User agreement

This Agreement defines the terms of use for Users of the "club.exchange" service.

1. Definitions:

«<u>club.exchange</u>» — this is the name of a service that provides cryptocurrency exchange services, access to an investment platform, and a high-yield partner program.

Website - official website of the service https://club.exchange it contains all the necessary information about rates, services, contacts of the service team, and answers to frequently asked questions.

Personal account – a personal section of the Site to which the User gets access after registration and / or authorization on the Site. The personal account is intended for storing the user's personal information, information about the Tariff used by them and the services provided / purchased by them.

User - any legally capable individual who uses the services / service rates provided on the Website.

Services / rates of the service - are the opportunities provided to the user on the Site: for exchanging cryptocurrencies, access to the investment platform and a high-yield partner program. All details of the services / rates provided by the service can be found on the Website.

2. Rules:

- 2.1 These Rules are an agreement on a public offer (hereinafter referred to as the Agreement) containing all the essential terms of the agreement and procedures for using the services / tariffs of the service, addressed to any legally capable person (hereinafter referred to as the User) who has the necessary authority to conclude the agreement. If any provision of this Agreement is found to be illegal or contrary to applicable law, that provision shall be deemed unenforceable and shall be excluded from the Agreement, without invalidating the Agreement itself.
- 2.2 This Agreement is established by the service independently and can only be accepted by the User by joining it as a whole, without any exceptions and reservations.
- 2.3 Each time the User purchases or uses the services / tariffs of the «<u>club.exchange</u>» service, he / she confirms compliance with this Agreement.
- 2.4 If the User does not agree to the terms of this Agreement and does not intend to accept it, they must immediately stop using the service's services / tariffs.

3. General terms:

- 3.1 To purchase any services / tariffs of the service, the User must activate the Personal account. Access to the Personal account is provided to the User "as is". The service is not responsible for direct or indirect damages incurred by the User as a result of errors, omissions, interruptions, changes in functions, defects, delays in accessing the Personal account.
- 3.2 The User must take all necessary measures to ensure the protection of their personal information.
- 3.3 When using the services / service rates offered on the Website, the User undertakes not to damage the service by their actions and not to undermine its image.
- 3.4 The User undertakes to maintain a tactful and respectful attitude when interacting with other participants and the project team, as well as when communicating in social networks and other areas of the information space. If this condition is not met, the User is immediately blocked by the service without the right to restore their Personal account.
- 3.5 The User can only have one Personal account. If the User's personal account was deleted earlier, the User can be restored to the system with the consent of the service by registering a new account. If the service determines that more than one Personal account has been registered by the same User, the service blocks all Personal accounts created by the User and freezes all assets in them. In this case, the User has the right to give the service a detailed explanation of the incident. If these explanations are accepted by the service, the assets are returned to the User. otherwise, they are held by the service as a penalty for the User's violation of the requirements of this Agreement.
- 3.6 The User undertakes not to use the service / service rates for any illegal or fraudulent activities. The service reserves the right to close (block) the User's Personal account if his actions violate the terms of this Agreement.
- 3.7 The User is responsible for ensuring that their data specified in their Personal account is up-to-date, complete and accurate.

Full unlimited access to the services / rates of the service is possible when the User reaches the age of eighteen.

3.8 The User can always stop using the service's services / rates. To do this, you must send a corresponding notification to the service, delete information from Personal account, and stop using the service's services / rates.

- 3.9 By accepting the terms of this Agreement, the User agrees that the service, as well as other companies and any third parties, at the discretion of the service, process, use and transfer his personal data for the purpose of fulfilling the Agreement without limitation of validity.
- 3.10 Processing of Personal data is understood by the parties as actions / operations with personal data, including collection, systematization, accumulation, storage, clarification (updating, modification), use, distribution (including transfer), depersonalization, blocking, destruction and any other actions (operations) with personal data. The user has the right to withdraw their consent to the processing of personal data provided that the service is notified in writing at least 10 days before the expected date of termination of processing and use of the personal data provided by them.
- 3.11 By accepting the terms of this Agreement, the User agrees to receive advertising information through the communication channels specified in the account.

4. Change of agreement

- 4.1 The service may make changes to the Agreement at any time, for example, if the functionality of the services / tariffs of the service changes, or in accordance with legal requirements.
- 4.2 The new version of the Agreement is published on the service's website and takes effect from the moment it is published.
- 4.3 By continuing to use the services / rates of the service after any changes and additions to this Agreement, the User agrees to its terms and conditions. If the User does not agree with the changes and additions to this Agreement, he must immediately stop using the services / tariffs of the service.

5. Investment risk

5.1 The user assumes 100 % risk of investing in the tools offered by the service and is aware that they may suffer losses, up to the loss of the entire amount of invested funds.

6. Other conditions:

- 6.1 The User guarantees that all the terms of this Agreement and the terms of use of services / tariffs of the service are fully understood by him, and he accepts them unconditionally and completely.
- 6.2 The User is not an employee and / or representative of the service. In this regard, the User does not have the right to act on behalf of the service without their consent.