

CHEX Token (CHEX)
White paper

In accordance with Title II of Regulation (EU) 2023/1114 (MiCA)

N	Field	Content
0	Table of content	Table of content 2 Date of notification 7 Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114 8 Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114 8 Statement in accordance with Article 6(5), points (a), (b), (c) of Regulation (EU) 2023/1114 8 Statement in accordance with Article 6(5), point (d) of Regulation (EU) 2023/1114 8 Statement in accordance with Article 6(5), points (e) and (f) of Regulation (EU) 2023/1114 8 Summary 9 Warning in accordance with Article 6(7), second subparagraph of Regulation (EU) 2023/1114 9 Characteristics of the crypto-asset 9 Information about the quality and quantity of goods or services to which the utility tokens give access and restrictions on the transferability 9 Key information about the offer to the public or admission to trading 9 Part I – Information on risks 9 Offer-Related Risks 9 Issuer-Related Risks 10 Crypto-Assets-related Risks 11 Project Implementation-Related Risks 11 Technology-Related Risks 12 Mitigation measures 12 Part A - Information about the offeror or the person seeking admission to trading 13 Name 13 Legal form 13 Registered address 13 Head office 13

	Registration Date	13
	Legal entity identifier	13
	Another identifier required pursuant to applicable national law	13
	Contact telephone number	13
	E-mail address	13
	Response Time (Days)	13
	Parent Company	14
	Members of the Management body	14
	Business Activity	14
	Parent Company Business Activity	14
	Newly Established	14
	Financial condition for the past three years	14
	Financial condition since registration	14
	Part B - Information about the issuer, if different from the offeror or person seeking admission to trading	14
	Issuer different from offeror or person seeking admission to trading	14
	Name	14
	Legal form	14
	Registered address	15
	Head office	15
	Registration Date	15
	Legal entity identifier	15
	Another identifier required pursuant to applicable national law	15
	Parent Company	15
	Members of the Management body	15
	Business Activity	15
	Parent Company Business Activity	15
	Part C- Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	15
	Name	15
	Legal form	15

	Registered address	16
	Head office	16
	Registration Date	16
	Legal entity identifier of the operator of the trading platform	16
	Another identifier required pursuant to applicable national law	16
	Parent Company	16
	Reason for Crypto-Asset White Paper Preparation	16
	Members of the Management body	16
	Operator Business Activity	16
	Parent Company Business Activity	16
	Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	17
	Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	17
	Part D- Information about the crypto-asset project	17
	Crypto-asset project name	17
	Crypto-assets name	17
	Abbreviation	17
	Crypto-asset project description	17
	Details of all natural or legal persons involved in the implementation of the crypto-asset project	17
	Utility Token Classification	18
	Key Features of Goods/Services for Utility Token Projects	18
	Plans for the token	18
	Resource Allocation	18
	Planned Use of Collected Funds or Crypto-Assets	18
	Part E - Information about the offer to the public of crypto-assets or their admission to trading	18
	Public Offering or Admission to trading	18
	Reasons for Public Offer or Admission to trading	18
	Fundraising Target	19
	Minimum Subscription Goals	19
	Maximum Subscription Goal	19

	Oversubscription Acceptance	19
	Oversubscription Allocation	19
	Issue Price	19
	Official currency or other crypto-assets determining the issue price	19
	Subscription fee	19
	Offer Price Determination Method	19
	Total Number of Offered/Traded crypto-assets	19
	Targeted Holders	20
	Holder restrictions	20
	Reimbursement Notice	20
	Refund Mechanism	20
	Refund Timeline	20
	Offer Phases	20
	Early Purchase Discount	20
	Time-limited offer	20
	Subscription period beginning	20
	Subscription period end	20
	Safeguarding Arrangements for Offered Funds/crypto-assets	20
	Payment Methods for crypto-asset Purchase	21
	Value Transfer Methods for Reimbursement	21
	Right of Withdrawal	21
	Transfer of Purchased crypto-assets	21
	Transfer Time Schedule	21
	Purchaser's Technical Requirements	21
	Crypto-asset service provider (CASP) name	21
	CASP identifier	21
	Placement form	21
	Trading Platforms name	21
	Trading Platforms Market Identifier Code (MIC)	22
	Trading Platforms Access	22
	Involved costs	22
	Offer Expenses	22

	Conflicts of Interest	22
	Applicable law	22
	Competent court	22
	Part F - Information about the crypto-assets	22
	Crypto-Asset Type	22
	Crypto-Asset Functionality	22
	Planned Application of Functionalities	22
	A description of the characteristics of the crypto-asset, including the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article	23
	Type of crypto-asset white paper	23
	The type of submission	23
	Crypto-Asset Characteristics	23
	Commercial name or trading name	23
	Website of the issuer	23
	Starting date of offer to the public or admission to trading	24
	Publication date	24
	Any other services provided by the issuer	24
	Language or languages of the white paper	24
	Digital Token Identifier	24
	Functionally Fungible Group Digital Token Identifier	24
	Voluntary data flag	24
	Personal data flag	24
	LEI eligibility	24
	Home Member State	24
	Host Member States	24
	Part G - Information on the rights and obligations attached to the crypto-assets	25
	Purchaser Rights and Obligations	25
	Exercise of Rights and obligations	25
	Conditions for modifications of rights and obligations	25
	Future Public Offers	25

		Issuer Retained Crypto-Assets	25
		Utility Token Classification	25
		Key Features of Goods/Services of Utility Tokens	25
		Utility Tokens Redemption	25
		Non-Trading request	26
		Crypto-Assets purchase or sale modalities	26
		Crypto-Assets Transfer Restrictions	26
		Supply Adjustment Protocols	26
		Supply Adjustment Mechanisms	26
		Token Value Protection Schemes	26
		Token Value Protection Schemes Description	26
		Compensation Schemes	26
		Compensation Schemes Description	26
		Applicable law	26
		Competent court	26
		Part H – information on the underlying technology	27
		Distributed ledger technology	27
		Protocols and technical standards	27
		Technology Used	27
		Consensus Mechanism	27
		Incentive Mechanisms and Applicable Fees	27
		Use of Distributed Ledger Technology	27
		DLT Functionality Description	27
		Audit	27
		Audit outcome	27
		J – Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts	27
		S.1	27
		Alphanumeric text	
01	Date of notification	10 October 2025	

02	Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114	This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The offeror of the crypto-asset is solely responsible for the content of this crypto-asset white paper. Where relevant in accordance with Article 6(3), second subparagraph of Regulation (EU) 2023/1114, reference shall be made to 'person seeking admission to trading' or to 'operator of the trading platform' instead of 'offeror'.
03	Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114	This crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114 and, to the best of the knowledge of the management body, the information presented in the crypto-asset white paper is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.
04	Statement in accordance with Article 6(5), points (a), (b), (c) of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper may lose its value in part or in full, may not always be transferable and may not be liquid.
05	Statement in accordance with Article 6(5), point (d) of Regulation (EU) 2023/1114	The utility token may not be exchangeable against the good or service promised in the crypto-asset white paper, especially in the case of a failure or discontinuation of the crypto-asset project
06	Statement in accordance with Article 6(5), points (e) and (f) of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council. The crypto-asset referred to in this white paper is not covered by the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.

Summary		
07	Warning in accordance with Article 6(7), second subparagraph of Regulation (EU) 2023/1114	Warning This summary should be read as an introduction to the crypto-asset white paper. The prospective holder should base any decision to purchase this crypto-asset on the content of the crypto-asset white paper as a whole and not on the summary alone. The admission to trading of this crypto-asset does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law. This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council (36) or any other offer document pursuant to Union or national law.
08	Characteristics of the crypto-asset	Chintai Network's crypto asset, CHEX, is the native token of its ecosystem, fixed at a one billion supply. It serves as the network's transaction fee, governance medium, and staking asset for securing operations and earning rewards. The token incentivizes participation and engagement with Chintai's real-world asset finance platform.
09	Information about the quality and quantity of goods or services to which the utility tokens give access and restrictions on the transferability	Chintai Network's CHEX serves as a utility token within its ecosystem, enabling transaction execution, governance, staking, and financial incentives. It is foundational to DeFi application interactions and the integration of real-world assets through tokenized forms.
10	Key information about the offer to the public or admission to trading	Chintai Network's CHEX token is available exclusively through exchange listings, with no public sale (IEO/IDO). Currently Listed On: Gate.io, MEXC, BingX, Kraken, Weex, among others. Form of Placement: Direct listings on CEXs.
Part I – Information on risks		
I.1	Offer-Related Risks	Purchasing CHEX involves standard risks associated with investing in any crypto-asset, including: Market Volatility: Prices can fluctuate significantly, leading to rapid gains or losses.

		Security Risks: Crypto-assets may be vulnerable to hacking. Licensed payment processor or exchange may be hacked leading to a loss of data of CHEX token holders. Liquidity Risks: Some tokens may have limited liquidity, depending on where the token is traded, affecting trade execution. Operational Risks: Exchange reliability and platform security can impact asset accessibility
I.2	Issuer-Related Risks	Chintai Network faces risks applicable to any business including: Financial Business Risks: Adoption and liquidity growth are crucial for long-term sustainability. The RWA finance sector is emerging, with regulatory and competitive uncertainties. Mitigant: The RWA sector is growing rapidly with various tailwinds over the last several years. Currently, Chintai has 10 projects building with us representing \$750M in assets to be tokenized. Mitigant: Chintai has key partners in the RWA space: Institutional Partners: Chainlink, Fireblocks, Parallel Markets, Sumsu, Passion Ventures Capital Regulatory Legal Risks: Chintai's operations are affected by changes in international and local regulations regarding crypto-assets. This includes securities law, money transmission statutes, sanctions, tax law, and consumer protection measures. Compliance with regulatory changes could restrict distribution, limit trading, require adaptation of platform features, or impact other aspects of operations. Personal data is collected as part of user onboarding and compliance. Data breaches or misuse could create privacy risks for users subject to KYC/AML requirements. Mitigant: Chintai has a proactive full built out compliance function, its Singapore entity is regulated by the Monetary Authority of Singapore and it only operates in accordance with comprehensive, market-forward legal advice. Third-Party Risks: the project leverages external technology and integration partners (e.g, Fireblocks, Chainlink) for interoperability with other blockchains. If a partner fails operationally or technically, this may impact bridging, token flows, or user access to CHEX across networks, potentially leading to reduced liquidity or loss scenarios .

		Market Risks: Market risks include price volatility, liquidity limitations, and possible delistings. Fluctuations may be rapid and unpredictable, resulting in significant gain or loss of value for token holders. Internal Controls Security Risks: Operational and platform security is necessary to prevent hacking or unauthorized access. Breaches at the exchange or protocol level may result in theft or permanent loss of CHEX holdings. Management of token distribution, treasury, and network operations are internal processes. Weaknesses in internal controls may result in erroneous transactions, unauthorized transfers, or loss of token holder confidence.
I.3	Crypto-Assets-related Risks	Purchasing CHEX involves standard risks associated with investing in any crypto asset, including: - Market Volatility: Prices can fluctuate significantly, leading to rapid gains or losses. Security Risks: Crypto-assets may be vulnerable to hacking. Liquidity Risks: Some tokens may have limited liquidity, depending on where the token is traded, affecting trade execution. Platform and Holder Risks: Exchange reliability, custody and platform security, and the possibility of trading disruptions or delisting events can impact asset accessibility. Inadequate adoption at scale or low trading interest could lead to lower volumes, greater slippage, or decreased liquidity, which may affect the tradability and perceived utility of the token. Blockchain Technology Risk: CHEX operates on the Chintai Network, where the token's value, tradability, and utility depend on operational stability, security protocols, and technical infrastructure. Technological vulnerabilities, failures, protocol upgrades, or disruptions may impact transaction processing, governance, staking mechanisms, or yields attributed to token participation. Reputational Risk: Negative developments such as regulatory actions, failure to deliver on the project roadmap, or adverse publicity affecting the Chintai Network or its governance, could adversely affect the desirability, liquidity, utility, or price of CHEX.
I.4	Project Implementation-Related Risks	Key risks include delays in technology deployment, ecosystem growth challenges, compliance with regulatory changes, and operational obstacles concerning partnerships and network upgrades. Continuous innovation, regulatory engagement, and stakeholder incentives mitigate these risks.

I.5	Technology-Related Risks	The top risks associated with the technology used in Chintai Network: Smart Contract Vulnerabilities: Smart contracts could have bugs or security vulnerabilities that hackers may exploit, compromising the network's integrity. Cross-Chain Security: CHEX's multi-chain interoperability introduces risks related to security breaches in cross-chain bridges, which could result in asset loss or exploitation. Network Throughput and Efficiency: If the Chintai blockchain experiences congestion, technical failures, or speed limitations, delays or failures in transaction processing could occur, impacting user experience and the timely redemption or utilization of CHEX. In the event of a protocol divergence among node operators or validators (e.g. "hard fork"), users could encounter incompatible versions of the token, double-spending risks, or loss of value and utility.
I.6	Mitigation measures	Chintai Network employs several mitigation measures to address the risks associated with its technology: Smart Contract Audits and Bug Bounties: To minimize vulnerabilities, Chintai audits regularly private smart contracts and uses a standard ERC-20 smart contract for public contracts that conducts regular third-party audits of its smart contracts and has a bug bounty program to encourage the discovery of potential issues before they can be exploited. Cross-Chain Security Protocols: Chintai uses established, secure cross-chain protocols (EOS Spring, Fireblocks and Chainlink) for interoperability and continuously monitors and strengthens the security of its bridges to protect assets during cross-chain transactions. Network Level Anti-Money Laundering (AML) Technology: Chintai integrates AML screening to prevent access to the network for wallets identified as having a high risk of involvement with money laundering or connected to OFAC SDNs (Specifically Designated Nationals and Blocked Persons). Backup and Recovery Systems: Chintai automatically backs up multiple times a day and tested for backup recovery and adherence to proper backup procedures regularly. Because Chintai uses public validator set on public chains where CHEX token is deployed to that is globally distributed, there is no risk of any data loss as it is statistically improbable that every single validator across the world dies simultaneously. Real-Time Monitoring Tools: Chintai constantly monitors the chain for any performance issues, security vulnerabilities, and user impact, using industry

		standard monitoring and bug tracking platforms. Formal Governance Safeguards: No protocol or chain-level changes can be made to Chintai's software, services, or chain without explicit authorization by Chintai, preventing any governance-related issues that might result in harmful protocol changes.
Part A - Information about the offeror or the person seeking admission to trading		
A.1	Name	Chintai Utility Services Limited (person seeking admission to trade)
A.2	Legal form	Company limited by shares
A.3	Registered address	4 th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands
A.4	Head office	4 th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands
A.5	Registration Date	23 December 2021
A.6	Legal entity identifier	N/A
A.7	Another identifier required pursuant to applicable national law	BVI Company Number 2086857
A.8	Contact telephone number	
A.9	E-mail address	hello@chintai.io
A.10	Response Time (Days)	We aim to respond to all communications within 48 hours

A.11	Parent Company	Chintai Services Holding Limited
A.12	Members of the Management body	Mr David Packham, Founder and Chief Executive Officer
A.13	Business Activity	Chintai Utility Services Limited is a wholly owned subsidiary of Chintai Services Holding Limited. Chintai Utility Services Limited is responsible for the distribution and treasury management the CHEX Token and the operation of the Chintai RWA SaaS Platform.
A.14	Parent Company Business Activity	Chintai Services Holding Limited is a pure holding company and has no further business activities.
A.15	Newly Established	N/A
A.16	Financial condition for the past three years	N/A
A.17	Financial condition since registration	N/A
Part B - Information about the issuer, if different from the offeror or person seeking admission to trading		
B.1	Issuer different from offeror or person seeking admission to trading	N/A
B.2	Name	N/A
B.3	Legal form	N/A

B.4	Registered address	N/A
B.5	Head office	N/A
B.6	Registration Date	N/A
B.7	Legal entity identifier	N/A
B.8	Another identifier required pursuant to applicable national law	N/A
B.9	Parent Company	N/A
B.10	Members of the Management body	N/A
B.11	Business Activity	N/A
B.12	Parent Company Business Activity	N/A

Part C- Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114

C.1	Name	N/A
C.2	Legal form	N/A

C.3	Registered address	N/A
C.4	Head office	N/A
C.5	Registration Date	N/A
C.6	Legal entity identifier of the operator of the trading platform	N/A
C.7	Another identifier required pursuant to applicable national law	N/A
C.8	Parent Company	N/A
C.9	Reason for Crypto-Asset White Paper Preparation	N/A
C.10	Members of the Management body	N/A
C.11	Operator Business Activity	N/A
C.12	Parent Company Business Activity	N/A

C.13	Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	N/A									
C.14	Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	N/A									
Part D- Information about the crypto-asset project											
D.1	Crypto-asset project name	Chintai									
D.2	Crypto-assets name	CHEX Token									
D.3	Abbreviation	CHEX									
D.4	Crypto-asset project description	Chintai is an ecosystem-driven Layer-1 network built around real-world asset finance (RWAfi). It focuses on integrating new crypto-first RWA use cases beyond traditional finance, leveraging blockchain technology for asset tokenization and DeFi applications.									
D.5	Details of all natural or legal persons involved in the implementation of the crypto-asset project	<table border="1"> <tr> <td>David Packham</td><td>CEO</td><td>hello@chintai.io</td></tr> <tr> <td>Ryan Bethem</td><td>COO</td><td>hello@chintai.io</td></tr> <tr> <td>Philip Hamnet</td><td>CTO</td><td>hello@chintai.io</td></tr> </table>	David Packham	CEO	hello@chintai.io	Ryan Bethem	COO	hello@chintai.io	Philip Hamnet	CTO	hello@chintai.io
David Packham	CEO	hello@chintai.io									
Ryan Bethem	COO	hello@chintai.io									
Philip Hamnet	CTO	hello@chintai.io									

D.6	Utility Token Classification	True
D.7	Key Features of Goods/Services for Utility Token Projects	The CHEX token serves as transaction gas and staking asset for network security. It participates in financial products by incentivizing use cases, supporting engagement in the Chintai Network's RWA-centric ecosystem.
D.8	Plans for the token	Expansion of governance, staking, and incentive mechanisms are planned as the mainnet matures, fostering broader adoption and network resilience through strategic community engagement.
D.9	Resource Allocation	Total supply: 998,921,911.97 Fully distributed
D.10	Planned Use of Collected Funds or Crypto-Assets	Funds are primarily allocated towards expanding the ecosystem, supporting partnerships, developing DeFi solutions, and incentivizing tokenization ventures across the Chintai network.

Part E - Information about the offer to the public of crypto-assets or their admission to trading

E.1	Public Offering or Admission to trading	Admission to trading
E.2	Reasons for Public Offer or Admission to trading	The primary reason for seeking admission of CHEX to trading is to enhance accessibility and liquidity for market participants. Admission facilitates the development of a secondary market, enabling price discovery and providing broader opportunities for both retail and professional investors to engage with the token. This broader market access is expected to contribute to overall ecosystem growth, increase utility, and promote further adoption of the Chintai platform. Resources already allocated to the project are primarily committed to ecosystem growth and development, incentivizing user participation, supporting the expansion of real-world asset finance products, and fostering integration with DeFi applications. No fundraising target, minimum or maximum subscription goals, or specific phases relating to the collection of proceeds are described for the offer, and there is no indication of funds or crypto-assets being raised directly in connection with

		the admission to trading. Chintai Network's CHEX token is available exclusively through exchange listings, with no public sale (IEO/IDO).
E.3	Fundraising Target	N/A
E.4	Minimum Subscription Goals	N/A
E.5	Maximum Subscription Goal	N/A
E.6	Oversubscription Acceptance	N/A
E.7	Oversubscription Allocation	N/A
E.8	Issue Price	N/A
E.9	Official currency or other crypto-assets determining the issue price	N/A
E.10	Subscription fee	N/A
E.11	Offer Price Determination Method	N/A
E.12	Total Number of Offered/Traded crypto-assets	998,921,911.97

E.13	Targeted Holders	'ALL' – all types of investors
E.14	Holder restrictions	
E.15	Reimbursement Notice	N/A
E.16	Refund Mechanism	N/A
E.17	Refund Timeline	N/A
E.18	Offer Phases	N/A
E.19	Early Purchase Discount	N/A
E.20	Time-limited offer	N/A
E.21	Subscription period beginning	N/A
E.22	Subscription period end	N/A
E.23	Safeguarding Arrangements for Offered Funds/crypto-assets	N/A

E.24	Payment Methods for crypto-asset Purchase	N/A
E.25	Value Transfer Methods for Reimbursement	N/A
E.26	Right of Withdrawal	N/A
E.27	Transfer of Purchased crypto-assets	N/A
E.28	Transfer Time Schedule	N/A
E.29	Purchaser's Technical Requirements	N/A
E.30	Crypto-asset service provider (CASP) name	Kraken (Payward Europe Solutions Limited)
E.31	CASP identifier	C468360
E.32	Placement form	N/A
E.33	Trading Platforms name	The CHEX Token is currently listed on: Gate.io, MEXC, BingX, Kraken, Weex

E.34	Trading Platforms Market Identifier Code (MIC)	N/A
E.35	Trading Platforms Access	Investors access exchanges by verifying identity, funding accounts, and using platform interfaces. Trading involves processing fees, currency conversions, and deposit/withdrawal charges. Detailed guides assist users in navigating trades and providing notice to purchasers of the various fees involved.
E.36	Involved costs	Costs may include trading fees, deposit/withdrawal fees, conversion fees, and network charges, which vary by platform and payment method. Investors should review fee schedules for specific expenses.
E.37	Offer Expenses	N/A
E.38	Conflicts of Interest	No significant conflicts exist among parties involved. Any potential conflicts arising will be disclosed and managed to ensure fair market conditions align with regulatory standards
E.39	Applicable law	N/A
E.40	Competent court	N/A

Part F - Information about the crypto-assets

F.1	Crypto-Asset Type	The Chintai Network's CHEX token is classified as an "other crypto-asset" under the Markets in Crypto-Assets Regulation (EU) 2023/1114 (MiCA), as it does not qualify as an asset-referenced token or an e-money token. CHEX is a utility token designed for use within the Chintai ecosystem. It supports real-world asset finance (RWAfi) and provides access to various decentralized finance applications and network functions including governance and transaction processing.
F.2	Crypto-Asset Functionality	The CHEX token is essential for conducting transactions within Chintai's ecosystem, engaging in on-chain governance, and earning staking rewards. It interacts with decentralized finance applications and facilitates access to tokenized real-world assets
F.3	Planned Application of Functionalities	Governance through on-chain voting and participating in the ecosystem via yield incentives will be available immediately following launch of the Chintai Staking Dashboard. Staking functionality planned to be available in 2026.

A description of the characteristics of the crypto-asset, including the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article

F.4	Type of crypto-asset white paper	OTHR
F.5	The type of submission	NEWT = New
F.6	Crypto-Asset Characteristics	CHEX is a fungible cryptographic token representing transferable value within the Chintai Network ecosystem. The total supply is capped at 1 billion units. CHEX is used for transaction fees, staking incentives, validator rewards, participation in ecosystem governance, and access to real-world asset finance products. Holders can contribute to protocol governance through proposals and voting on network parameters, upgrades, and key ecosystem initiatives. The consensus mechanism employed is delegated proof of stake (DPoS), with validators and delegators participating for network security and efficiency. Transaction fees collected in CHEX support network security and ecosystem operations. There is a burn mechanism that will be implemented for supply adjustment. The token is fully interoperable across supported Layer 1 and Layer 2 blockchains via integrations, facilitating cross-chain asset movement and liquidity. Scalability is addressed through network architecture designed for increased throughput and efficient settlement of on-chain asset transactions, supporting subnets and network modularity for performance optimization. Ecosystem incentive mechanisms include staking rewards, grants for protocol development, and user programs to drive adoption and developer participation. CHEX is designed to underpin the Chintai Network's infrastructure for real-world asset tokenization and decentralized finance applications.
F.7	Commercial name or trading name	Chintai
F.8	Website of the issuer	www.chintai.io

F.9	Starting date of offer to the public or admission to trading	The CHEX Token was distributed pursuant to consecutive 18 hour Dutch auction rounds starting May 2019 and running to November 2019. The CHEX Token was fully distributed by 30 November 2019.
F.10	Publication date	30 October 2025
F.11	Any other services provided by the issuer	N/A
F.12	Language or languages of the white paper	English
F.13	Digital Token Identifier	Not available
F.14	Functionally Fungible Group Digital Token Identifier	N/A
F.15	Voluntary data flag	False
F.16	Personal data flag	False
F.17	LEI eligibility	False
F.18	Home Member State	Ireland
F.19	Host Member States	Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

Part G - Information on the rights and obligations attached to the crypto-assets

G.1	Purchaser Rights and Obligations	Purchasers are entitled to own CHEX tokens, engage in governance, participate in staking and yield generation, and utilize the tokens for accessing various ecosystem services. They must comply with all relevant laws, follow the terms of service, and are responsible for paying any transaction and platform fees.
G.2	Exercise of Rights and obligations	Token holders must use network features to exercise rights, engaging in staking for rewards, and participating in DeFi applications. These require a sufficient balance of CHEX, with additional conditions for staking, governance, and transaction fees.
G.3	Conditions for modifications of rights and obligations	Rights and obligations attached to CHEX may be modified through the established network governance process. Modifications can be proposed by eligible participants according to protocol rules. Changes may pertain to network parameters, protocol upgrades, or amendment of key terms that affect CHEX holders or network operation. Notice of any proposed modification is provided on designated governance forums and official communication channels prior to the voting process. Modifications are executed on-chain, ensuring update transparency and verifiability.
G.4	Future Public Offers	N/A
G.5	Issuer Retained Crypto-Assets	N/A
G.6	Utility Token Classification	True
G.7	Key Features of Goods/Services of Utility Tokens	CHEX tokens enable access to essential services within the Chintai ecosystem, such as transaction processing, staking for rewards, governance participation, and interactions with decentralized finance applications incorporating RWA elements. These facilitate a comprehensive user experience designated in Chintai's ecosystem tailored for crypto-native participants.
G.8	Utility Tokens Redemption	CHEX can be used within the Chintai Network to access a range of services and products related to real-world asset finance. Token holders may redeem CHEX for transaction fees required to issue or transfer tokenized assets on-chain and to participate in protocol governance and staking activities. Vendors, institutional asset managers, and participants within the Chintai Network infrastructure may accept CHEX as payment or enable redemption for specific utilities, including access to on-chain asset management and related services.

G.9	Non-Trading request	True
G.10	Crypto-Assets purchase or sale modalities	N/A
G.11	Crypto-Assets Transfer Restrictions	Transferability restrictions include jurisdictional limits, compliance with KYC/AML procedures, and potential lock-ups as dictated by exchanges or regulatory requirements, ensuring adherence to legal standards and platform security
G.12	Supply Adjustment Protocols	N/A
G.13	Supply Adjustment Mechanisms	N/A
G.14	Token Value Protection Schemes	N/A
G.15	Token Value Protection Schemes Description	N/A
G.16	Compensation Schemes	N/A
G.17	Compensation Schemes Description	N/A
G.18	Applicable law	Laws of the British Virgin Islands
G.19	Competent court	Courts of the British Virgin Islands

Part H – information on the underlying technology

H.1	Distributed ledger technology	CHEX is a layer two blockchain built on the EOS network. Since then, CHEX has been configured to operate on both the Ethereum and Solana networks
H.2	Protocols and technical standards	Primary smart contract standard: ERC-20
H.3	Technology Used	EOS Mainnet and Chintai private blockchain: C++ Ethereum: Solidity Solana: Rust
H.4	Consensus Mechanism	EOS Mainnet and Chintai private blockchain layer: delegated proof-of-stake (DPoS) EVM chains: proof-of-stake (PoS) Solana: Tower BFT (Byzantine Fault Tolerance), which supports PoS
H.5	Incentive Mechanisms and Applicable Fees	No blockchain-specific incentives currently for CHEX holders (see section G for rights, incentives and fees applicable to the CHEX token itself), network related incentives dependent on their incentives system: Tower BFT, PoS, DPoS
H.6	Use of Distributed Ledger Technology	EOS network, Ethereum network, Solana network
H.7	DLT Functionality Description	All of the utilized platforms (networks) and it's features provide platform and CHEX contract with decentralization, transparency, security of all operations.
H.8	Audit	Chintai Platform is audited every year from independent auditing company, CHEX contract deployed on public networks is using contract templates that are audited separately.
H.9	Audit outcome	All audit findings that have severity of high and above are patched within the scope of final audit report and all medium findings are patched within the next year.

J – Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts

S.1		The Chintai Network, does not result in more than 500,000 kilowatt-hours per
-----	--	--

annum of electricity production nor does the Chintai blockchain engage in the “(b) operation of a trading platform for crypto-assets\[,] (c) exchange of crypto-assets for funds\[, or] (d) exchange of crypto-assets for other cryptoassets”

Accordingly, under the exemption provided for crypto-assets that meet the conditions specified above under Article 5, paragraph (2) of the Final Report Draft Technical Standards of the Markets in Crypto Assets Regulation (MiCA) – second package, we will provide the “Energy intensity” indicator representing the average amount of energy used per validated transaction.

The Chintai Network entered mainnet production in EOS Mainnet. We estimate that the public blockchain will utilize 3 validator nodes and will have approximately 24 validation transactions per day. Private Chintai blockchain uses 1 producer and 1 consumer, which Chintai hosts on dedicated AWS servers and has approximately 1000 transactions a day.

With respect to the "Energy intensity indicator," we estimate that each transaction on the Chintai Network will consume approximately 25 watt hours or 0.025 kWh. This comes from dividing 400,000 estimated transactions by the total estimated annualized power consumption for the Chintai Network of 16,000 kWh or 16 Gigawatt hours per year).

In turn, we base these calculations on data provided by the Cambridge Blockchain Network Sustainability Index (CBNSI). The CBNSI found that on December 1, 2024, [the Ethereum network consumed approximately 5.72 Gigawatt hours on an annualized basis across 10,225 nodes. This corresponds to 559 Kilowatt hours per node (5.72 gWh / 10,225).]

Chintai Network (Data based on readings taken from 01.01.2024 to 12.31.2024)			
Energy	Energy consumption 16,000 kWh	Renewable energy consumption 100% link	Energy intensity 0.15 kWh
GHG Emissions	Scope 1 – Controlled [0.00 tCO ₂ e]	Scope 2 – Purchased 0 tCO ₂ e	GHG intensity [1.14]kgCO ₂ e