

FINPOWER PRIVACY POLICY

Last updated: 24.05.2018

SECTION 1. PURPOSE OF THIS POLICY

At Finpower, in providing You with Our online mobile and Website services (the “Service”), we are committed to keeping Your information safe and secure. Please read the following Policy so that You understand Your rights in relation to this information, including how Your information will be collected, stored, used and processed.

In providing You with Our Finpower platform and Website, We naturally collect information about You. This Privacy Policy (“Privacy Policy”) sets out what We collect, how We store, how We use that information, who We might share it with, and the steps We take to make sure it stays private and secure.

In this Policy, where We say “You” or “Your”, this means You – the person who enters and uses the Website and/or creates the Account on the Website. Wherever we’ve said “We”, “Us” or “Our”, this means Trade Interactive Inc., a company registered under the legislation of Republic of Seychelles.

References in this Policy to Your “personal data” describes information that can be associated with a specific person (the “User”) and can be used to identify that person (including information about Your activities, such as information about Your use of our online services, when directly linked to personally identifiable information, including automatically collected).

Please read the following information carefully to understand our practices regarding your personal data and usage information and how we will use it. By continuing to use our Services, including browsing the Website, creating an Account, you acknowledge that You have read, understood and accepted the information described in this Policy. If any User does not agree with this Policy in general or any part of it, such User should not access the Website and/or create the Account.

If You agree with this Privacy Policy, You must click on the respective button suggested to You. Definitions used in this Policy with a capital letter, will have the meaning which is set out in Finpower Terms & Conditions.

SECTION 2. COLLECTION, PROCESSING AND USE OF YOUR INFORMATION

The personal data We collect or have about You may come from different sources. Some of it will be provided by You and others will be collected from Your activity on our Website and/or use of our Services. We may collect and use the following information about You:

2.1. Information We Collect When You Access Our Website When You visit the Website (including the mobile version), even if You have not yet created an Account with Us, We collect the information sent to Us by Your computer, mobile phone, or other access device. This information includes:

- Your IP address;
- Device information including, but not limited to, identifier, name, and type of operating system;

We collect this information in order to:

- Administer Our Website,
- Block users from access to the Website if such users are located in certain jurisdictions, personalize Our Website for You,
- Monitor and analyze trends, usage and activity in connection with Our Website and services and provide third parties with aggregated and anonymized statistical information about our Users.

When You access the Website or Use Our Services We may place small data files called cookies on Your computer or other device. We use these technologies to recognize You as our User, customize Our Website for and to monitor usage of Our Website. See Section 3 for more information.

2.2. Information We Collect When You Create an Account and/or You use the Website

When you create an Account with Us and/use the Website , in addition to the information collected when You access our Website, We also collect:

- Your name;
- Your email.
- Full name: (First and Last name);
- Detailed address (including country, zipcode, city, street);
- Date of birth.

We collect this information to:

- To enable You to create an Account;
- Verify Your identity;
- Check Your special eligibility status;
- Block users from access to the Website if such users are located in certain jurisdictions where the Services are restricted or not permitted according to Our policies;
- Administer Our Website and provide services;
- Personalize Our Website for You;
- To improve Our Services by helping Us to understand how You use Our Services;
- Send You technical notices, support, administrative and marketing messages;
- Communicate with You about products, services, promotions, events and other news and information we think will be of interest to You;
- Monitor and analyze trends, usage and activities in connection with Our Website and services;
- Provide third parties with statistical information about Our Users (but those third parties will not be able to identify any individual User from that information);
- Detect, investigate and prevent fraudulent transactions and other illegal activities and protect the rights and property of the Website Owner and others;
- To allow Us to comply with Our legal and regulatory compliance obligations (including applicable KYC and AML regulations);
- Strictly follow generally applied and recognized KYC and AML rules and policies;
- Link or combine personal data We collect from or about You; and
- Verify compliance with the Terms and Conditions governing the use of Our Website.

In certain cases (when additional verification by a bank, and/or compliance authority, and/or Our policies is needed to comply with governmental rules, anti-money laundering (AML) or “know-your-customer” (KYC) policies), We may require You to provide additional information including:

- Passport or driver license details;
- Numbers that You may use or have registered with Your local tax authority;
- Utility bills;
- Photographs of You;
- Confirmation of proceeds sources;
- Sworn statements;
- Documents that prove incorporation of a legal entity and verify their beneficial owner, including full details of such beneficial owner (if a User represents a legal entity).

We are sometimes required to compare the personal data You provide to third party databases in order to verify its accuracy and confirm Your identity to comply with relevant anti-money laundering (AML) regulations and “know your customer” (KYC) regulations.

We may use Your personal data and other information We collect to detect, investigate and prevent fraudulent transactions and other illegal activities, develop new products and services and to verify compliance with Our Terms and Conditions a.

If You do not provide Us with any personal data requested, You may not be able to create an Account.

We may refuse You access to Our Services and Website should We, in good faith, have doubts as to validity or authenticity of any personal data You provide.

2.3. Location Data

We You use the IP address which connects to Our Services to determine geographic location. In addition, when You use a location-enabled device to access Our Website and Services, We may collect geographical location data or use various means to determine the location, such as sensor data from Your device that may, for instance, provide data on nearby cell towers and wi-fi access spots. We do this so that we can verify Your location to ensure compliance with applicable laws including AML and KYC rules.

SECTION 3. COOKIES

We use cookies and other similar technologies (e.g. web beacons, Flash cookies, etc.) (“Cookies”) to enhance Your experience using the Website. Cookies are small text files that are placed on Your computer by websites that You visit. They are widely used in order to make websites work, or work more efficiently, and to deliver a better and more personalized service.

Cookies may be either "persistent" Cookies or "session" Cookies. A persistent cookie consists of a text file sent by a web server to a web browser, which will be stored by the browser and will remain valid until its set expiry date (unless deleted by the user before the expiry date). A session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

We use the following Cookies:

- Strictly necessary Cookies. These are Cookies that are required for the operation of the Website.
- Analytical/performance Cookies. They allow Us to recognize and count the number of Users and to see how Users move around the Website when they are using it. This helps Us to improve the way the Website works. We use Google Analytics which is a web analytics tool that helps Us understand how Users engage with the Website. Like many services, Google Analytics uses first-party cookies to track User interactions as in Our case, where they are used to collect information about how Users use Our Website and how they use it. This information is used to compile reports and to help Us improve Our Website. The reports disclose Website trends without identifying individual visitors. You can opt out of Google Analytics without affecting how You visit Our Website – for more information on opting out of being tracked by Google Analytics across all websites you use, visit this Google page.
- Functionality Cookies. These are used to recognize You when You return to the Website. This enables Us to personalize Our content for You (for example, Your choice of language).

You can find more information about Cookies and how to manage them at <http://www.allaboutcookies.org/>. You may control the use of Cookies within your internet browsers' settings. If you reject or delete certain Cookies, be aware that the performance of the related features and functions of Our Website and services may be impaired.

SECTION 4. HOW WE MIGHT SHARE YOUR PERSONAL DATA

4.1. We May Share Your Personal Data Where:

- We need to in order to operate Our Services.
- We have a public or legal duty to do so (e.g. to assist with detecting fraud, tax evasion, financial crime prevention, regulatory reporting, litigation or defending legal rights and property, including Our own).
- We have asked for Your permission to share Your information and You have agreed.

4.2 We May Share Your Personal Data and Information With:

- Our partners, engaged to verify Your identity or special eligibility status;
- Companies that We plan to merge with or be acquired by (should such a combination occur, We will notify You and will require that the newly combined entity follow these terms with respect to Your Personal data);
- Third party identification service providers for AML and KYC purposes;
- Law enforcement, government officials, or other third parties when We are compelled to do so by a subpoena, court order, or similar legal procedure; or We believe in good faith that the disclosure of personal data is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of any of Our policies;
- Our vendors and agents including hosting providers, hired by us to provide services.

4.3 What We Will Not Use Your Personal Data For:

- We will not provide Your personal data to any other Website users or third parties other than described in this Policy without notifying You first.
- We will not sell or rent Your personal data to third parties, other than as described in this Policy without notifying You first.

4.4 Links to Third Party Websites:

- Our Website may, from time to time, contain links to and from the websites of Our partner networks, advertisers, and a_x005F_x001D_liates (including, but not limited to, websites on which the Website is advertised).
- If You follow a link to any of these websites, please note that these websites and any services that may be accessible through them have their own privacy policies and that We do not accept any responsibility or liability for these policies or for any information, including personal data that may be collected through these websites or services, such as contact and location data. Please check these policies before You submit any information or personal data to these websites or use these services.
- In order to provide Services to You and/or when You use Our Website, it, may, from time to time, get and/or collect User's personal data, such as Your name (username, login) and/or other identifiers from Our partners', vendors', game developers' Services. We will not provide this data to any other Website users or third parties other than described in this Privacy Policy without notifying You first. Please note that these services that Our Website may contain have their own privacy policies and that We do not accept any responsibility or liability for these policies or for any information, including personal data that may be collected through these services, such as contact and location data. Please check policies of such services before using these services.

SECTION 5. HOW WE KEEP YOUR PERSONAL DATA SAFE

- We protect Your personal data using security standards such as firewalls and data encryption, physical access controls to Our premises and information access authorization controls. We also authorize access to personal data only for those employees or contractors who require it to fulfill their job or service responsibilities.
- Please note that transmission of data or information (including communications by e-mail) over the internet or other publicly accessible networks is not one hundred percent secure. Please note that We are not liable for the security of any data you are transmitting over the internet.

SECTION 6. HOW WE TRANSFER YOUR INFORMATION

We store and process Your information using cloud services in various jurisdictions, including the United States of America. As such, the information that We collect from You may be transferred to, and stored in various jurisdictions outside of Your country of residence and outside the European Economic Area ("EEA"). The laws on processing such information, including where such information is classed as "personal data", in these locations may be less stringent than in Your country. It may also be processed by sta- operating outside of Your country or the EEA who work for Us, for one of Our service providers or one of Our business partners. By submitting Your information, You agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that Your information is treated securely and in accordance with this Policy.

SECTION 7. YOUR RIGHTS

You may access, review and edit Your personal data at any time by contacting Our support team. You may be requested by Our team to provide the respective confirmation documents in case of your personal data information change.

European users have the right under applicable privacy laws to ask Us to provide details of the personal data We hold about them or in certain circumstances, may request We delete their personal data.

To exercise the abovementioned rights, please contact Us by email as specified in "Contact" section of this Privacy Policy.

A request on access, review, provision of details, amendment or deletion of personal data is usually processed within 72 hours from the moment We receive it. However, due to technical reasons delays are possible, and in such case We shall process the respective request within a reasonable term.

SECTION 8. UPDATES OR AMENDMENTS TO THIS POLICY

We reserve the right to modify or amend this Policy at Our discretion. Any changes can be viewed in the “Last Updated” field above, so please check the section regularly.

If We make any material changes, we will post the new policy on the Website, with a new effective date.

SECTION 9. CONTACT

If You have any questions concerning this Privacy Policy or want to exercise any of Your rights as specified herein, please feel free to contact Us by email at finpower@gmail.com

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Intellectual property notification: This document belongs to the Website Owner and is protected by copyright laws. It’s copying and/or use by any third party in full or in part without prior written consent of the Website Owner is strictly prohibited.

FINPOWER GENERAL TERMS & CONDITIONS OF USE

Last updated: 24.05.2018

PLEASE READ CAREFULLY THESE GENERAL TERMS AND CONDITIONS AS THEY AFFECT YOUR OBLIGATIONS AND LEGAL RIGHTS, INCLUDING, BUT NOT LIMITED TO WAIVERS OF RIGHTS AND LIMITATION OF LIABILITY. IF YOU DO NOT AGREE WITH THESE GENERAL TERMS AND CONDITIONS, YOU MUST NOT ACCESS OR USE THE WEBSITE.

SECTION 1. TERMS & CONDITIONS OF USE STATUS AND ACCEPTANCE

1.1. You must carefully read and comply with these Terms & Conditions of Use (hereinafter referred to as the “Terms”), which together with any and all accompanying documents, constitute a legally binding agreement between You and the Website Owner, as defined herein.

1.2. By using the Website and/or creating an Account You are confirming to the Website Owner that You have fully read, understood and irrevocably accepted these Terms. If You do not agree with these Terms in general or any part of them, You are not permitted to use the Website and any associated Services.

SECTION 2. DEFINITIONS

The following definitions mentioned throughout these Terms shall have the following meaning:

Account – Your digital account on the Website, which You create to use the Website.

Aliates – any persons or entities that have any relation to the Website Owner, including, but not limited to partners, employees, agents and contractors of the Website Owner.

Applicable Law – all laws, rules, regulations, guidance, codes and requirements applicable to these Terms, and all relations between a User and the Website Owner.

Finpower – a digital platform (not a legal entity), designed to effectively manage the crypto currency.

Tokens - this is the unit of accounting that is used to represent the digital balance in a certain asset. Accounting for tokens is maintained in the database on the basis of blocking technology, and access to them is done through special applications using electronic signature schemes.

Parties – the Website Owner and You.

Services – means services provided by the Website Owner through the Website.

User (also referred to as “You”) – eligible person who uses the Website, with or without prior registration and authorization using the Account.

Website – the website maintained and owned by the Website Owner at <https://finpower.company/>

Website Owner (also referred to as “We” and/or “Us”, and/or “Our”, and/or the “Company”) – Trade Interactive Inc, a company incorporated in the jurisdiction of Republic of Seychelles, not being a financial entity, investment entity or a partner, employer, agent or adviser for You.

SECTION 3. GENERAL PROVISIONS

3.1. These Terms are effective and binding on You whenever You use the Website.

3.2. These Terms and/or the Website, and any of its content, does not constitute an offer or solicitation to sell shares or securities. None of the information or analyses presented is intended to form the basis for any investment decision, and no specific recommendations are intended, and the Website is not, does not offer and shall not be construed as investment or financial product.

3.3. You acknowledge and accept that these Terms and/or the Website are subject to change, modifications, amendments, alterations or supplements at any time without prior written notice, at Website Owner’s sole discretion. Your continued use of the Website after any amendments or alterations of these Terms and/or the Website shall constitute Your consent and acceptance of any such changes, modifications, amendments, alterations or supplements. The date of the most recent amendments and alterations will be indicated at the top of these Terms.

3.4. You acknowledge and accept that the Website Owner reserves the right at any time, in its sole and complete discretion, to modify or to temporarily or permanently suspend or eliminate the Website, and/or disable any access to the Website for any reason.

3.5. By using the Website, You covenant, represent, and warrant that (under the Applicable Law and law of Your country of residence):

- You are of an age of majority in the jurisdiction where You are a resident (at least 18 years of age), and meet all other eligibility and residency requirements, and are fully able and legally competent to use the Website, and in doing so will not violate any other agreement to which You are a party;
- You have all necessary and relevant experience and knowledge to deal with cryptographic tokens, cryptocurrencies and Blockchain-based systems, have a full understanding of their framework, are aware of all the merits, risks and any restrictions associated with cryptographic tokens, cryptocurrencies and Blockchain-based systems, and are solely responsible for any evaluations based on such knowledge;
- if You are a corporation, governmental organization or other legal entity, You have the right, power and authority to bind them to these Terms on their behalf;
- You will not use the Website for any illegal activity, including but not limited to money laundering and the financing of terrorism;
- You are not engaged in any illegal activity, including but not limited to money laundering and the financing of terrorism;
- You solely control Your credentials (email address, password or other information provided for the purpose of the Website use) and do not act on behalf of any third party.

3.6. You shall not use the Website if You are prohibited from using it under the Applicable Law and/or law of Your country of residence. If You are in any manner limited or prohibited from the

possession, transfer, use or other transaction involving any amount of Tokens under Applicable Law and/or the law of Your country of residence, You should not access the Website and You are prohibited from accessing, referencing, engaging, or otherwise using the Website.

3.7. Before using the Website, You are obliged to read carefully the Website Privacy Policy. The Website Privacy Policy shall be regarded as an inalienable part of these Terms. By using the Website, You confirm that You have fully read and understood these Terms and the Website Privacy Policy and fully accept their respective terms.

3.8. The pages of the Website may contain links to third-party websites and services. Such links are provided for Your convenience, but the Website Owner shall not be considered to make any recommendation or endorsement of any third party website or its content unless expressly stated by the Website Owner. The Website Owner does not guarantee or otherwise suggest or imply the safety of any third party website or the conformity of any such third party website with Your expectations. Furthermore, the Website Owner is not responsible for maintaining any materials referenced from another site, and makes no warranties, recommendation or endorsement for that site or respective service. The Website Owner assumes no obligations in the event of any damage or loss, or any other impact, directly or indirectly resulting from the use of any content, goods or services available on or through any such third-party websites and resources.

SECTION 4. USER'S WEBSITE REGISTRATION AND ACCOUNT

4.1. For the purpose of proper use of the Website and Tokens balance check, You 1 should register and create an individual Account on the Website with Your respective login and password. You are given access to an Account following Your provision of all information required by the Website Owner, authorization by the Website Owner and upon Your successful creation of an Account. You warrant that any and all information provided for the purpose of Your Account creation and/or any other Website use is valid, current, complete and accurate. Registration data and other information about You is subject to the accompanying Privacy Policies available on the Website.

4.2. You hereby expressly consent that You are solely responsible for the use of Your login and password for the Account, for any registration data provided for Account creation, and for any actions done during any use of Your Account. You agree to keep Your login information and password private and to immediately notify the Website Owner of any unauthorized Account activity. You may be aware of and modify Your login information respectively. You are solely responsible for any loss or damage You or the Website Owner may suffer as a result of Your failure to do so.

4.3. You may deactivate Your registration with the Website at any time by sending respective request in the contact form on the Website. We may terminate Your use of and registration with the Website or freeze any transactions on platform at any time if You violate these Terms or any other Accompanying Documents of the Website Owner, at our sole discretion and without prior notice and without any liability or further obligation of any kind whatsoever to You or any other party, when we find such measures reasonable and/or necessary in a particular situation, without any refunds.

4.4. The registration on the Website is necessary to check the respective Tokens balance on Your Account.

4.5. The Website Owner reserves its right to implement verification limitation services on the Website at any time to verify certain eligibility requirements set forth by the Website owner or to limit certain residents from purchase of Tokens. Such measures might include, but not limited to: IP address

verification or restriction, application of online verification systems and checkboxes, etc. For this purpose the Website Owner reserves its right to engage any third parties at its own discretion. Any of the verification or restriction measures might be modified by the Website Owner at any time.

4.6. By creating an Account, You also consent to receive electronic communications from Website Owner (e.g., via email or by posting notices to the Website). These communications may include notices about Your Account (e.g., password changes and other transactional information) and are part of Your relationship with Us. You agree that any notices, agreements, disclosures or other communications that We send to You electronically will satisfy any legal communication requirements, including, but not limited to, that such communications be in writing. You should maintain copies of electronic communications from us by printing a paper copy or saving an electronic copy. We may also send you promotional communications via email, including, but not limited to, newsletters, special offers, surveys and other news and information We think will be of interest to You. You may opt out of receiving these promotional emails at any time by following the unsubscribe instructions provided therein.

SECTION 5. INDEMNIFICATION

5.1. To the extent permitted by Applicable Law, You shall indemnify, defend, and hold the Website Owner and/or its subsidiaries, Affiliates, directors, officers, employees, agents, successors, and permitted assignees harmless from and against any and all claims, damages, losses, suits, actions, demands, proceedings, expenses, and/or liabilities (including but not limited to reasonable attorneys' fees incurred and/or those necessary to successfully establish the right to indemnification) filed/incurred by any third party against the Website Owner arising out of a breach of any warranty, representation, or obligation hereunder.

5.2. You shall not have any claim of any nature whatsoever against the Website Owner for any failure by the Website Owner to carry out any of its obligations under these Terms as a result of causes beyond its control, including but not limited to any strike, lockout, shortage of labor or materials, delays in transport, hacker attacks on the Website or any resources which have any relation to Tokens, any economic instability, any advances in quantum computing or cryptography that impact Blockchain immutability, any malfunction, breakdown or abandonment of the Ethereum, Bitcoin or other Blockchain-based protocols, any volatility in the value of cryptocurrencies, accidents of any kind, any default or delay by any sub-contractor or supplier of ours, riot, any political or civil disturbances, the elements, by an act of state or government including regulatory action imposed, any delay in securing any permit, consent or approval required by the Website Owner, for the supply of products under these Terms or any other authority or any other cause whatsoever beyond our absolute and direct control.

SECTION 6. NO WARRANTIES AND LIMITATION OF LIABILITY

6.1. You acknowledge that neither Website Owner nor any of its Affiliates are required to provide a refund for any reason, and that You will not receive money or other compensation for any Token that is not used or remains unused for any reason.

6.2. The Website and the Tokens are provided on an "as is" basis and without any representations or warranties of any kind, either expressed or implied. You assume all responsibility and risk with respect to Your use of the Website and/or Tokens.

6.3. You hereby expressly agree that, to the maximum extent permitted by the Applicable Law, neither the Website Owner nor its Affiliates shall be liable to You, regardless of the basis or theory upon

which the liability is claimed, for any damage or loss, including loss of business, revenue, or profits, or loss of or damage to data, equipment, or software (direct, indirect, punitive, actual, consequential, incidental, special, exemplary or otherwise) resulting from:

6.3.1. the use of, inability to use, or availability or unavailability of the Website or the material, information, software, facilities, services or content on the Website;

6.3.2. Your failure to use and/or Your use of the Tokens;

6.3.3. any change of the value of the Tokens or any cryptocurrency;

6.3.4. the ability or inability to sell or transfer Tokens, or the existence or nonexistence of any platform to exchange Tokens for fiat currencies, cryptocurrencies or cryptoassets at any time;

6.3.5. any illegal or unauthorized use of the Website or use of the Tokens;

6.3.6. the use or purchase of any third-party websites (other than the Website) or other internet-resources that copy the Website or propose to sell Tokens;

6.3.7. the resale or exchange or attempted resale or exchange of Tokens for any fiat currency, cryptocurrency or cryptoasset;

6.3.8. the product failing to be suitable for the special or particular purpose You intend, or the failure of any services on or related to the Website, including online cryptocurrency services, assets or platforms or the information, images or audio contained or related to the Website;

6.3.9. the Website being infected with any malicious code or viruses; and

6.3.10. the manifestation or materialization of any risk discussed in Section 7 herein.

6.4. The Website Owner shall not provide to You any refund possibility for the Tokens. You understand and expressly agree that the Website Owner does not represent, warrant or guarantee in any way that the Tokens might be sold or transferred, or be saleable or transferable, or an ability or platform to exchange Tokens for fiat currencies, cryptocurrencies or cryptoassets at any time. Website Owner further does not make any representations or warranties with respect to the regulatory oversight or the use or security of any such exchange.

6.5. You understand and agree that it is Your obligation to ensure compliance with any legislation relevant to Your country of domicile concerning Your use of the Website and Your use of the Tokens.

6.6. The Website owner does not warrant or represent that any information on the Website is accurate or reliable or that the Website will be free of errors or viruses, that defects will be corrected, or that the service or the server that makes it available is free of viruses or other harmful components. Your use of the Website and its services, including cryptocurrency services, assets or platforms, and any information, images or audio contained or related to the Website is at Your own risk.

6.7. If Applicable Law or the law of Your country of residence does not permit all or any part of the above limitation of liability or exclusion of warranties or disclaimer of implied terms in contracts to apply to You, the limitations, exclusions and disclaimers will apply to You only to the extent permitted by Applicable Law.

6.8. The Website Owner does not guarantee that its Website cannot be copied in part or in full by any persons with fraudulent aims.

SECTION 7. RISKS OF TOKENS & LIMITATIONS OF LIABILITIES

7.1. You understand and acknowledge that Tokens, Blockchain-based technologies, Ethereum, Bitcoin and other associated and related technologies are not exclusively controlled by the Website Owner and adverse changes in market forces or the technology, broadly construed, may prevent or compromise the Website Owner's performance under these Terms. As such, the use of Tokens carries with it a number of risks. Prior to using Tokens, You should carefully consider the risks listed herein and, to the extent necessary, consult an appropriate lawyer, accountant, or tax professional. If any of the risks associated with using and holding Tokens are unacceptable to You, You should not use and/or hold Tokens.

7.2. It is possible that due to a number of reasons outside of the Website Owner's control, including but not limited to, changes in regulatory or intellectual property law, technological advancements, decreases in token or cryptocurrency utility, social or economic reforms, the failure of commercial relationships, or the malfunction, breakdown or abandonment of the Ethereum Protocol, Blockchain-based technology, Bitcoin, Ethereum and other related technologies may dissolve, disappear, be abandoned or otherwise no longer operate, or operate with material impairments.

7.3. The regulatory landscape with respect to cryptocurrencies and cryptographic tokens, including Tokens, is evolving. There may be uncertainty in the regulatory treatment of Tokens in various jurisdictions.

7.4. There may be restrictions on the sale and purchase of cryptocurrencies in certain jurisdictions, including outright prohibition or a requirement that the sale or purchase must take place on a regulated exchange or trading venue. These restrictions may become more prohibitive over time. There is, therefore, a risk that owners of the Tokens cannot access a regulated exchange or trading venue in their jurisdiction, or any other jurisdiction, and may, therefore, find it difficult to sell the Token. There are additional risks presented by any potential token exchange service provider, if any, which might be subject to poorly-understood regulatory oversight.

7.5. Unlike certain accounts with financial institutions, Tokens are not insured by any governmental or regulatory entity (such as the Federal Deposit Insurance Corporation). In the event of loss, or the loss of utility value, You may not have recourse (and shall never have recourse against the Website Owner in accordance with these Terms) unless You obtain private insurance for Your Tokens.

7.6. It is Your obligation to determine the tax characterization of Tokens.

7.7. It is possible that alternative networks or platforms could be created that utilize the same or similar open-source codes and protocols that underlie the and the Tokens. Competition from such networks or platforms could negatively impact the performance of and/or the value of Tokens.

7.8. Due to the risks associated with the cryptocurrency and digital tokens market (including those described in this Section), it is possible that an official completed and operational version of the may not be released. Further, despite Website Owner's good faith efforts to develop and maintain (if deployed), it is possible that will experience malfunctions or otherwise fail to be adequately

developed or maintained, which may individually or collectively negatively impact and the value of Tokens.

7.9. Despite Website Owner's good faith efforts to exclude any viruses from the Website and secure the network and technologies interacting with it, it is possible that one or more third-parties can or will introduce malicious code or other viruses into the open-source software and code underlying and/or create, undercover or exploit weaknesses in the security of the cloud-based services used by the Website Owner. Such events may impact the continued development, deployment or operation of and/or the value of Tokens.

7.10. There are risks associated with using Tokens, including, but not limited to, the failure of hardware, software and Internet connections. The Website Owner is not responsible for the proper and/or complete transmission of the information contained in any electronic communication or of the electronic communication itself, nor for any disruption, distortion or delay in its delivery or receipt, however so caused.

7.11. Security measures have been implemented to ensure the safety and integrity of any of the services related to the Website. However, despite this, You acknowledge that information that is transmitted over the internet or Blockchain may be susceptible to unlawful access and monitoring.

7.12. You acknowledge that there may be risks associated with the Tokens and/or not being regulated in the certain jurisdictions, including the risks of retroactive regulatory applicability. The Website owner is closely following changes to legislation in the most relevant jurisdictions in the world and undertakes to act accordingly, if changes impact operations of the Websites. The Website Owner and/or any of its respective Affiliates are not a financial institution or currently under supervision of any financial supervisory authority. The Website Owner does not provide any licensed financial services, such as investment services, fund management or investment advice.

7.13. There may be additional risks that cannot be anticipated or foreseen due to the incipience of cryptographic token technology, Blockchain-based technology, Bitcoin, Ethereum and related technologies.

SECTION 8. INTELLECTUAL PROPERTY RIGHTS

8.1. The Website Owner has valid, unrestricted and exclusive ownership of rights to use the patents, trademarks, trademark registrations, trade names, copyrights, know-how, technology and other intellectual property necessary to operate the Website and his activities generally and there are no implied licenses under this Terms.

8.2. The logo and any product or service names, logos or slogans that may appear on the Website or service are trademarks of the Website Owner or Our affiliates and may not be copied, imitated or used, in whole or in part, without Our prior written permission. You may not use any metatags or other "hidden text" utilizing "Tokens" or any other name, trademark or product or service name of Us or Our affiliates without Our prior written permission. In addition, the look and feel of the Website and its content, including, without limitation, all page headers, custom graphics, button icons and scripts, constitute the service mark, trademark or trade dress of the Website Owner and may not be copied, imitated or used, in whole or in part, without Our prior written permission. All other

trademarks, registered trademarks, product names and names or logos mentioned on the Website are the property of their respective owners and may not be copied, imitated or used, in whole or in part, without the permission of the applicable trademark holder. Reference to any products, services, processes or other information by name, trademark, manufacturer, supplier or otherwise does not constitute or imply endorsement, sponsorship or recommendation by the Website Owner.

SECTION 9. APPLICABLE LAW AND DISPUTE RESOLUTION

9.1. All questions concerning the construction, validity, enforcement and interpretation of this Terms shall be governed by and construed and enforced in accordance with the laws of the United Kingdom (Applicable Law).

9.2. To resolve any dispute, controversy or claim between them arising out of or relating to this Terms, or the breach thereof, the Website Owner and/or You agree first to negotiate in good faith for a period of not less than sixty (60) days following written notification of such controversy or claim to the other party.

9.3. If the negotiations do not resolve the dispute, controversy or claim to the reasonable satisfaction of the Website Owner and/or You during such period, then the Website Owner and You irrevocably and unconditionally submit the respective claim to the binding arbitration with the Rules of Arbitration of International Chamber of Commerce. The claim is to be reviewed by one or more arbitrators appointed in accordance with the said rules. Except for any disputes, claims, suits, actions, causes of action, demands or proceedings in which either party seeks injunctive or other equitable relief for the alleged unlawful use of intellectual property, including, without limitation, copyrights, trademarks, trade names, logos, trade secrets or patents, You and the Website Owner (a) waive Your and Website Owner's respective rights to have any and all disputes arising from or related to these Terms resolved in a court, and (b) waive your and Website Owner's respective rights to a jury trial. The substantive law shall be the Applicable Law (including all other operating rules, policies, and procedures that may be issued by the Website Owner and published from time to time on the Website), without regard to conflict of law rules or principles. The place of arbitration shall be London. The language of the arbitration shall be English.

SECTION 10. MISCELLANEOUS

10.1. Termination and Suspension. Notwithstanding anything contained herein, the Website Owner reserves the right, without notice and in its sole discretion, to terminate these Terms, suspend Your right to access the Website, and delete or deactivate Your Account and all related information and files in such Account without liability to You, including (but not limited to) in case of Your breach of these Terms or if the Website Owner believes You have committed fraud, negligence or other misconduct. You may terminate these Terms without notice by discontinuing use of the Website. All rights granted to You under these Terms will immediately be revoked upon the Website Owner's termination of these Terms or suspension of Your access to the Website. In the event of any Force Majeure Event (as defined in "Miscellaneous" Section), breach of this Terms, or any other event that would make the provision of services commercially unreasonable, the Website Owner may, in its discretion and without liability to You, with or without prior notice, suspend Your access to all or a portion of its services or the Website.

10.2. Assignment. The Website Owner may, at its sole discretion, assign any of its rights and/or delegate its duties under this Terms (including, but not limited any and all intellectual property rights for all the intellectual property rights objects created during or referring to Tokens, as well as the platform itself) to any third party at any time. Further, for the purpose of project implementation the Website Owner reserves its right to create specific corporate structure with various entities in different jurisdictions and assign any of its rights (including right of ownership for the collected funds) to any of such entities upon Website Owner's discretion. You may not assign Your rights or delegate Your duties as Website User and Tokens purchaser/owner, and any assignment or delegation without the previous written consent of the Website Owner shall be null and void.

10.3. Severability. If any provision, covenant or restriction of this Terms is held by a court of competent jurisdiction to be invalid, illegal, void or unenforceable, the remainder of the provisions, covenants and restrictions set forth herein shall remain in full force and effect and shall in no way be affected, impaired or invalidated.

10.4. Communication and Notices. Any communication concerning these Terms execution and/or violation should be conducted only via Your email and through the Website Owner's contact form on the Website. Your social email for communication shall be deemed the email specified by You during the Account registration process. The one and only language of the communication shall be English. The Website Owner may provide any notice to You under this Terms by: (i) posting a notice on the Website; or (ii) sending an email to the email address then associated with Your account. Notices the Website Owner provides by posting on the Website will be effective upon posting and notices Website Owner provides by email will be effective when such email is sent. It is Your responsibility to keep Your email address current. You will be deemed to have received any email sent to the email address then associated with Your account when Website Owner sends such email, whether or not You actually receive or read the email.

10.5. Tax Issues. The Website Owner makes no representations concerning the tax implications of the the possession or use of Tokens. You bear the sole responsibility to determine if the possession or use of Tokens with cryptocurrency or the potential appreciation or depreciation in the value of Tokens over time has tax implications for You in Your home jurisdiction. By possession or use of Tokens, and to the extent permitted by law, You agree to be solely responsible for any applicable taxes imposed on, and agree not to hold the Website Owner liable for any tax liability associated with or arising from the any actions with Tokens by You. All fees and charges payable by You are exclusive of any taxes, and shall certain taxes be applicable, they shall be added on top of the payable amounts. Upon the Website Owner's request, You will provide it any information it reasonably requests to determine whether it is obligated to collect VAT from You, including Your VAT identification number. If any deduction or withholding is required by law, You will notify the Website Owner and will pay the Website Owner any additional amounts necessary to ensure that the net amount that the Website Owner receives, after any deduction and withholding, equals the amount the Website Owner would have received if no deduction or withholding had been required. Additionally, You will provide the Website Owner with documentation showing that the withheld and deducted amounts have been paid to the relevant taxing authority.

10.6. State Policies. The Website Owner and its Aliates strictly follow anti-money laundering (AML), "know your customer" (KYC) and other banking or government regulations in respective jurisdictions. You fully agree to assist the Website Owner in fulfillment of the mentioned regulations and provide any necessary information if such is required from You by the authorized authority.

10.7. Further Assistance. You shall cooperate with and assist the Website Owner in connection with any investigation, examination or enquiry by any government entity. You shall promptly provide the Website Owner with any documents, certification, record or other information it may request in connection with such investigation, examination or enquiry.

10.8. Force Majeure Events. Website Owner shall not be liable for any loss or damage arising from any event beyond its reasonable control, including but not limited to flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, communications, power failure, or equipment or software malfunction or any other cause beyond its reasonable control (each, a "Force Majeure Event").

10.9. Headings. Headings of sections are for convenience only and shall not be used to limit or construe such sections.

* * * Intellectual property notification: This document belongs to the Website Owner and is protected by copyright laws. It's copying and/or use by any third party in full or in part without prior written consent of the Website Owner is strictly prohibited.