

MEMORANDUM OF UNDERSTANDING

FINANCIAL PARTNERSHIP & GLOBAL SWIFT CORRESPONDENT INTEGRATION

NVC Fund Bank Holding Trust · ACE Investment Bank Limited · SWIFT AIBMMYKLXXX · Labuan FSA · May 14, 2026

MOU No.:	Classification:	Jurisdiction:
NVC-AIBL-MOU-2026-001	Confidential	UCC Constitutional Common Law · Malaysia (Labuan)
Status:	Effective:	
Pending AIBL Countersignature	May 14, 2026	

PARTY A — SUBMITTING INSTITUTION

NVC Fund Bank Holding Trust

Address: 100 Crescent Court, Suite 700, Dallas, TX 75201, USA

Platform: nvcfund.com

Settlement: **NVCT** — ERC-20, Base Mainnet · 1 NVCT = 1 USD

Contract: 0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37

Treasury: **\$30 Trillion pre-minted**

Signatory: Frank O. Ekejija

Contact: compliance@nvcfund.com · +1 (214) 532-5773



PARTY B — GLOBAL SWIFT CORRESPONDENT GATEWAY

ACE Investment Bank Limited (AIBL)

Address: Wisma UOA Damansara II, Kuala Lumpur, Malaysia

SWIFT Code: **AIBMMYKLXXX** (obtained 23 December 2022)

Regulator: **Labuan FSA** — Licensed 3 January 2017

Digital Assets: Labuan FSA approved — May 2022

Islamic Banking: LFSSA Act 2010 — January 2020

FTAM Link: Correspondent of FT Asset Management KB

Website: aceinvestmentbank.com

RECITALS

WHEREAS

NVC Fund Bank Holding Trust is a sovereign commercial bank holding trust backed by a \$30 Trillion pre-minted NVCT trust estate on Base Mainnet (ERC-20 contract 0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37), with a financial services platform at nvcfund.com, offering capital market instruments including Bank Guarantees, Standby Letters of Credit, and Sovereign Finance Certificates;

WHEREAS

ACE Investment Bank Limited (AIBL) is a Labuan FSA-licensed investment bank (3 January 2017) with full SWIFT membership (AIBMMYKLXXX, 23 December 2022), Labuan FSA digital asset brokering approval (May 2022), and Labuan Islamic investment banking licence (January 2020), and is an established correspondent of FT Asset Management KB (Stockholm, Sweden), with whom NVC Fund holds Partnership MOU Ref: NVC-FTAM-MOU-2026-001;

WHEREAS

Both Parties desire to formalise AIBL's roles as: (i) NVC Fund's global SWIFT-capable correspondent gateway; (ii) a Labuan FSA-licensed NVCT digital asset liquidity bridge; and (iii) a distributor of NVC Fund capital instruments via SWIFT MT760 to beneficiaries worldwide; **NOW THEREFORE**, the Parties agree as follows.

ARTICLE 1 — PURPOSE AND SCOPE

1.1

This MOU formalises AIBL as NVC Fund's primary global SWIFT-capable correspondent and digital asset gateway. The scope encompasses: SWIFT MT760 transmission of NVC Fund capital instruments to beneficiaries worldwide; NVCT digital asset liquidity conversion between on-chain NVCT and fiat currencies under AIBL's Labuan FSA digital asset licence; Islamic finance instrument distribution; SWIFT POF/RWA message services for NVC Fund treasury validation; and FATF-compliant AML/KYC procedures across all activities.

1.2

This MOU does not constitute a legally binding contract but establishes the intent of both Parties to negotiate and execute definitive agreements within ninety (90) days of execution.

ARTICLE 2 — AIBL AS NVC FUND SWIFT CORRESPONDENT GATEWAY

2.1

AIBL (SWIFT: AIBMMYKLXXX) shall serve as NVC Fund's global SWIFT correspondent gateway. AIBL shall transmit SWIFT MT760 messages — NVC Fund Bank Guarantees and Standby Letters of Credit — to designated beneficiaries worldwide upon written instruction from NVC Fund's authorised signatory, with prior FATF KYC on each beneficiary. AIBL's SWIFT membership is inherently global; no geographic restriction applies to beneficiary selection.

2.2

AIBL shall issue SWIFT MT799 Proof of Funds and Readiness/Willingness/Ability (RWA) messages confirming NVC Fund's \$30 Trillion NVCT treasury position where required by counterparties for deal validation.

ARTICLE 3 — NVCT DIGITAL ASSET LIQUIDITY BRIDGE

3.1

Under its Labuan FSA digital asset brokering licence (May 2022), AIBL shall act as a licensed fiat on/off ramp for NVCT (ERC-20, Base Mainnet, contract 0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37, 1 NVCT = 1 USD fixed parity).

3.2

Inbound (Fiat → NVCT): Institutional clients globally transfer fiat to AIBL's designated account; AIBL notifies NVC Fund's platform; NVC Fund transfers equivalent NVCT via transfer () on Base Mainnet to the client's designated wallet. **Outbound (NVCT → Fiat):** NVC Fund clients instruct AIBL to liquidate NVCT positions; AIBL coordinates on-chain receipt and delivers fiat to the client's designated bank account under Labuan FSA authority. No new NVCT shall be minted under any circumstances.

ARTICLE 4 — TRIANGLE NETWORK VIA FTAM

4.1

AIBL is a correspondent of FT Asset Management KB (FTAM), Stockholm, Sweden. NVC Fund maintains a partnership with FTAM (Ref: NVC-FTAM-MOU-2026-001). The three-node structure — NVC Fund (NVCT) → FTAM (JSON API) → AIBL (SWIFT + Digital Asset) — extends NVC Fund's global SWIFT reach worldwide. Transfers from FTAM's network destined for AIBL's service corridors shall be settled in NVCT on Base Mainnet and confirmed via the FTAM reservation protocol.

ARTICLE 5 — ISLAMIC FINANCE CORRIDORS

5.1

AIBL (Labuan Islamic Banking Licence, LFSSA Act 2010, January 2020) shall distribute Sharia-compliant structures of NVC Fund capital instruments into Muslim-majority markets across Southeast Asia, the Middle East, and Africa on NVC Fund's written instruction. All Islamic finance structures shall be reviewed by AIBL's Sharia committee prior to distribution.

ARTICLE 6 — SERVICES SUMMARY

Service	AIBL Role	Settlement	Regulatory Basis
SWIFT MT760	Transmit NVC Fund BGs & SBLCs to beneficiaries worldwide	NVCT on Base Mainnet	SWIFT AIBMMYKLXXX
SWIFT MT799 / POF	Issue NVC Fund treasury proof to counterparties	—	SWIFT AIBMMYKLXXX

Service	AIBL Role	Settlement	Regulatory Basis
Digital Asset Bridge	NVCT ↔ fiat liquidity conversion	transfer() on Base Mainnet	Labuan FSA (May 2022)
Islamic Finance	Sharia-compliant instrument distribution	NVCT on Base Mainnet	LFSSA Act 2010 (Jan 2020)
Trade Finance	Documentary credit & SBLC issuance for international trade	NVCT on Base Mainnet	Labuan FSA Inv. Banking
Custody Services	NVCT custody for institutional clients globally	Cold storage / multisig wallet	Labuan FSA (May 2022)

ARTICLE 7 — COMPLIANCE & AML/KYC

7.1

Both Parties shall maintain FATF-compliant AML/KYC procedures under their respective regulatory frameworks — Labuan FSA (AIBL) and applicable US trust law (NVC Fund). Each Party represents and warrants, as of the date of this Agreement and as of each transaction hereunder, that: (i) it is not, and none of its directors, officers, or beneficial owners is, named on the OFAC Specially Designated Nationals (SDN) List, the EU Consolidated Sanctions List, or any UN Security Council Consolidated List; (ii) it is not located in, organised in, or a national of any OFAC-sanctioned jurisdiction; and (iii) no transaction hereunder shall directly or indirectly benefit any sanctioned person, entity, or jurisdiction. Each Party acknowledges this representation is made under penalty of perjury and that a false certification constitutes grounds for immediate termination of this Agreement. Compliance contacts: NVC Fund — compliance@nvcfund.com; AIBL — contact via aceinvestmentbank.com.

ARTICLE 8 — GOVERNING LAW, TERM & DISPUTE RESOLUTION

8.1

Governed by: (i) UCC United States Constitutional Common Law of contract; (ii) applicable laws of Malaysia and Labuan FSA regulations; (iii) Laws of Dallas, Texas, USA. Disputes subject to 30-day good-faith negotiation; if unresolved, ICC arbitration with seat in Kuala Lumpur, Malaysia. Term: two (2) years, auto-renewing annually unless either Party provides 60 days' written notice of termination.

EXECUTION

IN WITNESS WHEREOF, the duly authorised representatives of both Parties have executed this Memorandum of Understanding as of the Effective Date first written above.

NVC FUND BANK HOLDING TRUST — PARTY A

Frank O. Ekejija

Authorised Signatory & Principal

NVC Fund Bank Holding Trust

compliance@nvcfund.com · +1 (214) 532-5773

Date: May 14, 2026

**ACE INVESTMENT BANK LIMITED —
PARTY B**

Pending Countersignature

Awaiting Authorised Signature

Authorised Representative

ACE Investment Bank Limited

Kuala Lumpur, Malaysia

SWIFT: AIBMMYKLXXX · Labuan FSA Licensed

Date: _____

Confidential. This MOU is issued exclusively between NVC Fund Bank Holding Trust and ACE Investment Bank Limited. It does not constitute a legally binding contract. Definitive agreements shall be executed within 90 days. AIBL is a Labuan FSA-regulated entity; all digital asset brokering activities subject to Labuan FSA oversight. Ref: NVC-AIBL-MOU-2026-001 · Governing law: UCC Constitutional Common Law · Malaysia (Labuan FSA) · Dallas, Texas, USA.