

## TERMS OF USE – PAGCRYPTO FINANCE

Before using any service or product related to PagCrypto, it is essential that you read and agree to all the terms and conditions described herein.

These Terms of Use regulate and apply to the services and products offered by **STRAUCORP TECNOLOGIA LTDA**, registered under CNPJ No. **02.943.133/0001-27**, headquartered at **R. Bom Jesus, 212, Curitiba/PR**, hereinafter referred to as "PagCrypto" (brand and digital platform).

By accepting these terms, the user agrees to all the rights and obligations described herein and acknowledges that acceptance is an indispensable condition for using any service provided by PagCrypto.

Users under 18 (eighteen) years old are strictly prohibited from providing their personal data or third-party data, as well as from using the offered services.

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## 1. DEFINITIONS

1.1 For the purposes of these Terms of Use, the following terms shall have the meanings defined below:

- **User:** A natural or legal person, of legal age and duly identified, who will use PagCrypto's services upon accepting these terms.
- **PagCrypto Interfaces:** Applications, websites, and support channels provided by the company.
- **Our Website:** [www.pagcrypto.finance](http://www.pagcrypto.finance)
- **Crypto Asset:** A digital asset based on cryptography recorded on a blockchain network.
- **Blockchain:** An advanced database that records transactions immutably and transparently.
- **PagCrypto Finance:** A platform for fast and secure intermediation in the buying and selling of crypto assets via PIX and other payment methods.
- **PIX:** An instant payment system created by the Central Bank of Brazil (BCB).
- **Cryptocurrency Wallet (Wallet):** Software or device used to store and access crypto asset information.
- **KYC (Know Your Customer):** A customer identification procedure to prevent fraud and illicit practices, carried out through data collection and verification.

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## 2. FEES AND LIMITS

2.1 Applicable fees, payment methods, minimum values, and transaction limits are available on PagCrypto's service interfaces.

2.2 Fees are charged at the time of the transaction performed by the user.

2.3 There is no minimum value for purchasing, selling, or making payments on the PagCrypto platform. The maximum amount allowed per transaction is **R\$5,000.00 (five thousand reais)**.

2.4 Users conducting high-volume monthly transactions may undergo security validations at PagCrypto's sole discretion.

2.5 PagCrypto reserves the right to unilaterally modify its products, services, and pricing at any time. Such changes will be communicated to users through notifications on the website and/or official communication channels, whenever possible and in compliance with applicable law.

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### 3. GENERAL POLICIES AND RULES

3.1 Users must follow the policies, terms, and instructions provided by PagCrypto.

3.2 The use of PagCrypto's services for illicit operations, such as gambling, purchasing products prohibited by law, or any other illegal activity, is strictly prohibited. Violation may result in the immediate suspension of the service without prior notice.

3.3 The functionality of PagCrypto's services may depend on compatibility with third-party devices and services (e.g., smartphones, banking terminals, and telecommunications services); PagCrypto is not responsible for failures arising from these factors.

3.4 User identity verification is mandatory and carried out through the KYC procedure, as described in these Terms and in our Privacy Policy.

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### 4. PAGCRYPTO SERVICES

4.1 To use PagCrypto Finance, the user must:

- Be at least **18 years old**;
- Possess a **valid CPF, CNPJ, or passport**;
- Have a **compatible device** with the services and internet access;
- Provide the required information and complete the **identity validation process**.

#### 4.2 Crypto Asset Purchase Operations:

The user must:

- Log into the platform using their **web3 wallet**;
- Create an account with a **valid email** and provide CPF, CNPJ, or passport information;
- Select the **desired crypto asset**;

- Enter the **BRL amount** to be converted into a crypto asset;
- Confirm the transaction details before finalizing the order.

#### 4.3 Crypto Asset Sale Operations:

The user must:

- Log into the platform using their **web3 wallet**;
- Create an account with a **valid email**;
- Select the **crypto asset** to be sold;
- Enter the **PIX key** for the destination or the **invoice code** for payment receipt;
- Enter the **BRL amount** to be charged;
- Confirm the transaction details before finalizing the order.

4.4 PagCrypto uses **random PIX keys** owned by the company to identify transactions. These keys may change without prior notice, and it is the user's responsibility to verify the correct information at the time of the transaction.

4.5 PagCrypto is not responsible for funds sent incorrectly or to PIX keys that are not officially provided on the platform.

4.6 Due to market volatility, price variations may occur during transactions, and PagCrypto is not obligated to compensate or refund any differences.

4.7 Once a purchase or sale order is created, the transaction will be processed, and if all information is correct, the transaction will be completed. Any delays in confirmation do not require PagCrypto to maintain the previously quoted price.

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## 5. PRIVACY AND SECURITY

5.1 PagCrypto's **Privacy Policy** describes how users' personal data is collected, processed, and protected in compliance with the **General Data Protection Law (LGPD)**.

5.2 By using the services, the user agrees that their data may be shared with third parties for processing, security, and legal compliance purposes.

5.3 Transaction-related information may be reported to regulatory bodies, such as **the Central Bank, Federal Revenue Service, COAF**, among others, as required by law.

5.4 Users have rights regarding their personal data, as provided in the LGPD, and may request consultation, correction, or deletion of their information through the procedures described in the Privacy Policy.

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## 6. LIMITATION OF LIABILITY

6.1 PagCrypto is not responsible for **temporary interruptions, technical failures, or service unavailability** due to external factors, internet connection problems, or force majeure events.

6.2 Under no circumstances shall PagCrypto be liable for **direct, indirect, incidental, consequential damages, or lost profits** resulting from the use or inability to use the services, except as required by law.

6.3 PagCrypto's liability for any damages shall be limited to the amount **effectively paid** by the user in the transaction that caused the damage.

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## 7. INTELLECTUAL PROPERTY

7.1 All **intellectual property rights**, including but not limited to trademarks, logos, trade names, texts, images, layouts, and source codes, belong exclusively to PagCrypto or its licensors.

7.2 Unauthorized reproduction, distribution, modification, or use of platform content is strictly prohibited without PagCrypto's **explicit written consent**.

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## 8. CHANGES TO TERMS

8.1 PagCrypto reserves the right to **modify these Terms of Use** at any time, unilaterally.

8.2 Changes will take effect upon publication on the platform and/or notification to users via official communication channels.

8.3 Continued use of the services after the publication of changes implies **acceptance of the new terms**.

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## 9. GENERAL PROVISIONS AND DISPUTE RESOLUTION

9.1 These Terms of Use constitute the **entire agreement** between the user and PagCrypto, superseding any prior agreements.

9.2 If any provision of these terms is deemed invalid or unenforceable, the remaining provisions shall remain in full force.

9.3 Disputes arising from these Terms will be resolved amicably. If no agreement is reached, the parties **elect the jurisdiction of Curitiba/PR**, excluding any other, however privileged.

**Last Review: 02/11/2025**