businesses enter into a service agreement with BV LCC in order to integrate and use the Bridge application programming interface, as BV LLC owns the technology which its regulated affiliates (such as the Company) can leverage to provide the Bridge services.
A.16	Conflicts of Interest Disclosure	No material conflict of interests have been identified in relation to the issuance of EURR.
A.17	Issuance of other crypto-assets	False
A.18	Activities related to other crypto-assets	False
A.19	Connection between the issuer and the entity running the DLT	True
A.20	Description of the connection between the issuer and the entity running the DLT	BBSA will initially offer EURR on Ethereum, Solana, Polygon and other EVM rollup chains (Optimism, Polygon, Arbitrum) and other Layer 1 blockchains (Solana, Injective, Avalanche, TON, SUI). BBSA may add additional blockchain support in the future and update the relevant sections of the White Paper accordingly. BBSA may have commercial connections with certain DLT networks but BBSA does not have control over any DLT network on which EURR is issued.
A.21	Newly Established	True
A.22	Financial condition for the past three years	BBSA was formally incorporated on 2025-07-11 and so has not been established for the past three years.
A.23	Financial condition since registration	The share capital of BBSA is EUR 1,151,000.
A.24	Exemption from authorisation	False
A.25	E-money Token Authorisation	BBSA is a licensed Electronic Money Institution under number W00000024. BBSA is also a licensed Crypto Asset Service Provider under number N00000012.
A.26	Authorisation Authority	The Commission de Surveillance du Secteur Financier (“**CSSF**”)
A.27	Persons other than the issuer offering to the public or seeking admission to trading of the e-money token according to Article 51(1), second subparagraph, of Regulation (EU) 2023/1114	Revolut Digital Assets Europe Ltd (ex RT Digital Securities Cyprus Ltd) Company Registered Address: Soho Embassy; Omonoias 13, 3052, Limassol, Cyprus Company LEI: 549300ET4IUR6RCZOL84 CASP License here

<table>
<tr><td>A.28</td><td>Persons other than the issuer offering to the public or seeking admission to trading of the e-money token in accordance with Article 51(1), second subparagraph, of Regulation (EU) 2023/1114</td><td>N/A</td></tr>
<tr><td>A.29</td><td>Reason for offering to the public or seeking admission to trading of the e-money token by persons referred to in Article 51(1), second subparagraph, of Regulation (EU) 2023/1114</td><td>RDAEL will offer EURR to the public through the Revolut app and Revolut X platform in order to increase usage of EURR by Revolut customers.

RDAEL may seek admission of EURR to trading the EU, as it is the sole distributor of EURR. See section I.08 above and section E.4 below for more information.</td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td colspan="3">PART B - INFORMATION ABOUT THE E-MONEY TOKEN</td></tr>
<tr><td>B.1</td><td>Name</td><td>EURR</td></tr>
<tr><td>B.2</td><td>Abbreviation</td><td>EURR</td></tr>
<tr><td>B.3</td><td>Details of all natural or legal persons involved in design and development</td><td><table>
<tr><td rowspan="2">Legal</td><td>Bridge U.S. legal team (outsourcing)</td></tr>
<tr><td>Simmons & Simmons</td></tr>
<tr><td>Tech</td><td>Bridge U.S. tech team (outsourcing)</td></tr>
<tr><td>Sustainability</td><td>Crypto Carbon Ratings Institute (CCRI)</td></tr>
<tr><td>CASPs</td><td>Revolut Digital Assets Europe Ltd</td></tr>
</table></td></tr>
<tr><td colspan="3">A DESCRIPTION OF THE CHARACTERISTICS OF THE E-MONEY TOKEN, INCLUDING THE DATA NECESSARY FOR CLASSIFICATION OF THE CRYPTO-ASSET WHITE PAPER IN THE REGISTER REFERRED TO IN ARTICLE 109, AS SPECIFIED IN ACCORDANCE WITH PARAGRAPH 8 OF THAT ARTICLE</td></tr>
<tr><td>B.4</td><td>Type of white paper</td><td>EMTW</td></tr>
<tr><td>B.5</td><td>The type of submission</td><td>NEWT</td></tr>
<tr><td>B.6</td><td>Crypto-Asset Characteristics</td><td>EURR is defined as an e-money token pursuant to Article 3.1(7) of MiCA. As of the date of this White Paper, EURR does not constitute a “significant e-money token” as defined by Article 56 of MiCA.
EURR is a digital token pegged to the EUR.
EURR issued by BBSA will be fully backed by an equivalent amount of EUR-denominated assets held by BBSA with regulated financial institutions in segregated accounts separate from BBSA’s corporate funds, on behalf of, and for the benefit of, EURR holders (the "Segregated Accounts"). This means that for every EURR issued by BBSA and remaining in</td></tr>
</table>

		circulation, BBSA will hold on behalf of holders either one EUR or an equivalent amount of EUR-denominated assets in its Segregated Accounts (the "**EURR reserves**"). The EURR reserves are independently reviewed by leading accounting firms, providing monthly confirmation that they match or exceed the EURR in circulation in the EEA. EURR is not designed to create returns for holders, increase in value, or otherwise accrue financial benefit to the EURR holder.
B.7	Website of the issuer	www.bridge.xyz
B.8	Starting date of offer to the public or admission to trading	2026-08-20
B.9	Publication date	2026-08-20
B.10	Any other services provided by the issuer	BBSA provides the following e-money and payment services under Luxembourg Law of 10 November 2009 on payment services ("PSL"): • execution of credit transfers, including standing orders • issuance and redemption of electronic money according to the PSL
B.11	Language or languages of the white paper	English
B.12	Digital Token Identifier Code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available	ISO 24165 DTI: TD3BGWM5Z (Ethereum) LP00X1Q54 (Arbitrum) 9J1RXQWBK (Polygon) GR77N4VQN (Solana) R79DN2VHD (Avalanche) 8KV3CMVM5 (Optimism) KHWWMMF9T (TON) H81G32M97 (Injective)
B.13	Functionally Fungible Group Digital Token Identifier, where available	ISO 24165 FFG DTI: 4ZD0FM2VG
B.14	Personal data flag	[True]
B.15	LEI eligibility	[True]
B.16	Home Member State	Luxembourg
B.17	Host Member States	Austria Belgium Bulgaria Cyprus Czech Germany Denmark Estonia France Spain Finland Greece Croatia Hungary

		Ireland Iceland Italy Liechtenstein Lithuania Latvia Malta Netherlands Norway Poland Portugal Romania Sweden Slovenia Slovakia
PART C - INFORMATION ABOUT THE OFFER TO THE PUBLIC OF THE E-MONEY TOKEN OR ITS ADMISSION TO TRADING		
C.1	Offer to the public or Admission to trading	OTPC
C.2	Number of units	The supply of EURR is not limited to any fixed amount within its minting smart contract. The total number of e-money tokens issued by BBSA will depend on EEA-based market demand. For more information regarding EURR circulating supply, balances, and periodic issuance and redemption, please refer to www.bridge.xyz.
C.3	Trading Platforms name	Not applicable
C.4	Trading Platforms Market Identifier Code (MIC)	Not applicable
C.5	Applicable law	Luxembourg Law
C.6	Competent court	Any dispute regarding the offer to the public of EURR in the EEA shall be brought exclusively in the Luxembourg courts except where prohibited by applicable laws.
PART D - INFORMATION ON THE RIGHTS AND OBLIGATIONS ATTACHED TO E-MONEY TOKENS		
D.1	Holder's rights and obligations	The holders of EURR have a right of redemption at any time and at par value. Conditions and processes for redemption of EURR are detailed in our Redemption Policy available on www.bridge.xyz (the "Website"). Holders of EURR tokens do not have other rights other than those rights provided within this white paper ("**White Paper**"), as well as under Regulation (EU) 2023/1114 on markets in crypto-assets ("**MiCA**") and other applicable laws. Holders of EURR have a legal claim against BBSA as the issuer of EURR. These holders are entitled to request redemption of their EURR from BBSA. Such redemption will be made at any time and at par value. While BBSA may hold the EURR reserves in interest-bearing accounts or other yield-generating instruments, EURR holders acknowledge that they are not entitled to any interest or other returns earned on such funds. EURR does not itself generate any interest or return for EURR holders and only represents

		your right to redeem EURR for an equivalent amount of EUR as provided in this White Paper. BBSA will validate and process redemptions for holders of EURR that successfully pass prior Anti-Money Laundering ("**AML**") checks and other requirements set out in the BBSA Redemption Policy, which include: ● Collection of relevant Know Your Customer documents; ● Verification of identity and screening versus international sanctions lists; ● Verification of bank details; and ● BBSA's Compliance department validation. Information on the redemption of EURR is provided on www.bridge.xyz The holding of EURR will not result in: (i) the creation or imposition of any lien upon any property, asset, or revenue of BBSA or (ii) the creation of any shareholding or ownership interest in BBSA, any Bridge entity, or any of their respective affiliates. By holding, using, or accessing EURR, EURR holders further represent and warrant that: ● they are holding and using EURR in compliance with this White Paper and applicable laws; ● they are at least 18 years old, are not a Restricted Person (as defined in the Redemption Policy), and are not holding EURR on behalf of a Restricted Person; and ● they will not be using EURR for any illegal activity including, but not limited to, illegal gambling, money laundering, fraud, blackmail, extortion, ransoming data, terrorism financing, other violent activities, or any prohibited market practices. EURR holders accept that BBSA reserves the right to block certain EURR addresses that it determines, in its sole discretion, may be associated with illegal activity or activity that otherwise violates BBSA's Terms of Use and/or this White Paper (each a "**Blocked Address**"). In the event that a EURR holder sends EURR to a Blocked Address, or receives EURR from a Blocked Address, BBSA may freeze such EURR. In certain circumstances, BBSA may deem it necessary to report such suspected illegal activity to relevant law enforcement agencies and holders of EURR may forfeit any rights associated with their EURR, including the ability to redeem EURR for EUR. BBSA may also be required to freeze EURR and/or surrender associated EUR held in segregated accounts in the event it receives a legal order from a valid government authority requiring it to do so. EURR holders shall hold and use EURR exclusively for their own account and shall in no case be considered as nominees or agents of BBSA, unless otherwise expressly agreed in writing by BBSA. EURR holders are duly informed that BBSA's liability (and its affiliates, its respective officers, directors, agents, joint venturers, employees, and suppliers) is limited to what is

		expressly provided in the Applicable Laws and the present White Paper. In particular but not limited to, EURR holders are duly informed and acknowledge that BBSA shall bear no liability with regard to i) their use of EURR; (ii) claims or issue concerning the cost of procurement of substitute goods and services resulting from any goods, data, information, or services purchased or obtained or messages received or transactions entered into involving EURR; or (iii) unauthorised access to or alteration of EURR holders transmissions or data incurred by the use of EURR. In this respect, to the full extent permissible by Applicable Laws, BBSA disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose. To the full extent permissible by Applicable Laws, BBSA shall not be liable for any damages of any kind arising from the use of EURR, including, but not limited to direct, indirect, incidental, punitive, and consequential damages. <u>Obligations</u>: Holders of EURR must comply with certain obligations to exercise their rights of redemption. In particular, holders are required to provide BBSA with all requested information during the redemption process. Holders of EURR that are BBSA users are also subject to the obligations set out in the BBSA Terms of Use and must also adhere to any obligations imposed on them by applicable law (including but not limited to laws regarding money laundering, terrorist financing and other financial crimes).
D.2	Conditions of modifications of rights and obligations	The rights and obligations associated with EURR are available in the Redemption Policy and Terms of Use available on BBSA's website. BBSA reserves the right to amend these rights and obligations from time to time, and will inform its customers of such changes through amendments of this White Paper or the Redemption Policy on BBSA's website, or through any other channel of communication considered valid, including on Bridge's Website. As provided by Article 51 of MiCA, any significant new factor, any material mistake or any material inaccuracy that would be capable of affecting the assessment of EURR will be described in a modified version of this White Paper and notified to the competent authorities and published on BBSA's website, except when these modifications are related to the implementation by BBSA of its Recovery Plan or Redemption Plan (please refer to Sections D.4 and D.5 below).
D.3	Description of the rights of the holders	Holders of EURR have a right of redemption at any time and at par value. Conditions and processes for redemption of EURR are detailed in our Redemption Policy available on www.bridge.xyz. In case of insolvency, BBSA has implemented high standards for safe and sound financial management of its business. In a

		situation of financial duress or in periods of economic uncertainty, BBSA has established contingency plans to prevent any impact on its activities, including the issuance of EURR or the rights of EURR holders. Where BBSA is not able to fulfill its obligations or in case of insolvency, the EURR reserves are duly protected in compliance with the Applicable Laws. In particular, the funds received in exchange for issuance of EURR are protected against any recourse by other creditors of BBSA, including in the event of enforcement proceedings or insolvency proceedings against BBSA. If a situation of financial duress or insolvency were to occur, BBSA will implement its Recovery and/or Redemption Plan to allow EURR holders to exercise their redemption rights on EURR as further specified in Sections D.4 and D.5 below.
D.4	Rights in implementation of recovery plan	BBSA's Recovery Plan will be filed with the CSSF within six months of the date of the offer to the public or admission to trading as mentioned in the Article 55 of MiCA. This Section D.4 may be updated following the Recovery Plan notification. Depending on the specific circumstance(s) under which the Recovery Plan is triggered, BBSA may have to impose one or more specific restrictions on the redemption of EURR. Holders will be duly informed about any such restrictions on BBSA's website - www.bridge.xyz. For instance, BBSA may temporarily impose: ● liquidity fees on redemptions; ● limits on the amount of EURR that can be redeemed on any working day – such limit will be set both at aggregate levels (e.g. as a percentage of the entire amount of tokens issued) and at wallet levels; and/or ● as a last resort, suspension of redemptions. These restrictions will be implemented during periods of market stress and BBSA – working with the CSSF and subject to regulatory requirements - will work to restore normal operating conditions.
D.5	Rights in implementation of redemption plan	In accordance with Article 55 of MiCA, BBSA will provide a Redemption Plan to the CSSF within six months of the date of making EURR available. The Redemption Plan is an operational plan to support the orderly redemption of EURR in circulation. This section D.5 will be updated following the filing of such Redemption Plan. The Redemption Plan will be triggered upon a decision by the CSSF if BBSA is unable or likely to be unable to fulfill its obligations, including in the case of insolvency, resolution, or the withdrawal of authorisation of BBSA as an E-Money Institution. The processes set forth in the Redemption Plan will be established with a view of ensuring the equitable treatment of all holders and the protection of the right of redemption attached to EURR as described above. If the CSSF triggers the implementation of the Redemption Plan, any individual claim described under Section D.1 above will be suspended. Instead, BBSA will commence the orderly

		redemption for all token holders in an equitable manner, subject to the Redemption Plan and in collaboration with the CSSF. As part of this process, a notice will be published informing all EURR holders about the process and timelines to submit their redemption claim. Specifically, the notice will describe the main steps of the redemption process, including the exact date and time when the redemption plan has been activated, the minimum information necessary to file a redemption claim, where the claim should be filed, and the time frame within which EURR holders are required to file their claim. The notice will also contain important information regarding redemption conditions and technical support. Redemption requests submitted via a redemption claim form will be subject to certain eligibility criteria described in the Redemption Policy, and as further specified in the Redemption Plan notice information, including their identity, their token holdings, AML/CFT compliance, their bank account details, and other information required to file their redemption request.
D.6	Complaint Submission Contact	If you have a complaint, please contact EUcomplaints@bridge.xyz .
D.7	Complaints Handling Procedures	BBSA is committed to providing superior customer service and handling customer complaints in a manner that: - Acknowledges and addresses each complaint efficiently and fairly by appropriately reviewing, analysing, investigating and documenting the details of the complaint in a timely manner using clear and plain language; - Responds to each complaint appropriately while assessing and assuring compliance with applicable regulatory requirements; and - Treats complainants with courtesy and respect and appropriately updates them of the progress of their complaint. When making a decision regarding a complaint, BBSA will address all points raised in the complaint and state the reasons for the outcome of the investigation. Decisions made by BBSA should be consistent with any previous decision taken in respect of similar complaints, unless BBSA can justify why a different conclusion is drawn. According to the PSL, BBSA's aim is to resolve complaints and communicate their decision as soon as practicable, but not later than fifteen (15) business days after receipt. In exceptional situations, if the answer cannot be given within 15 business days for reasons beyond the control of BBSA, BBSA shall send a holding reply, clearly indicating the reasons for the delay in answering to the complaint and specifying the deadline by which the payment service user or electronic money holder will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed fifty (50) business days. These communications can be made electronically in writing, or in paper form if requested by the complainant. Customers may

		submit their complaints via email by sending their complaints to EUcomplaints@bridge.xyz. Customers may also provide complaints via other channels such as in paper form posted to the Company's registered office. . Complaint channels and methods of communication are available at https://www.bridge.xyz/legal/eea-privacy-policy/bridge-building-s-a.
D.8	Dispute Resolution Mechanism	Complaints can be raised to the CSSF, including in the event the complainant is not satisfied with BBSA's handling of the complaint. Complaints can be referred to the CSSF at the following address: Commission de Surveillance du Secteur Financier, Département Juridique, 283, route d'Arlon, L-2991 Luxembourg Or via email: reclamation@cssf.lu.
D.9	Token Value Protection Schemes	True
D.10	Token Value Protection Schemes Description	As a MiCA compliant regulated e-money token, EURR will be fully backed by an equivalent amount of EUR-denominated assets held by BBSA with regulated financial institutions in segregated accounts on behalf of, and for the benefit of, EURR holders.
D.11	Compensation Schemes	False
D.12	Compensation Schemes Description	Not applicable.
D.13	Applicable law	Luxembourg Law
D.14	Competent court	Any dispute concerning the rights and obligations of holders of EURR shall be brought exclusively in the Luxembourg courts except where prohibited by applicable laws.
PART E - INFORMATION ON THE UNDERLYING TECHNOLOGY		
E.1	Distributed ledger technology	Distributed ledger technology ("**DLT"**) is a digital system that allows multiple parties to share and update a common database in a decentralised way, without relying on any trusted third party. Public DLT, also known as permissionless DLT, is a category of protocol that allows anyone to participate in the network without the need for permission by a controller/owner, meaning they are decentralised (i.e. not controlled by a central authority) and are maintained by a distributed network of nodes. A blockchain is one type of DLT that has been used to create a broad range of decentralised systems and assets, of which crypto-assets are the most recognised. EURR is issued, stored and transferred on public blockchains.
E.2	Protocols and technical standards	BBSA will support EURR on a number of public blockchains namely: Ethereum and other EVM rollup chains (Optimism,

		Polygon, Arbitrum) and other Layer 1 blockchains (Solana, Injective, Avalanche, TON, SUI) ("**EURR Supported Blockchains**"). BBSA intends to add additional blockchain support in the future and will update the list of EURR Supported Blockchains on its website as and when additional blockchains are added. Token Standards: EURR utilizes industry-standard protocols and technical standards to ensure secure holding, storing, and transfer of the token. Ethereum: EURR adheres to the ERC-20 token standard, ensuring interoperability within the broader Ethereum ecosystem and enabling EURR to work with wallets, developer tools, block explorers, and other applications that support ERC-20 tokens. Solana: EURR is implemented as a Solana Program Library (‘SPL’) token utilizing the Token-2022 Program standard. SPL defines the common implementation for fungible and non-fungible tokens on the network, ensuring interoperability with Solana wallets and smart contracts. Base: EURR adheres to the ERC-20 token standard, ensuring compatibility within its ecosystem. Other Chains: When EURR is deployed on other DLT networks it will adhere to the relevant fungible token standards on those networks to ensure compatibility within those ecosystems. Upgradeability: Any upgrade mechanism will be governed by strict internal controls and security protocols at Bridge.
E.3	Technology Used	N/A
E.4	Purchaser’s technical requirements	EURR will be available for purchase through RDAEL and other EU-regulated crypto-asset platforms. Users will need to open an account with RDAEL (or another platform that supports EURR) and follow the applicable technical requirements of the relevant platform to purchase EURR.
E.5	Consensus Mechanism	Public blockchains rely on consensus mechanisms to ensure their decentralized network of nodes can reach agreement around transaction validity and ordering. Most of the blockchains EURR is issued on rely on Proof-of-Stake consensus, which requires that validators stake the native token (e.g. ETH) in order to qualify as a validator. Validators are selected for consensus based on the proportion of tokens they have staked, and in some cases can lose some of the staked token if they fail to act in accordance with the protocol rules or requirements (e.g. have been shown to sign invalid transactions). Ethereum uses a Proof-of-Stake (PoS) consensus mechanism. Validators stake ETH to participate in proposing and attesting to blocks, earning rewards for honest behavior and facing penalties for malicious actions or being offline. This system ensures blocks become irreversible and significantly reduces

		energy consumption compared to Proof-of-Work, enhancing network security and scalability. Base is an Ethereum Layer-2 network designed to enhance scalability and reduce transaction costs while inheriting Ethereum's security. Base leverages optimistic rollups to batch transactions off-chain before posting back to Ethereum. As such, its security model relies on Ethereum's underlying PoS consensus, while transaction execution and state changes occur off-chain under an optimistic rollup framework with a fraud-proof mechanism. Solana uses a Proof of History (PoH) consensus mechanism that is combined with a PoS consensus mechanism. PoH acts as a cryptographic 'clock' providing a historical record that proves events occurred in a specific sequence, which enhances throughput and efficiency. PoS is used for selecting validators and securing the network.
E.6	Incentive mechanisms and applicable fees	Each blockchain that EURR is issued on has its own incentive mechanism and applicable fees (often referred to as 'gas' or network fees). These fees incentivise validators to process and confirm transactions and ensure the proper and efficient operation of the blockchain, and are typically payable in the native token of the network (e.g. fees on Ethereum are payable in the ETH token and fees on Solana are payable in the SOL token). Different blockchains employ different fee structures and fees can also vary depending on factors such as transaction size, complexity and network congestion at the point the transaction is submitted. EURR holders who send EURR from one blockchain address to another will need to pay the applicable network fee.
E.7	Use of Distributed Ledger Technology	False
E.8	DLT Functionality Description	Not applicable
E.9	Audit	True
E.10	Audit Outcome	Bridge completed a successful audit with Zelic. There were two low impact findings which were both addressed prior to the launch of the contract. Bridge uses the Solana Token 2022 template for EURR on Solana with no additional changes, so no audits were required.
PART F - INFORMATION ON THE RISKS		
F.1	Issuer-Related Risks	As part of the EURR issuance process, BBSA is subject to a number of risks notably: 1. **Bankruptcy Risks.** This is the risk of BBSA going bankrupt, which could result from the insolvency of BBSA as part of its activities, the failure of a bank or other financial institution, or other systemic financial risks that could impact the operations and financial solvency of BBSA.

		2. **Third-Party Risks.** The ability of BBSA to properly carry out its activities relies on the functioning of services provided by several third parties, such as banks and other financial institutions providing safeguarding and settlement accounts, and third party vendors providing technical and other services. The inability of these third-party service providers to carry out their activities could impact BBSA's ability to properly issue, manage, and redeem EURR. 3. **Market Risks.** This is the risk that EURR reserves may include assets that are not able to be readily saleable under prevailing market conditions, for example in times of market stress. In that case, if there is an exceptionally high demand for redemption of EURR, BBSA may not be able to fulfill all the redemption requests within the timeframe provided by the Redemption Policy. 4. **Risk of Loss.** This is the risk of loss caused by fraud, theft, misuse, negligence, or improper administration of EURR or the EURR reserves. 5. **Anti-Money Laundering / Counter-Terrorism Financing Risks.** This is the risk that crypto-asset wallets holding EURR or transactions in EURR may be used for money laundering or terrorist financing purposes, or be connected to a person known to have committed such offenses. 6. **Personal Data Risks.** This is the risk that the personal data of BBSA customers may be leaked or stolen due to a security breach. 7. **Risks Related to BBSA's Business Activities and Industry.** This is the risk that results from BBSA operating in a rapidly changing and highly competitive industry. 8. **Legal and Regulatory Risk.** BBSA is subject to numerous laws and regulations, and may fail to comply with such laws and regulatory requirements of the jurisdictions that BBSA operates in. Additionally, BBSA could be subject to investigations, enforcement actions, and penalties. BBSA could also be subject to private litigation. 9. **Internal Control Risk.** This is the risk of a failure to develop or maintain effective internal controls or any difficulties encountered in the implementation of such controls, which could harm BBSA's business. 10. **Environmental, Social, and Governance Risks.** BBSA issues EURR on various public blockchains which use different consensus algorithms. Each public blockchain, depending notably on its consensus

		algorithm, has certain environmental impacts. EURR is not issued on blockchains using the most energy-intensive proof-of-work consensus mechanism, and the blockchains currently supported by BBSA generally use Proof-of-Stake (or a modified version of that mechanism), the environmental impacts of which are very limited compared to Proof-of-Work. In the future, environmental regulations affecting consensus mechanisms may restrict BBSA's ability to issue EURR on individual public blockchains if their sustainability impact is considered too negative. Please see Section G below for sustainability disclosures for EURR on each individual blockchain.
F.2	Token-Related Risks	1. **Secondary Market Price Dislocation Risk**. This is the risk that the market value of EURR on the secondary market is not stable compared to its EUR peg. This price dislocation could be caused by various factors, such as the under-collateralization risk and the liquidity risk (see below). 2. **Risk of Under-Collateralisation.** This is the risk that, due to fraud or mismanagement (by either BBSA or a third-party provider), the reserve of assets that guarantees the redeemability of EURR becomes lower than the outstanding quantity of EURR. That risk could cause a price dislocation of the market value of EURR(see above) and/or affect the ability of BBSA to redeem holders at par or in a timely manner. 3. **Liquidity Risk.** This is the risk that the EURR reserves may include assets that are not readily liquidated (such as certain short-term securities). In that case, if there is an exceptionally high demand for redemption of EURR, BBSA may not be able to fulfill all the redemption requests within the timeframe provided by the Redemption Policy. Such risk could also cause a secondary market price risk (see above). 4. **Scam Risks.** This is the risk of loss resulting from a scam or fraud suffered by EURR holders from other malicious actors. These scams include – but are not limited to – phishing on social networks or by email, fake giveaways, identity theft of BBSA or its team, creation of fake EURR tokens, offering fake EURR airdrops, among others. 5. **Taxation Risks.** The taxation regime that applies to EURR purchases and sales by either individual holders or legal entities will depend on each holder's jurisdiction. BBSA cannot guarantee that conversions of fiat currency against EURR, or conversions of other crypto-assets against EURR, will not incur tax consequences. National competent authorities and tax authorities may classify EURR as either e-money or a crypto-asset and the legal classification that prevails

		might vary and could impact the tax treatment of EURR transactions. 6. **Legal and Regulatory Risks.** This risk stems from the fact that e-money tokens and crypto-asset services are unregulated in certain jurisdictions. There is also a lack of regulatory harmonization and cohesion globally which could lead to diverging regulatory frameworks globally and/or an evolution of e-money token and crypto-asset rules in the future which could impact EURR.
F.3	Technology-Related Risks	Purchasing and using EURR may also expose the holder to technological risks.

		1. **Blockchain Risks.** One or several of the blockchain network(s) on which EURR is issued may be subject to technical vulnerabilities and be exposed to attacks that could lead to a general network disruption, such as unexpected pauses in transactions, inability to proceed with transfers of EURR, major losses for network participants, or unexpected liquidity movements. 2. **Smart Contract Risks.** The smart contracts deployed by BBSA to mint or burn EURR on the various blockchains or to ensure the transfer of EURR(notably to other blockchains) may be exposed to technical vulnerabilities that could lead to losses for EURR holders. 3. **Settlement Finality or Irrevocability of Blockchain Transactions.** Depending on the tools and services providers used to initiate it, EURR transactions may be irreversible. Once you send EURR to a blockchain address, you accept the risk that you may lose access to, and any claim on, that EURR indefinitely or permanently. For example: (i) a blockchain address may have been entered incorrectly and the true owner of the address may never be discovered, (ii) you may not have (or may subsequently lose) the private key associated with such address, (iii) a blockchain address may belong to an entity that will not return the EURR, or (iv) a blockchain address may belong to an entity that may return the EURR, but first requires action on your part, such as verification of your identity. 4. **Forking risk**. This is the risk that a blockchain on which EURR is issued undergoes a fork (i.e. a change to the underlying rules of the blockchain). Depending on the nature of the fork and the actions of other market participants there is a risk that a fork could impact the value and/or utility of EURR. 5. **Unanticipated Risks.** E-money tokens such as EURR are a relatively new and untested technology. In addition to the risks included in this section, there might be other risks that cannot be foreseen. Additional risks may also materialize as unanticipated variations or combinations of the risks discussed within this section.
F.4	Mitigation measures	Regarding the different risks identified in Sections F1, F2 and F3, BBSA implements appropriate measures to mitigate these risks and protect its customers, as follows: 1. **Mitigation measures concerning issuer-related risks** 1.1 **Bankruptcy Risks.** While there is no legal precedent, BBSA's bankruptcy should have no impact on the rights of EURR holders. If BBSA goes bankrupt, the EURR reserves are protected by Applicable Law and cannot

be used to compensate BBSA's other creditors. Bank accounts used by BBSA for the EURR reserves are safeguarded from BBSA creditors as provided by Applicable Law. Any EURR will be refunded to its holders as part of BBSA's bankruptcy proceedings.

1.2 **Third-party Risks.** When BBSA relies on a third party to provide services that are important to EURR, BBSA generally enters into an agreement containing specific clauses ensuring that the service provider cannot terminate the business relationship without notice. Some of these agreements (such as the agreements concerning the safeguarding accounts used to invest the EURR reserves) are also subject to regulatory obligations. In addition, BBSA implements internal procedures designed to limit the disruption in case an important service provider terminates an agreement or becomes unable to provide its services. Third parties with whom BBSA contracts are subject to due diligence procedures designed to ensure their financial viability and to limit other risks of non-compliance.

1.3 **Market Risks.** BBSA's systems and procedures are set up in a way designed to ensure that EURR redemptions will occur in the timeframe set out in the Redemption Policy, even if volatility in financial or crypto-asset markets causes a significant increase in redemption requests.

1.4 **Risks of Loss.** The redemption right of eligible EURR holders remains even if BBSA suffers a loss of EURR reserves. In compliance with Applicable Law, BBSA is well-capitalized and funded and, as an electronic money institution and crypto-asset service provider, BBSA is subject to regulatory capital and own funds requirements. In case the loss exceeds BBSA's ability to redeem the EURR holders, the Recovery Plan and/or Redemption Plan will be triggered.

1.5 **AML/CFT Risks.** Each EURR redemption request to BBSA requires the holder to comply with the laws and regulations applicable to anti-money laundering and counter-terrorist financing in the EU. Moreover, if BBSA determines that EURR transactions linked to public addresses are likely to be associated with criminal offenses, BBSA may decide to freeze the associated EURR (temporarily or permanently). Also, if BBSA receives an injunction from a competent authority to freeze EURR, BBSA will comply with such a request.

1.6 **Risks related to BBSA's Business Activities and Industry**. BBSA management actively monitors the business environment, including competitors and broader business/economic trends that may impact

		BBSA, to ensure that BBSA remains well-placed to execute on its business strategy. 1.7 **Personal Data Risks.** Pursuant to GDPR, BBSA is required to take all necessary precautions with regard to the nature of the data and the risks presented by the processing of such data, to preserve the security of EURR holders' personal data and, in particular, to prevent it from being distorted, damaged, or accessed by unauthorised third parties. 1.8 **Legal and regulatory Risks:** BBSA has a robust legal and compliance function designed to protect against legal and regulatory risk and enable it to effectively navigate legal and regulatory change. 1.9 **Internal control Risks:** BBSA has a robust operating model which applies best practices from both the technology and financial services industries and which includes rigorous internal controls across all risk areas. 1.10 **Environmental, Social and Governance Risks:** BBSA makes full disclosures of the climate and environmental-related adverse impacts of its business (see section G below). Furthermore EURR is not issued on blockchains using the most energy-intensive proof-of-work consensus mechanism, and the blockchains currently supported by BBSA generally use Proof-of-Stake (or a modified version of that mechanism), the environmental impacts of which are very limited compared to Proof-of-Work. 2. **Mitigation measures concerning the token-related risks** 2.1 **Secondary Market Price Dislocation Risk.** BBSA expects that any disparity between EURR price and EUR on secondary markets would be promptly resolved by market participants (i.e. buying EURR for less than 1 EUR on the secondary market and redeeming it at par value with BBSA), as any eligible participant will be entitled to redeem at par with BBSA. Otherwise, if the price dislocation is caused by an inadequacy of the EURR reserves or other liquidity issues, BBSA will apply the measures set out in its Recovery Plan or Redemption Plan. 2.2 **Risks of Under-Collateralisation.** If the EURR reserves become lower than the outstanding quantity of EURR in circulation, BBSA will apply the measures to address the issue for example by using its own funds to increase the EURR reserves, or by activating its Recovery Plan or Redemption Plan. These plans include measures that could resolve the

		under-collateralization through (for example) a strengthening of BBSA's capital position. 2.3 **Liquidity Risk.** BBSA will implement a Redemption Policy designed to ensure the prompt redemption of EURR and to respond to scenarios of extreme demand for redemption, including in stressed market conditions. 2.4 **Scam Risks.** Whilst BBSA cannot prevent attempts to defraud or scams in connection with EURR, from time to time it may inform users of such risk through various channels. BBSA's terms and conditions specify that BBSA is not liable for this type of loss. 2.5 **Taxation Risks.** The tax consequences of EURR transactions should be assessed at the level of each EURR holder. It is the sole responsibility of EURR holders to address taxation risks in consideration of their particular situation. BBSA does not provide legal, tax or accounting advice and EURR holders should seek independent professional advice. 2.6 **Legal and Regulatory Risks.** BBSA has a robust legal and compliance function designed to protect against legal and regulatory risk and enable it to effectively navigate legal and regulatory change. However it is the responsibility of EURR holders to address any legal or regulatory risks associated with their use of / ownership of EURR. BBSA does not provide legal, tax or accounting advice and EURR holders should seek independent professional advice. 3. **Mitigation measures concerning technology-related risks** 3.1 **Blockchain related Risks.** While risks exist for all blockchain networks, the blockchain networks used to issue EURR are recognized for their high level of security and have generally withstood several major events without significant or prolonged interruption to their normal functioning. Before launching EURR on any new blockchain, BBSA conducts thorough due diligence, including blockchain-level security audits, review of the history of the blockchain, the level of decentralization, and the degree of resilience or activity on the network. 3.2 **Smart Contract Risks.** Each smart contract relating to EURR issuance has been audited. In the event of a modification to the source code, the smart contract is audited again to ensure that no potential security exploit can be used to fraudulently use the EURR mint or burn system or to circumvent its initial use by other means. More specific information on the audits carried out on the EURR is detailed in Section E.3. To reinforce the resilience of the smart contracts used for EURR

		issuance, BBSA is making the contract addresses linked to EURR issuance open source so that anyone can consult them and alert BBSA in the event of a default. The code source of the smart contracts is publicly available in real time. 3.3 **Settlement Finality or Irrevocability of Blockchain Transactions.** BBSA cannot prevent blockchain transactions from being irreversible and in many cases, will not be able to mitigate this risk, irrevocability being also a major security element of blockchain networks. However from time to time BBSA may inform users of such risks through various channels of communication. BBSA will not be held liable for this type of loss. 3.4 **Forking risks.** BBSA cannot prevent blockchain forks. In the event of a blockchain fork BBSA may take various actions in its sole discretion as set out in its terms of service.
G – Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts		
G.1	Adverse impacts on climate and other environment-related adverse impacts	BBSA, acting as an issuer of EMTs, is providing information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism used to validate transactions in EURR and to maintain the integrity of the distributed ledger of transactions.
Mandatory information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism		
S.1	Name	Bridge Building S.A.
S.2	Relevant legal entity identifier	254900MVWQXMF77YZP65
S.3	Name of the crypto-asset	EURR
S.4	Consensus mechanism	Token / No Consensus Algorithm
S.5	Incentive Mechanisms and Applicable Fees	Tokens do not have an own consensus mechanism, but rely on the consensus mechanism of one or multiple underlying crypto-asset networks. Depending on the token design, incentive mechanisms arise from the utility, scarcity, or governance rights.
S.6	Beginning of the period to which the disclosure relates	11/08/2025
S.7	End of the period to which the disclosure relates	24/08/2025
Mandatory key indicator on energy consumption		
S.8	Energy consumption	115.51790 kWh
Sources and methodologies		
S.9	Energy consumption sources and methodologies	Data provided by CCRI - Crypto Carbon Ratings Institute; all indicators are based on a set of assumptions and thus represent estimates; methodology description and overview of input data, external datasets and underlying assumptions

		available at: https://carbon-ratings.com/dl/whitepaper-mica-methods-EURR and https://docs.mica.api.carbon-ratings.com.