



Terms and Conditions

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1. General Use

1.1 Eligibility

You are only permitted to access the H2cryptO services if you are an Approved User, meaning you must fulfil the following criteria:

- If you are a client, you must be 18 years or older. You will need to verify proof of age (Government-issued Photo ID, or Passport).
- In the case of an entity whether it be a corporation, licensed business, etc., you must have the capacity and be authorized to enter into an agreement and to be bound by the Terms and Conditions.
- You must provide all the information required to set up an account under clause 2.1.
- H2cryptO must be satisfied with the identity, fraud, background checks, and other money-laundering and terrorist financing checks it (or any third party) conducts concerning the client at any time.

1.2 Your general agreements and promises

By accessing the Services, you:

- Warrant that; if you are an individual, you are aged 18 years or older with the capacity to enter into and be bound by these Terms and Conditions and the Privacy Policy;
- Warrant that you have the capacity and are authorized to enter into and be bound by these Terms and Conditions and the Privacy Policy; and, if applicable, the person acting on your behalf is allowed to do so;

- Authorize H2cryptO to make any inquiries it considers necessary, from time to time, to verify your identity, undertake fraud checks, and meet its anti-money laundering and other legal obligations;
- Agree to be bound by these Terms and Conditions and our Privacy Policy, which is deemed to occur when you access our Site and use our Services, to comply with them;
- Agree to pay all fees associated with the Transactions and the Services set out in the Cost Schedule and any additional miner fees.
- Agree to ensure that any personal information you provide to H2cryptO is accurate, current, and complete and relates solely to you, and to update us if it changes;
- Agree to provide us with any additional information which we request to comply with our legal responsibilities as soon as is reasonably practicable;
- Confirm that you have sufficient knowledge of Digital Currencies to enter into transactions, and understand that you are solely responsible for determining the nature, potential value, suitability, and appropriateness of the Services;
- Confirm that you accept the risks of using the Services and accessing the Site and have read and understood the "Risks of Use" set out here;
- Agree to arbitration on the terms set out in clause 16.2 (Arbitration) of these Terms and Conditions;
- Acknowledge that H2cryptO has not advised you to, nor recommended to you that you should, use the Services or deal in Digital Assets. Any falsification of information may result in civil and/or criminal liability.

2. Your User Account

2.1 Creating a User Account

To use the Services, you must first create your registered client account and have it activated.

- To set up your User Account, you must provide your name and email address, set a password, and affirm your acceptance of these Terms and Conditions and the Privacy Policy by clicking the "Sign Up" button. We also strongly recommend enabling the "2-factor authentication" option in the 'Security Settings.'
- To have your client account activated, we must receive the following information:
- Your full name, gender, date of birth, driver's license, social security number or passport number.
- For an entity, your legal registration number or Tax ID number.
- Your phone number
- Your residential or business address and previous addresses
- Confirmation as to whether you are the beneficial owner of the account (that is, confirmation that are you the sole person who exercises effective control over the account and owns the account) and, if not, the equivalent information for each other beneficial owner of the account. H2cryptO will not have any legal liability if someone else uses the account.

- Any additional information, such as Government identification such as state issued driver's license or federal issued passport, needed to comply with laws (such as enhanced due diligence requirements under the anti-money laundering laws or source of funds information).

2.2 Purpose of your User Account

Once established, you can access the Services through your User Account. Specifically, your User Account:

- Is linked to your Legal Tender Account and your Digital Asset Wallet (see clauses 3 and 4 below); and
- The account contains a record of all your Transactions.
- We recommend that you only log into your User Account directly through the H2cryptO Site and only access the H2cryptO Exchange through the trading site. Following this policy will minimize the risk of inadvertently exposing your User Account or H2cryptO Wallets to unauthorized access or attacks.

2.3 The user commits or agrees concerning your User Account

You agree to:

- Create a strong password for your User Account. Also, consider using a password that is different from any other password you use for any other website or online service, which can't be guessed. You must change your password at regular intervals, and immediately if you suspect your password has been compromised;
- Keep your User Account login and password and any forms of multi-factor authentication confidential and separate from each other, as well as different from any additional information or documents relating to your User Account or H2cryptO's Wallets (and your private key(s));
- Not to let any person access your User Account or your H2cryptO's Wallets at any time without our prior written permission;
- Not to leave your computer, phone, or another device unattended while you remain logged in to your User Account or your H2cryptO's Wallets;
- Not to open more than one User Account without our prior written permission;
- Notify us immediately if you perceive any activity that appears to be outside of the contractual restrictions, we may lock the account.

2.4 Your confirmations concerning your User Account

You confirm that:

- H2cryptO may make inquiries directly or through third parties, which we consider necessary to certify your identity to protect against fraud, terrorism financing, or money laundering;

- You understand that you are responsible for maintaining the security of your User Account login and password, any forms of multi-factor authentication, and your private key(s);
- You understand that anyone accessing your User Account will be able to enter into Transactions using your H2cryptO's Wallets, and H2cryptO has no obligation to verify or take any steps to verify any instruction received from you or appearing to be sent by you;
- By using the Services, you understand that you are fully responsible for and accept all risks of unauthorized access to your User Account or your H2cryptO's Wallets caused by your negligence or breach of these Terms and Conditions.

3. Your Legal Tender Account

3.1 Purpose of your Legal Tender Account

You can use your Legal Tender Account to fund the purchase of Digital Currencies and receive the proceeds of the sale of your Digital Currencies using the Services.

3.2 Activating your Legal Tender Account

To activate your Legal Tender Account, you must:

- Link it to a registered bank account in your name; and
- Transfer funds from that bank account to the Prime Trust Custodial Bank Account, which an update will then reflect the balance of your Legal Tender Account

3.3 Currency

The only Legal Tender which can hold in your account is United States Dollar (more FIAT options coming at a later date).

3.4 Fees

H2cryptO will not charge any fees concerning deposits into or withdrawals from the H2cryptO Custodial Bank Account.

4. Your Digital Asset Wallet

4.1 Purpose of your Digital Asset Wallet

Your Digital Asset Wallet allows you to send supported Digital Currencies to, receive, and store supported Digital Currencies from third parties on your instructions, using the Services.

4.2 Supported Digital Currencies

- H2cryptO currently supports the list of Digital Currencies reflected on our exchange site. However, the nature of the Digital Currencies that H2cryptO supports is subject to change and could change without notice to you if this is required as a result of the law,

any order of a court or governmental agency, to the determined rules in the underlying digital asset network, or any technical issue outside of our reasonable control.

- H2cryptO does not support any other protocols such as meta coins, side chains, or other derivatives, enhanced or forked protocols, tokens, or coins that supplement or interact with a Digital Asset supported by H2cryptO.

4.3 Fees

H2cryptO will charge the Transaction fees.

In addition, all transactions need to be confirmed by 'miners,' which group transactions into 'blocks' and add those blocks to the relevant network underlying the specific Digital Asset. When making a Digital Asset Deposit, you may need to pay the applicable 'miner fee' (i.e., network fee) to confirm the transaction on the network. To do this, you need to make sure your transaction includes a sufficient miner fee to be established. Insufficient funds will delay the processing of a Transaction. H2cryptO may charge miner fees to process a Digital Asset withdrawal on your behalf. If we do so, H2cryptO will calculate the miner fee at our discretion and notify you of the fee amount at or before the time you authorize the transaction.

4.4 Operation of your Digital Asset Wallet

- We will send you an email confirmation of all transactions relating to your Digital Asset Wallet.
- H2cryptO securely stores all Digital Asset private keys in our control in a combination of online and offline storage. As a result, it may be necessary for H2cryptO to retrieve certain information from offline storage to facilitate a Digital Asset Transaction according to your instructions. This process may delay the initiation of credit of the relevant Digital Asset Transaction for up to 48 hours or longer in some circumstances.

4.5 Your confirmations concerning your Digital Asset Wallet

You confirm that you understand and accept the following:

- H2cryptO will process your Transactions under your instructions, and you should carefully verify all instructions before placing any Orders. If there is an error in those instructions, that is your risk, and H2cryptO does not accept responsibility or liability.
- When you transact with another Approved User through the Site (a Counterparty), there is a risk that the Counterparty may cancel the transaction before the order is executed. You understand that H2cryptO cannot require a Counterparty to complete any Transaction and is not responsible for liable for any such Counterparty default. If you believe a Counterparty has behaved misleadingly or fraudulently, or otherwise in breach of these Terms and Conditions, please notify us immediately @ support@h2crypto.io to determine what action, if any, to take.
- Your Digital Asset Wallet is available only in connection with the Digital Currencies that H2cryptO supports at any time, at its discretion. As discussed within clause 4.3 above,

these supported Digital Currencies are subject to change. H2cryptO assumes no responsibility or liability for any attempt to use your Digital Asset Wallet for Digital Currencies that H2cryptO does not support at that time.

- H2cryptO does not control or own any of the underlying networks or software protocols that govern the operation of the Digital Currencies supported by H2cryptO.
- H2cryptO does not stand behind or underwrite any Transaction you enter into using the H2cryptO exchange.
- A Digital Asset Withdrawal may be delayed as a result of H2cryptO retrieving information from offline storage.
- H2cryptO has the right to refuse to process or cancel any pending Order or Transaction at any time if required to do so at law or in response to a court or government order or to enforce transaction limits if any Suspension Event occurs.
- Digital Currencies are a risky currency class, and trading in Digital Currencies increases those risks.
- The amount or value of the Digital Currencies in your Digital Asset Wallet is not guaranteed or underwritten by H2cryptO nor by any other person, and you could lose the Digital Currencies or the value of the Digital Currencies stored in your Digital Asset Wallet in a short time. In that case, you will have no recourse to [name of company] or to any other person for your loss (including loss of profit) or any liability or inconvenience that results.

5. H2cryptO Ledger

H2cryptO maintains a private exchange ledger (the H2cryptO Ledger) to track each Approved User's Legal Tender Account balance and the Digital Currencies reflected in their Digital Asset Wallet.

Entries in the H2cryptO Ledger are not recorded on a blockchain or otherwise published. Only transfers of Digital Currencies into, or transfers of Digital Currencies out of, your Digital Asset Wallet will be confirmed and visible on a blockchain.

6. H2cryptO Transactions

6.1 Transaction Services

H2cryptO offers Approved Users the ability to enter into the following Transactions under these Terms and Conditions:

- Buy Transactions
- Sell Transactions; and
- Exchange Transactions

H2cryptO does not currently offer any margin trading, options trading, or shorting.

H2cryptO does not make any warranty or representation concerning any Counterparty and cannot confirm that it will perform its Transaction obligations.

Please note: A Transaction is not complete while it is pending. Funds associated with transactions in a pending state will be designated as such and will not be available to conduct other Transactions (including withdrawals).

6.2 Access to Transaction Services

We can impose any conditions or restrictions on your access to the Transaction Services at any time without prior notice. These may include limits on the number or value of Transactions.

6.3 Transaction Limits

We may impose Transaction limits from time to time. In particular, we reserve the right to review any withdrawals and to request further information before releasing funds for regulatory and fraud prevention purposes.

6.4 Cancellation of Transactions

You cannot revoke or cancel an order once you have placed it. However, you can submit a request to cancel the transaction to which that order relates by clicking on the 'Cancel Sells' or 'Cancel Buys' or 'Cancel All' button (as appropriate) on the H2cryptO's Exchange dashboard (a Cancellation Request).

The Cancellation Request will only be effective if you submit it before the order is filled.

However, H2cryptO can unilaterally cancel any Transaction if:

- It considers this necessary or prudent due to a suspicion that the transaction involves money laundering, terrorist financing, or another illegal activity;
- It relates to a Prohibited Use; or
- It is required to do so by a court order or government agency.

6.5 Transaction Records

H2cryptO maintains the records of these offers in our Order Book. When H2cryptO's trading engine matches buy and sell offers in our order book, we record the trade on our H2cryptO Ledger. This transfers ownership of the seller's traded Digital Currencies to the relevant buyer.

7. Buy Transactions

7.1 Nature of a Buy Transaction

All Buy Transactions:

- Involve the purchase of supported Digital Currencies with Asset from your Asset Account at the Market Rate; and

- Settle immediately, provided a sufficient amount of Asset has been pre-loaded to your Legal Tender Account; and
- Are recorded on our H2cryptO's Ledger.
- Transactions will always be available and transparent.

7.2 Buy Transaction process

You can place an order to buy Digital Asset (a Buy Order) on the H2cryptO's Exchange. By doing so, you authorize H2cryptO to initiate debits from the applicable H2cryptO's Wallet and initiate a transfer to your Digital Asset Wallet.

- When you place a Buy Order, the full amount of purchase price and associated fees in Asset will be put on hold or marked as pending in your Legal Tender Account. This policy means that you cannot withdraw or use the funds for any purpose until the buy transaction expires, settles, or order is canceled.
- After your Buy Order has been placed, H2cryptO will send you an email when it has been completed or partially filled, as applicable.
- H2cryptO will use all reasonable efforts to fulfill any Buy Order. However, if we cannot complete your Buy Order, we may notify you by email and seek your order to complete the Buy Order at the Market Price.
- H2cryptO reserves the right to cancel any unfilled portion of any Buy Order that changes the best bid or offer by more than twenty percent (20%) in either direction or is otherwise clearly erroneous.

7.3 Buy Limits

You can enter a Stop Limit or an Order Limit for your Buy Transaction on the H2cryptO's Exchange dashboard.

7.4 Partial completion

If a Buy Transaction order partially fills, the amount of Asset required to settle the remaining balance will remain on hold until the remaining Buy Order is filled, canceled, or expires.

7.5 Your confirmations concerning Buy Transactions

In placing any Buy Order or entering into any Buy Transaction, you confirm your understanding of, and your agreement to, the following:

- It is your responsibility to confirm the Buy Transaction details are accurate, including the number of Digital Currencies you intend to buy, the amount of any fees, the gross purchase price for your Buy Order, and the amount and nature of the Digital Currencies to be transferred into your Digital Asset Wallet after completion.
- Once placed, Buy Order's cannot be revoked; a client will only cancel orders by submitting a separate cancellation request.

- It is solely your responsibility to cancel any Buy Order (or part of Buy Order) that you do not want to be filled.
- If you place a Buy Order, there is a risk that it will be filled (in whole or part) if you have a positive balance in your Legal Tender Account before any cancellation request is received.
- H2cryptO has no liability or responsibility to you in the above circumstances. (This does not limit the other terms in these Terms and Conditions)

8. Sell Transactions

8.1 Nature of a Sell Transaction

All Market Sale Transactions:

- Involve the sale of supported Digital Currencies for Asset at the Market Price;
- Settle immediately from a pre-funded Digital Asset Wallet; and
- Are recorded on our H2cryptO Ledger.

8.2 Sell Transaction process

- You can place an order to sell a Digital Asset (a Sell Order) on the H2cryptO Exchange. By doing so, you authorize HMC Ventures Ltd to initiate debits from your applicable Digital Asset Wallet and initiate a transfer to the applicable H2cryptO's Wallet.
- When you place a Sell Order, the full amount of Digital Currencies offered for sale are put on hold in your Digital Asset Wallet. This policy means you cannot deal with those Digital Currencies for any other purpose until the Sell Transaction settles, expires, or is canceled. H2cryptO will deduct any fees associated with the Sell Transaction from the sale proceeds before they appear in your Legal Tender Account.
- After you have placed your Sell Order, we will send you an email when it has been completed or if it has only been partially filled, as applicable.
- H2cryptO reserves the right to cancel any unfilled portion of any Sell Order that changes the best bid or offer by more than twenty percent (20%) in either direction or is otherwise clearly erroneous.

8.3 Sell Limits

You can enter a Stop Limit or an Order Limit for your Sell Transaction on the H2cryptO's Exchange dashboard.

8.4 Partial completion of order

Until the Sell Order expires, fills or is canceled, the value of the Digital Asset for sale will not be available or used for other purposes, including other withdrawals or sell orders. For any

partially filled sell orders, the unfilled portion of Digital Asset offered for sale remains on temporarily hold until the remaining sell order expires, filled or is canceled.

8.5 Your confirmations concerning Sell Transactions

In placing any Sell Order or entering into any Buy Transaction, you confirm your understanding of, and agreement to, the following:

- Your responsibility is to confirm that the Sell Transaction details are accurate, including the number of Digital Currencies you intend to sell, the amount of any fees, the gross sale price, and the net sale proceeds to be transferred to your Legal Tender Account.
- Once placed, a sell order cannot be revoked and can only be canceled by submitting a separate request.
- It is solely your responsibility to cancel any Sell Order (or part of any Sell Order) that you do not want to be filled.
- If you place a Sell Order, then there is a risk that it will be filled (in whole or part) if you have Digital Currencies in your Digital Asset Wallet before any cancellation request is received.
- H2cryptO has no liability or responsibility to you in the above circumstances. (This does not limit the other terms in these Terms and Conditions)

9. H2cryptO's Exchange

- The H2cryptO's Exchange operates order matching engines for each trading pair. Our marketplace works 24 hours a day, seven days a week (except for brief maintenance periods).
- We require that all trades be pre-funded (that is, you must have sufficient funds in your applicable H2cryptO's Wallet before you can trade).

10. Suspension

10.1 Suspension Events

H2cryptO may suspend the Services in any of the following cases without prior notice for any time limit determined for discretion (each a Suspension Event) if it considers it necessary or desirable to do so:

- As a result of any Prohibited Use;
- Upon following a "hard fork" or other sudden change in operating rules in any underlying digital asset network
- Upon following a market disruption or force majeure event
- Agree and comply with the law, or not following a change in applicable law or regulator guidance

10.2 Consequences of a Suspension Event

- If a Suspension Event occurs, H2cryptO can suspend one or more Services to one or more (or all) Approved Users for so long as H2cryptO determines, in good faith, as is required or prudent because of the interests of H2cryptO and its Approved Users (or affected Approved Users).
- H2cryptO will not be liable to any Approved User or another person for any loss (including any loss of profit), liability or inconvenience arising from any Suspension Event, or the suspension of any Services or access to the Site arising from action taken following a Suspension Event.
- Suppose H2cryptO considers it practicable and prudent to do so in the circumstances of the Suspension Event and because of the interests of H2cryptO and its Approved Users (or the affected Approved Users). In that case, it will allow you to withdraw your Digital Currencies from your Digital Asset Wallet and transfer them to another service (that is, a service not provided by H2cryptO).

11. No Prohibited Use

11.1 Prohibited Use

It is prohibited to use the Site or to access any Service for any of the following purposes or uses (each a Prohibited Use):

- To conduct or engage in any illegal activity;
- To hide or disguise the proceeds of any illegal activity;
- To infringe our proprietary intellectual property or the proprietary intellectual property of any other person;
- To engage in gambling;
- Concerning any Digital Asset that H2cryptO does not support at the relevant time;
- To engage in any deceptive, fraudulent, or malicious activity, including by launching malware or viruses, or seeking to hack into any Wallets or steal any Digital Currencies or funds held by any other Approved User;
- To reverse-engineer, decompile, disable, or disassemble any software running on the Site;
- To promote any securities;
- To harm H2cryptO any person associated with H2cryptO or any third party;
- If you are not an Approved User;
- To offer, or to purport to provide, any Service to any person who is not an Approved User; or
- To engage in any other use or activity which breaches these Terms and Conditions.

11.2 Consequences of engaging in any Prohibited Use

H2cryptO may block or refuse any person (including any Approve User) from accessing the Site or any Services or any Transaction if it believes in good faith that such person, Service, or Transaction is connected with any Prohibited Use. H2cryptO does not need to provide any prior

notice or explanation if it invokes this right. Some activities may require H2cryptO to contact or report suspicious activity to law enforcement. All H2cryptO clients are to be aware that H2cryptO will take this action if necessary.

12. Our Rights and Remedies

12.1 Additional rights

In addition to exercising our rights under clause 10 (Suspension) or clause 11 (No Prohibited Use), in the event we believe you have breached or are breaching any of these Terms and Conditions or any applicable law, we may do any of the following:

- Limit your access to or activities on the Site;
- Warn any Users or Approved Users of your actions;
- Issue a warning to you;
- Suspend or cancel your access to the Sites;
- Advise any regulators and co-operate fully with any law enforcement authorities, including disclosing information we hold about you.

12.2 Additional rights

This clause 12 does not limit any of our other rights and remedies at law.

13. Our fees

13.1 You agree to pay fees

You agree to pay all fees associated with or incurred by you in connection with the Orders you place, the Transactions you complete, and the other Services we provide you.

14. Taxes

14.1 You are responsible for paying all applicable taxes

It is your responsibility to determine what, if any, taxes you must pay concerning the Transactions and on any of the Digital Currencies you hold in your Digital Asset Wallet or otherwise.

14.2 H2cryptO makes no representations concerning tax liabilities

H2cryptO makes no representation as to your tax liabilities or the tax liabilities of any other Approved User.

14.3 H2cryptO assumes no tax liability to any Approved User

H2cryptO assumes no responsibility for the tax liability of you or any other Approved User, not for collecting, reporting, withholding, or remitting any taxes arising from any transactions that you may enter into here on out.

15. Liability and Indemnity

15.1 Exclusion of liability

To the extent permitted by law, H2cryptO and its related companies exclude all liability and responsibility for any loss, damages, costs, or expense, whether in tort (including negligence), contract or otherwise and whether direct, indirect, or consequential (including in connection with business interruption), which you or any other person may suffer or incur in connection with the Services the use or inability to use the Site, and in respect of any Digital Asset or otherwise.

Where and to the extent liability for breach or condition, or otherwise, cannot be excluded, H2cryptO's liability to you is limited (at your option) to:

- The total amount of the fees we have earned from you as a result of supplying the Services to you; or
- The supply of the Services to you again.

H2cryptO is not liable in any way whatsoever to you or anyone else for any financial decision or action taken by you or anyone else using the Services.

Important: In providing the Services, H2cryptO is required to provide certain guarantees that cannot be excluded under consumer law if you are using the Services for personal use, including guarantees as to the acceptable quality and fitness of purpose of the Services. Nothing in these Terms will be read or applied to exclude, restrict or modify or have the effect of excluding, limiting, or altering any condition, warranty, guarantee, right, or remedy implied by the law and which by law cannot be excluded, restricted or modified, even if any other provision of these Terms and Conditions would otherwise suggest that this might be the case. Waivers of liability may not fully protect you. Please consult with a legal professional.

15.2 No warranty

To the extent permitted by law, we do not warrant the reliability, availability, accuracy, completeness, or timeliness of the information on the Site. All information is provided "as is" without warranty of any kind, express or implied. This warrant includes (but is not limited to) implied warranties of merchantability, fitness for a particular purpose, title, or non-infringement.

15.3 H2cryptO's liability is limited

Without limiting the other terms in these Terms and Conditions, you acknowledge that H2cryptO bears no liability for any damage, loss (including loss of profit), delay or inconvenience, or failure in performance or interruption of Service or Transaction, in each case caused by or resulting from (directly or indirectly):

- Any computer virus, spyware, scareware, Trojan horse, worms or other malware or cyber, phishing or spoofing attack that may affect your computer or another device, or the data held by H2cryptO (including in respect of your H2cryptO's Wallet);
- Any condition or cause beyond our reasonable control, including any delay or failure due to any act of God, the act of civil or military authority, an act of terrorism, civil disturbances, war, strike or other labor dispute, fire, interruption in telecommunications or internet services or network provider services, failure of equipment or software, cyber-attack, or other occurrence or catastrophe;
- Any "hard fork," "soft fork," or other change in the operating rules of an underlying Digital Currency network;
- Our good faith election not to support an unsupported branch of a forked protocol, or to configure or reconfigure our systems as a result of the forked protocol or other change to the operating rules;
- Any suspension of Services following a Suspension Event or as otherwise permitted under these Terms and Conditions;
- Inaccurate Orders being placed; and you not meeting your legal obligations, including your tax obligations
- Investing in crypto currency involves risks and there is always a potential of losing money. If you have any questions regarding your investment, you should review your plans with your personal tax or legal advisor. You may also have tax or legal liabilities associated with your account. Again, you should review your plans to invest with your personal tax or legal advisor.

15.4 Indemnity

Each User and Approved User indemnifies H2cryptO and holds H2cryptO hold harmless for any loss, liability, or cost sustained or incurred by it as a result of the relevant User or Approved User breaching the Terms and Conditions, including by:

- Participating in Prohibited Use of services;
- Any other type of breach by you of the Terms and Conditions or the Privacy Policy; and
- Any reliance by you on any information obtained through the Site.

16. Complaints and Disputes

H2cryptO is committed to providing its Approved Users with an extremely high level of customer service, and your satisfaction is especially important to us.

If you would like to make a complaint, we encourage you to contact us in the first instance by email to support@h2crypto.io.

We will acknowledge your complaint within five business days and make sure your criticism is investigated properly. In the event a dispute shall arise between the parties to this contract, it is hereby agreed that the dispute shall be referred-to arbitration in accordance with the state of

Wyoming. The arbitrator's decision shall be final, and binding and judgment may be entered thereon. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or failed to comply with the arbitrator's award, they are the party is entitled to the cost of the suit including any reasonable attorney fees for having to compel arbitration or defend or enforce the award.

17. Compliance with applicable laws

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT — To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will require your driver's license or other identifying documentation.

17.1 Client Restricted Geographies

United States: State of New York

Countries: Iran, Cuba, North Korea, China, Russia, Afghanistan, Syria and Ukraine

18. Amendments to these Terms and Conditions

We may amend these Terms and Conditions (including the Fee Schedule, which is incorporated by reference) at any time in the following circumstances:

- To meet our legal obligations;
- To accommodate the reasonable requirements of our service providers or business partners;
- To reflect changes to our Services, the Digital Currencies, the networks underlying the Digital Currencies, or the risks presented by them; and
- In the case of the Fee Schedule, our costs of business.
- If we amend these Terms and Conditions, we will publish the updated Privacy Policy on our Site. Any subsequent access to or use by you of the Site will constitute an acceptance of the amended Privacy Policy.
- Where it is possible to do so, we will notify you of any changes to this Privacy Policy by sending an email to the email address linked to your User Account.

X By checking this box, you agree to the terms: