[Confidential]



REVENUE ASSURANCE DOCUMENT

XtraCash SERVICE

Orange Congo

August 2026

Table of Contents

1. DEFINITIONS 3
2. Business Rules 4
3. Loan Provision & Recovery 6
3.1. Example with full loan recovery within the maturity period 7
3.2. Example with a partial and full loan recovery within the maturity period 8
3.3. Example with a partial loan recovery within the maturity period and a full loan recovery in the rollover period 9
4. Monthly invoicing and payment process 10
4.1. Invoicing and payment: Orange Fees 10
5.Monthly invoicing and payment process 12
5.1 MONTHLY_DATA report 12

1. DEFINITIONS

Each loan granted belongs to one of the following four periods:

Maturity period: the first period of the loan. During this period, a set-up fee and a daily interest will be applied. Only the user can initiate a repayment during this period. At the end of maturity, an Optasia initiated repayment is triggered once and then a LIEN is applied until the loan is fully repaid or the wallet is closed.

Grace period: the period following the maturity period which is given in case the customer missed the payment (full or partial balance remains outstanding), lasting 2 days. Neither interest nor fees are charged during this period.

Rollover period: the period following the grace period, lasts until the 42nd day from loan disbursement. A 1% interest will be charged daily on outstanding principal amount and until the end of the rollover period. LIEN will be updated after charges are applied.

Collection period: the period following the rollover period. Fees or interest are no longer accrued. Loan will remain in collection until it is fully repaid or until defaulted.

2. BUSINESS RULES

BR.1	The XtraCash service will be available to customers of Orange under the REVENDSA and MERCH categories.
BR.2	For customers that qualify, a credit limit may be granted up to which they can request a loan.
BR.3	Each customer can apply for one loan up to his credit limit.
BR.4	The day the loan is disbursed is considered day 1, which is also the day on which the maturity period begins.
BR.5	A notification will be sent by Optasia regarding the provision and the recovery of the loan.
BR.6	The full loan amount is disbursed. The customer incurs a set-up fee liability, and daily interest on the outstanding principal amount begins accruing from the time of disbursement. Both the set-up fee and the daily interest are subject to 16% VAT.
BR.7	If the loan is not fully recovered until the start of the rollover period, a daily rollover interest will be charged on the outstanding principal amount, starting on the day the rollover period begins, until full repayment is received or the rollover period ends. Fees and interest will not be charged during the collection period.
BR.8	Principal (loan) amount will be recovered before interest and fee. Interest will be recovered before fee. Both interest and fee recovered amounts will contain pro-rata VAT.
BR.9	On the maturity end of each loan, an Optasia initiated repayment is triggered to recover the amount due from the users' account. Then, a LIEN will be applied until the loan is fully repaid or the wallet is closed.
BR.10	When LIEN is applied to a customer's wallet, all outgoing transactions are blocked. When the wallet is credited, the customer has the option to repay manually and lift the block (upon full repayment), or a scheduled system debit will perform the collection.

BR.11 The loan denominations and fees are summarized in the table below:

	Optasia Product Construct	
	Product 1: 30 Days CDF	**Product 2: 30 Days USD**
Disbursement		
Setup Fee (VAT Exclusive)	5.00%	
Setup Fee (VAT Inclusive)	5.80%	
Interest (VAT Exclusive)	0.3% (Daily)	
Interest (VAT Inclusive)	0.348%	
Term / Maturity	30 Days	
Min Loan Amount	CDF 1,000	USD 1
Max Loan Amount	CDF 3,000,000	USD 1,000
Recovery & Rollover		
Grace Period	2 Days	
Rollover Start Day	Maturity + 3	
Rollover Period	10 Days	
Rollover Interest (VAT Exclusive)	1.00% Daily	
Rollover Interest (VAT Inclusive)	1.16%	
Lien-Start	Maturity end	
Lien-end	Until Loan is fully repaid or Wallet recycles.	
Collection Start Day	43	

3. LOAN PROVISION & RECOVERY

The tables below show examples of how the solution modifies the customer's account and Optasia account balances. Also, how the customer's loan accounts (loan amount, daily interest, and fees) on Optasia side are modified accordingly.

3.1. Example with full loan recovery within the maturity period

Step	Day	Description	CONGO ORANGE	OPTASIA		
			Customer's Wallet Account	Tracking Loan Account (Principal)	Tracking Loan Account (Daily interest)	Tracking Loan Account (Fees)
0	1	Initial balance	0.00	0.00	0.00	0.00
1	1	Customer gets a 30 - Day USD loan of 1,000	1,000.00	1,000.00	0.00	0.00
2	1	Set-up fee is applied (plus 16% VAT)	1,000.00	1,000.00	0.00	58.00
3	1	Daily interest is applied (plus 16 % VAT)	1,000.00	1,000.00	3.48	58.00
4	2	Daily interest is applied	1,000.00	1,000.00	6.96	58.00
5	3	Daily interest is applied	1,000.00	1,000.00	10.44	58.00
6	3	Customer uses USD 1,000	0.00	1,000.00	10.44	58.00
7	4	Daily interest is applied	0.00	1,000.00	13.92	58.00
8	4	Customer deposits USD 1,200 to his account	1,200.00	1,000.00	13.92	58.00
9	4	Customer initiates a repayment of USD 1,071.92 - USD 1,000 principal are deducted from customer's wallet. Then, USD 13.92 (daily interest plus VAT). Finally, USD 58.00 as fees plus VAT are deducted from customer's wallet. Loan is fully recovered.	128.08	0.00	0.00	0.00

3.2. Example with a partial and full loan recovery within the maturity period

Step	Day	Description	CONGO ORANGE	OPTASIA		
			Customer's Wallet Account	Tracking Loan Account (Principal)	Tracking Loan Account (Weekly interest)	Tracking Loan Account (Fees)
0	1	Initial balance	0.00	0.00	0.00	0.00
1	1	Customer gets a 30 days loan of USD 1,000	1,000.00	1,000.00	0.00	0.00
2	1	Set-up fee is applied (plus 16% VAT)	1,000.00	1,000.00	0.00	58.00
3	1	Daily Interest is applied	1,000.00	1,000.00	3.48	58.00
4	2	Customer uses USD 700	300.00	1,000.00	3.48	58.00
5	2	Daily interest is applied	300.00	1,000.00	6.96	58.00
6	3	Customer deposits USD 300 to his account	600.00	1,000.00	6.96	58.00
7	3	Customer initiates a repayment of USD 600 - USD 600 principal are deducted from customer's wallet. Loan is partialy recovered.	0.00	400.00	6.96	58.00
8	3	Daily Interest is applied	0.00	400.00	8.35	58.00
9	4	Customer deposits USD 500 to his account.	500.00	400.00	8.35	58.00
10	4	Customer initiates a repayment of USD 466.35 - USD 400 of principal is deducted, then usd 8.35 of total daily interest plus VAT. Finally, USD 58 is deducted as total Fees plus VAT. Loan is fully recovered	33.65	0.00	0.00	0.00

3.3. Example with a partial loan recovery within the maturity period and a full loan recovery in the rollover period

Step	Day	Description	CONGO ORANGE	OPTASIA		
			Customer's Wallet Account	Tracking Loan Account (Principal)	Tracking Loan Account (Interest)	Tracking Loan Account (Fees)
0	1	Initial balance	500.00	0.00	0.00	0.00
1	1	Customer gets a 30-day USD loan of USD 1,000	1,500.00	1,000.00	0.00	0.00
2	1	Set-up fee is applied (plus 16% VAT)	1,500.00	1,000.00	0.00	58.00
3	1	Daily Interest is applied (plus 16% VAT)	1,500.00	1,000.00	3.48	58.00
4	2	Customer uses USD 800	700.00	1,000.00	3.48	58.00
5	2	Daily Interest is applied (plus 16% VAT)	700.00	1,000.00	6.96	58.00
6	2	Customer initiates a repayment of USD 500 - USD 500 of Principal is deducted from Wallet. Loan is partially repaid.	200.00	500.00	6.96	58.00
7	30	28 days passed. Daily interest has accrued for 28 days.	200.00	500.00	55.68	58.00
8	30	Optasia initiated repayment triggered - USD 200 principal are deducted from customer's wallet	0.00	300.00	55.68	58.00
9	30	LIEN of USD 413.68 is applied to customer's wallet	0.00	300.00	55.68	58.00
10	33	Rollover interest is applied (plus 16% VAT)	0.00	300.00	59.16	58.00
11	33	LIEN gets updated to USD 417.16	0.00	300.00	59.16	58.00
12	34	Customer deposits USD 500	500.00	300.00	59.16	58.00
13	34	Rollover interest is applied (plus 16% VAT)	500.00	300.00	62.64	58.00
14	34	LIEN gets updated to USD 420.24	500.00	300.00	62.64	58.00
15	34	Collection from Optasia - initiated repayment due to LIEN of USD 420.64 - 300 principal plus 62.64 in daily and rollover interest plus 58 in fees (including VAT) are deducted from customer's wallet and loan is fully recovered.	79.36	0.00	0.00	0.00
16	34	LIEN is removed from customer's wallet	79.36	0.00	0.00	0.00

4. MONTHLY INVOICING AND PAYMENT PROCESS

4.1. Invoicing and payment: Orange Fees

Step	Month Day	Activity	Objective	Owner
Step 1	Within the first 5 calendar days of each month	Orange Congo will issue an invoice for the previous calendar month. Attached to the invoice will be MONTHLY_DATA in excel format.	Formal notification of payment expected based on figures from the Orange Congo system.	Orange Congo
Step 2	Within 5 days from Step 1	Optasia to issue declaration report to include: - Orange Congo figures in excel format - Optasia figures in excel format - Difference in the two figures (amount & %) - Dataset in day-on-day structure as MONTHLY_DATA in excel format.	Optasia to run its reports internally and compare with MONTHLY_RECON_DATA file provided with the invoice. If the variance is less than 0.1% then Orange Congo will accept Optasia figures as full and final.	Optasia
Step 3 *If variance is greater than 0.1%*	Within 2 days from Step 2	Orange Congo initiates detailed reconciliation process with Optasia. Orange Congo and Optasia to exchange detailed report for each day with variance greater than 0.1%, the previous and next day. Orange will provide full transaction details. Upon approval from Optasia, a sample of one or more days may be selected.	A variance of over 0.1% has been identified and to be resolved within 14 days from date initiated.	Orange Congo
Step 3a	Within 5 days from Step 3	Optasia to provide detailed report for the days included in the report of Step 3, indicating the transactions not found in Orange Congo reports and the transactions not found in Optasia report. For the transactions not found in Orange Congo reports, Optasia will provide customer id, timestamp, amount and transaction ID		Optasia

Step 3b	Within 7 days from Step 3a	Orange Congo agrees to Optasia figures.		Orange Congo
Step 3c	Within 7 days from Step 3a	Orange Congo disagrees to Optasia figures.		Orange Congo
Step 3d *In case of disagreement*	Within 14 days from Step 3	Orange Congo engages independent auditors (as stated in the contract).		Orange Congo
Step 4	Day 30 from step 1	Orange Congo receives funds in bank account of undisputed figure.	Payment made.	Optasia

5.MONTHLY INVOICING AND PAYMENT PROCESS

5.1 MONTHLY_DATA report

Date	Loan Amount	Repayment Amount
01-Jan-26	9,375,792	9,188,276
02-Jan-26	8,623,752	8,451,277
03-Jan-26	9,801,974	9,605,935
04-Jan-26	9,507,172	9,317,029
05-Jan-26	8,757,231	8,582,086
06-Jan-26	4,233,678	4,149,004
07-Jan-26	5,490,071	5,380,270
08-Jan-26	9,176,710	8,993,176
09-Jan-26	8,146,512	7,983,582
10-Jan-26	8,087,631	7,925,878
11-Jan-26	6,835,545	6,698,834
12-Jan-26	7,479,090	7,329,508
13-Jan-26	6,039,312	5,918,526
14-Jan-26	8,432,552	8,263,901
15-Jan-26	4,237,228	4,152,483
16-Jan-26	4,679,871	4,586,274
17-Jan-26	7,610,542	7,458,331
18-Jan-26	4,572,891	4,481,433
19-Jan-26	9,062,232	8,880,987
20-Jan-26	9,408,647	9,220,474
21-Jan-26	7,188,480	7,044,710
22-Jan-26	9,624,854	9,432,357
23-Jan-26	4,229,868	4,145,271
24-Jan-26	8,697,556	8,523,605
25-Jan-26	9,571,013	9,379,593
26-Jan-26	8,431,164	8,262,541
27-Jan-26	7,694,250	7,540,365
28-Jan-26	7,798,697	7,642,723
29-Jan-26	9,316,955	9,130,616
30-Jan-26	5,483,531	5,373,860
31-Jan-26	9,371,847	9,184,410

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