

<b>Policy Name</b>	User Agreement
<b>Responsible Party</b>	David Trost
<b>Contact</b>	<a href="mailto:support@compto.com">support@compto.com</a>
<b>Status</b>	Approved
<b>Effective Date</b>	March 1, 2025
<b>Revision Date</b>	February 2025

## Compto Public Benefit Corporation User Agreement:

Welcome to **Compto**! This is a User Agreement between you (“User” or “Customer”) and **Compto Public Benefit Corporation** (“Compto,” “we,” “us,” or “our”). This User Agreement (“Agreement”) governs your use of the services provided by Compto, including but not limited to cryptocurrency transactions, custodial wallet services, and related digital asset operations (collectively, the “Services”). By accessing and using the Services through our website, mobile application, or any other platform operated by Compto (collectively, the “Compto Platform”), you agree that you have read, understand, and accept all terms and conditions of this Agreement, as well as our [Privacy Policy](#).

### 1. Definitions

- **“Digital Asset”**: A cryptocurrency or other digital token supported by Compto.
- **“Compto Wallet”**: A custodial wallet service provided by Compto for Users to store, transfer, and receive supported Digital Assets.
- **“User Account”**: A registered account required to access and use Compto Services.

### 2. Amendment of Terms

Compto reserves the right to amend or modify this Agreement at any time by posting the revised agreement on the Compto Platform. Any such modification shall become effective immediately upon posting. Continued use of the Services constitutes acceptance of the revised Agreement.

### 3. Eligibility & Account Setup

#### 3.1. Eligibility:

To be eligible for the Services, you must:

- Be at least 18 years old.
- Reside in a jurisdiction where Compto lawfully operates.
- Not be subject to any sanctions or legal prohibitions preventing access to financial services.

### **3.2. Registration of a Compto Account:**

To use the Services, you must register and complete identity verification procedures as required by law. You agree to:

- Provide accurate and up-to-date personal information.
- Maintain security over your account credentials.
- Use the account for yourself and not on behalf of any third party.
- Comply with all applicable laws, regulations, and policies.

Compto reserves the right to deny, suspend, or terminate any account at its sole discretion.

## **4. Services**

### **4.1. Compto Wallet Services:**

The Compto Wallet enables Users to store, send, receive, and manage supported Digital Assets. Compto provides custodial services and retains control over private keys associated with the Wallet.

### **4.2. Digital Asset Transactions:**

Users may deposit, withdraw, and transfer Digital Assets subject to:

- Network fees.
- Minimum and maximum transaction limits.
- Regulatory compliance requirements.
- Potential delays due to blockchain confirmations.

### **4.3. Fiat-to-Digital Asset Services:**

Compto facilitates the conversion of USD to Digital Assets and vice versa. Users acknowledge that:

- Transactions are final once executed.
- Pricing may be subject to market fluctuations.
- Compto does not guarantee the future value of any Digital Asset.

## **5. Risks & Disclaimers**

### **5.1. Market Risks:**

The value of Digital Assets is highly volatile and may result in significant losses. Users should conduct independent research before engaging in transactions.

## **5.2. Regulatory Risks:**

Compto operates in compliance with applicable laws but does not guarantee that its Services will always be legally permitted in all jurisdictions.

## **5.3. Security Risks:**

Users are responsible for safeguarding their account credentials. Compto is not liable for unauthorized access due to User negligence.

## **6. Fees**

Compto may charge fees for transactions, withdrawals, and other Services. All applicable fees are disclosed on the Compto Platform at <https://compto.com/info/fees> and may be updated from time to time.

## **7. Prohibited Uses**

Users may not engage in:

- Fraud, money laundering, or terrorist financing.
- Transactions involving prohibited jurisdictions or sanctioned individuals.
- Any illegal activities or violations of Compto's policies.

## **8. Data Privacy & Consent**

By using the Services, you consent to Compto's collection, processing, and storage of your personal data as outlined in our [Privacy Policy](#).

## **9. Suspension, Termination & Account Closure**

Compto may suspend or terminate your access to the Services if:

- You violate any terms of this Agreement.
- Required by regulatory authorities.
- Your account is inactive for an extended period.

Users may close their accounts by submitting a request, subject to the settlement of any pending transactions or obligations.

## 10. Dispute Resolution & Governing Law

### 10.1. Arbitration Clause

Any dispute arising from this Agreement shall be resolved through binding arbitration under Texas law. Users waive the right to participate in class actions.

### 10.2. Governing Law

This Agreement is governed by the laws of the State of Texas, without regard to conflict of law principles.

## 11. Limitation of Liability

To the maximum extent permitted by law, Compto is not liable for:

- Losses resulting from market fluctuations.
- Unauthorized account access.
- Technical failures, hacks, or security breaches beyond our control.

## 12. Miscellaneous

- **No Investment Advice:** Compto does not provide investment advice or recommendations.
- **No FDIC Insurance:** Digital Assets are not insured by the FDIC or SIPC.
- **Force Majeure:** Compto is not liable for events beyond its reasonable control.

By using the Compto Services, you acknowledge that you have read, understood, and agreed to this User Agreement.

For any questions, contact us at [support@compto.com](mailto:support@compto.com).

## Revisions

Revision	Revision Date	Effective Date	Description of Changes	Approved By
v1.0	January 2025	January 2025	- Initial Release	David Trost
v1.1	February 2025	March 1, 2025	- Switch to md - add revisions	David Trost