



SECURITIES AND EXCHANGE COMMISSION

Location: No. 22 3rd Circular Road Cantonments, Accra
P. O. Box CT 6181, Cantonments, Accra, Ghana
Tel: +233-30-2768970-2 Toll Free No. 0800100065 Fax: +233-30-2768984
GhanaPost GPS GL- 076 - 6996
E-mail: info@sec.gov.gh Website: www.sec.gov.gh

"ENSURING INVESTOR PROTECTION"

9 December 2025

Chief Executive Officer
Money Park Ghana Ltd
No. B/6 Osu Badu Road,
Dzorwulu - Accra

Attn: Mr Arman Nabladjan

Dear Sir

Acknowledgement for Your Presentation on Fin-Tech Sector to SEC, Ghana

On behalf of the Securities Exchange Commission (SEC) of Ghana, we are pleased to extend an appreciation to Money Park Ghana Ltd's presentation to SEC, Ghana as part of the company's efforts leading to entry into the Fin-Tech sector in Ghana.

We recognise the innovative approach that Money Park Ghana Ltd is bringing to the table and strongly believe that your operational model will serve as an exemplary practice for other exchange service providers.

Your commitment to adopting robust Know Your Customer (KYC) and Anti-Money Laundering (AML) frameworks aligns seamlessly with our regulatory goals, and we commend your initiative in this regard.

This acknowledgement not only reflects our enthusiasm about your operations but also signifies the SEC's readiness and willingness for future collaborate with companies (including Money Park Ghana Limited) that embrace best practices in financial technology.

The SEC, in collaboration with the Bank of Ghana and the Ministry of Finance, is dedicated to fostering a secure and efficient virtual asset environment.

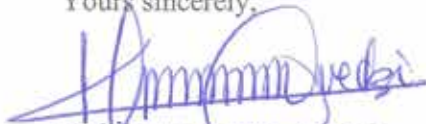
We are committed to ensuring that all virtual asset transactions reflect good accounting principles and provide trade value that supports the government's economic programmes and protect investors.

We look forward to receiving application from Money Park Ghana Ltd to be licensed to operate as an Exchange in the Virtual Assets space in Ghana.

Please feel free to reach out for further discussions about how we can work together to not only promote innovation but also uphold transparency and compliance in our financial systems.

Thank you for choosing Ghana as your base of operations.

Yours sincerely,



Dr. James Klutse Avedzi
Ag Director-General

Cc: Ag. Deputy Director-General, Finance
Deputy Director general, Legal

Togbega Tepre Hodo -IV (Charles Hayibor Esq)

Managing Partner
Hayibor, Djarbeng & Co
37, Royalt Castle Road, Top Floor
Adjoa Yeboah Plaza
Kokomlemle -Accra.

Dr. Apostle Cephass Quarshie

Chairman and President
CBS Group of Companies
Ring Road, Circle.
Adjacent Access Bank
Kokomlemle - Accra.



DIRECTION GÉNÉRALE DU TRÉSOR
ET DE LA COMPTABILITÉ PUBLIQUE

Tél. : 27 20 30 90 20 / 27 20 30 90 22

Fax : 27 20 21 35 87

Email : info@tresor.gouv.ci

Adresse : BP V 98 ABIDJAN

Abidjan, le 05 MARS 2026

Le Directeur Général

N° 01570 MEFB/DGTCP/DECFinEx/SDAMB/OO/KKV

Destinataire : Maître KOUAME Ashanty, représentant national de CoinsCenter Heiitech Holdings Limited

V/Réf. : OW/LOI/1709/2025 du 17 septembre 2025

Objet : Invitation à une séance de travail

Nombre de pièces jointes : 0

Maître,

Dans le cadre de l'examen de la requête introduite par la société CoinsCenter, relative à la fourniture de services en matière de cryptomonnaies et d'initiatives éducatives en Côte d'Ivoire, il s'avère nécessaire d'organiser une séance de travail afin de mieux cerner les contours de l'expression d'intérêt de ladite structure.

À cet effet, j'ai l'honneur de vous convier, en votre qualité de représentant national de ladite structure, à une réunion de travail qui se tiendra le mercredi 1er avril 2026, à 10 heures, à la Direction des Etablissements de Crédit et des Finances Extérieures (DECFinEx), sise au Plateau Avenue Nogues, à l'Immeuble Broadway, au 6^e étage.

Je vous saurais gré des dispositions que vous voudriez bien prendre en vue de participer effectivement à cette séance de travail, visant à faire l'évaluation et à présenter de façon détaillée les éléments liés à ce projet.

Veuillez agréer, Maître, l'expression de ma considération distinguée.



Pour le Directeur Général du Trésor
et de la comptabilité Publique
et par Délégation
Le Directeur Général Adjoint
BEUGRE KOFFIAMOS



THE REPUBLIC OF MALAWI



GOVERNOR'S OFFICE



RESERVE BANK OF MALAWI



**HEAD OFFICE
CONVENTION DRIVE
P O BOX 30063
CAPITAL CITY
LILONGWE
MALAWI**

COMMUNICATION AND RESPONSIBLE PARTIES:

Dr. Duncan L. Mphande,
Chief Examiner, Bank Regulation
Financial Sector Regulation Department



Reserve Bank of Malawi
10 Hannover Avenue | P.O. Box 565 | Blantyre | Malawi

Yamikani Kareen Nkhoma
Senior Administrative Assistant
Financial Sector Regulation
Department

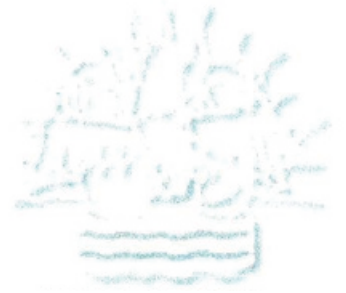


Reserve Bank of Malawi
10 Hannover Avenue | P.O. Box 565 |
Blantyre
| Malawi

Dr MacDonal Mwale
GOVERNOR



RESERVE BANK OF MALAWI



MEMORANDUM OF UNDERSTANDING

BETWEEN

THE RESERVE BANK OF MALAWI

ALONGSIDE

**SECRETARY TO THE TREASURY
MINISTRY OF FINANCE AND ECONOMIC AFFAIRS**

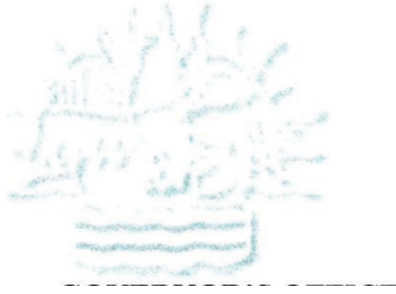
AND

**HIGHTECH TRADING GLOBAL
REPRESENTED BY ARMAN NALBANDJAN**

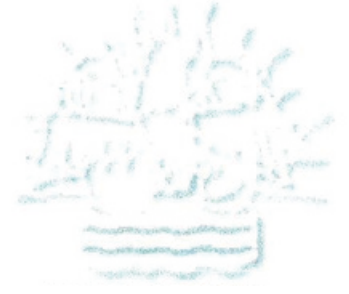
RELATING TO

**THE BUILDING AND IMPLEMENTATION OF CRYPTOCURRENCY PEER-
TO-PEER TECHNOLOGY, BLOCKCHAIN TECHNOLOGY AND FOREIGN
EXCHANGE TRADING TECHNOLOGY TO ACCELERATE DIGITAL
TRANSFORMATION AND ECONOMIC GROWTH**





RESERVE BANK OF MALAWI



Hightech Trading Global

represented by

Arman Nalbandjan

Chief Executive Officer

71-75 Shelton Street, Covent Garden, London, WC2H
9JQ United Kingdom

The Reserve Bank of Malawi

represented by

Dr MacDonald Mafuta Mwale

Governor of the Reserve Bank of Malawi

Head Office, Convention Drive City Centre, PO BOX
30063, Capital City, Lilongwe, 3, Malawi

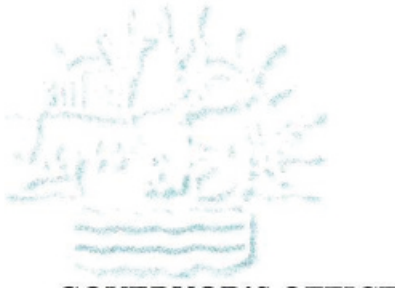
Background Summary:

Whereas Hightech Trading Global is a global organization leading in the areas of the development and establishment of digital asset technologies, digital assets legal framework designs and digital asset education, is committed to delivering the development and use of peer-to-peer technologies, blockchain technologies and foreign exchange trading technologies in Malawi, with the collaboration of the Reserve Bank of Malawi, to encourage the growth of the economy and achieve set objectives.

Pursuant to a request by the Hightech Trading Global Board of Representatives during a formal board meeting on 17/01/2025, Hightech Trading Global decided to propose its services to and in cooperation with The Reserve Bank of Malawi, alongside the Secretary to the Treasury and Ministry of Finance and Economic Affairs and submit this Memorandum of Understanding with its full terms to be further outlined in detail in an additional Memorandum of Understanding, upon the commencement of operations in Malawi, by Hightech Trading Global. It is thereby agreed that Hightech Trading Global shall provide its foreign exchange services through its proprietary trading platform, technological infrastructure, and market access, in response to the specific needs identified by the Reserve Bank of Malawi; and further notes the necessity to grant Hightech Trading Global's request for market exclusivity, seeking to be designated as the sole provider of foreign exchange services through its trading platform in Malawi.

NOW THIS MOU WITNESSES THAT COINSCENTER WILL-

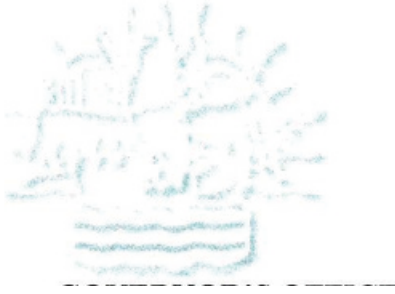
1. Assist The Reserve Bank of Malawi in the development and establishment of cryptocurrency, peer-to-peer technologies, to boost Malawi's digital, financial and trade economy;
2. Introduce and implement Hightech Trading Global peer-to-peer technology and blockchain technology in Malawi, in collaboration with the Reserve Bank of Malawi. The technology and platform will be granted exclusive rights in Malawi, in order to operate legally in Malawi and will be publicly backed as such, by the Reserve Bank of Malawi;
3. Introduce and implement Hightech Trading Global Foreign exchange trading technology and platform (Forex) to enable the population of Malawi immediate access to trading and Forex markets. The technology and platform will be granted exclusive rights in Malawi, in order to operate legally in Malawi and will be publicly backed as such, by the Reserve Bank of Malawi;



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4. Hightech Trading Global will consult, advise, aid, and support the Reserve Bank of Malawi on cryptocurrencies and blockchain technologies and its related legislation, policies, and any legal frameworks, with the aim to boost the nation's digital and financial economy to establish Malawi as a leader in the relevant industries in Africa and globally;
5. Hightech Trading Global will assist and consult the Reserve Bank of Malawi in the capacity of an advisor in the creation of cryptocurrency tax regulations and policies;
6. To deliver and implement Hightech Trading Global academy for forex, cryptocurrency, digital assets and financial inclusion educational curriculum courses for the Reserve Bank of Malawi, to support and enable the relevant departments to learning of cryptocurrencies and blockchain technology;
7. To organize training programs and transfer global knowledge, to equip the Reserve Bank of Malawi with the necessary knowledge and skills to effectively implement forex, cryptocurrency and digital asset technologies.



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UPCOMING POINTS OF ACTIONS:

1. Education Regulatory Framework Support:

The Reserve Bank of Malawi, acting on behalf of the Government of Malawi, has agreed with Hightech Trading Global to access to specialized educational courses. Both parties have mutually agreed on the terms under which Hightech Trading Global will deliver training programs designed to equip the Reserve Bank of Malawi with critical knowledge and skills for navigation of Forex and cryptocurrency markets and compliance procedures. This initiative is part of a broader effort to strengthen institutional capacity, enhance professional development, and ensure the Reserve Bank remains aligned with evolving global financial and regulatory standards.

2. Cryptocurrency Regulatory Framework Support:

As discussed and agreed upon during the visit by the Malawi delegation represented by Mr. Isaac Mazaza Jere, to Hightech Trading Global's office in Prague, Hightech Trading Global shall provide advisory and technical assistance to the Reserve Bank of Malawi in the development of a regulatory framework for cryptocurrencies, including the creation of laws and policies that enable a formal licensing regime. It is further agreed that, upon the establishment of such a regime, Hightech Trading Global shall be the first entity eligible to benefit from the licensing framework, subject to compliance with all applicable regulatory requirements.

**PLAN OF ACTION FOR IMPLEMENTATION AND THE FOLLOWING
SUBMISSION OF DOCUMENTATION TO BEGIN OPERATIONS IN
MALAWI**



RESERVE BANK OF MALAWI

GOVERNOR'S OFFICE

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P O BOX 30063
CAPITAL CITY
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Kindly confirm your availability and please indicate a list of delegation members who will attend the meeting. For planning purposes, we request that you submit the following documents at least 7 days ahead of the meeting: -

1. Company profile and certifications;
2. Technical specifications of your proposed solutions; and
3. Compliance documentation (including AML/CFT frameworks).

Yours faithfully

Dr MacDonal Mwale
GOVERNOR

"Қазақстан Республикасының
Цифрлық даму, инновациялар
және аэроғарыш өнеркәсібі
министрлігі" республикалық
мемлекеттік мекемесі

Қазақстан Республикасы 010000, Есіл
ауданы, Мәңгілік Ел Даңғылы 55/5



Республиканское государственное
учреждение "Министерство
цифрового развития, инноваций и
аэрокосмической промышленности
Республики Казахстан"

Республика Казахстан 010000, район
Есиль, Проспект Мангилик Ел 55/5

"Қазақстан Республикасының
Цифрлық даму, инновациялар
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министрлігі" республикалық
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Республика Казахстан 010000, район
Есиль, Проспект Мангилик Ел 55/5

15.11.2023 №ЗТ-2023-02205747

Товарищество с ограниченной
ответственностью "Coinscenter Limited"

На №ЗТ-2023-02205747 от 31 октября 2023 года

Министерство готово оказать Coinscenter содействие в реализации программ, направленных на повышение грамотности населения в области цифровых активов.

Министерство цифрового развития, инноваций и аэрокосмической промышленности Республики Казахстан (далее – Министерство), рассмотрев Ваше обращение, благодарит за проявленную инициативу к развитию индустрии цифровых активов в Республике Казахстан и сообщает следующее.

Министерство готово оказать Coinscenter содействие в реализации программ, направленных на повышение грамотности населения в области цифровых активов. Вместе с тем, В соответствии со статьей 11 Закона Республики Казахстан «О цифровых активах в Республике Казахстан» на территории Республики Казахстан запрещаются выпуск и оборот необеспеченных цифровых активов, а также деятельность бирж цифровых активов по необеспеченным цифровым активам, за исключением территории Международного финансового центра «Астана» (далее – МФЦА). Также в соответствии с Конституционным законом Республики Казахстан «О Международном финансовом центре «Астана», а также в соответствии с актами МФЦА разрешено совершение операций с цифровыми активами на торговых площадках, получивших лицензию Комитета МФЦА по регулированию финансовых услуг на осуществление финансовых услуг с цифровыми активами на территории МФЦА. В этой связи Министерство доносит до вашего сведения, что для получения лицензии на осуществление финансовых услуг с цифровыми активами, ТОО «Coinscenter Limited» необходимо обратиться в МФЦА.



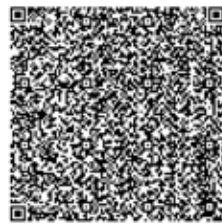
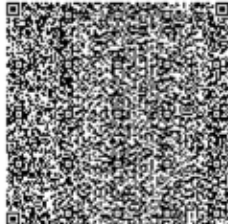
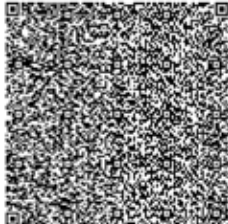
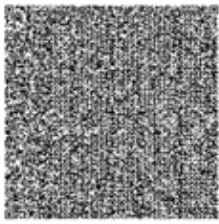
Жауапқа шағымдану немесе талап қою үшін QR кодты сканерлеңіз немесе төмендегі сілтеме бойынша өтіңіз:

https://i2.app.link/eotinish_blank

Чтобы обжаловать ответ или подать иск, отсканируйте QR-код или переходите по ссылке выше:

Директор ДРЭПиИЦА

БАЙТУРСЫНОВ ФИЗЗАТ СЕЙДАХМЕТҰЛЫ



Исполнитель:

НАЗИРКУЛОВ НОДИРБЕК ХАЛИЛЖАНОВИЧ

тел.: 7079037771

Осы құжат «Электрондық құжат және электрондық цифрлық қолтаңба туралы» Қазақстан Республикасының 2003 жылғы 7 қаңтардағы N 370-II Заңы 7 бабының 1 тармағына сәйкес қағаз тасығыштағы құжатпен бірдей.

Данный документ согласно пункту 1 статьи 7 ЗРК от 7 января 2003 года N370-II «Об электронном документе и электронной цифровой подписи» равнозначен документу на бумажном носителе.



Жауапқа шағымдану немесе талап қою үшін QR кодты сканерлеңіз немесе төмендегі сілтеме бойынша өтіңіз:

https://i2.app.link/eotinish_blank

Чтобы обжаловать ответ или подать иск, отсканируйте QR-код или переходите по ссылке выше:

TRANSLATED



Republican State Institution “Ministry of Digital Development, Innovations and Aerospace Industry of the Republic of Kazakhstan”

The Ministry is ready to assist Coinscenter in the implementation of programs aimed at to improve the literacy of the population in the field of digital assets.

The Ministry of Digital Development, Innovation and Aerospace Industry of the Republic of Kazakhstan (hereinafter - the Ministry), having considered your application, thanks you for your initiative to develop the digital asset industry in the Republic of Kazakhstan and informs as follows.

The Ministry is ready to assist Coinscenter in the implementation of programs aimed at to improve the literacy of the population in the field of digital assets. At the same time, in accordance with Article 11 of the Law of the Republic of Kazakhstan “On Digital Assets in the Republic of Kazakhstan”, the issuance and circulation of unsecured digital assets, as well as the activities of digital asset exchanges for unsecured digital assets are prohibited in the territory of the Republic of Kazakhstan, except for the territory of the International Financial Center “Astana” (hereinafter - MFCA). Also in accordance with the Constitutional Law of the Republic of Kazakhstan “On the International Financial Center ‘Astana’”, as well as in accordance with the acts of the MFCA allowed transactions with digital assets on trading platforms that have received a license from the MFCA Committee for Regulation of Financial Services for the implementation of financial services with digital assets in the territory of MFCA. In this regard, the Ministry informs you that in order to obtain a license for financial services with digital assets, LLP “CoinsCenter” should apply to the MFCA.