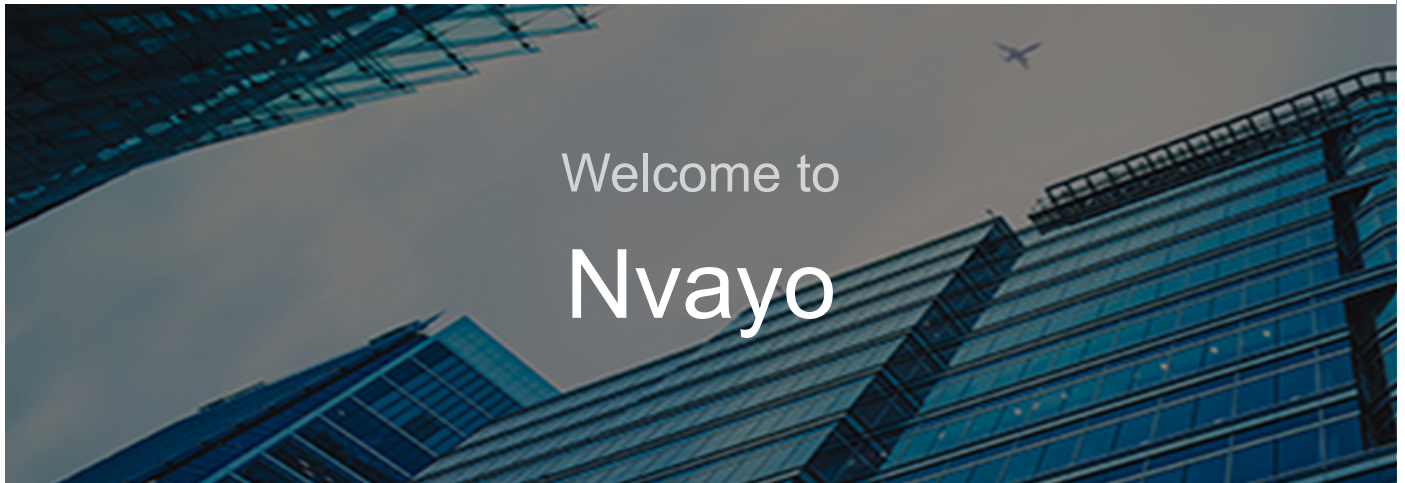


EXHIBIT A



Headquartered in London, Nvayo is an FCA regulated electronic money issuer providing financial services in multiple currencies to members of concierge and lifestyle services including the prestigious Aerae Lifestyle and ClubSwan programs. Powered by MasterCard™, payment cards issued by Nvayo are accepted around the globe.

Established in 2008, Nvayo specialises in making financial services quick and easy for our members through a wide range of innovative financial services including issuing electronic money, payment processing, foreign exchange dealing and issuance of premier payment cards.



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Nvayo Limited | 1 King William Street, EC4N 7AF, London



OUR SERVICES AND PROVIDERS

What is Nvayo and is my money safe?

Nvayo is a UK company registered in England and Wales and authorised by the Financial Conduct Authority to issue Electronic Money and is a Principal Member of Mastercard. Our authorisations and membership allow Nvayo to conduct various financial activities on behalf of its clients.

Money sent to Nvayo is recorded in an account in the client's name and held on deposit in UK and European banks in accordance with the Financial Services Authority requirements for Electronic Money issuers.

Nvayo is required by law to have procedures in place that prevent and detect illegal activities such as money laundering and fraud. This means Nvayo must know and understand our customers and the payment transactions they perform. The action we take aims to keep all parties safe. Before we open an account or perform a payment transaction for a client, we must satisfy our "know your customer" and "know your transaction" checks for the reasons explained earlier. Nvayo continually monitors the status of our clients and the activities they perform.

Nvayo is proud to be the driving solution of the private, secure and swift banking for these programs.



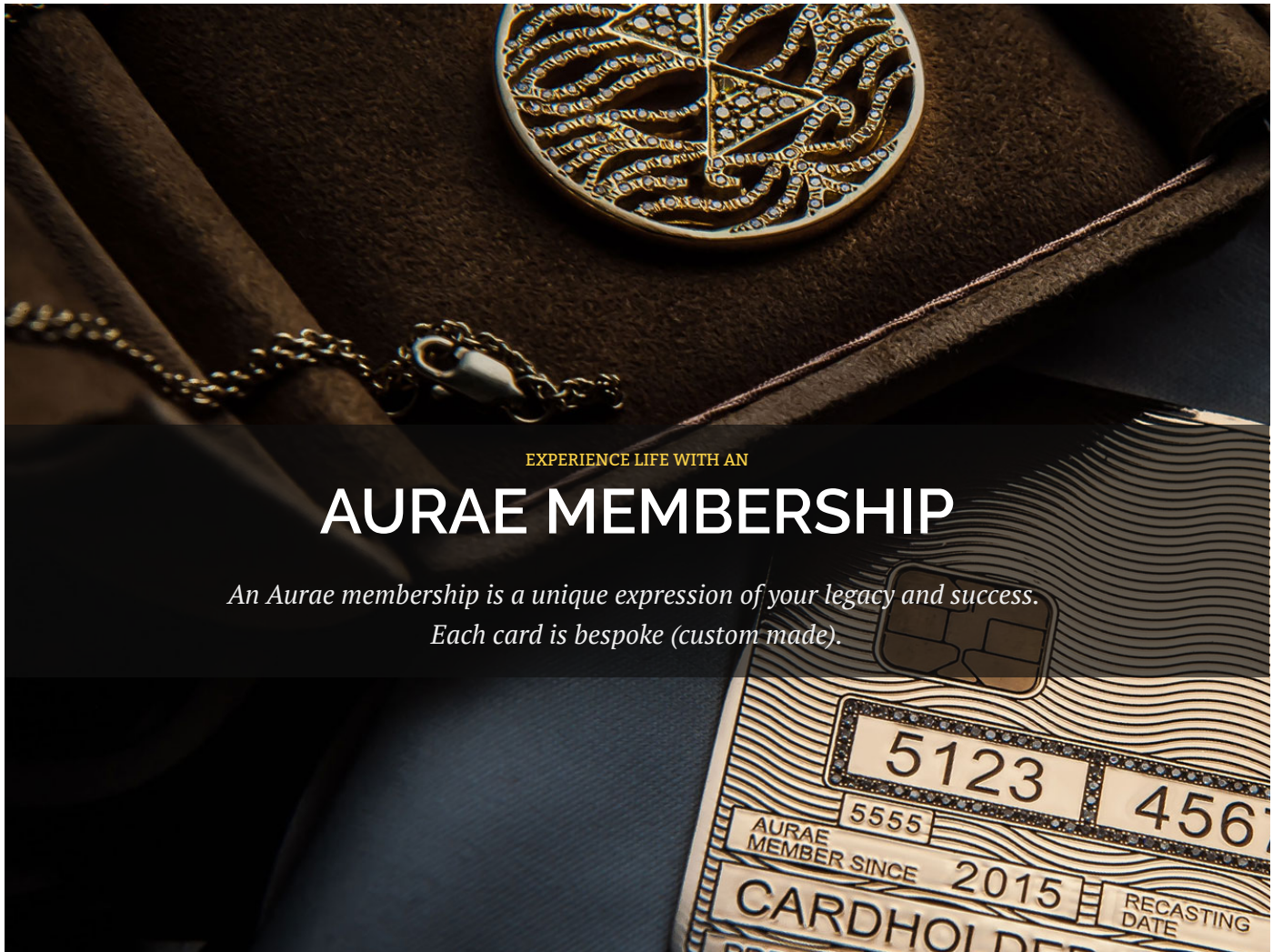
AURAE

Aurae is an exclusive and premium lifestyle membership program that includes a bespoke solid gold payment card and financial solutions catered specifically to ultra-high net worth individuals. Membership is by invitation only and includes access to Aurae's prestigious social calendar, concierge services, travel discounts, and financial services provided by Nvayo. Learn more about Aurae [here](#).



CLUBSWAN

ClubSwan is a luxury, members-only experience for digital citizens. Members have access to travel discounts, 24/7 virtual assistant, shopping services and financial services provided by Nvayo including money transfers, payment processing, and a multi-currency bank account. To learn more about ClubSwan [click here](#).



EXPERIENCE LIFE WITH AN

AURAE MEMBERSHIP

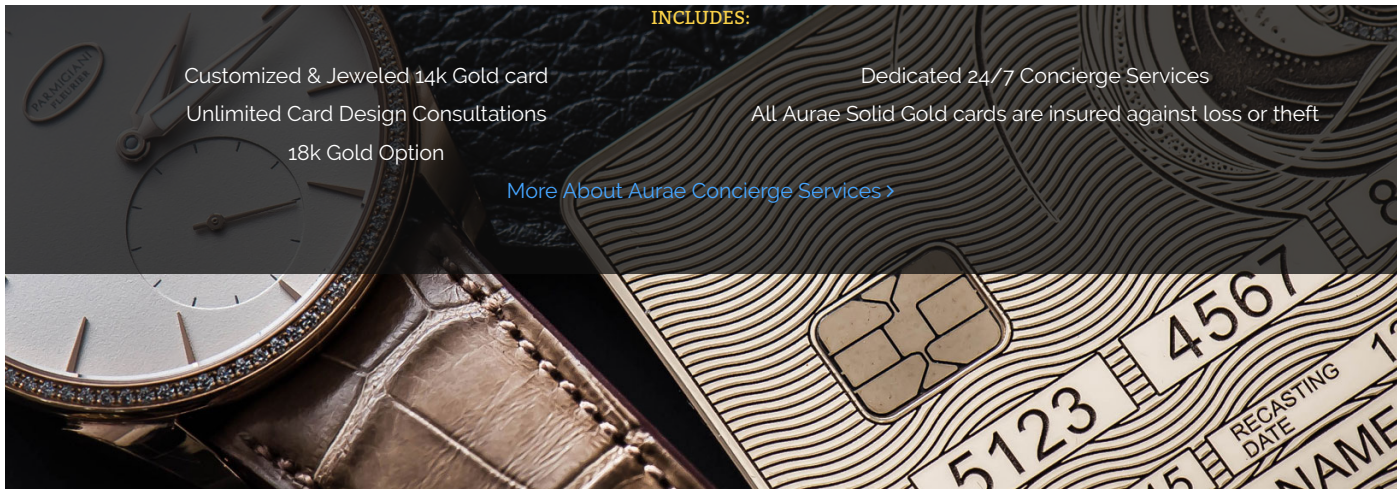
*An Aurae membership is a unique expression of your legacy and success.
Each card is bespoke (custom made).*

AURAE LIFESTYLE HAS THREE MEMBERSHIPS LEVELS



ELITE LIFESTYLE

Rub elbows with the elite as you attend the most exclusive events in over 115 countries world wide.



INCLUDES:

Customized & Jeweled 14k Gold card
 Unlimited Card Design Consultations
 18k Gold Option

Dedicated 24/7 Concierge Services
 All Aurae Solid Gold cards are insured against loss or theft

[More About Aurae Concierge Services >](#)

PRIVATE LIFESTYLE

For members who value bespoke design and travel accommodations

INCLUDES:

Customized & Jeweled 14k Gold card
 Limited Card Design Consultation
 Dedicated 24/7 Concierge Services
 All Aurae Solid Gold cards are insured against loss or theft

[More About Aurae Concierge Services >](#)

EXECUTIVE LIFESTYLE

Enjoy the elegance of our solid gold lion's head card

INCLUDES:

14k Gold Lions Head card
 Dedicated 24/7 Concierge Services
 All Aurae Solid Gold cards are insured against loss or theft

[More About Aurae Concierge Services >](#)

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