

# TERMS OF SERVICE

EXPO RESEARCH & MANAGEMENT

Date of the latest update: May 19, 2020

Please read these Terms of Service (the “Agreement” or “Terms”) carefully as they govern your use of the Products provided by EXPO R&M Ltd.

By accessing or using any of the services provided by EXPO R&M Ltd. through the website (<https://expo.biz>) or any other related products or applications made available by EXPO R&M Ltd., its affiliates and partners (collectively, the “Products”), you agree that you have read, understood, and accept all of the terms and conditions contained in this Agreement, as well as our Privacy Policy. If you do not agree, you must not access or use the Products.

## 1. Eligibility

By using or accessing our Products, you affirm and represent that you:

- Are at least 18 years old or of legal age to form a binding contract under applicable law according to your local relevant jurisdiction;
- Are an individual with full legal capacity and authority to enter into these Terms;
- Have not been previously suspended or banned from using our Products;
- Will not use our Products or will immediately cease using those if any applicable law in your country prohibits you at any time from doing so;
- Will not use our Products or will immediately cease using those if you are a resident or become a resident at any time of the state or region (in accordance with such state or region definition of residency), where the crypto assets transactions you are going to

## EXPO R&M Terms of Service

---

execute are prohibited or require special approval, permit and/or authorization of any kind, which EXPO R&M Ltd. and/or You have not obtained in this state or region;

- Are not a U.S., Bermuda, Cuba, Iran, Syria, North Korea or Sudan resident, where “resident” means a person currently staying in aforementioned countries, regardless of this person’s legal status;
- Are not on any trade or economic sanctions lists, such as the UN Security Council Sanctions list;
- Are not designated as a “Specially Designated National” by the Office of Foreign Assets Control of the U.S. Treasury Department;
- Are not placed on the U.S. Commerce Department’s “Denied Persons List”.

## 2. EXPO R&M LTD. Products

EXPO R&M LTD. provides an online platform for digital products, commonly known as “Service Plans”. Service Plans can be purchased by the Users, their contents may be modified, and list of available service plans may be updated at any time.

### 2.1. Dashboard

EXPO Dashboard is a common user interface, developed by EXPO R&M Ltd, which provides users with ability to purchase Service Plans and access to Products and information materials. Dashboard includes an interface for users to communicate with other Products.

### 2.2. EXPO Telegram Wallet + Exchange

EXPO Telegram Wallet + Exchange contains online digital asset storage and exchange functionality for products commonly known as digital tokens, cryptographic currency (collectively, “Crypto Currency”). This Product is only capable of supporting certain Crypto Currencies, list of which may be updated and is available. Under no circumstances should you attempt to store unsupported Crypto Currencies in EXPO Telegram Wallet + Exchange.

## EXPO R&M Terms of Service

---

This component invokes certain Crypto Currency Transactions when providing exchange functionality.

### 2.3. EXPO Pay

EXPO Pay provides electronic payment functionality for Crypto Currency. This Product is only capable of supporting certain Crypto Currencies, list of which may be updated and is available. All payments made through the Website are subject to be processed through EXPO Pay. This component invokes certain Crypto Currency Transactions when providing payment functionality.

### 2.4. Crypto Currency Transactions

In order to be completed, all proposed Crypto Currency transactions must be confirmed and recorded in the Crypto Currency's associated public blockchain. Such networks are decentralized, peer-to-peer networks supported by independent third parties, which we do not own, control, or operate. We have no control over the Crypto Currency Networks and, therefore, cannot and do not ensure that any transaction details that you submit via our Products will be confirmed and processed. By using EXPO R&M Ltd., you acknowledge and agree that the transaction details you submit may not be completed, or may be substantially delayed, by the third-party Crypto Currency Networks.

### 2.5. Fees

By accepting these terms, you agree to pay the fees for Crypto Currency Transactions completed via Products (the "Fees") as defined by EXPO R&M Ltd., which may be subject to changes. Changes to the Fees are effective when posted at the website or via any viable communication methods, and will apply prospectively to any Transactions that take place following the effective date. You authorize EXPO R&M Ltd., or our designated payment processor, to charge or deduct your Account Crypto Currency for any applicable Fees owed in connection with Transactions you complete via the Products.

### 2.6. Rewards

We reserve the right to provide different types of rewards to Users in the form of compliant Crypto Currency or in any form at our discretion and without prior notice to you.

## 3. Communications

By accepting these Terms, you agree to receive communication letters from EXPO R&M.. Any and all communications from EXPO R&M. will be provided to you via email at the address provided when accessing the Services. EXPO R&M. shall not be responsible for any harm you may suffer as a result of your failure to receive any notice provided to you in connection with this Agreement or your use of Services so long as such notice is provided to such email address. EXPO R&M. may also communicate with you through other methods, including instant messaging or chat applications either operated by EXPO R&M. or a third party.

## 4. Account Registration & Access to Products

### 4.1. Registration

To be able to access and use our Products, you're obliged to register for an Account with EXPO R&M Ltd. "Account" is a user account accessible after the registration process and via the Products, where crypto assets may be stored and operated by User. To register for an Account, User must provide a valid email address, his first and last name, as well as accept the Terms of Service and Privacy policy. Info provided within the registration is used for user verification and can be used for communication purposes, Products updates etc.

### 4.2. Credentials

You are solely responsible for maintaining the security of credentials associated with your Account. You must keep your access information secure. Failure to do so may result in the

loss of control of Crypto Currency associated with the Telegram Bot. EXPO R&M Ltd. can not be held responsible for any loss of Crypto Currency in case of User's failure to secure the credentials.

### 4.3. Access Authorization

Credentials are required to access your Account. We impose additional security measures to be used when you access the Account, including but not limited to two-factor authentication ("2FA"). This 2FA may include security passcodes sent via electronic mail or an application designed to provide 2FA by other means. If prompted to install any such 2FA application, you are solely responsible for ensuring the security of any password or login credentials. We may provide data through such 2FA application in order to authenticate your use of the Account. We cannot be held responsible for any damage caused by a 2FA device, software or method.

### 4.4. Account Information

You will be able to view the details of your account history as determined by EXPO R&M Ltd., up to a specific period of time as determined by EXPO R&M Ltd. in our sole discretion. This account history may include information such as:

- your Crypto Currency balance;
- executed transaction details;
- unexecuted transaction details;
- deposit and withdrawal information.

### 4.5. Accuracy of Information

You represent and warrant that any information you provide via the Products is accurate and complete. You accept and acknowledge that we are not responsible for any errors or omissions that you personally make in connection with any Crypto Currency transactions

initiated via the Products. We strongly encourage you to review your transaction details carefully before attempting to transfer a Crypto Currency.

## 5. Usage Guidance

### 5.1. Compliance with applicable law

Your use of any of Our Products may be subject to the laws and regulations of governmental authorities in your/our jurisdiction. By entering into this Agreement, you agree to act in compliance and be legally bound to any Applicable Law.

You agree that you are solely responsible for your conduct while accessing and using our Products. Without limiting the generality of the foregoing, you agree that you shall not:

### 5.2. Restrictions of use

When accessing or using the Products, you agree that you shall not, without limiting the generality of foregoing:

- use the Products in any manner that could interfere with, disrupt, negatively affect or inhibit other users from fully enjoying the Products, or that could damage, disable, overburden or impair the functioning of our Products in any manner;
- use the Products to pay for, support or otherwise engage in any illegal activities, including, but not limited to illegal gambling, fraud, money laundering, or terrorist activities;
- use any robot, spider, crawler, scraper or other automated means or interface not provided by us to access our Products or to extract data;
- use or attempt to use another person's Account, or credentials without authorization;

## EXPO R&M Terms of Service

---

- attempt to circumvent any content filtering techniques we employ, or attempt to access any service or area of our Products that you are not authorized to access;
- introduce to the Products any virus, Trojan, worms, logic bombs or other harmful material;
- develop any third-party applications that interact with our Products without our prior written consent;
- provide false, inaccurate, or misleading information;

## 6. Liabilities

### 6.1. Disclaimer of Warranties

ANY SERVICES PROVIDED BY EXPO R&M LTD. ARE PROVIDED “AS IS” AND “AS AVAILABLE.” EXCEPT AS EXPRESSLY PROVIDED HEREIN, YOU ACKNOWLEDGE THAT EXPO R&M LTD. MAKES NO WARRANTIES UNDER THIS AGREEMENT DIRECTLY FOR THE BENEFIT OF ANY END USER, AND THAT OUR OBLIGATIONS UNDER THIS AGREEMENT ARE FOR THE BENEFIT OF YOU ONLY, AND NOT FOR THE BENEFIT OF ANY OTHER PERSON. IN ENTERING INTO THIS AGREEMENT, YOU REPRESENT THAT YOU HAVE NOT RELIED UPON ANY REPRESENTATION OR WARRANTY OF EXPO R&M Ltd. OR ITS AFFILIATES EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT. WE DO NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT ACCESS TO THE SERVICES SHALL BE CONTINUOUS, UNINTERRUPTED, TIMELY, OR ERROR-FREE.

### 6.2. Limitation of Liability

IN NO EVENT SHALL EXPO R&M Ltd., ITS AFFILIATES AND SERVICE PROVIDERS, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, AGENTS, EMPLOYEES OR REPRESENTATIVES, BE LIABLE FOR ANY LOST PROFITS OR ANY SPECIAL, INCIDENTAL, INDIRECT, INTANGIBLE, OR CONSEQUENTIAL DAMAGES, WHETHER BASED IN CONTRACT, TORT, NEGLIGENCE, STRICT

## EXPO R&M Terms of Service

---

LIABILITY, OR OTHERWISE, ARISING OUT OF OR IN CONNECTION WITH AUTHORIZED OR UNAUTHORIZED USE OF THE SERVICES, OR THIS AGREEMENT, EVEN IF AN AUTHORIZED REPRESENTATIVE OF EXPO R&M LTD. HAS BEEN ADVISED OF, KNEW OF, OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES. FOR EXAMPLE (AND WITHOUT LIMITING THE SCOPE OF THE PRECEDING SENTENCE), YOU MAY NOT RECOVER FOR LOST PROFITS, LOST BUSINESS OPPORTUNITIES, OR OTHER TYPES OF SPECIAL, INCIDENTAL, INDIRECT, INTANGIBLE, OR CONSEQUENTIAL DAMAGES.

UNDER NO CIRCUMSTANCES SHALL WE BE REQUIRED TO DELIVER TO YOU ANY VIRTUAL CURRENCY AS DAMAGES, MAKE SPECIFIC PERFORMANCE OR ANY OTHER REMEDY. IF YOU WOULD BASE YOUR CALCULATIONS OF DAMAGES IN ANY WAY ON THE VALUE OF VIRTUAL CURRENCY, YOU AND WE AGREE THAT THE CALCULATION SHALL BE BASED ON THE LOWEST VALUE OF THE VIRTUAL CURRENCY DURING THE PERIOD BETWEEN THE ACCRUAL OF THE CLAIM AND THE AWARD OF DAMAGES.

WE SHALL NOT BE LIABLE FOR ANY DAMAGES CAUSED IN WHOLE OR IN PART BY

- THE MALFUNCTION, UNEXPECTED FUNCTION OR UNINTENDED FUNCTION OF ANY COMPUTER OR CRYPTOCURRENCY NETWORK, INCLUDING WITHOUT LIMITATION LOSSES ASSOCIATED WITH NETWORK FORKS, REPLAY ATTACKS, DOUBLE-SPEND ATTACKS, SYBIL ATTACKS, 51% ATTACKS, GOVERNANCE DISPUTES, MINING DIFFICULTY, CHANGES IN CRYPTOGRAPHY OR CONSENSUS RULES, HACKING OR CYBERSECURITY BREACHES;
- THE CHANGE IN VALUE OF ANY CRYPTOCURRENCY;
- ANY CHANGE IN LAW, REGULATION OR POLICY;
- FORCE MAJEURE.

THIS LIMITATION OF LIABILITY IS INTENDED TO APPLY WITHOUT REGARD TO WHETHER OTHER PROVISIONS OF THIS AGREEMENT HAVE BEEN BREACHED OR HAVE PROVEN INEFFECTIVE.



### 6.3. Indemnification

You agree to indemnify and hold harmless EXPO R&M Ltd., its affiliates, subsidiaries, directors, managers, members, officers, and employees from any and all claims, demands, actions, damages, losses, costs or expenses, including without limitation, reasonable legal fees, arising out of or relating to your or any other person's use of your credentials or User Account in connection with:

- use of the EXPO R&M Ltd. Products;
- breach of these Terms or any other policy;
- feedback or submissions you provide;
- false, incomplete, or misleading information relied upon by us to verify your identity and source of funds, where applicable; or
- violation of any rights of any other person or entity;

This indemnity shall apply to your successors and assigns and shall survive any termination or cancellation of this Agreement.

### 6.4. Risks Disclosure

You should be aware that the possibility of loss in holding Crypto Currencies can be substantial due to constant shifts in market conditions. As with any asset, the value of Crypto Currencies is subject to drastic changes and can go up or down, making for a substantial chance of profit as well as loss of money when buying, selling, holding, or investing in digital currencies. You should carefully consider whether holding Crypto Currencies is suitable for you in light of your financial condition. This document is not an offer to sell securities of any investment fund or a solicitation of offers to buy any such securities or digital assets. Any decision to participate must be based solely on the investor's assessment, and the risk appetite of the investor, regardless of any information investors may have been otherwise furnished, including this document. The summary provided herein of the terms and conditions does not purport to be complete. All documents

## EXPO R&M Terms of Service

---

should be read in their entirety prior to a participation. A participation in any digital assets, strategy, or products, including the strategy described herein, involves a high degree of risk. There is no guarantee that the investment objective will be achieved. Past performance of these products and objectives is not necessarily indicative of future results. There is the possibility of loss and all investment involves risk including the loss of principal. Securities or digital assets of the platform are not registered with any regulatory authority, are offered pursuant to exemptions from such registration, and are subject to significant restrictions. Performance results are presented for informational and illustrative purposes only and reflect the impact that material economic and market factors had on the participants decision-making process. No representation is being made that any participator will or is likely to achieve profits or losses similar to those shown. Moreover, the performance results presented represent an, with a bounty program similar to the anticipated program of the platform. Performance of individual participators may vary based upon differing inventive allocation arrangements, and the timing of contributions and withdrawals. EXPO R&M cannot and does not guarantee or predict a similar outcome with respect to any participators or any of its products. Performance numbers were prepared by EXPO, and have not been compiled, reviewed or audited by an independent auditor.

## 7. Changes to Terms

EXPO R&M Ltd. reserves the right to modify or change the Terms at any time. Any and all modifications or changes to these Terms will be effective immediately upon being posted on the website. If you have supplied us with an email address, we shall also attempt to notify you by email of modifications or changes to this Agreement.

It is your responsibility to update your contact information, including but not limited to the email address provided to us; failure to do so may result in you not receiving notice of any such changes to the Agreement.

## 8. Entire Agreement

These Terms of Service constitute the entire agreement between EXPO R&M Ltd. and User with respect to the subject matter described herein and shall supersede all prior agreements and understandings, written or oral, between EXPO R&M Ltd. and User. Subsequent discussions or negotiations between you and EXPO R&M Ltd. or EXPO R&M Ltd. personnel shall only amend or become part of this User Agreement by way of a written amendment specifically referencing the last updated date and name of this Agreement.