



REGULATORY COMPLIANCE FRAMEWORK REPORT

MW3BIZ Token

Corporate, Financial & Data Protection Compliance
Internal Compliance Documentation

Prepared by:
MW3.biz International Business Ltd.
UK Company Registration: 12832838

Report Date: December 2025
Version 1.2

1. Executive Summary

This Regulatory Compliance Framework Report documents the compliance status of MW3.biz International Business Ltd. and the MW3BIZ utility token across applicable regulatory domains. The report provides a comprehensive overview of corporate registration, tax compliance, data protection, anti-money laundering considerations, token security features, and regulatory positioning.

Overall Compliance Status: COMPLIANT - All identified regulatory requirements are met as of the report date.

1.1 Compliance Dashboard

Compliance Area	Status	Last Verified
UK Corporate Registration	COMPLIANT	Dec 2025
Companies House Filings	COMPLIANT	Dec 2025
ICO Data Protection Registration	COMPLIANT	Dec 2025
GDPR/UK GDPR Compliance	COMPLIANT	Dec 2025
Token Classification (Utility)	CONFIRMED	Dec 2025
Token-2022 Security Features	ACTIVE	Dec 2025
AML/KYC Framework	IMPLEMENTED	Dec 2025

2. Corporate Compliance

2.1 Company Registration

MW3.biz International Business Ltd. is a private limited company registered in England and Wales, operating in full compliance with the Companies Act 2006.

Registration Detail	Information
Legal Name	MW3.biz International Business Ltd.
Company Number	12832838
Jurisdiction	England and Wales, United Kingdom
Incorporation Date	August 24, 2020
Company Type	Private Limited Company
Registered Office	33 Brandsby Grove, Hull, East Riding Of Yorkshire, HU9 4LJ, UK
Company Status	Active

2.2 Business Classification (SIC Codes)

The company operates under two UK Standard Industrial Classification (SIC) codes, reflecting its dual business activities:

Primary: 62020 - Information Technology Consultancy Activities

Activities covered under this classification:

- Computer audit consultancy services
- System software acceptance testing consultancy services
- Software consultancy
- Information technology consultancy activities
- Information systems strategic review and planning services
- Hardware installation, disaster recovery, and consultancy services

Secondary: 94110 - Business and Employers Membership Organisations

Activities covered under this classification:

- Business and employers membership organisations
- Property owners associations
- Guilds and similar professional organisations
- Federations of business and employers membership organisations

Note: The secondary SIC code 94110 reflects the MW3BIZ token's membership tier system and governance participation features, where token holders form a business community with tiered benefits and voting rights.

2.3 Companies House Filing Compliance

The company maintains full compliance with Companies House filing requirements:

- **Confirmation Statement:** Filed annually as required
- **Annual Accounts:** Filed within statutory deadlines
- **Director Appointments/Changes:** Notified within 14 days as required
- **Persons with Significant Control (PSC):** Register maintained and filed

2.4 Verification

Corporate registration can be independently verified at:

<https://find-and-update.company-information.service.gov.uk/company/12832838>

3. Data Protection Compliance

3.1 ICO Registration

MW3.biz International Business Ltd. is registered with the UK Information Commissioner's Office (ICO) as a data controller, in compliance with the Data Protection Act 2018 and UK GDPR.

ICO Registration Detail	Information
Registration Number	ZB668589
Data Controller	MW3.biz International Business Ltd.
Registration Status	Active
Fee Tier	Tier 1 (Standard)
Verification URL	https://ico.org.uk/ESDWebPages/Entry/ZB668589

3.2 UK GDPR Compliance Framework

The company implements comprehensive data protection measures in accordance with UK GDPR requirements:

Lawful Basis for Processing

- **Contractual Necessity:** Processing required to deliver platform services to users
- **Legitimate Interest:** Platform improvement, security monitoring, fraud prevention
- **Consent:** Marketing communications, optional analytics
- **Legal Obligation:** Regulatory compliance, tax records retention

Data Subject Rights Implementation

Data Subject Right	Implementation Status
Right to Access (Article 15)	Implemented
Right to Rectification (Article 16)	Implemented
Right to Erasure (Article 17)	Implemented
Right to Restrict Processing (Article 18)	Implemented
Right to Data Portability (Article 20)	Implemented
Right to Object (Article 21)	Implemented

Technical & Organizational Measures

- **Encryption:** Data encrypted in transit (TLS 1.3) and at rest (AES-256)
- **Access Controls:** Role-based access control with principle of least privilege
- **Audit Logging:** Comprehensive logging of data access and modifications
- **Data Minimization:** Collection limited to data necessary for stated purposes
- **Retention Policies:** Automated deletion of data beyond retention periods

4. Anti-Money Laundering Framework

4.1 Regulatory Position

As a utility token issuer (not a cryptoasset exchange or custodian wallet provider), MW3.biz International Business Ltd. is **not required** to register with the FCA under the Money Laundering Regulations 2017 (as amended). However, the company maintains voluntary AML/KYC procedures as best practice.

4.2 Voluntary AML Measures

Despite not being legally required, the company implements the following measures:

1. **Customer Due Diligence (CDD):** Identity verification for business account holders and high-value transactions
2. **Transaction Monitoring:** Automated detection systems for suspicious transaction patterns
3. **Sanctions Screening:** Verification against UK, EU, and UN sanctions lists
4. **Record Keeping:** Retention of transaction records for minimum 5 years
5. **Staff Training:** Regular AML awareness training for relevant team members

4.3 Risk Assessment

Risk Category	Risk Level	Mitigation
Customer Risk	LOW	CDD procedures
Product Risk	LOW	Utility-only design
Geographic Risk	MEDIUM	Sanctions screening
Channel Risk	LOW	Direct platform access

5. Token Regulatory Compliance

5.1 Classification Summary

MW3BIZ is classified as a **utility token** under applicable regulatory frameworks. A comprehensive Token Classification Self-Assessment has been prepared as a separate document.

Regulatory Framework	Classification
UK FCA (PS19/22)	Unregulated Utility Token
US Securities Law (Howey Test)	Not a Security (fails multiple prongs)
EU MiCA Regulation	Utility Token (Article 3(1)(5))

5.2 Token-2022 Security Features

MW3BIZ utilizes Solana's advanced Token-2022 (Token Extensions) program, providing enhanced security features that are verifiable on-chain:

Security Feature	Status	Description
Immutable Metadata	ACTIVE	Token name, symbol, and URI permanently locked
Fixed Supply	ACTIVE	Mint authority permanently disabled
Transparent Governance	ACTIVE	6-member multisig (3/6 threshold)
Professional Vesting	ACTIVE	48-month Streamflow vesting contracts

5.3 Executive Squad Governance (Multisig)

Token governance is managed by a 6-member Executive Squad multisig with a 3/6 signature threshold for standard operations. All wallet addresses are publicly verifiable:

Role	Wallet Address
CEO	D3oW9LfZz66qsnwU1FXpmu3E8iEmjeokRV3p7Z81JhJy
CTO	DF2ABn2bD5rGVWqHMHb3KGY85YltnNW7mWCyLgFp2SVS
CFO	FwVKSDuSjafqw3zmbroWnNWVa29eqLDuneyD5Fy2FEX
CCO	FhemdX8sqE2zFopz29KKEAZWY1asxKdshaqvDpCofE9D
CMO	VssWWfFoMKYhaqvPVprSGxM49Z1fKNJsF7BVD9h9akL
Admin	3JMbRsTDDrpyqcMmnRyjoug9BpKKtCxFS8ceSofm5JmM
Multisig	HicdDqeWN23rRP4Dz1CuSCst861ZC8NeY3NcbFoUiYUN

5.4 Vesting Contracts (Streamflow)

All team token allocations (7.77% of total supply) are subject to 48-month vesting with a 12-month cliff, starting September 17, 2026. Vesting contracts are publicly verifiable on Streamflow Finance:

Streamflow Contract Dashboard: <https://app.streamflow.finance>

5.5 Marketing Compliance

All MW3BIZ marketing materials comply with the following principles:

- **No investment claims:** Token is never marketed as an investment opportunity
- **No profit promises:** No claims of appreciation, returns, or profit potential

- **Utility focus:** All communications emphasize service access functionality
- **Risk disclosures:** Appropriate risk warnings included in materials

6. Upcoming UK Cryptoasset Regulatory Regime

6.1 Financial Services and Markets Act 2000 (Cryptoassets) Regulations 2025

On 15 December 2025, HM Treasury published the Financial Services and Markets Act 2000 (Cryptoassets) Regulations 2025, establishing a comprehensive regulatory framework for cryptoasset activities in the UK. The FCA subsequently published three consultation papers (CP25/40, CP25/41, CP25/42) on 16 December 2025 detailing proposed rules.

Timeline	Event
December 2025	Regulations laid before Parliament; FCA consultation opens
12 February 2026	FCA consultation closes (CP25/40, CP25/41, CP25/42)
2026	FCA publishes final rules and guidance
25 October 2027	Full regime comes into force

6.2 New Regulated Activities Under the 2027 Regime

The new framework introduces FCA authorisation requirements for the following cryptoasset activities:

- **Operating a Cryptoasset Trading Platform (CATP):** Running exchanges or trading venues for cryptoassets
- **Issuing Qualifying Stablecoins:** Creating and offering fiat-backed or asset-referenced tokens
- **Safeguarding Cryptoassets:** Providing custody or wallet services for client assets
- **Dealing in Cryptoassets:** Acting as principal or agent in cryptoasset transactions
- **Arranging Deals:** Facilitating cryptoasset transactions between parties
- **Qualifying Cryptoasset Staking:** Providing staking services for proof-of-stake networks
- **Cryptoasset Lending/Borrowing:** Offering lending or borrowing services involving cryptoassets

Additional Regimes: The regulations also establish a Market Abuse Regime for Cryptoassets (MARC) prohibiting insider dealing and market manipulation, plus new admissions and disclosure requirements for cryptoassets offered to the public.

6.3 MW3BIZ Position Under the New Regime

Based on analysis of the published regulations and FCA consultation papers, MW3BIZ remains outside the new regulatory perimeter because:

New Regulated Activity	MW3BIZ Status	Reason
Operating a CATP	NOT APPLICABLE	We do not operate an exchange
Issuing Stablecoins	NOT APPLICABLE	MW3BIZ is utility, not stablecoin
Safeguarding/Custody	NOT APPLICABLE	No custodial wallet services
Dealing in Cryptoassets	NOT APPLICABLE	Not a dealer/broker
Staking Services	NOT APPLICABLE	No staking services offered
Lending/Borrowing	NOT APPLICABLE	No lending services offered

Key Distinction: MW3BIZ is a **utility token issuer** providing access to platform services. The company does not operate a trading platform, provide custody services, deal in cryptoassets, or offer staking/lending services. These are the activities that trigger FCA authorisation requirements under the new regime.

6.4 Monitoring Commitment

MW3.biz International Business Ltd. commits to:

1. **Active Monitoring:** Track FCA consultation responses, final rules (expected 2026), and any amendments to the regulatory perimeter
2. **Impact Assessment:** Conduct formal assessment when final rules are published to confirm MW3BIZ remains outside scope
3. **Proactive Compliance:** If any planned business activities would trigger new regulated activities, seek appropriate authorisation before October 2027
4. **Stakeholder Communication:** Keep token holders informed of any regulatory developments that may affect MW3BIZ

7. Ongoing Compliance Monitoring

7.1 Compliance Calendar

Frequency	Compliance Activity	Responsible
Annual	Companies House Confirmation Statement	CEO
Annual	Annual Accounts Filing	CFO
Annual	ICO Data Protection Fee Renewal	CCO
Quarterly	Regulatory Framework Review	CCO
Quarterly	AML Risk Assessment Update	CCO
Ongoing	Marketing Material Review	CMO/CCO

7.2 Regulatory Watch

The company actively monitors regulatory developments in the following areas:

- UK FCA cryptoasset guidance and policy statements
- EU MiCA implementation and technical standards
- US SEC guidance on digital assets
- UK GDPR and Data Protection Act amendments
- Anti-money laundering regulation updates

8. Conclusion

MW3.biz International Business Ltd. maintains comprehensive regulatory compliance across all applicable domains. This report documents the current compliance status and ongoing monitoring procedures.

Key Compliance Achievements:

1. Full UK corporate compliance with Companies Act 2006 (dual SIC codes: 62020, 94110)
2. Active ICO registration for data protection (ZB668589)
3. Comprehensive UK GDPR compliance framework
4. Voluntary AML/KYC measures exceeding legal requirements
5. Confirmed utility token classification with Token-2022 security features
6. Transparent multisig governance with publicly verifiable wallet addresses

This report will be reviewed and updated quarterly or upon significant regulatory changes.

9. Verification Resources

- **UK Companies House:**
<https://find-and-update.company-information.service.gov.uk/company/12832838>
- **ICO Data Protection Register:** <https://ico.org.uk/ESDWebPages/Entry/ZB668589>
- **Token Explorer (Solscan):**
<https://solscan.io/token/5zRaywZuw1dES8tkhRVD9UuchM2Q8dYfWGiDLfucifnA>
- **Multisig Wallet (Solscan):**
<https://solscan.io/account/HicdDqeWN23rRP4Dz1CuSCst861ZC8NeY3NcbFoUiYUN>
- **Utility Token Terms:** <https://mw3.biz/utility-terms/>
- **Official Documentation:** <https://docs.mw3.biz/token/>

10. Contact Information

Department	Email
Token Support	token@mw3.biz
General Support	support@mw3.biz
Legal & Compliance	legal@mw3.biz
Technical Issues	technical@mw3.biz

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MW3.biz International Business Ltd.
Chief Compliance Officer

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