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Independent Reasonable Assurance Report
(ISAE 3000 Engagement)

on

Regulated Entity's Compliance Report
on
Compliance with the MoE Due Diligence Regulations for Responsible Sourcing of Gold

for the period

1 January 2025 to 31 December 2025

AURIC HUB LTD - BRANCH

25 JULY 2026

[This document includes 5 pages in total including the cover page]

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To,
The Board of Directors,
AURIC HUB LTD - BRANCH
3416 ResCo-Work08, 34, Al Maqam Tower
Abu Dhabi, United Arab Emirates

Independent Reasonable Assurance Report to AURIC HUB LTD - BRANCH (ISAE 3000 engagements)

Introduction

AKW Tax Reclaim Accounting & Consultancy ("AKW" or the "Reviewer") was engaged by Auric Hub Ltd - Branch (the "Regulated Entity" or "Auric Hub Ltd") to provide an Independent Reasonable Assurance on its Compliance Report (the "Regulated Entity's Compliance Report") on compliance with the MoE Due Diligence Regulations for Responsible Sourcing of Gold, Version 1, August 2022 (the "MoE Due Diligence Regulations") for the period from 1 January 2025 to 31 December 2025.

Scope

The objective of this engagement was to provide an opinion on whether the Regulated Entity's Compliance Report dated 18 July 2026 describes fairly the activities undertaken during the year to demonstrate compliance, and whether management's overall conclusion contained therein is in accordance with the requirements of the MoE Due Diligence Regulations.

Responsibility of the Management of the Regulated Entity

The Management of the Regulated Entity is responsible for the preparation and presentation of the Regulated Entity's Compliance Report in accordance with the MoE Due Diligence Regulations. This responsibility includes establishing and maintaining effective governance framework, including risk management systems and internal controls from which the reported information is derived. Furthermore, the responsibility includes designing, implementing and maintaining management systems and processes relevant to the preparation of the Regulated Entity's Compliance Report that is free from material misstatement, whether due to fraud or error. The information in relation to the activities described within the Regulated Entity's Compliance Report is determined by the Management of the Regulated Entity to be appropriate and relevant to validate the degree of compliance with the MoE Due Diligence Regulations.

Our Independence

We confirm that we have complied with the applicable requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board of Accountants, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour. In conducting our engagement, we confirm that we satisfy the Minimum Criteria for Reviewers as set out in the MoE Due Diligence Regulations Annex I - Review Protocol (the "MOE Review Protocol") to carry out the assurance engagement.

Our Responsibility

Our responsibility was to:

- perform a review of the Regulated Entity, in accordance with the ISAE 3000 standard, following the relevant guidance set out in the MOE Review Protocol.
- provide an opinion on whether the Regulated Entity's Compliance Report describes fairly the activities undertaken during the year to demonstrate compliance, and whether management's overall conclusion contained therein is in accordance with the requirements of the MoE Due Diligence Regulations.

We conducted our reasonable assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 Assurance Engagements Other than Audits or Reviews of Historical Financial Information issued by International Auditing and Assurance Standards Board. A reasonable assurance engagement in accordance with ISAE 3000 involves performing procedures to obtain evidence about the fairness of the Regulated Entity's Compliance Report and the fact that management's overall conclusion has been drawn in accordance with the requirements of the MoE Due Diligence Regulations and with the MoE Review Protocol. The nature, timing and extent of procedures selected depend on our judgment, including the risk of material misstatements, whether due to fraud or error, in the Regulated Entity's Compliance Report. In making those risk assessments, we considered internal control relevant to the Regulated Entity's preparation of the Regulated Entity's Compliance Report.

In conducting the review, we meticulously planned and implemented an approach to gather essential evidence, information, and explanations pertinent to our defined scope. The process encompassed several key steps, including the following:

- Develop a detailed Review Plan, outlining the scope, criteria, principles, and intended activities, which was then communicated to the Regulated Entity for full transparency and collaboration.
- Conduct an opening meeting onsite with Regulated Entity's top management and key process owners to introduce the Review Plan, align on the review protocol, set the timeline, and emphasize the confidentiality essential to the process.
- Gather essential documentation including objectives, plans, procedures, standards, instructions, licences and permits, specifications, drawings, contracts, supply chain policies, and other pertinent policies and procedures that demonstrate the management systems, due diligence process and risk management practices. The process also included collection of client details, transaction records, and origin data.
- Access to documents relating to inventory controls, inspection records, meeting minutes, audit reports, and monitoring programme records, including measurement results, was provided during the course of the review; however, copies were not made available to us for record retention.
- Execute the onsite review phase, engage in deep analysis to gather evidence supporting the review objectives. This included interviews with senior management, key process owners, and workers, visual inspections and physical walkthroughs of operational areas, and a comprehensive review of pertinent documents.
- Assessment of the evidence gathered during the review to evaluate Regulated Entity's implementation of, and compliance with the MoE Due Diligence Regulations including:
    - Regulated Entity's Supply Chain management systems (with emphasis on compliance and risk management structures, related operating policies and procedures, reporting mechanisms, training and development programmes).

   - Regulated Entity's due diligence measures (including KYC procedures, process and implementation and post-account opening and pre-transaction risk assessments including Red Flag assessment), and
   - minimum information recording to ensure track and trace i.e., date of gold receipt, physical form and weight of gold, source of origin, point of origin in transportation and/or customs documents (recording of seal numbers and/or packaging list).
- Conduct a closing meeting with Regulated Entity's leadership and key process stakeholders to present the findings, conclusions, and actionable recommendations for enhancements, aimed at bolstering improvement.
- Review the statements made by the management in the Regulated Entity's Compliance Report as compared to the findings arising from the above procedures performed.

The procedures performed relate to the Review Period from 1 January 2025 to 31 December 2025 and do not extend to any assertions made in the Regulated Entity's Compliance Report regarding events subsequent to the Review Period.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Our reasonable assurance report, including our opinion, has been prepared solely for the Management of the Regulated Entity and the Ministry of Economy for determining whether the Regulated Entity has complied with the MoE Due Diligence Regulations and for no other purpose.

Inherent Limitations of the Review Process

Whilst the Reasonable Assurance Report provides a rigorous assessment of the Regulated Entity's compliance with the MoE Due Diligence Regulations, it is crucial to acknowledge certain inherent limitations of the methodology and scope.

- **Subjectivity in Assessing Compliance:** Evaluating compliance with MoE Due Diligence Regulations for Responsible Sourcing of Gold often involves qualitative judgments and interpretations. Despite efforts to establish rigorous criteria and assessment tools, compliance evaluation may be subject to subjective biases or varying interpretations.

- **Scope of Document Review**: The accuracy and authenticity of selected documents, including management assertions and representations regarding due diligence performance, were assessed through interviews and sample document reviews. However, independent verification with relevant government authorities or third-party entities was not performed.

- **Reliance on Information Provided:** The review relied on information provided by Auric Hub Ltd through various Excel spreadsheets. Whilst AKW has conducted due diligence to verify the accuracy of this information, AKW did not have direct access to the relevant systems or software to independently validate the data or information provided. Accordingly, the conclusions assume that the information provided is complete and accurate.

- **External Factors:** The Reviewer cannot predict or guard against future changes or factors arising after the review date, such as changes in legislation, regulatory focus, or Auric Hub Ltd's business model.

- **Timeliness of the Review:** Given the fast-moving nature of financial transactions, the findings of this review reflect the situation at a particular point in time. Issues of non-compliance could arise or be resolved in the intervening period between reviews.

- Human Error and Fraud: There is always an inherent risk of errors, omissions, and fraudulent acts not being detected, regardless of the thoroughness of the procedures employed. This review cannot ensure the detection or prevention of all such issues.

Our Opinion

In our opinion, the Regulated Entity's Compliance Report dated 18 July 2026 for the period from 1 January 2025 to 31 December 2025 fairly describes the activities undertaken during the year to demonstrate compliance. Based on the assurance procedures performed and the findings noted, the Regulated Entity's overall conclusion is assessed as "Non-Compliant with Medium-Risk Deviations" in accordance with the requirements of the MoE Due Diligence Regulations for Responsible Sourcing of Gold, Version 1, August 2022.

AKW Tax Reclaim Accounting & Consultancy

DUBAI - U.A.E.
AKW TAX RECLAIM ACCOUNTING & CONSULTANCY

Faisal Ahmed
Engagement Partner

25 July 2026
Dubai, UAE

AURIC HUB LTD-COMPLIANCE MANAGEMENT REPORT-2025

This report summarizes the actions undertaken by Auric Hub Ltd during the Year 2025 reporting period (01 January 2025 to 31 December 2025) to comply with the UAE Ministry of Economy and Tourism's Due Diligence Regulations for Responsible Sourcing of Gold, together with the applicable UAE Anti-Money Laundering, Counter-Terrorism Financing and Proliferation Financing (AML/CFT/PF) legislative framework. The Company's due diligence framework is designed to align with the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas (CAHRAs).

During the Financial Year 2025, Auric Hub Ltd did not source any gold and did not execute any gold sourcing transactions, shipments, supplier procurements, or CAHRA-related sourcing activities. Accordingly, transaction-level procedures relating to supplier shipment traceability, origin documentation, enhanced due diligence for high-risk sourcing, and gold movement controls were not triggered during the reporting period. Nevertheless, the Company maintained its risk-based compliance programme, including Know Your Counterparty (KYC), Know Your Supplier (KYS), beneficial ownership verification, sanctions/PEP/adverse media screening, record retention, employee training, governance oversight, grievance reporting channels, and procedures to be applied before any future gold sourcing activity is undertaken.

The purpose of this report is to demonstrate Auric Hub Ltd's compliance with the UAE Due Diligence Regulations for Responsible Sourcing of Gold under the 2025 reporting period, while clearly disclosing that no gold was sourced by the Company during the period. This report provides stakeholders with an overview of the Company's responsible sourcing policies, governance framework, due diligence procedures, risk management practices, annual reporting controls, and continuing commitment to ethical and sustainable gold sourcing.

TABLE 1. DETAILS OF REPORTING ENTITY

Company Name	Auric Hub Ltd
Location	Warehouse No. A14, Logistics Park, Abu Dhabi Airport Free Zone, Abu Dhabi International Airport, Abu Dhabi.
Contact Details	+971 566472245
Reporting Year End	01 Jan 2025 to 31 Dec 2025
Date of Report	18.07.2026
Senior Management Responsible for this report	Mr. Sheeraz Khan

Audit Team Internal Team Leader:	Team Member
Abdul Rahim	Arun Karuthodi
	Veerappan Murugesan

SUMMARY OF ACTIVITIES UNDERTAKEN TO DEMONSTRATE COMPLIANCE

Auric Hub Ltd is committed to creating sustainable value for its clients, investors, employees, society, and other stakeholders by fostering a culture of responsible sourcing. The Company upholds all applicable UAE regulatory requirements and strives for excellence in performance, innovation,

governance, trust, transparency, and ethical conduct. This commitment remained in place during FY2025 notwithstanding the absence of gold sourcing activity.

As part of its dedication to responsible and ethical business practices, Auric Hub Ltd ensures compliance with the applicable UAE responsible sourcing, AML/CFT/PF, beneficial ownership, targeted financial sanctions, and DNFBP requirements, including but not limited to:

- UAE AML/CFT/PF legislation applicable to DNFBPs and Dealers in Precious Metals and Stones, including the laws and executive regulations applicable during FY2025 and the current framework under Federal Decree by Law No. (10) of 2025 and Cabinet Resolution No. (134) of 2025, as applicable.
- Ministerial Decree No. (68) of 2024 regarding gold refineries' adherence to the Policy of Due Diligence Regulations for Responsible Sourcing of Gold, and MoE Circular No. (2) of 2024 regarding Due Diligence Regulation for Responsible Sourcing of Gold.
- Cabinet Resolution No. (71) of 2024 regulating violations and administrative penalties for AML/CFT measures subject to the supervision of the Ministry of Justice and Ministry of Economy, together with applicable beneficial ownership and targeted financial sanctions requirements.
- OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas, and Ministry of Economy Due Diligence Regulations for Responsible Sourcing of Gold, where applicable.

Throughout the Financial Year 2025, Auric Hub Ltd maintained its responsible sourcing governance framework and compliance controls. As the Company did not source any gold during the reporting period, no gold supply chain, CAHRA, supplier shipment, or origin-related red flags were identified. The Company continued to maintain policies, systems, training, reporting channels, and readiness controls to ensure that any future gold sourcing activity is subject to full risk-based due diligence before execution.

AURIC HUB LTD'S EVALUATION OF COMPLIANCE

The following tables and accompanying statements present Auric Hub Ltd's evaluation of its compliance with each sub-point under Rules 1 to 5 of the Ministry of Economy's Due Diligence Regulations for Responsible Sourcing of Gold. This assessment reflects the Company's maintained compliance framework and clearly notes that transaction-specific requirements were not triggered during FY2025 because Auric Hub Ltd did not source any gold during the reporting period.

Step 1: Establishing an Effective Governance Framework	
Compliance Statement	Non-Compliant with Medium Risk

Rule 1.1 Adopt and commit to a policy for gold Supply Chain due diligence Regulated Entities must adopt a documented gold Supply Chain policy that incorporates the risks and risk mitigation measures. The policy and any supporting procedures should include details on the gold Supply Chain Due Diligence which the company will assess itself and the activities and relationships of suppliers. The policy should at least contain the following elements, which are consistent with OECD model Supply Chain policy as listed in Annex II of OECD Guidance.
Demonstration of Compliance
Rule 1.1 Adopt and commit to a policy for gold Supply Chain due diligence Auric Hub Ltd maintains a documented Responsible Sourcing Policy and a supporting AML/CFT/PF compliance framework aligned with UAE regulatory requirements, the MoE Due Diligence Regulations for Responsible Sourcing of Gold, and the OECD Due Diligence Guidance.

Auric Hub Ltd's policy framework requires the Company to identify, assess, mitigate, and report risks relating to money laundering, terrorist financing, proliferation financing, conflict financing, serious human rights abuses, bribery and corruption, fraudulent misrepresentation of origin, sanctions exposure, and other responsible sourcing risks. The policy also requires risk-based escalation, senior management approval for higher-risk relationships, and suspension or disengagement where risks cannot be adequately mitigated. Auric Hub Ltd has established and maintained the following core policies and procedures: - Anti-Money Laundering, Counter-Terrorism Financing and Proliferation Financing Policy - Responsible Sourcing Policy - Supply Chain Due Diligence Procedures - Know Your Counterparty and Know Your Supplier procedures - Beneficial Ownership verification procedures - Sanctions, PEP and adverse media screening procedures - Anti-Bribery and Anti-Corruption Policy - Human Rights, Child Labour and Bonded Labour Policy - Environmental, Health and Safety Policy - Whistle-blower and Grievance Policy - Risk Assessment Policy and Risk Appetite Statement These policies were prepared and maintained during the reporting period. If Auric Hub Ltd proposes to source gold in the future, the Company will apply the documented onboarding, KYC/KYS, origin verification, CAHRA assessment, red flag review, enhanced due diligence, no-cash payment, senior management approval, and record retention controls before any transaction is executed. Auric Hub Ltd acknowledges that the policies and procedures were not circulated amongst staff members and shall adopt mechanism to share the policies will all the staff including senior management.

Rule: 1.2 Establish management structures to implement Supply Chain Due Diligence. Regulated Entities must establish internal governance system to effectively implement and maintain a Supply Chain Due Diligence program on an ongoing basis. The minimum requirements are as follows:
Demonstration of Compliance
Auric Hub Ltd has established a structured internal governance framework to implement and maintain its Supply Chain Due Diligence Programme on an ongoing basis. The Board of Directors and Senior Management retain oversight of responsible sourcing and AML/CFT/PF compliance, while the Compliance Officer/MLRO is responsible for day-to-day implementation, monitoring, escalation, and reporting. During FY2025, the governance framework nevertheless remained operational and available to manage any future sourcing proposal. The Compliance Officer continued to maintain the Company's compliance framework, including policy maintenance, regulatory monitoring, staff awareness, sanctions/PEP/adverse media screening capability, goAML registration procedures, record-keeping controls, and escalation protocols. Senior Management maintained oversight of the Company's no-sourcing status and ensured that the responsible sourcing framework remained ready for activation before any future gold procurement. Fit and proper assessment procedures are established and kyc checks were performed on the employees, however Auric Hub Ltd shall retain records and make them available for future audits. Auric Hub Ltd maintains clear reporting lines and defined responsibilities for the following areas: - Responsible sourcing policy implementation - AML/CFT/PF compliance and suspicious activity escalation - KYC/KYS and beneficial ownership verification - Sanctions, PEP and adverse media screening

- Supplier risk assessment and approval
- Red flag identification and escalation
- Record retention and audit support
- Employee training and compliance awareness

During the reporting period, no gold supply chain red flags, suspicious transactions, supplier EDD triggers, CAHRA-related sourcing matters, or grievance reports relating to gold sourcing were identified. Auric Hub Ltd remains committed to maintaining competent compliance resources, updating its policies in line with legal developments, and ensuring that management systems remain effective before any future sourcing activity.

Rule 1.3 Establish a system for transparency, information sharing, and control on gold Supply Chain Regulated Entities must document the Supply Chain Due Diligence findings and information in a systematic way which ensures visibility on the entire Supply Chain of gold. Regulated Entities should conduct Due Diligence on immediate counterparty in all cases and should extend this till the origin of the gold in case of any risk identified in the supply chain. This process must document the information as detailed below:
Demonstration of Compliance
Auric Hub Ltd has established systems for transparency, information sharing, and control over its responsible sourcing framework. These systems include structured record retention, counterparty documentation controls, supplier due diligence checklists, transaction monitoring procedures, shipment traceability templates, and escalation channels for red flags and suspicious activity. During FY2025, Auric Hub Ltd did not source any gold. Therefore, no gold supply chain transaction files, origin certificates, shipment documents, assay records, chain-of-custody documents, or supplier shipment records were generated during the reporting period. Auric Hub Ltd maintained its documentation architecture and internal controls so that, if future sourcing is considered, the Company can document the immediate counterparty and, where risk indicators are identified, extend due diligence to the origin of the gold in accordance with the MoE Regulations and OECD Guidance. The Company's records are maintained in a manner designed to support auditability, regulatory inspection, timely retrieval, and retention for the required period. Auric Hub Ltd continued to enforce a no-cash policy. Any future gold sourcing transaction would be required to be conducted through regulated banking channels, subject to KYC/KYS, beneficial ownership verification, sanctions and adverse media screening, transaction monitoring, source-of-funds/source-of-wealth review where applicable, and documented senior management approval for higher-risk matters. No Suspicious Activity Reports (SARs), Suspicious Transaction Reports (STRs), Partial Name Match Reports (PNMRs), or grievance reports related to gold sourcing were submitted during FY2025 because no gold sourcing activity occurred and no related red flags were identified. The Company will continue to maintain transparent documentation and reporting systems for any future sourcing activity.

1.4 Strengthen company engagement with gold supplying counterparties. Regulated Entities should build long-term relationships with suppliers and should make their suppliers commit to a Supply Chain policy consistent with the Regulations and Appendix II of the OECD Guidance. This should be achieved by the following:
Demonstration of Compliance
Auric Hub Ltd has established procedures to strengthen engagement with gold supplying counterparties and to require suppliers to commit to responsible sourcing standards consistent with the MoE Regulations and Annex II of the OECD Guidance.

The Company maintained supplier onboarding and engagement controls for future use. These controls require prospective gold suppliers to provide complete KYC/KYS documentation, beneficial ownership information, licensing and registration evidence, sanctions and adverse media screening clearance, origin and chain-of-custody documentation, and written commitment to Auric Hub Ltd's Responsible Sourcing Policy before any sourcing relationship or transaction is approved.
For any future higher-risk or CAHRA-linked sourcing proposal, Auric Hub Ltd's procedures require enhanced due diligence, senior management approval, additional traceability and origin verification, documentary evidence supporting legality and legitimacy of the supply chain, and risk-based engagement with relevant supply chain actors. Where suppliers are unable or unwilling to meet these requirements, the Company will suspend onboarding or decline the relationship.
Auric Hub Ltd continued to maintain stakeholder communication channels, compliance awareness mechanisms, and grievance reporting channels throughout FY2025. No supplier-related responsible sourcing concerns or grievances were received during the reporting period.

1.5 Establish a confidential grievance mechanism.
Regulated Entities must implement a grievance mechanism through which the employees or other stakeholders in the Supply Chain should be able to raise concerns related to sourcing or trading of gold from a CAHRA. The mechanism should ensure that:

Demonstration of Compliance

Auric Hub Ltd has established a confidential grievance mechanism for employees, suppliers, customers, and other stakeholders to raise concerns relating to responsible sourcing, AML/CFT/PF, human rights, bribery and corruption, conflict financing, unethical conduct, or other supply chain irregularities.
The grievance mechanism is accessible through multiple channels, including:
- Dedicated compliance email: compliance@aurichub.ae
- Telephone reporting line: +971 2673 0078
- Online grievance submission portal via the Company's website

The mechanism is designed to allow concerns to be raised confidentially and without retaliation. Reported matters are reviewed by the Compliance Officer and escalated to Senior Management where appropriate. The Company maintains procedures for investigation, documentation, remediation, and regulatory reporting where required.
During FY2025, no grievance, complaint, red flag report, or whistle-blower report relating to gold sourcing, CAHRA sourcing, supplier conduct, shipment irregularities, or responsible sourcing concerns was received. The Company remains committed to maintaining and improving the grievance mechanism so that stakeholders can report any future concerns in a fair, accessible, and impartial manner.

Further, Auric Hub Ltd acknowledges that appropriate trainings were not conducted during the review period on AML/CFT, Responsible Sourcing, or Supply Chain Due Diligence however, the Company will ensure that the relevant training sessions are conducted and attended by the relevant staff members of the company. Related training records, attendance registers, or certificates will also be made available.
Auric Hub Ltd will establish mechanism to get all the policies and procedures formally approved by the MLRO and senior management.

Step 2: Identification and Assessment of the Supply Chain Risk	
Compliance Statement	No rating / Refinery was non-operational during the review period

2.1 Conduct Supply Chain Due Diligence to identify potential risks
Regulated Entities must identify and assess the risks in the Supply Chain to carry out required due diligence. Due diligence must be undertaken before entering a new business relationship with a supplier and should be carried out on an ongoing basis. Conducting risk assessment will help to tailor the due diligence according to the risks identified. Where high risk Supply Chain is identified, enhanced due diligence measures should be taken in order to mitigate the risks. Regulated Entities should use the management system put in place under Step 1 of the Regulations in order to effectively identify and assess risks through their Supply Chain. If a Regulated Entity can reasonably determine on the basis of the information collected under Step 1 of the Regulations that it does not deal in gold mined, transported or traded in a CAHRA, no additional due diligence is required. The management systems established under Step 1 should be maintained and regularly reviewed. However, Regulated Entities should ensure that the applicable AML/CFT measures in line with AML/CFT Legislation and other Applicable Laws and Regulations are complied with which are applicable to Regulated Entities being DNFBPs.
Demonstration of Compliance
Auric Hub Ltd has established a risk-based supply chain due diligence framework to identify and assess potential risks before entering into any gold sourcing relationship and on an ongoing basis thereafter. The framework is aligned with the UAE Ministry of Economy Due Diligence Regulations for Responsible Sourcing of Gold, the OECD Due Diligence Guidance, and applicable AML/CFT/PF requirements. Accordingly, no transaction-specific supply chain risk assessment, origin verification, shipment review, or CAHRA-related enhanced due diligence was triggered. The Company's due diligence framework remains in place and requires the following risk factors to be assessed before any future sourcing activity: - Counterparty risk - Geographical and CAHRA risk - Product and material risk - Transaction and payment risk - Delivery channel and logistics risk - Sanctions, PEP and adverse media exposure - Beneficial ownership and control risk - Human rights, conflict financing, bribery and corruption risk Counterparties are to be classified as Low, Medium, or High Risk, with proportionate due diligence applied. High-risk relationships require Enhanced Due Diligence and Senior Management approval before any transaction. Auric Hub Ltd maintained screening capability through recognised systems such as Cygnus Scan sanctions screening tool and defined internal procedures. Periodic review and re-KYC frequencies remain available for counterparties according to risk classification. Because no gold sourcing activity occurred during FY2025, no gold sourcing red flags were identified, and no additional due diligence was required under Step 2 beyond maintaining the management systems established under Step 1. The Company will continue to apply full KYC/KYS, beneficial ownership verification, sanctions screening, origin verification, source documentation, CAHRA assessment, and transaction monitoring before any future gold sourcing activity is approved or executed.

2.2 Identify Red Flags/ High Risk Indicators in the gold Supply Chain
Based on the information on origin of gold as stipulated in Section 2.1, and information generated through Step 1, Regulated Entities should identify the potential red flags in a Supply Chain of gold. Red flags can be broadly categorized as below:
Demonstration of Compliance

Auric Hub Ltd has established a red flag identification framework covering location-based, supplier-based, transaction-based, transportation-based, and product-origin indicators relevant to the gold supply chain. The framework is designed to identify risks relating to CAHRAs, sanctions, conflict financing, human rights abuses, bribery and corruption, fraud, money laundering, terrorist financing, proliferation financing, and misrepresentation of origin.

During FY2025, Auric Hub Ltd did not source any gold from any country, supplier, mine, aggregator, exporter, refiner, or CAHRA. Therefore, no gold origin red flags, supplier red flags, shipment red flags, transportation red flags, cash-payment red flags, or CAHRA-related red flags were identified during the reporting period.

The Company's controls remain ready for future use. If any potential gold sourcing opportunity arises, Auric Hub Ltd will apply red flag screening before onboarding and prior to transaction execution. This includes review of the supplier's identity and beneficial ownership, licensing and authorization, jurisdictional exposure, source of gold, chain of custody, payment method, sanctions/PEP/adverse media results, documentation consistency, and any indicators of conflict financing or serious human rights abuse.

Where a red flag or high-risk indicator is identified in the future, Auric Hub Ltd will conduct Enhanced Due Diligence, escalate the matter to the Compliance Officer and Senior Management, apply risk mitigation measures, and suspend or decline the transaction where risks cannot be adequately mitigated. The absence of red flags in FY2025 reflects the absence of gold sourcing activity rather than any reduction in the Company's commitment to responsible sourcing.

2.3 Undertake Enhanced Due Diligence Measures for High-Risk Supply Chains
If there are high-risk elements or red flags identified in the Supply Chain or unknown information, Regulated Entities should conduct EDD measures prior to engaging with such suppliers. If the Regulated Entity can reasonably determine that there are no high-risk elements or red flags as assessed through Step 2.2 in that Supply Chain, no additional due diligence is required for that Supply Chain. The management systems established under Step 1 should be continued and reviewed on an ongoing basis. EDD consists of site visits, desk-based reviews, and reviewing of sample transactions of suppliers on an ongoing basis. EDD for high-risk relationships should be carried out during the establishment of relationship and on an ongoing basis (at least on bi-annual basis).
Demonstration of Compliance
Auric Hub Ltd maintains procedures for Enhanced Due Diligence (EDD) where high-risk elements, red flags, CAHRA exposure, unknown origin information, or other material supply chain risks are identified. The EDD framework is designed to include desk-based review, source and chain-of-custody verification, independent evidence review, site visit protocols where appropriate, senior management approval, and ongoing monitoring. During FY2025, Auric Hub Ltd did not source any gold and did not engage in any high-risk gold supply chain. Consequently, no high-risk supplier relationship, CAHRA-sourced gold, unknown-origin gold, or shipment requiring transaction-specific EDD arose during the reporting period. No EDD file, site visit, sample transaction review, or supplier corrective action plan was required for an executed gold sourcing transaction. This position is consistent with the MoE Regulations, under which additional due diligence is required where high-risk elements or red flags are identified. In the absence of gold sourcing activity and related red flags, Auric Hub Ltd maintained its Step 1 management systems and Step 2 risk assessment procedures, while ensuring that EDD procedures remain available for immediate activation before any future high-risk sourcing proposal. For any future sourcing from, through, or linked to a CAHRA or other high-risk supply chain, Auric Hub Ltd will require comprehensive upstream mapping, origin verification, documented review of all relevant supply chain actors, sanctions and adverse media screening, legal and licensing verification,

transport and chain-of-custody review, senior management approval, risk mitigation planning, and ongoing monitoring before proceeding.

STEP 3: MANAGEMENT OF THE SUPPLY CHAIN RISK Regulated Entities should evaluate and respond to identified risks through EDD in order to mitigate the identified risks. The following steps are minimum expected in order to mitigate the risks identified. Regulated Entities are encouraged to take into account the potential social and economic impacts of risk mitigation measures adopted by them. A risk management plan should be subject to continuous review based on changes in circumstances related to business, operations or supply base, risk nature, or a major change in applicable rules and regulations	
Compliance Statement	**No rating / Refinery was non-operational during the review period**
DEMONSTRATION OF COMPLIANCE	
Auric Hub Ltd has established a risk management framework to evaluate and respond to identified gold supply chain risks. The framework is aligned with the Company's AML/CFT/PF Policy, Responsible Sourcing Policy, Risk Appetite Statement, MoE Due Diligence Regulations for Responsible Sourcing of Gold, and OECD Due Diligence Guidance. The Company's risk management framework nevertheless remained operational and includes: - Escalation of red flags to the Compliance Officer and Senior Management - Enhanced Due Diligence for higher-risk suppliers or sourcing jurisdictions - Senior Management approval before high-risk transactions - No-cash payment controls through regulated banking channels - Documentary traceability and origin verification requirements - Corrective Action Plan procedures for remediable deficiencies - Suspension or disengagement where risks cannot be mitigated - Regulatory reporting where suspicious activity is identified Auric Hub Ltd maintained continuous readiness to apply these measures if any future gold sourcing opportunity arises. The absence of risk mitigation actions during FY2025 is attributable to the absence of gold sourcing activity and not to a lack of controls.	

3.2 Risk Control Plan Regulated Entities that adopt an 'Establish/Continue' or 'Suspend' approach, shall adopt a Risk Control Plan which should include, at minimum:
Demonstration of Compliance
Auric Hub Ltd has formally outlined a Risk Control Plan within its policies and procedures to address risks identified across the gold supply chain. The Risk Control Plan is designed to provide a structured and systematic approach to risk mitigation, governance oversight, escalation, supplier engagement, and operational controls. During FY2025, no supplier corrective actions, enhanced shipment controls, or transaction-level risk mitigation measures were required during the reporting period since there were no operations. The Risk Control Plan remains available for future sourcing and includes, at minimum: - Clear allocation of responsibility to Compliance and Senior Management - Defined risk escalation triggers and approval requirements - Supplier declarations and contractual responsible sourcing commitments - Enhanced traceability and documentary requirements for higher-risk sourcing - No-cash and regulated banking channel requirements - Screening and monitoring of counterparties and beneficial owners - Corrective Action Plans with defined timelines where deficiencies are remediable - Suspension, rejection, or disengagement where risks cannot be mitigated - Documentation and reporting of mitigation outcomes

Auric Hub Ltd will apply the Risk Control Plan before any future sourcing activity where risks are identified. The Company remains committed to ensuring that risk control actions are documented, evidenced, monitored, and reviewed for effectiveness.

3.3 Continuous Monitoring
Supply Chain Due Diligence is a dynamic process and requires ongoing risk monitoring. After implementing a Risk Control Plan, Regulated Entities should assess if Step 2 should be repeated or, any further enhanced measures are required. Any changes in the Supply Chain may require the Regulated Entity to repeat some due diligence steps to ensure effective monitoring of risk
Demonstration of Compliance
Auric Hub Ltd has established a continuous monitoring framework as part of its Supply Chain Due Diligence Programme. The framework is designed to ensure that risks are identified, assessed, and mitigated on an ongoing basis and that changes in counterparties, jurisdictions, sourcing routes, logistics, sanctions exposure, or other red flag indicators are promptly reviewed. During FY2025, Auric Hub Ltd did not source any gold. No gold supply chain transaction, supplier shipment, origin documentation, or CAHRA-related sourcing activity was monitored because no such activity occurred. The Company nevertheless maintained continuous compliance monitoring over its policies, regulatory obligations, screening capability, grievance channels, and responsible sourcing readiness. The Company's monitoring procedures include: - Ongoing regulatory monitoring for UAE responsible sourcing and AML/CFT/PF requirements - Maintenance of sanctions, PEP and adverse media screening capability - Periodic review of policies and procedures - Review of no-gold-sourcing status for management reporting purposes - Maintenance of grievance and escalation channels - Readiness to repeat Step 2 due diligence where any future sourcing opportunity or supply chain change occurs No material changes, gold sourcing red flags, supplier changes, transaction concerns, or suspicious activity relating to gold sourcing were identified during FY2025. Auric Hub Ltd will continue to monitor the regulatory environment and will repeat risk assessment and due diligence steps before any future gold sourcing transaction is undertaken.

Step 4: Independent Third-Party Audit of Due Diligence Measures	
COMPLIANCE STATEMENT	
DEMONSTRATION OF COMPLIANCE	**Compliant with Low Risk**
Auric Hub Ltd reaffirms its commitment to complying with the UAE Ministry of Economy's Due Diligence Regulations for Responsible Sourcing of Gold and to maintaining high standards of transparency, accountability, and ethical sourcing. Where independent review is required, Auric Hub Ltd will ensure that the review scope includes the Company's responsible sourcing governance framework, AML/CFT/PF controls, annual reporting, and confirmation that no gold was sourced during FY2025.	

Appointment of Independent Reviewer Auric Hub Ltd has appointed AKW Consultant, an accredited and Ministry of Economy approved reviewer, to undertake the independent review in accordance with the Due Diligence Regulations for Responsible Sourcing of Gold and the Review Protocol under Annex I. Audit Scope and Preparation: Since there were no operations during the review period, the review therefore focused on the Company's management systems, policies, governance, record-keeping, screening capability, grievance mechanism, annual reporting, and evidence supporting the Company's no-gold-sourcing status. Auric Hub Ltd will provide the reviewer with full cooperation, access to relevant policies, registers, declarations, management records, and supporting evidence required to verify the Company's compliance framework and zero gold sourcing activity during FY2025. Following completion of the review, Auric Hub Ltd will make required reports available to the competent authorities and publish the applicable compliance and assurance information in accordance with regulatory expectations. Auric Hub Ltd views the independent review process as a tool for continuous improvement and will implement any recommendations issued by the independent reviewer to further strengthen its responsible sourcing framework.

STEP 5: ANNUAL REPORTING ON DUE DILIGENCE MEASURES Regulated Entities should submit all audit reports stipulated under section 12 of ANNEX I to the MoE on annual basis. The Comprehensive Management Report issued by the Reviewer should consist of the following elements at a minimum	
COMPLIANCE STATEMENT	**Compliant with Low Risk**
Demonstration of Compliance	
Auric Hub Ltd has established a formal annual reporting framework to ensure that responsible sourcing governance, due diligence controls, risk assessment outcomes, and compliance updates are escalated to Senior Management and documented for regulatory and audit purposes. The Company has prepared this report in the format of the existing compliance management report and in alignment with the MoE Due Diligence Regulations for Responsible Sourcing of Gold. The report covers the five-step due diligence framework: governance systems, risk identification and assessment, risk management, independent review, and annual reporting. Where transaction-specific requirements were not triggered due to the absence of gold sourcing activity, the report describes the maintained controls and future application requirements. Auric Hub Ltd will ensure that applicable reports, including the Compliance Report, Independent Review/Assurance Report, and any related management report, are submitted or made available to the Ministry of Economy and published where required in accordance with the applicable regulatory timelines and review protocol. The Company will retain records supporting the no-gold-sourcing status and the operation of its compliance framework. Auric Hub Ltd acknowledges that the Assurance Report and Compliance Report for the previous year were not published on the Company's website immediately upon receiving approval from the Ministry of Economy. However, the reports were published subsequently. The Company is committed to ensuring that both reports are published promptly on its website upon receiving the MoE's approval this year.	

Auric Hub Ltd remains committed to transparency, regulatory compliance, continuous improvement, and maintaining an effective responsible sourcing framework for any future gold sourcing activity.

Regulatory Component	Self-Rating
Step 1: Establishing an Effective Governance Framework	Non-Compliant with Medium Risk
Step 2: Identification and Assessment of the Supply Chain Risk	No Rating
Step 3: Management of the Supply Chain Risk	No Rating
Step 4: Independent Third-Party Audit of Due Diligence Measures	Compliant with Low Risk
Step 5: Annual Reporting on Due Diligence Measures	Compliant with Low Risk

OVERALL SELF-RATING: Non-Compliant with Medium Risk for MoE due diligence regulations for responsible sourcing of gold.

Auric Hub Ltd rates its overall management self-assessment as Non-Compliant with Medium Risk as per the Ministry of Economy's Due Diligence Regulations for Responsible Sourcing of Gold for FY2025, based on the maintenance of its governance, AML/CFT/PF, responsible sourcing, reporting, and record-keeping framework and the absence of any gold sourcing activity, supplier shipment, or CAHRA-related transaction during the reporting period. This self-rating remains subject to independent reviewer assessment, where applicable.

Auric Hub Statement of Compliance and Commitment to Responsible Sourcing

Auric Hub Ltd is committed to responsible sourcing, regulatory compliance, and ethical business practices. The Company's objective is to create sustainable value for stakeholders while maintaining high standards of integrity, transparency, and governance. The Company has established a structured supply chain management system with procedures designed to ensure that any future gold or precious metals sourcing is conducted responsibly and ethically before any transaction is executed.

Auric Hub Ltd's due diligence framework is aligned with UAE Ministry of Economy regulations, the applicable UAE AML/CFT/PF framework, and international best practices. Although no gold was sourced during FY2025, the Company continued to monitor and improve its processes to strengthen compliance readiness, supplier screening, governance oversight, grievance handling, record retention, and responsible sourcing controls.

Annual Compliance Confirmation

Auric Hub Ltd hereby confirms that, during the Financial Year 2025 (01 January 2025 to 31 December 2025), it did not source any gold from any supplier, jurisdiction, or Conflict-Affected and High-Risk Area (CAHRA). No gold sourcing transactions, gold shipments, supplier procurements, origin declarations, refining inputs, or transaction-specific supply chain due diligence files were generated during the reporting period.

Notwithstanding the absence of gold sourcing activity, Auric Hub Ltd maintained a structured compliance framework incorporating internal controls, responsible sourcing policies, AML/CFT/PF safeguards, sanctions and PEP screening procedures, beneficial ownership verification procedures,

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grievance channels, governance oversight, and record-keeping arrangements. These controls are designed to ensure that any future gold sourcing activity is assessed and approved before execution.

The Company confirms that no gold supply chain red flags, CAHRA-origin risks, supplier EDD triggers, shipment discrepancies, or suspicious activity reports related to gold sourcing arose during FY2025. Auric Hub Ltd remains committed to continuing its compliance programme, updating its policies in line with UAE legal and regulatory developments, and applying full risk-based due diligence before entering into any future gold sourcing relationship.

This statement reflects Auric Hub Ltd's dedication to transparency, accountability, and ethical business conduct, as well as its ongoing efforts to align with the UAE's strategic objectives for promoting integrity, sustainability, and responsible practices within the precious metals sector.

OTHER REPORT COMMENTS

If users of this report wish to provide any feedback to Auric Hub Ltd with respect to its contents, they are encouraged to contact the Compliance Department at:

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18th July 2026
Abu Dhabi, United Arab Emirates

AURIC HUB LTD
Abu Dhabi
U.A.E.