

USER AGREEMENT (PUBLIC OFFER)

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Pascal Trading Limited / 帕斯卡貿易有限公司, a company incorporated under the laws of Hong Kong (hereinafter referred to as the "Operator"), hereby offers individuals (hereinafter referred to as the "Client") to enter into this User Agreement on the terms of a public offer (hereinafter referred to as the "Agreement" / "Offer").

The technological foundation, backend data routing and IT infrastructure of the Platform are provided by a regional financial technology partner, GreenGo Asia Limited Liability Company (GreenGo Asia LLC), TIN 01607202510136 (hereinafter referred to as the "Technology Partner"), pursuant to a bilateral Technical Integration and Commercial Partnership Agreement.

Unconditional acceptance of the terms of this Offer occurs when the Client pays the Service Fee through the integrated technical services of the Platform.

The Client confirms that the terms of the Offer are accepted in full, without any exclusions or reservations. The Client fully understands the meaning of the terms and expressions used herein in accordance with their interpretation set out in the Agreement and, where no such interpretation is provided, in accordance with the laws, regulations and business customs of Hong Kong.

The Agreement does not require bilateral execution in hard copy and has full legal force in electronic form.

TERMS AND DEFINITIONS

- Platform — an information system comprising a software and hardware complex, a retail interface and a Personal Account hosted under the domain name <https://osago.hk> (hereinafter referred to as the "Website"). The Platform operates as a recommendation service and service aggregator for motorists travelling abroad.
- Regional Operator — a third-party authorised and licensed institution (organisation/insurance company) registered in the destination country (Kazakhstan, Uzbekistan, Kyrgyzstan), providing final border-related services, road vouchers and road insurance policies.
- Client — a legally capable individual accessing the Platform for the purpose of automated calculation, ordering and payment for Service Products offered by Regional Operators.
- Registration — completion by the Client of a sequence of actions aimed at creating a Personal Account on the Platform.
- Personal Account — a secure personal section of the Platform created upon Registration, enabling the Client to manage orders, enter vehicle technical data and track the status of Service Product preparation.
- Service Product (Voucher) — a cross-border road voucher, border motor insurance document or road policy prepared by a Regional Operator on the basis of data provided by the Client.
- Service Fee (Service Charge) — funds paid by the Client to the Operator for access to the Platform's IT interface, data processing, online services and technical integration with the Technology Partner's gateways.

1. GENERAL TERMS AND STATUS OF THE PARTIES

1.1. Using the functionality of the Platform, the Client performs automated selection of terms, enters data and pays for Service Products through the integrated technical and payment services of the Platform.

1.2. The final Service Product is prepared, issued and provided exclusively by the Regional Operator of the destination country.

1.3. The Platform provides exclusively technical and informational capabilities for interaction between the Client and the systems of Regional Operators through the IT infrastructure of the Technology Partner.

1.4. Status limitation: the Platform Operator (Pascal Trading Limited) operates exclusively as an IT integrator and e-commerce service provider. The Operator is not an insurance company, insurance broker, financial agent or underwriter, does not assume financial risks relating to insurance coverage, and does not conduct regulated financial or insurance activities in Hong Kong or any other jurisdiction.

1.5. The Platform provides a technical interface for processing payments. Client payments are processed through international payment services integrated into the Platform, including authorised payment operators in Hong Kong.

1.6. By accepting the terms of this Offer, the Client expressly consents to:

- Automated processing and cross-border transfer of the Client's personal and technical data to the Technology Partner and Regional Operators for the preparation of Service Products;
- Payment of the Service Fee and the cost of ordered Service Products in the selected currency through the payment interface.

2. ORDERING AND PAYMENT PROCEDURE

2.1. Using the interactive modules of the Platform, the Client independently completes an Application and enters the technical specifications of the vehicle and the Client's personal details.

2.2. The total price is calculated automatically based on the tariffs of the Regional Operators and the Platform Service Fee.

2.3. Payment is made by the Client on a cashless basis through the Platform's payment interface. The principal settlement currency for Clients may be Chinese yuan (RMB) or another currency available through the payment gateway.

2.4. Following successful confirmation of the transaction by the payment system and technical validation by the Technology Partner, the completed Service Product (Voucher) is sent to the Client's email address and displayed in the Client's Personal Account.

3. REGISTRATION ON THE PLATFORM

3.1. To make full use of the services, the Client completes the Registration procedure:

- clicks the "Register" button on the Website;
- provides surname, given name, email address, telephone number, gender, passport details, permanent residence/registration address and vehicle technical specifications;
- confirms Registration by means of a verification code or authorisation message.

3.2. Access to the Personal Account is provided immediately upon completion of Registration. All actions performed in the Personal Account using the Client's credentials shall be deemed to have been performed by the Client. The Client must maintain strict confidentiality of the Client's authentication credentials.

4. RIGHTS, OBLIGATIONS AND LIMITATION OF LIABILITY

4.1. The Client shall:

- ensure the complete accuracy, completeness and correctness of all personal and technical data entered in the application form;
- not use the Platform's IT interfaces for unlawful purposes.

4.2. The Platform Operator shall:

- ensure uninterrupted access to the Personal Account and technical operability of the interfaces, except during scheduled maintenance periods;
- ensure correct transmission of IT traffic and data to the Technology Partner's gateways.

4.3. The Platform is provided on an "as is" basis. The Operator does not warrant that the functionality of the Platform will fully meet the Client's subjective expectations, operate continuously or be free of software errors.

4.4. The Operator shall not be liable for the failure to issue, delay in issuance or cancellation of Service Products by Regional Operators where caused by technical failures in third-party government registries, inaccurate data provided by the Client or force majeure events.

4.5. The Operator shall not be liable for interruptions in international communication channels, backbone Internet providers, routing systems or failures caused by hacker attacks.

5. INFORMATION EXCHANGE

5.1. The Parties recognise the exchange of electronic documents, notifications in the Personal Account and emails as legally significant. Electronic confirmations and Platform system logs shall be recognised as the equivalent of a simple electronic signature.

5.2. Official requests, applications and claims shall be sent by the Parties by email (for the Operator: help@osago.hk) or by courier/postal service to the Parties' official addresses.

6. PERSONAL DATA PROTECTION

6.1. The collection, storage, processing and cross-border transfer of Clients' personal data shall be carried out by the Operator in strict accordance with the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO") of Hong Kong.

6.2. The full rules, purposes, methods, retention periods and conditions for providing data to third parties (including the Technology Partner and Regional Operators) are governed by the Privacy Policy, which forms an integral part of this Agreement. The current version of the Privacy Policy is always available at: <https://osago.hk>.

7. TERM AND AMENDMENT OF THE OFFER

7.1. The Agreement enters into force upon the Client's acceptance (payment) and remains valid for 1 (one) year. If neither Party gives notice of termination at least 30 days before the end of the term, the Agreement shall automatically renew for an equivalent period.

7.2. The Operator has the right to amend the text of this Agreement unilaterally. A new version enters into force on the day following its publication on the Website.

8. GOVERNING LAW AND DISPUTE RESOLUTION

8.1. The substantive and procedural laws of Hong Kong (Hong Kong SAR) shall exclusively govern the relations between the Parties under this Agreement.

8.2. A pre-trial (claims) dispute resolution procedure is mandatory. The period for consideration of a claim is 10 days from the date of receipt. If the Parties are unable to reach an agreement, the dispute shall be resolved by the competent court at the location of the Defendant.