

CLIENT BROCHURE · CONFIDENTIAL

Institutional Treasury & Wealth Advisory

Structured products, FX & rate hedging, fixed income and proprietary wealth frameworks — engineered for Family Offices, HNW Principals, Corporates and Sovereign investors across the GCC and global markets.

MONIDR™ — the AI intelligence brand created by Money Protects

Research · monitoring · documentation — orchestrating every mandate, with a human always in the loop.

DFSACATEGORY 3C
LICENSED**DIFC**DOMICILE &
JURISDICTION**24 / 5**

MARKETS COVERAGE

AI-LedMONIDR™
INTELLIGENCE

01 · THE FIRM & WHAT WE DO

A regulated platform, built for principals

Money Protects is a DIFC-domiciled institution authorised and regulated by the DFSA, pairing institutional treasury capability with family-office discretion — and an AI intelligence layer, MONIDR™, beneath everything we do.

Regulatory snapshot

Legal entity	Money Protects Capital Ltd
Regulator · Licence	DFSA · CL7741
Prudential category	Category 3C
Domicile	DIFC, Dubai, UAE
Client classification	Professional Clients
AI intelligence	MONIDR™ — by Money Protects

What Category 3C means for you

- Authorised to **advise on, arrange and manage assets**, and to **hold or control client assets**, within the DFSA framework.
- Conduct-of-business protections, suitability & disclosure on every engagement.
- Oversight by a Tier-1 regulator in an international financial centre.
- ISDA-grade documentation for derivatives and hedging.
- Under the external-asset-manager model your assets stay at your own custodian bank; we act under a limited mandate.

Four capability pillars, one intelligence layer

Treasury & Risk

FX & rate hedging, liquidity, cash management.

Capital Markets

Structured notes, bonds, sukuk, market access.

Private Wealth

Portfolios & MESP™, FEFL™, ER-DR™.

Strategic Advisory

Policy, hedging strategy, board risk frameworks.

MONIDR™ Intelligence Layer · Research · Monitoring · Documentation · Client Copilot

Operating principles

CAPITAL FIRST

Protection of capital precedes the pursuit of return.

EVIDENCE-LED

Decisions grounded in data, not narrative.

HUMAN-IN-THE-LOOP

MONIDR™ informs; qualified people decide.

ALIGNED

Transparent fees and a clear conflicts policy.

Who we serve

Family Offices

Multi-generational wealth & structuring.

HNW Principals

Discretion and tailored access.

Corporates

Treasury & risk for operating firms.

Sovereign / Institutional

Scaled mandates & reporting.

02 · TREASURY & HEDGING

Treasury & risk management

Comprehensive treasury capability under industry-standard documentation, with continuous MONIDR™-assisted monitoring — hedges are managed through their life, not forgotten after trade date.

FX Hedging

Forwards, options, structured FX across major & EM pairs.

Interest-Rate Hedging

IRS, caps, floors, collars — floating to fixed.

Liquidity Management

Money-market placements & cash pooling.

Cash Management

Multi-CCY sweeping & yield-optimised placement.

Fixed Income

IG bonds, sovereign sukuk, GCC securities.

Strategic Advisory

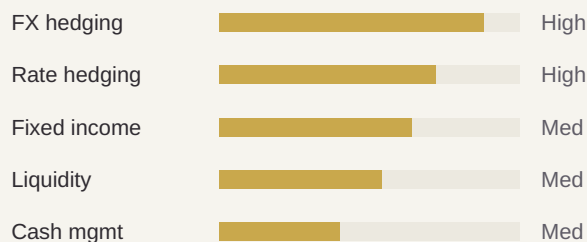
Policy, hedging design, board risk frameworks.

From exposure to monitored hedge



Each hedge maps to a real exposure, a clear objective and a defined review cycle — scenarios modelled with MONIDR™ before execution.

Where mandates concentrate (illustrative)



Schematic only — not a representation of any specific client book.

Instrument matrix

Exposure	Typical instruments	Objective	Docs
Currency (FX)	Forwards · options · cross-currency swaps	Lock / cap conversion; protect margins	ISDA / FX
Interest rate	Swaps · caps · floors · collars	Floating → fixed; cap funding cost	ISDA 2002
Liquidity	MM placements · term / call deposits · pools	Optimise yield on operating cash	Placement
Investment	IG bonds · sovereign sukuk · GCC FI	Income & capital preservation	Offer docs

Risk note. Derivatives & structured products carry market, credit, counterparty and liquidity risk and can lose value; suitability is assessed per client.

24 / 5

EXPOSURE MONITORING

**USD · EUR · GBP ·
AED · SAR**

MULTI-CURRENCY COVERAGE

ISDA 2002

DOCUMENTATION STANDARD

03 · WEALTH & PROPRIETARY INNOVATIONS

Frameworks you will not find elsewhere

Three proprietary, trademarked methodologies — built around your objective, not a product shelf. Full mechanics, eligibility and risk factors are set out in the relevant term sheet, under separate cover.

STRUCTURED MESP™ Money-Engineered Structured Products. Capital-protected, yield-enhancement & participation notes referencing equities, indices, rates or commodities. Protection* Yield Participation	LIQUIDITY FEFL™ Flexible Enhanced-Funding & Liquidity. Structures cash & near-cash for an improved yield / liquidity balance with defined access to capital. Enhanced yield Defined access	REAL-ASSET ER-DR™ Equity-Release, Dual-Rental. Unlocks liquidity from property-rich balance sheets with a dual-rental income stream, without outright disposal. Liquidity Dual income
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Indicative multi-asset allocation (illustrative)

Equities	30%
Fixed income	28%
Structured (MESP™)	18%
Real assets (ER-DR™)	14%
Cash / FEFL™	10%

Hypothetical blend for illustration; actual allocations are bespoke and suitability-assessed.

How a mandate comes together

- **Objective first** — income, protection, liquidity or growth; never product-led.
- **Suitability** — risk appetite, horizon & constraints documented.
- **Design** — MONIDR™ models scenarios; specialists shape the structure.
- **Decision** — an evidenced recommendation; the final call is yours.
- **Stewardship** — positions monitored & reported through life.

Which framework fits the objective

Growth & protection Defined-outcome exposure to markets → MESP™	Yield on reserves Better yield / liquidity on cash → FEFL™	Property liquidity Cashflow without disposal → ER-DR™
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What every framework term sheet sets out

Mechanics & eligibility Underlying, payoff, tenor, minimum ticket and who qualifies.	Protection & risk factors Level and source of any capital protection; issuer, market, liquidity and counterparty risk.	Costs & liquidity All fees, spreads and exit terms — disclosed before you commit.
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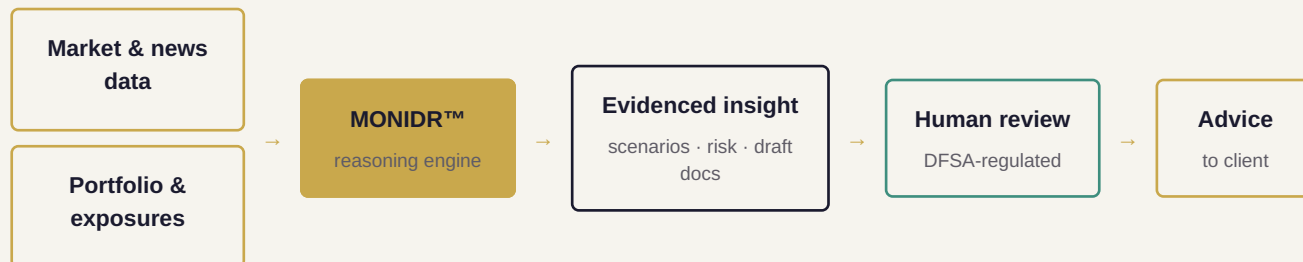
Important. *Capital protection, where offered, is subject to issuer / counterparty credit risk. Illustrations are not a reliable indicator of future performance; investments can fall as well as rise. Product names are trademarks of Money Protects Capital Ltd.

04 · MONIDR™ — AI INTELLIGENCE

Meet MONIDR™

The AI intelligence brand created by Money Protects — built to turn market complexity into decision-ready clarity, with a qualified human always in the loop. It is decision-support, not a decision-maker.

How it works — intelligence in, judgement on top



Prime™

Core reasoning across markets, news & portfolio context.

Wealth™

Portfolio construction & suitability-aware modelling.

Treasury™

Live exposure monitoring & threshold alerting.

Documentation™

Term sheets, suitability notes & reporting.

Knowledge Vault™

Governed, auditable memory of decisions.

Client Copilot™

Conversational access — answers, always sourced.

Analytics™

Benchmarking, attribution & risk metrics.

Human-in-the-loop

100% of recommendations reviewed by people.

Hours → Minutes

RESEARCH
TURNAROUND*

100%

HUMAN-REVIEWED

Private

SEGREGATED &
ACCESS-
CONTROLLED

Auditable

DECISIONS &
RATIONALE
RETAINED

What MONIDR™ does

- ✓ Reads market, news and portfolio data continuously and flags what has changed.
- ✓ Models scenarios and drafts term sheets, suitability notes and reports for review.
- ✓ Keeps a governed, auditable record of every recommendation and its rationale.

What MONIDR™ does not do

- It does not execute, trade or move client assets.
- It does not replace suitability assessment or a qualified adviser's judgement.
- It does not advise clients directly — every output passes human review under DFSA conduct rules.

MONIDR™ disclaimer. A proprietary decision-support technology of Money Protects Capital Ltd. Outputs assist qualified professionals and do not constitute advice; all decisions are subject to human review and the Firm's governance. *Illustrative of process efficiency, not a service-level guarantee.

05 · GOVERNANCE & HOW WE ENGAGE

Trust is engineered, not assumed

A control environment built around DFSA conduct standards — so capability is always matched by accountability — and a clear engagement path from first call to stewardship.

Three lines of defence

1 · Business & advisory

Owns risk at the decision; suitability first

2 · Risk & compliance

Independent oversight, monitoring & policy

3 · Audit & assurance

Independent review of controls

Controls that protect you

- **Suitability & appropriateness** documented per engagement.
- **AML / KYC** onboarding & ongoing monitoring to DIFC standards.
- **Conflicts of interest** identified, disclosed and managed.
- **Best-execution** mindset & transparent pricing.
- **Data protection** aligned to DIFC Data Protection Law.
- **Custody stays put** — mandated assets remain at your custodian bank; client money in a DIFC Client Wealth Account.

A clear path: from first call to stewardship



SERVICE MODELS

ADVISORY

Advisory Mandate

We recommend; you decide each transaction. You retain discretion, with MONIDR™ research & monitoring.

MANAGED

Managed Mandate

We manage assets within agreed parameters under DFSA Cat 3C, with institutional reporting. Assets remain at your custodian bank; we act under a limited mandate.

TREASURY

Treasury Partnership

Hedging-strategy design, execution & through-life management for corporates.

Mandate scope

Asset classes we are authorised to advise on, arrange and manage for Professional Clients, under a written mandate and investment policy.

Equities & listed securities

Bonds, sukuk & IG credit

Money-market & deposits

Funds, ETFs & units

Structured & capital-protected notes

FX & rate derivatives (ISDA)

Real-asset co-ownership

Digital assets — advisory / managed, on DFSA authorisation

Digital-asset services are not offered until the relevant DFSA endorsement is granted. Scope per Licence CL7741 and the Regulatory Business Plan.

Money Protects is regulated by the DFSA. Regulation governs conduct; it is not an endorsement of any product nor a guarantee against loss. Read all offering and trade documentation carefully.

06 · WHY MONEY PROTECTS · CONTACT

Five reasons principals choose us

01 Regulated & accountable DFSA Category 3C, DIFC-domiciled — international-standard oversight.	02 GCC depth, global reach Local market intimacy with access to global capital markets.	03 Proprietary frameworks MESPTM, FEFLTM & ER-DRTM — structuring not found off the shelf.
04 MONIDRTM intelligence An AI engine, by Money Protects, that makes advice faster & better-documented.	05 Capital-first culture We protect before we pursue — every idea starts with what could go wrong.	+ One relationship A single team across treasury, markets & wealth.

DFSA REGULATOR	CL7741 LICENCE	3C CATEGORY	Prof. CLIENTS
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What a first conversation covers

Your objective

Income, protection, liquidity or growth — and the horizon and constraints around it.

Your existing book

Exposures, custodians, documentation in place; what is hedged and what is not.

The engagement

Advisory, managed or treasury partnership; reporting cadence; fees disclosed before anything is executed.



Begin a conversation

Arrange a confidential, no-obligation consultation. We will show how Money Protects and MONIDRTM serve your objectives — and what engagement looks like.

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Scan to talk to MONIDR

07 · IMPORTANT INFORMATION

Important information & disclosures

ISSUER & REGULATION

Issued by Money Protects Capital Ltd ("Money Protects"), regulated by the Dubai Financial Services Authority (DFSA), Licence No. CL7741, domiciled in the DIFC, authorised within the DFSA Category 3C prudential category.

NOT ADVICE, OFFER OR SOLICITATION

For information only. Not investment, legal, tax or accounting advice, nor an offer, solicitation or personal recommendation. Advice is provided only after suitability assessment and under the relevant engagement documentation.

FORWARD-LOOKING STATEMENTS

Statements regarding future events or outcomes are forward-looking and subject to uncertainty. Actual results may differ materially. Money Protects undertakes no obligation to update such statements.

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Market data and third-party information are believed reliable but are not guaranteed as to accuracy or completeness. Money Protects accepts no liability for third-party content. Recipients should verify material facts before relying on them.

INTENDED AUDIENCE — PROFESSIONAL CLIENTS ONLY

Directed only at Professional Clients as defined in the DFSA Rulebook (Conduct of Business). Not intended for, and must not be relied upon by, Retail Clients. By accepting this document you represent that you qualify as a Professional Client.

RISK & PERFORMANCE

The value of investments can fall as well as rise; you may get back less than invested. Structured products, derivatives, fixed income and real-asset strategies carry market, credit, counterparty and liquidity risks set out in their documentation. All figures and charts are illustrative; past or illustrative performance is not a reliable indicator of future results.

MONIDR™ TECHNOLOGY

MONIDR™ is the AI intelligence brand of Money Protects Capital Ltd and a proprietary decision-support technology. Outputs assist qualified professionals and do not constitute advice; all decisions remain subject to human review and the Firm's governance. AI outputs may contain errors and should not be relied on in isolation.

FEES & CHARGES

Fees, spreads and charges applicable to any product or mandate are disclosed in the relevant engagement and trade documentation prior to execution. Costs reduce returns; clients should consider the total cost of any solution before proceeding.

CUSTODY & DIGITAL ASSETS

Mandated assets remain in custody at the client's own bank unless otherwise agreed and permitted; Money Protects acts under a limited mandate and does not take title to client assets. Digital-asset advisory and management services are not offered until the relevant DFSA endorsement is granted; nothing herein is an offer of such services.

TRADEMARKS & CONFIDENTIALITY

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INSTITUTIONAL TREASURY & WEALTH ADVISORY

Capital, protected. Wealth, engineered.



TALK TO **MONIDR**

Scan to start a confidential conversation
with our AI Advisor.

moneyprotects.com/monidr →

DIGITAL

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GET IN TOUCH

CALL

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