Subject: Right of Reply - Clarification Request Regarding Morizon Operations and Regulatory Status

From: DANNY: DE HEK - To: contact@morizonhub.com - Cc: contact@morizonpay.com, support@mymorizoncard.com, legal@morizonhub.com, privacy@morizonhub.com - Date: 30 October 2025 at 1:53 PM

Dear Morizon Team,

My name is Danny de Hek, an investigative journalist based in New Zealand. I've been featured in The New York Times, Bloomberg, and The Guardian for my work exposing financial fraud and unregulated investment schemes.

I am currently preparing a public article examining Morizon Group F.Z.C, Morizon Ltd, Morizon Hub, MyMorizonCard, and Morizon Pay.

Before publication, I wish to offer your organisation a formal right of reply to ensure accuracy and fairness.

Please provide written clarification and verifiable evidence for the following points:

Corporate Ownership – The full legal names of all directors, shareholders, and beneficial owners of Morizon Ltd (UK) and Morizon Group F.Z.C (UAE).

Company Registrations – Copies of registration certificates for each entity, including the claimed UAE licence No. 170283/6 and any filings with Companies House UK.

Regulatory Status – Evidence of authorisation or supervision by the UK FCA, UAE Central Bank, or RAKEZ Free Zone Authority.

Financial Oversight – Details of your auditors, the most recent financial statements, and proof that "27 percent profit sharing" is sustainable and independently verified.

Partnerships – Written confirmation from Optimus Cards UK Ltd and Pearl Property Stagers that they have authorised Morizon to use their names and branding.

Profit-Sharing Model – A technical explanation of how the 27 percent community/merchant "cash-back" is funded, including supporting financial data.

Community Projects – Documentary evidence of any hospitals, schools, or other community developments that have received Morizon funding.

Data Protection – Proof that the data-protection registration number ZB548638 is active and assigned to Morizon Ltd.

Marketing Practices – Clarify whether Morizon uses multi-level or affiliate-commission structures, and provide any related compensation-plan documentation.

Contact Verification – Names and direct contact details for your compliance or legal representatives who can comment on record

Please provide your full response and any supporting documents within seven (7) days of receipt of this email. If no reply is received within that timeframe, I will note in my article that Morizon was invited to comment but declined to respond.

You may send your response by email to danny@dehek.com

If you prefer to issue a formal press statement, please indicate that clearly.

Best Regards Danny de Hek

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