

GVC CARD

Legal Terms, Policies & Disclosures

Genesis Reservation Terms, membership rules, rewards, fees, refunds, Ambassador terms, privacy, risk and member disclosures.

VERSION 1.3 DRAFT

INTENDED EFFECTIVE DATE 24 JULY 2026

PARTS A-P



IMPORTANT LEGAL-STATUS NOTICE

The contracting legal entity, registered address, governing law, dispute jurisdiction, provider, issuer and final supported-country list are not yet confirmed. This document is a comprehensive operational draft and must not be treated as jurisdiction-final legal advice or used to accept funds until those required identification fields are inserted and reviewed by qualified counsel.

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LEGAL NOTICE

Until the required identification fields in Part A are inserted, this document is an operational draft and information resource rather than a jurisdiction-final contract. See the completion list on page 16 for the items that must be resolved before funds are accepted.

A General Status, Definitions and Priority

A.1 Operator and contracting party

- The public-facing service is operated under the GVC Ecosystem and GVC Card brands.
- The definitive checkout version must identify the full legal contracting entity, registration number, country of incorporation, registered address and authorized contact before funds are accepted.
- Until those details are inserted, this document is an operational draft and information resource rather than a jurisdiction-final contract.

A.2 Definitions

DEFINED TERM	MEANING
Account	The member profile and authenticated dashboard associated with an individual or approved entity.
Card Program	The future virtual and physical card service made available through the final provider, issuer and network.
Confirmed Payment	A supported transaction that has reached the required confirmations and passed validation.
Genesis Enrollment	The initial GVC Card enrollment period from 24 July 2026 at 10:00 PM ICT to 22 October 2026 at 10:00 PM ICT.
Member	The person whose membership reservation or active membership is recorded in the GVC system.
Provider	Any issuer, card-program manager, KYC provider, top-up provider, processor, manufacturer, shipping company or infrastructure provider.
GRP	Non-transferable GVC loyalty points.
Cashback	A conditional loyalty reward calculated on eligible settled purchases.
Terms	This Legal Terms, Policies & Disclosures document, the checkout summary and any incorporated schedules.

A.3 Order of priority

1. Mandatory law and non-waivable consumer rights.
2. The final provider and issuer terms applicable to the live card service.
3. The checkout order summary and the document version accepted for the order.
4. These Legal Terms, Policies & Disclosures.
5. The Member Guide and marketing materials.

A.4 No investment relationship

- The reservation, membership, GRP, Cashback Program and Ambassador Program do not provide equity, ownership, interest, yield, profit rights or guaranteed financial return.
- Tier subtitles, including Gold — The Founder, are branding descriptions only.
- Nothing in these Terms is investment, legal, tax or financial advice.

WARNING — NO INVESTMENT RELATIONSHIP

No part of the GVC Card program provides equity, ownership, interest, yield, profit rights or guaranteed financial return. Members should have no investment, profit, token-price or passive-income expectation.

B Genesis Reservation Terms

B.1 Nature of the reservation

- The purchaser acquires a membership reservation and the associated benefits described in the checkout summary.
- The purchase is not immediate card issuance, a bank account, e-money account, deposit, security, investment or token purchase.
- Card issuance requires future KYC, supported-country eligibility, provider approval and Card Program availability.

WARNING — NO IMMEDIATE CARD ISSUANCE

The purchase is not immediate card issuance. Card issuance requires future KYC, supported-country eligibility, provider approval and Card Program availability.

B.2 Genesis period and qualification

ITEM	RULE
Opening	24 July 2026 at 10:00 PM ICT (UTC+7)
Closing	22 October 2026 at 10:00 PM ICT (UTC+7)
Automatic qualification	Order created and fully paid before the closing time, subject to validation.
Late payment	Moves into manual review and does not automatically receive Genesis benefits.
Prices	Silver \$99; Gold \$299; Platinum \$499; Titanium \$999.

B.3 Payment

CURRENT WORKING OPERATIONAL SETTING

- Supported Genesis payment assets are USDT and USDC on BNB Smart Chain.
- The purchaser must verify the token, network, exact amount, address and order timer before sending.
- Blockchain transactions may be irreversible.
- The working payment window is 30 minutes and the working confirmation requirement is 15 BNB Smart Chain confirmations, subject to the live checkout configuration.
- A payment address sent through Telegram, WhatsApp, direct message or an unofficial website must not be used.

WARNING — IRREVERSIBLE BLOCKCHAIN TRANSFERS

Blockchain transactions may be irreversible. Wrong-token, wrong-network or wrong-address transfers may result in loss; recovery is not guaranteed and actual technical, provider and network costs may apply.

B.4 Payment exceptions

EXCEPTION	TREATMENT
Underpayment	Order marked Payment Short. One balance payment may be permitted. Benefits remain unconfirmed until full payment.
Overpayment	Eligible excess may be refunded less costs or applied to an approved upgrade or additional order.
Late payment	Order moved into Late Payment Review. Original order and referral attribution may be preserved.
Wrong token/network	Recovery not guaranteed. Actual technical, provider and network costs may apply.
Duplicate payment	Duplicate is paused and reviewed for additional purchase or refund.

B.5 Provider dependency and changes

- Provider, issuer, network, countries, functionality, limits, card materials and activation procedures are not final until confirmed in writing.
 - GVC may make prospective operational changes required by the provider, issuer, network, law or risk controls.
 - Material changes will be communicated through official channels and, where appropriate, a refund or alternative may be offered under the Refund Policy.
- WARNING — PROVIDER DEPENDENCY**

Provider, issuer, network, countries, functionality, limits, card materials and activation procedures are not final until confirmed in writing. Timelines and features depend on external providers.

B.6 Member obligations

- Provide accurate and complete information.
- Use only lawful funds and supported payment methods.
- Do not circumvent country, sanctions, KYC, identity or account limits.
- Keep Account and wallet credentials secure.
- Do not impersonate another person or create duplicate controlled accounts.

C Membership and Card Terms

C.1 Tier structure

TIER	SUBTITLE	ENROLLMENT	CARD FORMAT	ANNUAL RENEWAL
Silver	The Member	\$99	Virtual Card	\$49
Gold	The Founder	\$299	Premium Physical Card — plastic/polymer	\$149
Platinum	The Inner Circle	\$499	Premium Physical Card — plastic/polymer	\$249
Titanium	The Reserve	\$999	Premium Metal Card	\$499

C.2 Membership start and renewal

- The first membership year begins at successful Card Program activation, not at Genesis payment.
- Renewal notices are intended at 60 days, 30 days, 7 days and the due date.
- The intended grace period is 14 calendar days.
- Auto-renewal is not enabled for the first membership year by default and requires separate, express consent if introduced.
- A renewal payment is generally non-refundable after the new period begins, except for duplicate payment, technical error or mandatory law.

C.4 Card issuance and use

- A card may be issued only after identity, country, sanctions and provider approval.
- The member must follow all issuer and network rules, transaction restrictions and security procedures.
- Card availability, acceptance, limits and features may vary by country, provider and merchant.
- GVC does not guarantee uninterrupted card operation or universal merchant acceptance.

C.3 Non-renewal

- Active tier rewards, premium access, priority support and Titanium Concierge pause.
- Valid earned GRP remains subject to the GRP expiration and account rules.
- Membership history remains recorded.
- Whether the payment card remains technically active depends on the final Provider Terms.

C.5 Card materials, expiry and replacement

- Silver is virtual only. Gold and Platinum are intended as premium plastic/polymer physical cards. Titanium is intended as a premium metal card.
- Final material, contactless functionality, weight, thickness and artwork remain subject to issuer and manufacturing approval.
- Standard physical replacement is \$25 plus shipping. Titanium metal replacement is actual manufacturing cost plus shipping.
- Provider or manufacturing faults are handled without a member replacement charge when confirmed.

D Cashback Terms

D.1 Genesis rates, limits and cycles

TIER	GENESIS RATE	MONTHLY LIMIT	GENESIS DURATION	INITIAL STANDARD RATE	STANDARD MONTHLY LIMIT
Silver	2%	\$5	3 card-active cycles	1%	\$2
Gold	4%	\$15	3 card-active cycles	2%	\$6
Platinum	6%	\$30	3 card-active cycles	3%	\$12
Titanium	8%	\$50	3 card-active cycles	4%	\$25

D.2 Cycle start

- The first Genesis cycle begins with the first eligible settled card purchase.
- The reservation payment does not start the cycle.
- Later cycles follow the monthly anniversary of that first eligible settled purchase.
- After the third cycle, the current Standard Reward Season applies.

D.3 Eligible transactions and exclusions

- Only bona fide, eligible, settled retail purchases qualify.
- Excluded activity includes top-ups, ATM withdrawals, fees, transfers, cash equivalents, cryptocurrency purchases, gambling, money-service transactions, self-payments, refunds, reversals, chargebacks, restricted merchant categories and fraudulent or abusive activity.
- Merchant classification is based on available transaction data and provider/issuer categorization.

D.4 Maturity, payout and reversals

- Cashback may remain pending for 30 days.
- The preferred payout is an account or card-balance credit, or another approved reward rail disclosed before payout.
- One rate and monthly limit apply per verified natural person across associated cards and accounts.
- Cashback may be reversed if the related transaction is refunded, reversed, disputed, charged back or found ineligible.

D.5 Program changes

- Standard Reward Season rates, limits and exclusions may change prospectively by published notice.
- Valid cashback already earned from completed eligible transactions will not be retroactively reduced, except where the underlying transaction is reversed or ineligible.
- Cashback is a loyalty reward, not interest, yield, investment income or guaranteed earnings.

WARNING — CASHBACK AND REWARD REVERSALS

Cashback may be reversed if the related transaction is refunded, reversed, disputed, charged back or found ineligible. One rate and monthly limit apply per verified natural person across associated cards and accounts.

E.1 Nature of GRP

- GRP is a non-transferable loyalty point administered by GVC.
- GRP is not cash, stablecoin, cryptocurrency, e-money, stored value, equity or an investment.
- GRP cannot be sold, transferred, withdrawn, inherited or exchanged for GVC tokens or other digital assets.

E.2 Earning and limits

TIER	WELCOME GRP	GRP PER ELIGIBLE \$1	MULTIPLIER	MONTHLY LIMIT
Silver	2,500	4	1x	4,000
Gold	10,000	5	1.25x	10,000
Platinum	25,000	6	1.5x	18,000
Titanium	50,000	8	2x	40,000

The published GRP-per-dollar rate is the final tier earning rate and already reflects the applicable tier multiplier. The multiplier is not applied a second time.

E.3 Pending, available and reversal

- Card-spend GRP may remain pending for 30 days.
- Referral and campaign GRP follow the validation period of the qualifying activity.
- A reversal or adjustment is recorded as a separate ledger event rather than silently overwriting the balance.
- GRP may be reversed if the qualifying activity is refunded, reversed, disputed, fraudulent or ineligible.

E.4 Catalog redemption

- The member selects an available reward and the system checks balance, eligibility, account standing and stock.
- GRP is deducted when the redemption is confirmed.
- The member receives a voucher, QR code or digital entitlement where applicable.
- Rewards are subject to item-specific quantity, location, booking, use, expiry and merchant rules.
- Voucher codes may be single-use, personal and non-cashable.

E.5 Expiry and account closure

- GRP does not expire while membership remains active unless a campaign states otherwise.
- For inactive membership, GRP is intended to remain available for 24 months after the last qualifying activity, with at least 90 days notice before expiration.
- GRP may be forfeited on account termination for fraud, sanctions, abuse or prohibited conduct.

F Fee Schedule

F.1 Top-up fees

TIER	GENESIS MONTHLY 0% GVC FEE ALLOWANCE	GVC FEE ABOVE ALLOWANCE
Silver	\$250	2%
Gold	\$500	2%
Platinum	\$1,000	2%
Titanium	\$2,000	2%

- Standard members pay a 2% GVC top-up service fee from the first dollar.
- The 0% allowance applies only to the GVC service fee.
- Blockchain, provider, conversion, issuer, network and other third-party fees may apply separately.

F.2 Card and account fees

FEE	CURRENT PROGRAM SETTING
Base-currency card spending	0% GVC fee
FX	Up to 2% total customer-facing FX fee; GVC component intended not to exceed 0.5%
ATM — Silver	3%, minimum \$2
ATM — Gold	3%, minimum \$2
ATM — Platinum	2.5%, minimum \$2
ATM — Titanium	2%, minimum \$2
Standard physical replacement	\$25 plus shipping
Titanium metal replacement	Actual manufacturing cost plus shipping
Virtual expiry reissue	Included for active members, subject to provider rules
Physical expiry reissue	GVC covers provider reissue cost up to \$15 for active members; member pays shipping and excess
Inactivity	No GVC inactivity fee
Lost/abusive dispute	Actual third-party cost where applicable

F.3 Third-party charges and changes

- ATM operators may charge separate fees outside GVC control.
- Shipping is charged at actual or disclosed cost.
- Provider charges not yet confirmed will be disclosed before the relevant service is used.
- The current Fee Schedule may be updated prospectively with notice where required.

G.1 Public ranges, prospective rates and level bonus

RANGE	VERIFIED BUYERS	RATE ON FUTURE ELIGIBLE SALES	LEVEL BONUS
Explorer	1–4	10%	1,000 GRP
Supporter	5–9	12%	2,500 GRP
Builder	10–14	14%	5,000 GRP
Connector	15–24	16%	10,000 GRP
Pioneer	25–49	18%	25,000 GRP
Legend	50+	20%	50,000 GRP

G.2 Attribution

- The working attribution window is 30 days.
- The first valid referral attribution applies.
- The buyer may correct the referral before order creation. Attribution locks after confirmed payment.
- A new range rate applies prospectively and does not reprice earlier sales.

G.3 Validation and claimability

- The buyer must be a unique verified third party.
- Payment must be confirmed and remain valid after refund, chargeback and anti-abuse review.
- KYC, activation, first funded top-up or other milestones may apply before commission is claimable.
- Genesis commissions are intended to become claimable when operational activation and validation are complete.
- Post-activation commissions are intended to become claimable after the required validation and a 30-day review period.

G.4 Payout

CURRENT WORKING OPERATIONAL SETTING

- Working payout frequency: monthly.
- Working minimum payout: \$50.
- Working payout asset/network: USDT on BNB Smart Chain.
- The Ambassador is responsible for applicable taxes and reporting.
- Payout wallet changes require authentication and a seven-day cooling-off period.

G.5 Prohibited activity and clawbacks

- Self-referrals, own cards, own additional cards, own upgrades and own renewals are excluded.
- Duplicate, circular, controlled or fraudulent accounts are excluded.
- Refunds, chargebacks and KYC failure may reverse commission and related GRP.
- Guaranteed earnings, passive-income claims, investment claims, spam, impersonation, misleading income screenshots, unauthorized provider/network claims, brand bidding and unapproved paid advertising are prohibited.
- GVC may suspend referrals or payouts during review. An appeal may be submitted within 14 calendar days, with a target final decision within 30 calendar days.

G.6 Ambassador level bonus

- A level bonus is awarded once per Account, on first entry to the applicable range, and is not repeated on re-entry or continued progression.
- Level bonus GRP is separate from Welcome GRP and is subject to Part E (GRP Terms) in full, including pending status, reversal and expiry.
- Where referral orders that qualified a member for a range are refunded, reversed or found ineligible, the associated level bonus and range progress may be reversed under G.5 and H.4.
- Level bonus amounts may be varied prospectively by published notice. A change does not reverse a bonus already validly awarded.

H Refund Policy

H.1 General rule

WARNING — NO CHANGE-OF-MIND REFUND

Confirmed blockchain payments are generally non-refundable for change of mind.

H.2 Potentially eligible refund cases

- GVC cancels the program.
- The final provider cannot proceed and no reasonable alternative is available.
- The member cannot be served under final country rules after providing accurate information.
- Honest KYC ineligibility occurs without fraud, sanctions concerns or prohibited conduct and no alternative is available.
- A duplicate payment or technical overpayment occurs.
- A technical checkout error or material failure to provide the reserved membership program occurs.
- Applicable law requires a refund.

H.3 Review and processing

CURRENT WORKING OPERATIONAL SETTING

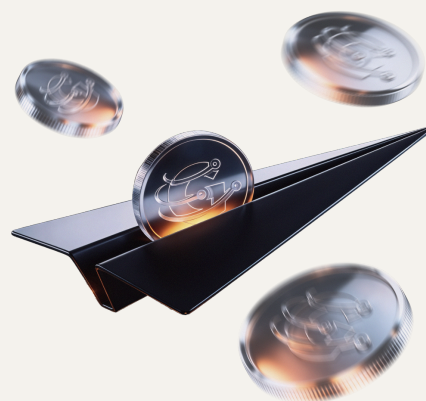
- The intended refund review period is up to 10 business days after all required information is received.
- An approved refund is intended to be processed within 10 business days, subject to blockchain, provider and compliance processing.
- Refunds are normally returned to the original eligible payment wallet in the original supported asset where reasonably possible.
- An alternative wallet requires enhanced identity, ownership and sanctions verification.
- Network and actual recovery costs may be deducted where permitted.

H.4 Benefit reversals

- Related Welcome GRP and earned GRP may be reversed.
- Cashback eligibility and rewards may be reversed.
- Ambassador commission and range progress may be reversed.
- Membership and dashboard access may be cancelled or adjusted.

THE RETURN PATH

An approved refund travels back the way it came — to the original eligible payment wallet, in the original supported asset, less permitted network and recovery costs.



KYC, AML, Sanctions and Eligibility Notice

- The intended minimum age is 18 unless the provider requires a higher age.
- Each intended cardholder must complete their own KYC.
- Accepted documents, proof of address and selfie/liveness requirements are determined by the provider and country.
- Sanctions, politically exposed person, fraud and risk-based screening may apply.
- GVC and its providers may request additional information, pause an application or reject an application where required by law, risk controls or provider rules.
- Supported and restricted countries will be published after provider confirmation.
- A reservation does not guarantee approval or country availability.
- The current working limit is five active cards per verified natural person, subject to provider rules.

I.1 Records and cooperation

- Members must provide accurate, current and complete information.
- False, misleading or incomplete information may lead to suspension, rejection, refund limitation or termination.
- GVC may retain necessary KYC status, provider references, consent and audit records as permitted or required by law.
- Raw identity documents should preferably remain with the specialist KYC provider unless GVC must lawfully retain them.

J Privacy Notice

J.1 Data controller status

- The definitive Privacy Notice must identify the legal data controller before funds are accepted.
- Current privacy and data requests may be sent to support@gvcecosystem.com.

J.2 Data collected

- Account and contact details.
- Order, payment, transaction hash, wallet and blockchain information.
- Country, eligibility and KYC status information.
- Membership, GRP, cashback, Ambassador, support and card-status records.
- Security, device, login, cookie and audit information where permitted.
- Communications, consent and complaint records.

J.3 Purposes

- Create and manage accounts and orders.
- Confirm payments, provide membership benefits and prevent fraud.
- Complete KYC, sanctions and eligibility processes.
- Operate GRP, cashback, Ambassador, support and card services.
- Comply with law, provider rules, accounting, audit and security obligations.
- Send transactional communications and optional marketing where permitted.

J.4 Sharing and international processing

- Data may be shared with card, issuer, KYC, payment, blockchain-monitoring, hosting, email, analytics, support, manufacturing, shipping, legal and compliance providers as necessary.
- Provider names and processing locations will be added when finalized.
- International transfers will use applicable legal safeguards where required.

J.5 Retention

RECORD	WORKING RETENTION
Financial, payment and consent records	7 years, subject to governing law
Support records	3 years after case closure, unless longer required
Security and audit logs	At least 2 years
Raw KYC documents	Prefer provider retention; GVC stores status/reference where possible

J.6 Rights and requests

- Members may request access, correction or other available data rights through support@gvcecosystem.com.
- Identity verification is required before responding.
- Deletion and restriction requests remain subject to financial, legal, fraud-prevention, sanctions and record-retention obligations.

K Electronic Communications and Consent

- The member agrees to receive transactional notices, order confirmations, security alerts, legal updates and account communications electronically.
- Electronic acceptance is recorded through the checkout checkbox, document version, timestamp, account, order and other audit data.
- The member must maintain an accessible email address and review dashboard notices.
- Marketing consent is separate, optional and may be withdrawn without affecting necessary transactional communications.
- Material Terms changes may be communicated by email, dashboard notice or official website notice as appropriate.

L Risk Disclosure

WARNING — PROGRAM RISKS

- Provider, issuer or Card Program delay, failure, suspension, replacement or termination.
- Regulatory, sanctions, licensing or country-eligibility changes.
- KYC rejection or requests for additional information.
- Delayed virtual-card activation or physical-card production and shipping.
- Card-network, merchant-acceptance, ATM, FX, limit and fee changes.
- Stablecoin depegging, smart-contract, blockchain, wallet and irreversible-transfer risks.
- Wrong-token, wrong-network or wrong-address transfer loss.
- Cybersecurity, phishing, account takeover and impersonation risks.
- Reward, catalog, cashback, GRP or Ambassador changes and availability limits.
- Third-party merchant or service-provider failure.
- No investment, profit, token-price or passive-income expectation.

Members should not commit funds they cannot afford to have delayed while provider, compliance, recovery or refund processes are completed.

M Titanium Concierge Terms

CURRENT WORKING OPERATIONAL SETTING

AREA	WORKING SERVICE TERM
Access	Authenticated Titanium Dashboard; fallback support@gvcecosystem.com
Hours	Monday–Friday, 9:00 AM–6:00 PM ICT, excluding published holidays
Response target	Within one business day
Language	English initially; additional languages subject to availability

- Included assistance may cover membership guidance, card-program navigation, rewards, partner benefits, community access, support escalation and approved lifestyle assistance.
- Concierge does not approve KYC, authorize transactions, custody funds, access private keys or provide investment, legal, tax, medical or emergency advice.
- Third-party goods, bookings and costs remain the member's responsibility unless a specific benefit states otherwise.
- Harassment, fraud, impersonation or prohibited requests may result in Concierge suspension.

N Complaints Policy

CURRENT WORKING OPERATIONAL SETTING

ITEM	WORKING PROCESS
✉ Support and complaints	support@gvcecosystem.com
First response	Within 2 business days
Standard resolution target	15 business days
Complex/provider case target	30 business days
Escalation	Support → GVC Operations → GVC Management → provider/issuer → external process where applicable
Appeal window	14 calendar days from the decision

- A complaint should include the account email, order or case ID, transaction hash where relevant, a clear description and requested resolution.
- Do not send seed phrases, private keys, PINs, CVVs or full identity documents through ordinary email.
- The external regulator, ombudsman or dispute body will be added after the contracting jurisdiction and provider are confirmed.

O Website and Community Terms

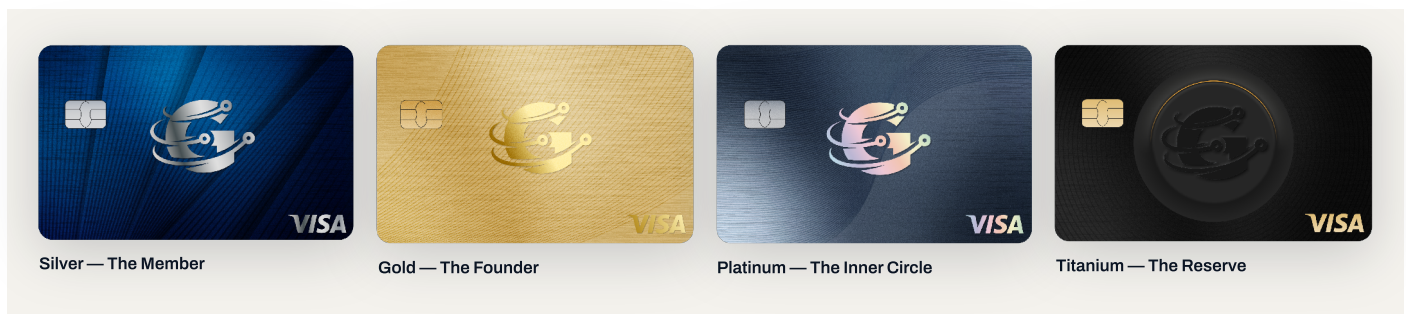
- Use the website and community lawfully and respectfully.
- Do not scrape, attack, interfere with, impersonate, reverse engineer or misuse the service.
- Do not publish false claims, unauthorized payment addresses, phishing links, misleading income claims or unofficial provider/network statements.
- Community access may be moderated or suspended for harassment, spam, fraud, impersonation or prohibited content.
- GVC may correct errors, update content and remove outdated information.
- Third-party links and services are governed by their own terms and are not guaranteed by GVC.



KEEP YOUR ACCOUNT LOCKED DOWN

Never share a seed phrase, private key, PIN, CVV or one-time verification code — through the community or anywhere else. GVC administrators never request them.

P Card Artwork and Network Disclosure



- All displayed card designs are concept artwork until approved by the final issuer, network and manufacturer.
- Final network branding, chip, contactless, signature, legal text, card number treatment, materials, weight, thickness and production finish may change.
- Visa or another network mark must not be treated as final approval unless confirmed in writing.
- Gold and Platinum are intended as premium plastic/polymer cards. Titanium is intended as a premium metal card.
- A permanent Genesis mark is not promised on the physical card.

REQUIRED COMPLETION BEFORE FUNDS ARE ACCEPTED

The following identification items are not yet confirmed and must be inserted and reviewed by qualified counsel before this document is treated as jurisdiction-final or funds are accepted:

- | | |
|---|---|
| <ul style="list-style-type: none">• Full legal contracting entity• Registration number and country of incorporation• Registered address and authorized contact• Governing law• Dispute jurisdiction and external regulator, ombudsman or dispute body | <ul style="list-style-type: none">• Final provider and issuer• Final supported-country list• Legal data controller for the Privacy Notice• Provider names and processing locations• Final network approval status |
|---|---|



GVC CARD · GENESIS ENROLLMENT

Member Guide & Complete FAQ

Everything members need to understand the cards, Genesis Enrollment, rewards, fees, security, activation and ongoing membership.

VERSION 1.2

INTENDED EFFECTIVE DATE 24 JULY 2026

GVCTOKEN.COM

All card designs shown are concept artwork and remain subject to issuer, network and manufacturing approval. Concept artwork may differ from the final issued card. Network branding shown is provisional and must not be treated as final approval.

This guide describes the intended GVC Card membership program. Final card issuance, provider terms, supported countries and contractual details remain subject to confirmation. Where this guide differs from the Legal Terms or checkout order summary, those documents control.

Guide Map

This guide is the main information source for GVC Card members. It explains the program in plain English. The separate Legal Terms, Policies & Disclosures document controls where a legal rule or detailed term differs from this guide.

01	Quick overview	What GVC Card is, the four tiers and the main differences.	03
02	The four membership tiers	Materials, virtual and physical cards, Titanium metal card and tier benefits.	04
03	Genesis Enrollment	What Genesis means, dates, benefits and how it differs from Standard Enrollment.	09
04	Reservation journey	What happens after payment, dashboard access, KYC and card activation.	10
05	Cashback	Rates, cycles, eligibility, limits, exclusions and maturity.	11
06	GVC Reward Points (GRP)	How points are earned, capped, reversed and redeemed.	13
07	Fees and top-ups	Top-up allowances, FX, ATM, replacement and other fees.	15
08	Ambassador Program	Ranges, rates, eligibility, calculator and payout rules.	16
09	Membership lifecycle	Renewal, non-renewal, expiry, replacement and support.	17
10	KYC, security and what happens next	Eligibility, official channels, the post-reservation stages and refunds.	18
11	Complete FAQ	Plain-language answers to the questions members are most likely to ask.	21
12	Glossary, document priority and contact	Key terms, which document controls, and official support contacts.	25

MEMBER TIP

The checkout order summary controls the exact selected tier, price, cashback limit, renewal amount, payment asset and network accepted for that order. Always review it before paying.

01 GVC Card at a Glance

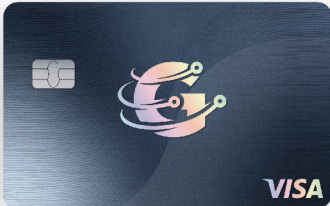
GVC Card is a membership and rewards program designed to connect digital value, community and future everyday card utility through one account.



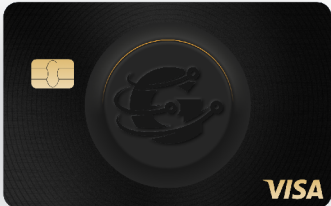
Silver · The Member



Gold · The Founder



Platinum · The Inner Circle



Titanium · The Reserve

TIER	BRAND SUBTITLE	PRICE	CARD FORMAT	WELCOME GRP	GENESIS CASHBACK
Silver	The Member	\$99	Virtual Card	2,500	2%
Gold	The Founder	\$299	Premium Physical Card (plastic/polymer)	10,000	4%
Platinum	The Inner Circle	\$499	Premium Physical Card (plastic/polymer)	25,000	6%
Titanium	The Reserve	\$999	Premium Metal Card	50,000	8%

The tier subtitles are branding labels. In particular, “The Founder” does not provide equity, ownership, governance, partnership, token or investment rights.

WHAT YOU RECEIVE NOW — AND WHAT COMES LATER

AFTER PAYMENT CONFIRMATION

- Selected GVC Card membership tier
- Welcome GRP
- Genesis benefits where eligible
- Member dashboard access
- Genesis community access
- Personal Ambassador link
- Verified program updates

LATER, WHEN THE CARD PROGRAM IS LIVE

- KYC and eligibility invitation
- Virtual-card activation
- Physical-card fulfillment where included
- Live card spending
- Cashback from eligible settled card purchases
- Provider-dependent card functionality

Payment confirmation creates the membership reservation and associated benefits. It does not immediately activate a payment card.

Silver — The Member

\$99

ENROLLMENT PRICE



CARD FORMAT	Virtual Card
WELCOME GRP	2,500
GENESIS CASHBACK RATE	2% on eligible settled purchases during the first three card-active monthly cycles. Tier-specific monthly limits apply.
POSITIONING	The entry into GVC Card membership.
ADDITIONAL ACCESS	Standard member support and access to the Genesis community and Ambassador Program.
ANNUAL RENEWAL	\$49, with the first membership year beginning at card-program activation.

Best suited for members who want the simplest entry into GVC Card membership and virtual-card access.

Silver is virtual only at launch. Concept artwork shown; final details remain subject to issuer and production approval.

Gold — The Founder

\$299

ENROLLMENT PRICE



CARD FORMAT	Premium Physical Card made from issuer-approved plastic/polymer
WELCOME GRP	10,000
GENESIS CASHBACK RATE	4% on eligible settled purchases during the first three card-active monthly cycles. Tier-specific monthly limits apply.
POSITIONING	For active members who want a physical card and stronger Genesis rewards.
ADDITIONAL ACCESS	Virtual access plus a premium physical card, subject to issuance and fulfillment.
ANNUAL RENEWAL	\$149, with the first membership year beginning at card-program activation.

Best suited for active members who want a premium physical card and stronger Genesis rewards.

“The Founder” is a branding subtitle only. It does not provide equity, ownership, governance, partnership, token or investment rights.

Platinum — The Inner Circle

\$499

ENROLLMENT PRICE



CARD FORMAT	Premium Physical Card made from issuer-approved plastic/polymer
WELCOME GRP	25,000
GENESIS CASHBACK RATE	6% on eligible settled purchases during the first three card-active monthly cycles. Tier-specific monthly limits apply.
POSITIONING	For members seeking elevated rewards and priority support.
ADDITIONAL ACCESS	Priority member support and priority access to selected member opportunities where offered.
ANNUAL RENEWAL	\$249, with the first membership year beginning at card-program activation.

Best suited for members seeking elevated rewards, priority support and deeper membership access.

Concept artwork shown; final details remain subject to issuer and production approval.

Titanium — The Reserve

\$999

ENROLLMENT PRICE



CARD FORMAT	Premium Metal Card
WELCOME GRP	50,000
GENESIS CASHBACK RATE	8% on eligible settled purchases during the first three card-active monthly cycles. Tier-specific monthly limits apply.
POSITIONING	The highest GVC membership experience.
ADDITIONAL ACCESS	Titanium Circle and personal Concierge access, subject to the Concierge Terms.
ANNUAL RENEWAL	\$499, with the first membership year beginning at card-program activation.

CARD MATERIALS AND PRODUCTION

- Silver is virtual only at launch. Gold and Platinum are described publicly as Premium Physical Cards and are intended to use issuer-approved plastic or polymer materials. Titanium is the Premium Metal Card tier.
- Final chip position, contactless capability, artwork, weight, thickness, card-network branding and manufacturing details remain subject to issuer and production approval. Concept artwork may differ from the final issued card.

Best suited for members seeking the highest GVC tier, a premium metal card, Titanium Circle and personal Concierge access.

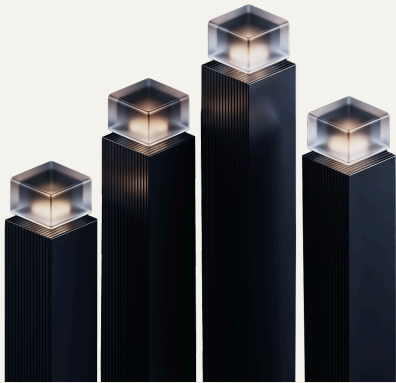
Tier Benefits at a Glance

AREA	SILVER	GOLD	PLATINUM	TITANIUM
Enrollment price	\$99	\$299	\$499	\$999
Card	Virtual	Virtual + physical	Virtual + physical	Virtual + metal
Welcome GRP	2,500	10,000	25,000	50,000
GRP per eligible \$1	4	5	6	8
GRP multiplier	1x	1.25x	1.5x	2x
Monthly GRP limit	4,000	10,000	18,000	40,000
Genesis cashback	2%	4%	6%	8%
Genesis duration	3 cycles	3 cycles	3 cycles	3 cycles
Standard cashback	1%	2%	3%	4%
Genesis monthly cashback cap	\$5	\$15	\$30	\$50
Standard monthly cashback cap	\$2	\$6	\$12	\$25
Genesis 0% top-up allowance	\$250/mo	\$500/mo	\$1,000/mo	\$2,000/mo
Top-up above allowance	2%	2%	2%	2%
Annual renewal	\$49	\$149	\$249	\$499
Support	Email / ticket	Email / ticket	Priority email	Priority + personal Concierge
Community	Genesis community	Genesis community	Genesis community	Genesis community + Titanium Circle

The published GRP-per-dollar rate is the final tier earning rate and already reflects the applicable tier multiplier. The multiplier is not applied a second time.

ONE PROGRAM, FOUR LEVELS

Every tier shares the same program foundations — allowances, reward rates and access simply scale with the level you reserve. GRP earning applies while membership is active, and all figures remain subject to the Legal Terms and the checkout order summary.



03 What Genesis Enrollment Means

PUBLIC NAME	GVC Card Genesis Enrollment
OPENING	24 July 2026 at 10:00 PM ICT (UTC+7)
CLOSING	22 October 2026 at 10:00 PM ICT (UTC+7)
DURATION	90 days
ACCEPTED PAYMENT	USDT or USDC on BNB Smart Chain
PUBLIC UPDATES	At least one verified update each calendar month until card activation begins

Genesis versus Standard Enrollment

AREA	GENESIS ENROLLMENT	STANDARD ENROLLMENT
Enrollment prices	\$99 / \$299 / \$499 / \$999	Currently intended to remain the same
Welcome GRP	2,500 / 10,000 / 25,000 / 50,000 by tier	Not included by default
Cashback	2% / 4% / 6% / 8% Boost for the first three cycles	1% / 2% / 3% / 4% Standard Reward Season
Community access	Genesis community and dashboard access	Standard member access
Ambassador access	Included after payment confirmation	Included under the current Standard terms
Card issuance	KYC, country eligibility and provider approval required	The same requirements apply
Top-up service fee	0% GVC fee within the monthly tier allowance	2% from the first dollar
Cashback limits	\$5 / \$15 / \$30 / \$50 monthly by tier	\$2 / \$6 / \$12 / \$25 monthly by tier
GRP earning	4 / 5 / 6 / 8 per eligible \$1 by tier	Same rates while membership is active

MEMBER TIP

“Presale” is an informal legacy description. The official public term is Genesis Enrollment. It is a membership launch period, not an investment round or token sale.

WHEN GENESIS BENEFITS APPLY

- The order must be created and fully paid before the Genesis closing time to qualify automatically.
- A payment received after the deadline moves into Late Payment Review and does not automatically receive Genesis benefits.
- A confirmed payment may still be reviewed for fraud, duplication, unsupported payment details or other exceptions.
- If a confirmed order is refunded or reversed, related Genesis benefits, GRP and Ambassador commission may also be reversed.

04 How Reservation and Activation Work

1

Choose Silver, Gold, Platinum or Titanium.

2

Create an account and enter the requested purchaser and intended cardholder information.

3

Review the order summary, selected tier, price, Welcome GRP, cashback rate, applicable monthly limit, renewal amount and program terms.

4

Pay the exact amount in USDT or USDC on BNB Smart Chain through the official checkout.

5

Wait for the required blockchain confirmations and payment validation.

6

Open the member dashboard after confirmation.

7

Receive verified program updates while provider, compliance and card-production stages are completed.

8

Complete KYC when invited.

9

If approved and supported, activate the Virtual Card. Gold, Platinum and Titanium physical cards are fulfilled in announced waves.

Payment rules

TOPIC	MEMBER GUIDANCE
Payment window	The current working payment window is 30 minutes. Always check the live timer on the order page.
Confirmations	The current working requirement is 15 BNB Smart Chain confirmations.
Underpayment	The order is marked Payment Short. The remaining balance must be completed before benefits are confirmed.
Overpayment	Eligible excess may be refunded, less network costs, or applied to an approved upgrade or additional order.
Late payment	The order moves into Late Payment Review. Do not make another payment unless instructed through official support.
Wrong token/network	Recovery is not guaranteed. Actual recovery and network costs may apply if recovery is technically possible.
Refund destination	Refunds are normally returned to the original eligible payment wallet and original supported asset.

SECURITY WARNING

GVC administrators will never send a replacement payment address through Telegram, WhatsApp or direct message. Use only the checkout reached from <https://www.gvctoken.com/>.

05 Genesis Cashback Boost

Genesis cashback is an enhanced launch-period reward for eligible settled card purchases after card activation.

SILVER

2%

Up to \$5/month · first three card-active cycles

GOLD

4%

Up to \$15/month · first three card-active cycles

PLATINUM

6%

Up to \$30/month · first three card-active cycles

TITANIUM

8%

Up to \$50/month · first three card-active cycles

IMPORTANT

Cashback is not unlimited. Monthly caps apply by tier — Genesis: \$5 / \$15 / \$30 / \$50; Standard season: \$2 / \$6 / \$12 / \$25. The selected tier's cap is confirmed in the checkout order summary and governed by the Cashback Terms in the Legal Terms, Policies & Disclosures document.

The three-cycle timeline

START First eligible settled card purchase after activation — not the Genesis reservation payment.	CYCLE 1 Genesis rate applies to eligible settled purchases.	CYCLE 2 Follows the monthly anniversary of that first eligible settled purchase.	CYCLE 3 Final Genesis Cashback Boost cycle at the tier rate.	AFTER The account moves to the then-current Standard Reward Season.
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Initial Standard Reward Season

TIER	SILVER	GOLD	PLATINUM	TITANIUM
Initial Standard cashback rate	1%	2%	3%	4%
Standard monthly cap	\$2	\$6	\$12	\$25

Standard Reward Season rates and limits may be changed prospectively by published notice. Valid cashback already earned from completed eligible transactions will not be retroactively reduced.

Eligible and Excluded Cashback Activity

ELIGIBLE IN PRINCIPLE

Bona fide, eligible, settled retail purchases.

COMMON EXCLUSIONS

Top-ups; ATM withdrawals; fees; transfers; cash equivalents; cryptocurrency purchases; gambling; money-service transactions; self-payments; refunds; reversals; chargebacks; restricted merchant categories; fraudulent or abusive activity.

MATURITY, PAYOUT AND THE ONE-PERSON RULE

- Cashback may remain pending for 30 days to allow settlement, refund, reversal, chargeback and abuse review.
- One cashback entitlement and the applicable tier limit apply per verified natural person across associated cards and accounts.
- Cashback linked to a refunded, reversed, disputed or ineligible transaction may be reversed.
- The preferred payout method is credit to the active card account or another approved reward rail disclosed before payout.

EXAMPLE — HOW THE THREE CYCLES RUN

A Gold member makes their first eligible settled card purchase on 15 January. Cycle 1 runs 15 January – 14 February, Cycle 2 runs 15 February – 14 March and Cycle 3 runs 15 March – 14 April. After the third cycle, the account moves to the then-current Standard Reward Season. The Genesis reservation payment does not begin the cashback cycle.

MEMBER TIP

Cashback starts from the first eligible settled card purchase after activation, not from the Genesis reservation payment. Plan your first purchase accordingly.

PROVIDER DEPENDENCY

Merchant classification is based on available transaction data and provider/issuer categorization. Final card availability, acceptance and limits may vary by country, provider and merchant.



SPEND, SETTLE, EARN

Cashback follows the transaction, not the tap — a purchase earns once it settles as an eligible retail transaction and clears the 30-day review window.

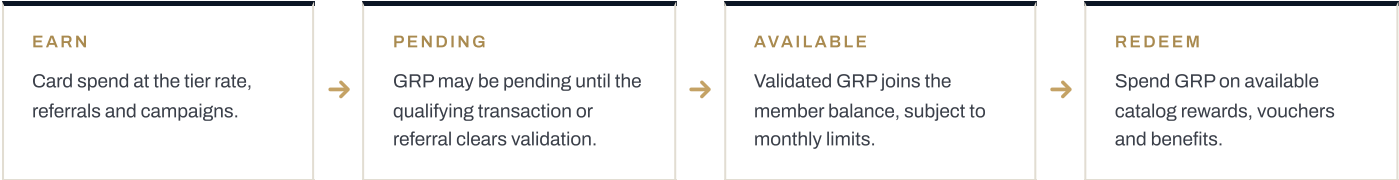
06 GVC Reward Points (GRP)

GRP is the GVC loyalty-points system. It is designed for member rewards, catalog benefits and community participation.

TIER	WELCOME GRP	GRP PER ELIGIBLE \$1	MULTIPLIER	MONTHLY GRP LIMIT
Silver	2,500	4	1x	4,000
Gold	10,000	5	1.25x	10,000
Platinum	25,000	6	1.5x	18,000
Titanium	50,000	8	2x	40,000

The published GRP-per-dollar rate is the final tier earning rate and already reflects the applicable tier multiplier. The multiplier is not applied a second time.

From earning to redeeming



WHAT GRP IS — AND IS NOT

- GRP is a non-transferable loyalty point.
- GRP is not cash, stablecoin, cryptocurrency, e-money, stored value, equity or an investment.
- GRP cannot be sold, transferred, withdrawn or exchanged for GVC tokens or other digital assets.
- GRP may be pending until the qualifying transaction or referral clears the applicable validation period.

HOW GRP CAN BE USED

- Dining, wellness and merchant vouchers.
- GVC event or community access.
- Merchandise and partner services.
- Fee discounts and card-related benefits where offered.
- Limited catalog drops and future ecosystem benefits.

GRP Validity, Reversals and the Catalog

MEMBER TIP

Catalog prices, quantities, locations, booking terms and expiry dates vary by reward. A voucher may be single-use and non-cashable.

GRP VALIDITY AND REVERSALS

- GRP does not expire while membership remains active, unless a specific campaign says otherwise.
- If membership becomes inactive, GRP is intended to remain available for 24 months after the last qualifying account activity, with at least 90 days notice before expiration.
- GRP may be reversed when the qualifying transaction is refunded, reversed, disputed, fraudulent or later found ineligible.
- GRP may be forfeited where an account is terminated for fraud or prohibited conduct.

24

MONTHS

Intended GRP availability after the last qualifying activity on an inactive membership.

90

DAYS NOTICE

Minimum notice intended before any GRP expiration takes effect.

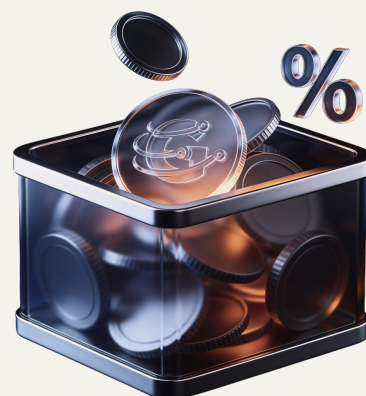
30

DAYS PENDING

Card-spend GRP may remain pending to allow settlement and abuse review.

PENDING, THEN AVAILABLE

Validated GRP joins the member balance once the qualifying transaction clears review. Reversals are recorded as separate ledger events — history is never silently overwritten.



ILLUSTRATIVE REDEMPTION

A partner reward may be listed in the GRP Catalog for a published number of GRP. The member selects the reward, the system checks eligibility and availability, the GRP is deducted and the member receives a voucher, QR code or digital entitlement. Reward availability, GRP prices, locations, booking requirements and expiry dates vary.

07 Top-Up Benefits and Fee Overview

Genesis 0% GVC top-up service-fee allowance

TIER	MONTHLY 0% GVC SERVICE-FEE ALLOWANCE	FEE ABOVE ALLOWANCE
Silver	\$250	2%
Gold	\$500	2%
Platinum	\$1,000	2%
Titanium	\$2,000	2%

The 0% benefit applies to the GVC top-up service fee within the tier allowance. Blockchain, conversion, issuer, provider or other third-party charges may still apply and should be shown before confirmation.

Other current GVC fee settings

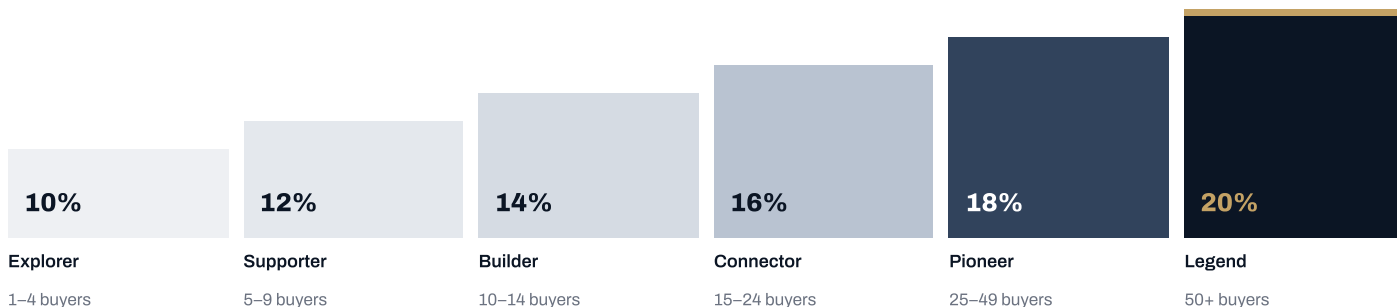
FEE AREA	CURRENT PROGRAM SETTING
Standard member top-up fee	2% from the first dollar
Base-currency card spending	0% GVC fee
FX	Up to 2% total customer-facing FX fee; GVC component intended not to exceed 0.5%
ATM — Silver	3%, minimum \$2
ATM — Gold	3%, minimum \$2
ATM — Platinum	2.5%, minimum \$2
ATM — Titanium	2%, minimum \$2
Standard physical replacement	\$25 plus shipping
Titanium metal replacement	Actual manufacturing cost plus shipping
Inactivity fee	No GVC inactivity fee
Lost/abusive dispute	Actual third-party cost where applicable

PROVIDER DEPENDENCY

Final issuer, network, ATM-operator, shipping and provider charges may apply separately. The live Fee Schedule shown before the applicable service controls.

08 Ambassador Program

A confirmed member receives a personal Ambassador link, badge and referral kit. The program rewards eligible introductions to unique verified third-party buyers.



Rates apply on future eligible sales. A new Ambassador rate applies only to future eligible sales after the range is reached. Earlier sales are not retroactively repriced.

Ambassador level bonus

LEVEL	VERIFIED BUYERS	RATE	LEVEL BONUS
Explorer	1–4	10%	1,000 GRP
Supporter	5–9	12%	2,500 GRP
Builder	10–14	14%	5,000 GRP
Connector	15–24	16%	10,000 GRP
Pioneer	25–49	18%	25,000 GRP
Legend	50+	20%	50,000 GRP

Each level bonus is awarded once, the first time the level is reached. It is not repeated, and it is separate from the Welcome GRP received with your membership tier. Level bonuses are available in both Genesis and Standard Enrollment.

WHAT COUNTS AS AN ELIGIBLE REFERRAL

- A unique third-party buyer who used a valid referral attribution.
- A confirmed payment that remains valid after refund, chargeback and anti-abuse review.
- KYC, activation or other validation milestones where required by the current program.

WHAT DOES NOT COUNT

- Self-referrals or a member purchasing additional cards for themselves.
- Own upgrades or renewals.
- Duplicate, related, circular or controlled accounts.
- Refunded, charged-back, fraudulent or prohibited orders.
- Misleading, unauthorized or spam-based promotion.

AMBASSADOR EARNINGS CALCULATOR

- The public calculator is illustrative only.
- A simple estimate uses eligible order value multiplied by the applicable prospective range rate.
- Actual commission remains pending until validation and is not guaranteed.
- The working payout model is monthly, minimum \$50, in USDT on BNB Smart Chain, subject to the final Ambassador Terms.

REFERRED → PAYMENT CONFIRMED → VALIDATION COMPLETED → COMMISSION CLAIMABLE → PAID

A confirmed sale is not necessarily immediately claimable. Refund, chargeback, KYC, activation, anti-abuse and other validation conditions may apply.

09 Membership, Renewal and Card Lifecycle

SILVER RENEWAL

\$49/yr

GOLD RENEWAL

\$149/yr

PLATINUM RENEWAL

\$249/yr

TITANIUM RENEWAL

\$499/yr

The membership year

ACTIVATION The first membership year begins at successful card-program activation, not at Genesis payment.	RENEWAL NOTICES Intended at 60 days, 30 days, 7 days and the due date.	GRACE PERIOD The current intended grace period is 14 calendar days.	AUTO-RENEWAL Not enabled for the first membership year by default; requires separate consent if introduced later.
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IF MEMBERSHIP IS NOT RENEWED

- Active tier benefits, premium support and Titanium Concierge pause.
- Valid earned GRP and membership history remain subject to the GRP and account rules.
- Whether the payment card remains technically active after non-renewal depends on the final provider program.

EXPIRY AND REPLACEMENT

- Virtual-card expiry reissue is intended to be included for active members, subject to provider rules.
- For an active standard physical card, GVC intends to cover issuer reissue cost up to \$15; the member pays shipping and any excess.
- A standard physical replacement is \$25 plus shipping. Titanium metal replacement is charged at actual manufacturing cost plus shipping.
- Provider or manufacturing faults are handled without a member replacement charge where confirmed.

10 KYC, Country Eligibility and Card Issuance

- The intended minimum cardholder age is 18, unless the provider requires a higher age.
- Each intended cardholder must complete their own identity verification.
- A passport or accepted national identity document, selfie/liveness check and proof of address may be required.
- Sanctions, politically exposed person and risk-based compliance checks may apply.
- Supported and restricted countries will be published when the final provider program is confirmed.
- A Genesis reservation does not guarantee card issuance in every country.
- The current working limit is five active cards per verified person, subject to provider rules.

IMPORTANT

If an honest applicant is ineligible after providing accurate information and no eligible alternative is available, a refund may be available under the Refund Policy. Fraud, false information, sanctions issues or prohibited conduct may affect refund eligibility.

Refund summary

- Confirmed blockchain payments are generally not refundable for change of mind.
- Refunds may be available if the program is cancelled, the provider cannot proceed, an honest customer cannot be served under final country rules, honest KYC ineligibility occurs with no alternative, a duplicate payment occurs, a technical overpayment occurs or applicable law requires a refund.
- The intended review period is up to 10 business days after all required information is received.
- Approved refunds are intended to be processed within 10 business days, subject to blockchain, provider and compliance processing.
- Network and actual recovery costs may be deducted where permitted.
- A refund may reverse related GRP, cashback eligibility and Ambassador commission.

LEGAL NOTICE

The full Refund Policy, KYC/AML notice and all detailed terms are set out in the separate GVC Card Legal Terms, Policies & Disclosures document, which controls where a detailed legal provision differs from this guide.

Security Checklist

Official checkout only

Use only the checkout reached from <https://www.gvctoken.com/>.

No direct-message payment address

GVC administrators will never send a replacement payment address through Telegram, WhatsApp or direct message.

Protect credentials

Never share a seed phrase, private key, PIN, CVV or one-time verification code.

Verify asset and network

Send only USDT or USDC on BNB Smart Chain when the official order page instructs you to do so.

Check the order page

Verify the exact amount, token, address, timer and order status before sending.

Official channels

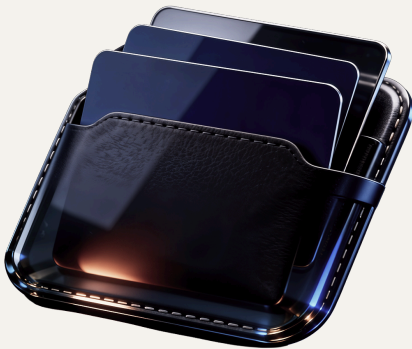
CHANNEL	OFFICIAL DESTINATION
 Website	https://www.gvctoken.com/
 Telegram announcements	https://t.me/gvcannouncement
 Telegram community	https://t.me/gvcchatchannel
 X	https://x.com/GVCECOSYSTEM
 WhatsApp channel	https://whatsapp.com/channel/0029VbDcBPSEFeXpTP6nUI1C
 Linktree	https://linktr.ee/gvcecosystem
 Support	support@gvcecosystem.com

The Six Stages After Payment

1	Reservation confirmed	The selected tier and payment are recorded after confirmation and validation.
2	Dashboard access	The member can follow order, rewards, Ambassador and future card status.
3	Verified updates	GVC publishes progress updates through official channels.
4	KYC invitation	The intended cardholder completes identity and eligibility checks when invited.
5	Virtual-card activation	Eligible approved members activate the Virtual Card when the card program is live.
6	Physical fulfillment	Gold, Platinum and Titanium physical cards are fulfilled in announced waves.

PROVIDER DEPENDENCY

GVC intends to publish at least one verified progress update each calendar month until card activation begins. Timelines may change due to provider, issuer, compliance, regulatory, manufacturing or technical dependencies.



FROM RESERVATION TO WALLET

Gold, Platinum and Titanium physical cards are produced and shipped in announced waves once activation begins — your dashboard tracks each stage along the way.

What is GVC Card?

GVC Card is a membership and rewards program intended to connect digital value, community benefits and future everyday card utility through one account.

Is GVC Card already an active payment card?

No. Genesis payment confirms a membership reservation and benefits. Card issuance and activation happen later after provider setup, KYC, country eligibility and approval.

What is Genesis Enrollment?

Genesis Enrollment is the initial 90-day launch period from 24 July 2026 at 10:00 PM ICT to 22 October 2026 at 10:00 PM ICT.

Is Genesis the same as a token presale?

No. Genesis is a membership launch period. It is not an investment round, security offering or promise of token appreciation.

Will the card prices increase after Genesis?

The current intention is to keep the same enrollment prices. Genesis is differentiated by its launch-period benefits rather than a crossed-out price discount.

What do I receive after paying?

You receive the selected membership tier, applicable Welcome GRP, Genesis benefits where eligible, dashboard and community access, and Ambassador access. You do not immediately receive an active card.

Which tiers are available?

Silver — The Member, Gold — The Founder, Platinum — The Inner Circle and Titanium — The Reserve.

Which cards are physical?

Silver is virtual only. Gold and Platinum are Premium Physical Cards using issuer-approved plastic/polymer. Titanium is the Premium Metal Card.

Does Gold — The Founder make me a company founder?

No. The Founder is a branding subtitle only and provides no ownership, equity, governance or investment rights.

What is Welcome GRP?

Welcome GRP is the launch allocation attached to each Genesis tier after confirmed payment: 2,500, 10,000, 25,000 or 50,000.

11 Complete FAQ

What is GRP?

GRP is a non-transferable loyalty point used for available catalog rewards. It is not cash, crypto, e-money or an investment.

Can GRP be sold or withdrawn?

No. GRP cannot be sold, transferred, withdrawn or exchanged for tokens or stablecoins.

How is GRP earned?

Current card-spend rates are 4, 5, 6 and 8 GRP per eligible \$1 for Silver, Gold, Platinum and Titanium, subject to monthly limits and validation.

What can I redeem with GRP?

Potential categories include dining, wellness, events, merchandise, partner services, fee discounts and limited reward drops. Availability varies.

How does Genesis cashback work?

The selected tier receives an enhanced rate for the first three monthly cycles beginning from the first eligible settled card purchase.

Are there cashback limits?

Yes. Genesis monthly caps are \$5 / \$15 / \$30 / \$50 and Standard-season caps are \$2 / \$6 / \$12 / \$25 for Silver, Gold, Platinum and Titanium. Your tier's cap is confirmed in checkout and the Cashback Terms.

When does cashback start?

It starts from the first eligible settled card purchase after activation, not from the Genesis reservation payment.

What happens after the three Genesis cycles?

The account moves to the then-current Standard Reward Season.

Which transactions do not earn cashback?

Common exclusions include top-ups, ATM withdrawals, fees, transfers, cash equivalents, crypto purchases, gambling, refunds, reversals, chargebacks and abusive activity.

Are Genesis top-ups free?

Within the tier allowance, the GVC top-up service fee is 0%. Third-party blockchain, provider or conversion costs may still apply. A 2% GVC fee applies above the allowance.

What payment assets are accepted for Genesis?

USDT and USDC on BNB Smart Chain.

Can I pay with GVC tokens?

No. GVC token is not accepted for the Genesis Card checkout.

What if I send the wrong token or use the wrong network?

Recovery is not guaranteed. Contact official support with the transaction hash. Actual recovery and network costs may apply.

What if I underpay?

The order is marked Payment Short and the remaining balance must be completed before benefits are confirmed.

What if I overpay?

Eligible excess may be refunded less costs or applied to an approved upgrade or additional order.

Is card issuance guaranteed?

No. Issuance requires KYC, supported-country eligibility, provider approval and the live card program.

When will KYC happen?

KYC will be requested when the provider and card program are ready for the member's stage and country.

Which countries are supported?

The final supported-country list will be published after provider confirmation. A Genesis reservation does not guarantee availability in every country.

How old must I be?

The intended minimum age is 18, unless the provider requires a higher age.

What is the Ambassador Program?

It is a referral program for eligible introductions to unique verified third-party buyers, with rates ranging from 10% to 20% on future eligible sales.

11 Complete FAQ

Can I refer myself?

No. Self-referrals, own additional cards, own upgrades and own renewals do not qualify.

Are Ambassador earnings guaranteed?

No. Calculator results are illustrative. Commission remains subject to validation, refunds, chargebacks and program terms.

Do Ambassador levels come with rewards other than a higher rate?

Yes. Each level awards a one-time GRP bonus. Level bonus GRP is separate from the Welcome GRP attached to your membership tier, and each level bonus is awarded once.

When does the membership year begin?

At successful card-program activation, not at Genesis payment.

What are the annual renewal fees?

Silver \$49, Gold \$149, Platinum \$249 and Titanium \$499.

What happens if I do not renew?

Active tier benefits, premium support and Titanium Concierge pause. Other card and account effects depend on the live provider program.

Can I get a change-of-mind refund?

Generally no after confirmed blockchain payment. Limited refund cases are described in the Refund Policy.

Will Titanium definitely be metal?

Titanium is positioned as the Premium Metal Card. Final production, contactless, weight, thickness and manufacturing details remain subject to issuer and manufacturing approval.

Does the concept artwork show the final card?

Not necessarily. Final artwork, network branding, materials and production details may change before issuance.

How will I receive updates?

Through the official website, dashboard, Telegram announcement channel, X, WhatsApp and other official GVC communications.

How do I contact support?

Email support@gvcecosystem.com and use only official channels linked from <https://www.gvctoken.com/>.

12 Glossary and Document Priority

Genesis Enrollment	The initial 90-day GVC Card membership launch period.
Standard Enrollment	The membership period after Genesis under the current Standard terms.
Welcome GRP	The tier-based GRP allocation after eligible Genesis payment confirmation.
GRP	Non-transferable GVC loyalty points.
Card-active cycle	A monthly cashback cycle measured from the first eligible settled card purchase.
Eligible settled purchase	A qualifying retail transaction that has completed settlement and passed validation.
Provider	The external card, issuer, KYC, top-up or infrastructure company supporting the live program.
Member in good standing	A member who is verified where required, active, not suspended and compliant with program terms.

DOCUMENT PRIORITY

- This Member Guide is written for clarity and education.
- The separate Legal Terms, Policies & Disclosures document controls where a detailed legal provision differs.
- The checkout order summary controls the exact selected tier, price, cashback limit, renewal amount, payment asset and network accepted for that order.

✉ SUPPORT

support@gvcecosystem.com

🌐 WEBSITE

<https://www.gvctoken.com/>

