

## **Choise Terms of Savings**

**PLEASE READ THESE TERMS CAREFULLY BEFORE PLACING YOUR DIGITALASSETS INTO A SAVINGS ACCOUNT.**

### **Acceptance of the Terms of Savings.**

These Terms of Savings are entered into by and between you and Charism LLC a public limited company creating and existing under the laws of St. Vincent and Grenadines, having its registered address at Suite 336, Beachmont Business Centre, Kingstown, registration number 1999 LLC 2022 ("Company", "we" or "us").

The following terms and conditions, together with any documents they expressly incorporate by reference ("Terms of Savings"), govern your access to and use of the Saving Deposit Account, located at Choise.com [Website](#) and Choise.com App or such other URL as may be designated by the Company from time to time, as well as any mobile apps or other related services or applications thereto ("Depositing Service").

We may change or amend these Terms of Savings at any time at our sole and absolute discretion. Any changes to these Terms of Savings will be in effect as of the "Last Updated" date referred to at the top of this page. You acknowledge and agree that the form and nature of the Terms of Savings, and any part of it, may change from time to time without prior notice to you and that we may add new or remove existing features and change any part of the Depositing Service.

**IF YOU DO NOT AGREE TO THESE TERMS OF NFT DEPOSITING, YOU MUST NOT ACCESS OR USE A SAVING DEPOSIT ACCOUNT**

1. If you want to earn profit from owning your Digital Assets, you may place them into a Saving Deposit Account created by the Company for you, especially for such a purpose.
2. All the conditions under which you place your Digital Assets you may see on the screen of your device on which mobile application "Crypterium" is installed and choose before you open a Saving Deposit Account.
3. Acceptance of these conditions (Fix or Flexible terms, including type and amount of digital assets, the term for which they are placed, interest rate, an amount of expected profit and etc.) is strictly necessary for the opening of a Saving Deposit Account and placing your Digital Assets there.

4. APY refers to projected yield. This yield is not an “interest” and is not guaranteed, and changes based upon terms of applicable conditions.

5. Expected profit accrues on the whole amount of Digital Assets placed into the Saving Deposit Account on the last day of the term for which you open an account and then will be transferred to you. If Digital Assets of earned profit differ from the Digital Assets which were placed in the Depositing Service, then the conversion is carried out at the exchange rate in force at the time of conversion on the KuCoin exchange (<https://www.kucoin.com>). The Company has the right, at its sole discretion, to convert at the rate of another exchange (including, but not limited to, the Kraken exchange (<https://www.kraken.com>)).

6. Closing the Saving Deposit Account means that the sum of your Digital Assets will be transferred to you.

6.1. Closing the Fix Saving Deposit Account before the end of the term and early withdrawal of Digital Assets in full means that you will lose all the profit. 6.2. Closing the Flexible Saving Deposit Account before the end of the term and early withdrawal of Digital Assets in full means that you will get only the profit accrued by the time the account is closed.

7. By using the Depositing Service, you may open as many Saving Deposit Accounts as you want.

8. The Saving Deposit Account will be automatically closed on the last day of the term for which you opened an account.

9. By using the Depositing Service, you agree that Digital Assets placed into Saving Account may be temporarily transferred to third parties for a period not exceeding the period for which the Digital Assets were placed by you in the Depositing Service.

10. In accordance with the internal rules and regulations, the Company reserves the right to request the provision of additional information and data before allowing you to claim expected profits and your Digital Assets for using the Depositing Service.