JadongPay

$JPAY

Information Note — Voluntary Disclosure

JUNE 2026

Information Note — JadongPay (JPAY)

> *Information document established voluntarily for transparency. The JadongPay offering falls below the applicable de minimis threshold; as such, no prospectus or regulatory notification is required. This note is provided for information only and does not constitute a prospectus, investment advice, or a solicitation.*

1. Overview of the Offering

JadongPay offers, through a decentralized presale, the acquisition of JPAY utility tokens (BEP-20, Binance Smart Chain) in exchange for BNB. The offering is deliberately capped to remain below the de minimis threshold applicable to public offerings.

Item	Detail
Token	JPAY (BEP-20, Binance Smart Chain)
Nature	Utility token — not a regulated financial product
Rate	7,000 JPAY / BNB
Softcap	500,000 JPAY
Hardcap	2,500,000 JPAY
Min / Max per wallet	0.01 BNB / 5 BNB
Channel	Official dApp (jadongpay.com) only

2. Use of Funds

BNB collected during the presale is intended for: creating liquidity on PancakeSwap (locked), project development and maintenance (infrastructure, contracts, dApp), and marketing and community growth activities.

3. Token Mechanism

JPAY applies a 10% fee on sells only, split into: 7% USDT redistribution to holders, 2% burn (real supply reduction), 0.5% reserve, 0.5% marketing. Buys and transfers are fee-free. The redistribution mechanism is a technical feature and does not constitute a guaranteed return.

4. Risk Factors

Acquiring JPAY involves significant risks: risk to the committed capital, volatility, absence of guaranteed return, technical and smart-contract risk, liquidity risk, regulatory risk. See the full Risk Warning in the Terms & Conditions.

5. No Regulatory Approval

This note has not been submitted to or approved by the FSMA or any other authority. Under the de minimis regime, no approval is required. JPAY is not covered by any deposit guarantee or investor compensation scheme.

6. Framework

Project operated from the European Union, aiming for compliance with Regulation (EU) 2023/1114 (MiCA). Participation prohibited for residents of restricted jurisdictions.

Voluntary information note — June 2026. The authoritative source remains the on-chain smart contract and the Terms & Conditions.