

GCB FINTECH — REGULATORY DISCLOSURE AND LEGAL NOTICE

DOCUMENT CONTROL & METADATA

Platform: GCB Fintech — <https://gcbfintech.digital>
Version: 1.26 | Effective Date: October 20, 2026
Contact: customerservice@gcbfintech.digital

1. Regulatory Disclosure and Legal Notice

1.1 The GCB Fintech platform

GCB Fintech is a commercial platform and brand through which services may be provided by, or arranged with, one or both of the following entities:

GC Global Finance Ltd. is a Canadian company with registered address at 2789 Bushland Crescent, Mississauga, Ontario, L5J 1Y1, Canada. It is registered with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) as a money services business under MSB registration number M23739966.

GC Trust KB is a Swedish limited partnership with registration number 969798-0408 and registered address at Svetsarvägen 15, 2 tr, 171 41 Solna, Sweden. The company extract supplied to GCB Fintech records its authorised activity as “Trust and Foundation Management and activities related therewith” and records it as AML/CFT-regulated by the Stockholm County Administrative Board.

The entities are separate legal persons. A reference to “GCB Fintech,” “we,” “us” or “our” means the relevant entity responsible for the particular service, as identified in the applicable service agreement, trust deed, transaction confirmation or other contractual document.

1.2 Which entity performs which activity

GC Global Finance Ltd. performs or arranges only the transactional activities for which it is registered and permitted to operate as a Canadian MSB, namely:

- remitting or transmitting funds on behalf of clients;
- foreign-exchange dealing;
- payment-service activities within the scope of its registered MSB activities; and
- dealing in virtual currency, including applicable virtual-currency exchange or transfer activity.

GC Global Finance Ltd. does not accept deposits as a bank, operate a banking-style balance account, or act as a custodial depository institution. It does not hold client funds or assets for indefinite or investment purposes. Funds handled by it must be actively and immediately connected with a permitted transaction, settlement or routing instruction. Any service may be refused, delayed, suspended or cancelled where the proposed flow would fall outside its registered activities, applicable law, risk appetite or contractual mandate.

GC Trust KB performs trust and foundation management and related activities within the scope of its Swedish registration, applicable AML/CFT obligations and the relevant trust deed or other governing instrument. Where assets are to be held, administered or managed under a formal trust arrangement, the relevant rights, duties, beneficiaries, governing law, custody arrangements, fees and risks must be set out in the applicable trust deed and service documentation.

The fact that an asset can be included in a trust arrangement does not mean that every asset, service or transaction is available to every client. Acceptance is subject to due diligence, source-of-funds and source-of-wealth review, sanctions screening, asset verification, legal and tax review where applicable, operational capability, third-party provider acceptance and the terms of the relevant trust arrangement.

1.3 No bank, deposit-taking or investment guarantee

Neither entity is presented by this notice as a bank or deposit-taking institution. Unless expressly stated in a separate written agreement, client assets are not bank deposits, are not covered by a deposit-guarantee scheme, and do not benefit from an investment-protection or compensation scheme merely because they are processed, held or administered through the platform.

The platform does not provide investment advice, legal advice, tax advice, accounting advice or a recommendation to buy, sell, hold or transfer any asset. Users must obtain independent professional advice before entering into a transaction or trust arrangement.

1.4 Geographic availability

Services are not offered in every country or to every person. Access may be restricted by sanctions, local licensing rules, financial-crime risk, product availability, provider restrictions or other legal requirements. A user is responsible for ensuring that use of the platform is lawful in the user’s country and that all information supplied is accurate and complete.

1.5 No reliance on registration as an endorsement

Registration or AML/CFT supervision does not mean that a regulator has endorsed a particular product, transaction, trust arrangement, asset value, return or commercial outcome. Regulatory status should not be interpreted as a guarantee of performance, solvency, asset value, liquidity or recovery of losses.

1.6 Contact and complaints

Questions, complaints and requests for regulatory information should be sent to compliance@gcbfintech.digital. Complaints may be allocated to the entity responsible for the relevant service. We may request sufficient information to verify identity and protect confidential information before responding.