

FINAt (TRWAt Tokenized)

Final Terms, Risk Disclosure Policy and Token Identification Notice

Version: 1.0

Date: [29.06.2006]

Issuer: FINANSIERING OÜ

Jurisdiction: Estonia / European Union

Website: <https://finat.tech>

Spectral Capital Website: <https://www.spectralcapital.com/>

1. Final Terms

1.1. Token Name and Symbol

The digital token is named **FINAt (TRWAt Tokenized)**.

The token symbol is **FINAt**.

1.2. Issuer

FINAt is issued by **FINANSIERING OÜ**, an Estonian company.

FINANSIERING OÜ holds **1,100,000 shares of Spectral Capital Corporation**, traded under the ticker **FCCN**, on its balance sheet.

1.3. Nature of FINAt

FINAt is a digital certificate/token issued on the Solana blockchain using the Token-2022 standard.

FINAt is intended to represent a digital participation and identification instrument connected with FINANSIERING OÜ and its balance sheet structure.

FINAt does not automatically represent ordinary shares, direct equity ownership, voting rights, dividends, securities, or guaranteed income unless expressly confirmed in separate official legal documentation.

1.4. Token Supply

The initial token supply is:

1,100,000 FINAt

The issuer may conduct additional issuance if required for corporate, operational, compliance, tokenization, liquidity, or restructuring purposes.

1.5. Token Functions

FINAt may include Token-2022 functionality, including:

- additional issuance;
- freezing mechanisms;
- locking or transfer restriction mechanisms;
- compliance and operational control mechanisms.

These functions may be used by the issuer or authorized parties for security, compliance, legal, operational, or technical reasons.

1.6. Holder Rights

FINAt holders may receive certain rights, benefits, access, participation, or conversion opportunities only if such rights are clearly described in official FINAt documentation.

Any possible conversion mechanics, participation rights, limitations, procedures, and eligibility requirements are determined only by the official documents approved by the issuer.

2. Risk Disclosure Policy

Holding or purchasing FINAt involves risks.

2.1. Market Risk

The value of FINAt may fluctuate. There is no guarantee of liquidity, market price, trading volume, or future value.

2.2. Regulatory Risk

Digital tokens, tokenized certificates, digital assets, and related structures may be subject to legal and regulatory changes in different jurisdictions.

The issuer may be required to modify, restrict, freeze, suspend, or discontinue certain token functions to comply with applicable laws or regulatory requirements.

2.3. Technology Risk

FINAt is issued on blockchain infrastructure. Blockchain networks, wallets, exchanges, smart contracts, token standards, interfaces, bridges, and third-party services may involve technical failures, bugs, cyberattacks, user errors, or loss of access.

2.4. Liquidity Risk

There is no guarantee that FINAt will be listed, actively traded, or liquid on any exchange, platform, or marketplace.

2.5. Issuer and Operational Risk

The value and functionality of FINAt may depend on the issuer's operations, documentation, corporate actions, compliance procedures, third-party service providers, and legal structure.

2.6. No Guaranteed Return

FINAt does not provide any guaranteed profit, yield, dividend, appreciation, redemption, buyback, or fixed return.

3. Token Identification Notice

This section identifies the official FINAt token.

Parameter	Value
Token Name	FINAt (TRWAt Tokenized)
Token Symbol	FINAt
Token Type	Digital Certificate / Token
Issuer	FINANSIERING OÜ

Issuer Jurisdiction	Estonia / European Union
Blockchain	Solana
Token Standard	Token-2022
Decimals	9
Initial Supply	1,100,000 FINAt
Additional Issuance	Enabled
Freeze Function	Enabled
Lock / Transfer Restriction Function	Enabled
Token Address	3QF7cCZs3qEb6eRhXWqggmJzzoWy8ew5d9efF8oehArC
Official Website	https://finat.tech
Solscan Verification	https://solscan.io/token/3QF7cCZs3qEb6eRhXWqggmJzzoWy8ew5d9efF8oehArC

3.1. Official Verification

Users must verify the token address before purchasing, transferring, or interacting with FINAt.

The only official FINAt token address is:

3QF7cCZs3qEb6eRhXWqggmJzzoWy8ew5d9efF8oehArC

Any token using a similar name, symbol, logo, or description but a different token address should not be considered official unless confirmed by FINANSIERING OÜ.

4. Important Notice

This document is provided for informational and identification purposes only.

Nothing in this document constitutes investment advice, financial advice, legal advice, tax advice, a public securities offering, or a guarantee of future value.

All users should review the official documentation and obtain independent legal, financial, and tax advice before purchasing or holding FINAt.