

## Terms and Conditions

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please read these Terms of Use and the Risk Disclosure Statement carefully. By accepting or using our services or products made available by us (the "Company Services"), you agree to be legally bound by these Terms of Use (including this Risk Disclosure Statement), the Privacy Policy and all terms incorporated by reference in the foregoing.

These Terms of Use are acknowledged into between SKYNET S.A. LIMITED Fintech LLC ("Company") and you. By accessing, download, using or clicking "I agree", "accept", "Start" or any similar agreement, acceptance or privacy policy changes made available by us, you acknowledge that you have read, understood, and accepted all the terms and conditions stipulated in these Terms of Use and the Risk Disclosure Statement, the Privacy Policy and the other documents incorporated by reference in these Terms of Use.

In addition, when using some features of the Company Services, you may be subject to specific additional terms and conditions applicable to those features and/or subject to terms of use and privacy policy of third-party platforms and operators of the same, whom with you may engage with from time to time for the provision of Company Services (such third-party, a "Company Partner"). The aforementioned terms and conditions, privacy policy and other documents incorporated by reference in these Terms of Use will apply to your use of the Company Services.

Company Services are provided by the Company and accordingly, the Company shall be liable for any losses, damage or otherwise from your use of such Company Services, or such other losses, damages or otherwise, which may be imposed by Company Partners, to provide you the Company Services. If you do not agree, do not use the Company Services in any way.

These Terms of Use and any terms expressly incorporated herein ("Terms") apply to your use of the website operated and maintained by SKYNET S.A. LIMITED Fintech LLC ("Company", "we", or "us"), and the Company Services as described in these Terms. The previous "you" or "your" used in the Terms and Conditions must be understood as you, the customer of the Company.

### 1. Key Definitions

Capitalized terms used in these Terms will have the following meaning:

The "Company" or "we", "our" means SKYNET S.A. LIMITED Fintech LLC (Legal entity no. 20291 LC 2022), a company registered under the laws of Saint Vincent and the Grenadines.

"External Account" means any bank account or similar accounts from which you may transfer or receive Funds, as approved by The Company or Company Partners for the purpose of utilising the Company Services, and shall where the context applies, include any debit card or credit card issued under such account, or where such account is used by you as a settlement for any credit card.

"Fiat Currency" means national currency of a country.

"SKYNET S.A. LIMITED Account" means the account opened by The Company through which users may access Company Services but does not include any External Account, bank account or such other supplementary bank account or other account held by you.

"Digital Token" means any encrypted digital tokens or cryptocurrencies which are based on blockchain/cryptography technology, their derivatives or such other digital assets.

"Digital Token Account" means any Digital Token address or account held by third parties and owned or operated by you, which shall be approved for us the purposes of the Company Services.

2. Access to Company Services

#### 2.1. Registration

All users must apply for the SKYNET S.A. LIMITED Account at the Company website before using Company Services. When you register your SKYNET S.A. LIMITED Account, you must provide your real name, email address and password, and accept these Terms, the Privacy Policy, and other Company website rules.

2.2. User Agreement

To register to receive the Company Services, you must provide any information requested by the Company. When you create a SKYNET S.A. LIMITED Account, you agree to: create a strong password that you did not use for any other website or service; provide accurate and truthful information;

2.3. User Information

Information you provide to us may be used for the successful completion of your Company Services.

2.4. User Responsibility

maintain the security of your SKYNET S.A. LIMITED Account by protecting your password and restricting access to your SKYNET S.A. LIMITED Account;

2.5. Responsibility for Activities

assume responsibility for all activities that occur under your SKYNET S.A. LIMITED Account and accept all risks of any authorized or unauthorized access to your SKYNET S.A. LIMITED Account, to the maximum extent permitted by law.

2.6. Equipment

2.7. Identity Verification

2.8. By registering to use SKYNET S.A. LIMITED Account, you represent and warrant that:

a) if applicable, you are at least 18 years of age or legal age to bind a contract under applicable laws;

b) you are not under any legal disability or incapacity to enter into contracts or sufficient authorizations to enter into these Terms;

c) you do not currently have a SKYNET S.A. LIMITED Account;

d) you are not a minor currently using a SKYNET S.A. LIMITED Account;

e) you are not a person who has been removed from using Company Services;

f) you are not a person who has been removed from using Company Services;

g) you are not a fugitive from justice;

h) you are not a person who has been removed from using Company Services;

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