



ACCESS  
LIQUIDITY.  
**KEEP YOUR  
BITCOIN.**



A PRODUCT OF:  
**AFRICA BITCOIN**  
CORPORATION

JSE: BAC | A2X: BAC  
NSX: BAN | OTCQB: AFBCF  
FRANKFURT: 4BC

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# A PRODUCT BY **AFRICA BITCOIN CORPORATION**

Africa Bitcoin Corporation ("ABC") provides Bitcoin-backed loans for clients who need liquidity and want to avoid selling their Bitcoin.

For every loan, Africa Bitcoin Corporation issues a formal confirmation that your Bitcoin was pledged as collateral, and not sold, specifically to support your SARS tax records and professional review. This confirmation is produced by ABC and forms part of your official loan file.

## WHAT YOU GET



A cash loan secured by your Bitcoin



Formal written confirmation from Africa Bitcoin Corporation that documents:

- the collateral pledge, and
- the existence and terms of the loan

This confirmation is issued by Africa Bitcoin Corporation as a publicly listed and governed financial services group with specialist digital-asset and lending expertise and is designed to support professional and tax record-keeping.

## HOW IT **WORKS**

### 1. SIGN YOUR LOAN AGREEMENT

You enter into a Bitcoin-backed loan agreement with Africa Bitcoin Corporation.

### 2. PLEDGE YOUR BITCOIN AS COLLATERAL

You transfer the agreed quantity of Bitcoin into the custody arrangement set out in your loan agreement, where it is held as security for the loan.

### 3. RECEIVE YOUR CASH

You receive the loan amount in fiat based on the agreed loan-to-value (LTV). Interest starts accruing from that moment.

### 4. MANAGE YOUR LOAN DURING THE TERM

- add Bitcoin if required, and
- repay the loan early if you wish.

### 5. REPAY YOUR LOAN

You pay interest during the loan and repay the principal at or before maturity, as set out in your agreement.

### 6. RECEIVE YOUR BITCOIN BACK

After the loan is fully repaid, your Bitcoin collateral is released to you.

# LOAN TERMS

|                             |                                                               |
|-----------------------------|---------------------------------------------------------------|
| <b>Loan amount:</b>         | R500,000 minimum, no maximum                                  |
| <b>Loan term:</b>           | Up to 4 years                                                 |
| <b>Interest Rate:</b>       | Below 12% per annum                                           |
| <b>Loan type Monthly:</b>   | Interest paid monthly, principal repaid at maturity           |
| <b>Loan type Maturity:</b>  | Principal and interest repaid in a single payment at maturity |
| <b>Interest accrual:</b>    | Accrues daily and is charged monthly in arrears               |
| <b>Maximum initial LTV:</b> | Up to 60%                                                     |
| <b>Structuring Fee:</b>     | 2% once-off, deducted from the cash amount you receive        |
| <b>Repayment structure:</b> | Monthly interest, principal repayable at maturity             |
| <b>Early repayment fee:</b> | 0%                                                            |
| <b>Collateral:</b>          | Bitcoin                                                       |
| <b>Currency of Loan:</b>    | ZAR and other fiat currencies                                 |
| <b>Liquidation fee:</b>     | 2% (only if collateral is liquidated)                         |

All facilities are subject to approval, onboarding and NCR processes.

## WHO IS THIS PROGRAMME FOR?

This programme is designed for clients who already hold Bitcoin and need liquidity without creating a sale event. It is typically used by:



founders and business owners  
funding operations or growth,



investors managing short-term  
liquidity needs, and



individuals who prefer to borrow against  
existing assets rather than sell them.

Each facility is structured on a case-by-case basis with conservative loan-to-value levels to reduce the risk of forced outcomes.

# WHAT HAPPENS IF THE **BITCOIN PRICE FALLS**

The value of your pledged Bitcoin is monitored. If collateral coverage approaches agreed thresholds, ABC contacts you and gives you practical options to restore coverage, including:



adding Bitcoin, or



partially repay the loan.

The structure is designed to prioritise early communication and keep you in control. Enforcement of security is treated as a last-resort outcome. If collateral coverage continues to deteriorate and remedial actions are not taken within the agreed timeframe, ABC may enforce its security over the Bitcoin in accordance with the loan agreement.

## HOW YOUR LOAN IS **ADMINISTERED**

Your Bitcoin is pledged under a formal security arrangement. ABC maintains official records of:



Your collateral pledge



Your outstanding balance and interest, and



Any changes to collateral coverage

You receive confirmations and statements that form part of your loan file

## HOW IT FITS INTO **ABC**

This facility forms part of Africa Bitcoin Corporation's broader strategy to enable practical use of digital assets in the real economy.

The objective is to allow Bitcoin holders to access capital without having to liquidate their holdings.

# IMPORTANT NOTICE

Bitcoin prices are volatile. This facility involves risk and may not be suitable for all borrowers. This document is for information purposes only and does not constitute financial, legal or tax advice.

## TAXATION

The facility is structured as a secured loan. In principle, a pledge of Bitcoin as collateral under a loan is generally not intended to constitute a disposal for Capital Gains Tax purposes. The actual tax treatment depends on individual circumstances and professional advice. Individual circumstance may vary, so please consult your tax advisor.

## FREQUENTLY ASKED QUESTIONS

### 1. AM I SELLING MY BITCOIN?

No. You are pledging your Bitcoin as collateral for a loan. ABC issues a written confirmation that records the pledge and the loan.

### 2. WHAT EXACTLY WILL I RECEIVE FOR MY SARS RECORDS?

You receive:

- your signed loan agreement, and
- a written confirmation from ABC that your Bitcoin was pledged as collateral and not sold.

### 3. DOES THIS GUARANTEE THAT SARS WILL TREAT THIS AS NON-TAXABLE?

No. ABC does not determine your tax outcome. ABC only documents the facts of the transaction. Your tax position depends on your own circumstances and advice.

### 4. WHY IS THIS DIFFERENT FROM USING A FOREIGN CRYPTO LENDER?

Most offshore platforms do not issue documentation designed for South African tax and professional records. ABC issues a clear, locally relevant confirmation of the transaction structure.

### 5. HOW MUCH CAN I BORROW?

Up to 60% of the value of the Bitcoin you pledge as collateral.

### 6. WHAT IS THE MINIMUM LOAN SIZE?

R500,000.

## 7. WHAT CURRENCY CAN I GET MY LOAN IN?

Loans are funded in ZAR and other fiat currencies.

## 8. HOW LONG IS THE LOAN?

Up to 4 years.

## 9. WHAT INTEREST RATE DO I PAY?

Below 12% per annum. The final rate is set in your agreement.

## 10. CAN I REPAY THE LOAN EARLY?

Yes. Early repayment is allowed under the facility agreement.

## 11. WHAT HAPPENS IF THE BITCOIN PRICE DROPS?

If your collateral coverage falls toward agreed thresholds, ABC will contact you.

You will be given the option to:

- add more Bitcoin, or
- repay part of the loan.

## 12. CAN MY BITCOIN BE SOLD IF THE PRICE DROPS?

Only if you do not restore the required collateral coverage within the agreed timeframe. Enforcement is a last-resort outcome.

## 13. CAN I LOSE MY BITCOIN?

Yes, if you fail to meet the collateral requirements under the agreement. This is a standard feature of any secured loan.

## 14. WHERE IS MY BITCOIN HELD?

Your Bitcoin is held under the collateral arrangement set out in your loan agreement. Specific custody and operational structures are defined in your contract.

## 15. IS MY BITCOIN BEING LENT OUT OR USED FOR ANYTHING ELSE?

Your Bitcoin is pledged as security for your loan. Any rights or limitations regarding use of collateral are defined in your agreement.

## 16. WHO IS ISSUING THE CONFIRMATION I CAN USE FOR MY RECORDS?

Africa Bitcoin Corporation issues the confirmation.



## 17. WHY DOES ABC'S CONFIRMATION CARRY WEIGHT?

Because it is issued by Africa Bitcoin Corporation as a publicly listed and governed financial services group.

## 18. DO YOU DO CREDIT CHECKS?

Credit assessment is based on the Bitcoin collateral. Standard onboarding, identity, compliance and NCR processes apply.

## 19. CAN I TAKE THE LOAN IN MY COMPANY OR TRUST?

Yes, subject to onboarding and approval of that entity.

## 20. WHAT CAN I USE THE MONEY FOR?

Any lawful purpose.

## 21. CAN I USE THE LOAN TO BUY MORE BITCOIN?

You can use the cash freely.

## 22. HOW LONG DOES IT TAKE TO GET A LOAN?

Minutes to apply. Once approved, funding can happen within days.

## 23. WHAT ARE THE MAIN RISKS I SHOULD BE AWARE OF?

- Bitcoin price volatility
- The possibility of having to add collateral or repay early
- The risk of enforcement if collateral requirements are not met
- Your own tax treatment may change depending on facts and law

## 24. IS THIS A REGULATED PRODUCT?

Africa Bitcoin Corporation operates within the governance and compliance framework of a publicly listed financial services group. NCR processes apply to this facility.

## 25. HOW DO I APPLY?

Please contact [info@afribitcoincorporation.com](mailto:info@afribitcoincorporation.com) to begin onboarding.



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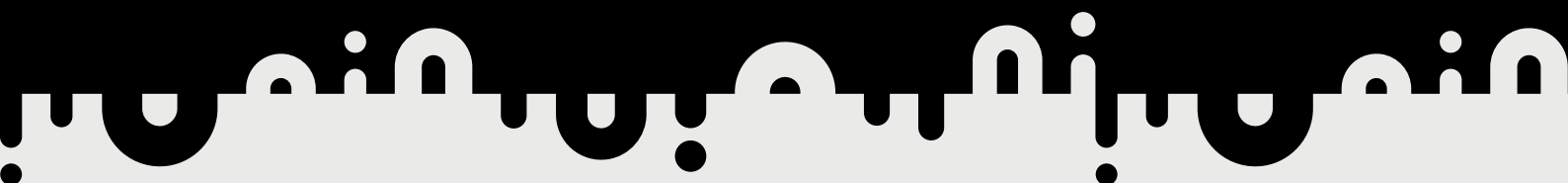
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