



Conflicts-of-Interest Disclosure

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This statement explains where our interests could clash with yours and how we manage that so you are not disadvantaged.

1. Where a conflict could arise. We earn revenue from a transaction fee and from the margin on the exchange rate applied when your payment is converted for settlement. Because we choose the route and timing of that conversion, our interest in the margin could in principle sit against your interest in the best rate. We may also have commercial relationships with the Partners whose routes we use.

2. How we manage it. Our routing chooses the path on objective grounds of cost, speed and compliance, not on which Partner is most profitable for us. We show our fee and the exchange-rate reference before you contract, so the price is clear in advance. We do not trade against our clients.

3. Review. We review this statement and the policy behind it at least once a year and update it if our arrangements change.

4. Contact. Questions can be sent to compliance@cashxchain.com.