



Document No.: EN 005-2024

SOSNA GEMS INVESTMENTS INC.

7901 4th St N, Ste 300, St. Petersburg, FL, 33702, USA

EIN: 32-0763482

Legal Form: Corporation

Document No.: EN 005/2025

Document Title: General Terms and Conditions (GTC)

Date of Issue: February 15, 2024

Effective From: February 15, 2024

Prepared by: Legal Department

1. GENERAL PROVISIONS

1.1 These General Terms and Conditions (“Terms”) govern all legal relationships between **SOSNA GEMS INVESTMENTS INC.** (“the Company”) and its clients, partners, and investors in connection with the trade and investment in gemstones, precious metals, jewelry, and digital assets.

1.2 The Company is incorporated in the State of Florida, USA, and operates under federal and state regulations, including **SEC Regulation D Rule 506(c)** and **Regulation S**.

1.3 These Terms are legally binding for all transactions, agreements, orders, investments, and services provided by the Company.

2. SCOPE OF BUSINESS

2.1 The Company offers trade in certified investment-grade gemstones, including:

- Ruby
- Sapphire
- Emerald
- Tanzanite

2.2 The Company also trades in gold and silver jewelry set with natural gemstones.

2.3 The Company offers secure **vault storage services** for gemstones, including full-value insurance and custody management.

2.4 Investment gemstones may be purchased using digital assets – specifically **GEMS Tokens**, which function as an internal means of payment on the Company’s platform.

3. PAYMENT TERMS

3.1 Accepted payment methods:

- USD, EUR (at current exchange rate)
- GEMS Tokens (valued based on current market rates)
- Bank wire transfer
- Credit and debit cards, PayPal, Stripe

3.2 Payment conditions:

- All products, services, and investments must be prepaid in full
 - Custom orders require 100% advance payment
 - Late payment penalties:
 - 3% after 5 days
 - 5% after 10 days
 - After 30 days: cancellation and 10% cancellation fee
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4. DELIVERY AND TRANSFER OF OWNERSHIP

4.1 Delivery options:

- Insured courier service (FedEx, UPS, DHL)
- Personal pickup (by appointment only)
- VIP delivery with security escort (for a fee)

4.2 Transfer of ownership:

- Ownership transfers to the buyer upon full payment and successful delivery

4.3 Vault storage:

- Available only for gemstones purchased from the Company
 - Fully insured during storage
 - Storage fees apply according to the current price list
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5. INVESTMENT TERMS AND BUYBACKS

5.1 Buyback policy:

- Investment-grade gemstones may be submitted for buyback by the Company
- The buyback price is determined based on current market value
- Fees:
 - Express buyback within 5 business days = 10% fee
 - Standard buyback within 30 days = 2% fee

5.2 Transfer of investment:

- The investment may be transferred to another investor, provided that the new investor is registered and verified in accordance with the Company's **AML/KYC** policies
 - Ownership updates must be registered in the Company's internal system
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6. COMPLIANCE AND LEGAL FRAMEWORK

6.1 AML / KYC compliance:

- All clients and investors are subject to strict identity verification under applicable **Anti-Money Laundering (AML)** and **Know Your Customer (KYC)** regulations
- Extended verification is required for transactions exceeding USD 100,000

6.2 Dispute resolution:

- Primary jurisdiction is the **State of Florida, USA**
 - All disputes shall be resolved by **binding arbitration** under the rules of the **American Arbitration Association (AAA)**
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Approved on behalf of the Company:

Date: February 15, 2024

Martin Sosna

Chief Executive Officer (CEO) and Member of the Board of Directors

SOSNA GEMS INVESTMENTS INC.