

Bank Frick AG — DIFC Branch

Crypto Token Disclosure Statement

Pursuant to DFSA Requirements — Suitable and Approved Crypto Tokens

Effective Date:	12 April 2026
Last Updated:	12 April 2026
Next Review Due:	12 September 2026
Maintained by:	Compliance Function, Bank Frick AG (DIFC Branch)

1. Purpose of This Disclosure

Bank Frick AG, DIFC Branch ("the Branch"), is authorised by the Dubai Financial Services Authority ("DFSA") to conduct regulated financial services activities in or from the Dubai International Financial Centre ("DIFC"), including activities involving Crypto Tokens.

With effect from 12 January 2026, the DFSA requires all authorised firms to prominently disclose, on a durable medium, the list of Crypto Tokens they have assessed as suitable (non-Fiat Crypto Tokens) or that are DFSA-approved (Fiat Crypto Tokens) and in use in connection with their regulated activities. This disclosure must include the name, identifier and underlying technology of each token. Changes to the list must be reflected promptly.

2. Regulatory Framework

The Branch conducts suitability assessments for non-Fiat Crypto Tokens in accordance with the DFSA Framework and the DFSA Supervisory Guidelines on Assessing the Suitability of Crypto Tokens (15 December 2025). The Branch assesses each token against five criteria: token characteristics, governance and founders; regulatory status; market size and liquidity; technology; and compliance with DFSA Laws and Rules.

Fiat Crypto Tokens (stablecoins) are approved and listed by the DFSA directly. As of 12 January 2026, the DFSA has approved three Fiat Crypto Tokens: Circle USD Coin (USDC), Circle Euro Coin (EURC) and Ripple USD (RLUSD). The Branch's use of an approved Fiat Crypto Token does not require a firm-led suitability assessment.

3. Current List of Crypto Tokens

The following Crypto Tokens are currently used by Bank Frick AG (DIFC Branch) in connection with its licensed activities:

Token Name	Ticker	Underlying Technology	Classification	Branch Use	In Use Since
Bitcoin	BTC	Bitcoin Blockchain (SHA-256, Proof of Work)	Suitable Crypto Token (Firm-Led Assessment, GEN 3A.2.1)	Advising & Arranging on Money Services; Arranging Credit; Arranging Custody; Arranging Deals in Investments	12 April 2026
Ethereum	ETH	Ethereum Blockchain (EVM, Proof of Stake)	Suitable Crypto Token (Firm-Led Assessment, GEN 3A.2.1)	Advising & Arranging on Money Services; Arranging Credit; Arranging Custody; Arranging Deals in Investments	12 April 2026
USD Coin	USDC	Ethereum (ERC-20); multi-chain	DFSA-Approved Fiat Crypto Token (DFSA Policy Statement, 12 Jan 2026)	Advising & Arranging on Money Services; Arranging Credit; Arranging Custody; Arranging Deals in Investments	12 Jan 2026

4. Important Disclosures for Clients

Clients and counterparties should note the following:

This communication is intended for Professional Clients or Market Counterparties only. Crypto Tokens are subject to extreme volatility, and the value of a Crypto Token can fall as quickly as it can rise. Investors in Crypto Tokens may lose all, or part, of their money. Crypto Tokens may not always be liquid or transferable. Investments in Crypto Tokens may be complex making it hard to understand the risks with buying, selling, holding or lending them. Crypto Tokens can be stolen because of cyber attacks and investing in, and holding, Crypto Tokens is not comparable to investing in traditional investments such as Securities. Past performance of financial products and instruments is not necessarily a reliable indicator of their future performance.

This communication does not constitute financial advice.

- Suitability of a Crypto Token by the Branch does not constitute an investment recommendation or advice regarding the merits of investing in that token.
- Crypto Tokens are highly volatile assets. The value of a Crypto Token may fall to zero. Past performance is not indicative of future results.

- The Branch's assessment that a Crypto Token is suitable for its activities is based on criteria relevant to the Branch's specific regulated activities and client profile. It does not constitute a general endorsement of the token.
- USDC is a DFSA-approved suitable Fiat Crypto Token as of 21 January 2026. While pegged to USD, stablecoins may in certain circumstances temporarily deviate from their target peg. Clients should be aware of this risk. The DFSA reserves the right to revoke a Crypto Token of its suitability.
- The Branch continuously monitors all Crypto Tokens it uses. If a token becomes unsuitable, it will cease use, remove it from this disclosure, and notify the DFSA in accordance with its regulatory obligations.
- This disclosure will be updated promptly upon any addition, reassessment or removal of a Crypto Token.

5. Contact and Further Information

For queries relating to this disclosure, please contact:

Bank Frick AG (DIFC Branch)

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1701E, Dubai.

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This disclosure is maintained in accordance with the DFSA Framework for Crypto Tokens and the DFSA framework effective 12 January 2026. Bank Frick AG (DIFC Branch) is a branch of Bank Frick AG based in Liechtenstein. Bank Frick AG (DIFC Branch) is authorised and regulated by the Dubai Financial Services Authority (DFSA) to provide services in the DIFC