

Terms & Conditions

This is a contract between you and CryptoMAM, Inc, (hereinafter referred to as Cryptomam), a private limited liability company incorporated in the United States of America under the laws of the State of South Carolina. By signing up to use an account through our [iOS](#) or [Android](#) applications, you agree that you have read, understood, and accepted all of the terms and conditions contained in this Agreement, as well as our Privacy Policy.

This Agreement is legally binding and serves to govern your use of this site. Please read its terms carefully before registering your account because they affect your legal rights and obligations. If you do not agree with any of the terms contained herein, kindly refrain from using this service.

BuyCoins reserves the right to update, revise, modify, or otherwise, reissue these terms without prior notice.

PART 1: GENERAL USE

1. Basic Cryptomam Services.

1.1. Eligibility. Our website and services are not directed to children under 18. We do not knowingly collect information from children under 18. If as a parent or guardian, you become aware that your child or ward child has provided us with any information without your consent, please contact us through details on this Privacy Policy.

Your eligibility to access certain Cryptomam services also depends on the country in which you reside. At the moment, Cryptomam operates in United States, and is also available to users who hold United States bank accounts.

1.2. Cryptomam Services. Your Cryptomam account ("Cryptomam Account") encompasses the following basic Cryptomam services:

- One or more hosted Digital Currency wallets that allow users store certain supported digital currencies – in this case, Bitcoin ("Digital Currency"), and track, transfer, and manage their supported Digital Currencies (the "Hosted Digital Currency Wallet")
- Person-to-Person (P2P) Exchange services through which users can buy and sell supported Digital Currencies in transactions with other Cryptomam users (the "Exchange Services")
- An escrow wallet for both Fiat Currency (e.g Dollar) and Digital Currency for use in connection with other Cryptomam Services (the "Escrow Wallet")

The risk of loss in trading or holding Digital Currency can be substantial. You should therefore carefully consider whether trading or holding Digital Currency is suitable for you in light of your financial condition.

2. Creating a Cryptomam Account.

2.1. Registration of Cryptomam Account. In order to use any Cryptomam services, you must first register by providing your full name, e-mail address, password, and affirm your acceptance of this Agreement. Cryptomam may, at our sole discretion, revoke account registrations, and/or limit the number of Cryptomam Accounts a single user may establish and maintain at any time.

2.2. Identity Verification. In order to use certain features of the Cryptomam Services, like creating a Trade Posting, you may be required to provide Cryptomam with personal information, including, but not limited to, your name, address, telephone number, e-mail address, date of birth, and any other relevant information regarding your bank account (e.g., financial institution and account number). By submitting these or any other personal information as may be required, you confirm that the information provided is accurate and authentic, and you agree to update Cryptomam if any information changes.

You hereby authorize Cryptomam to, directly or through third parties, make any inquiries we consider necessary to verify your identity and/or protect against fraud, including to query identity information contained in public reports (e.g., your name, address, past addresses, or date of birth), to query account information associated with your linked bank account (e.g., name or account balance), and to take action we reasonably deem necessary based on the results of such inquiries and reports. You further authorize any and all third parties to which such inquiries or requests may be directed to fully respond to such inquiries or requests.

3. Hosted Digital Currency Wallet.

3.1. In General. The Hosted Digital Currency Wallet services allow you send supported Digital Currency to, and request, receive, and store supported Digital Currency from, third parties pursuant to instructions you provide through the Cryptomam Site (each such transaction is a "Digital Currency Transaction").

Cryptomam reserves the right to refuse to process or to cancel any pending Digital Currency Transaction as required by law or in response to a subpoena, court order, or other binding government order or to enforce transaction limits. Cryptomam cannot reverse a Digital Currency Transaction which has been broadcast to a Digital Currency network. The Hosted Digital Currency Wallet services are available only in connection with those Digital Currencies that Cryptomam, in its sole discretion, decides to support. Under no circumstances should you attempt to use your Hosted Digital Currency Wallet services to store, send, request, or receive digital currencies in any form that is not supported by Cryptomam. Cryptomam assumes no responsibility or liability in connection with any attempt to use Cryptomam Services for digital currencies that Cryptomam does not support.

3.2. Digital Currency Transactions. Cryptomam processes supported Digital Currency according to the instructions received from its users and we do not guarantee the identity of any user, receiver, requester or other party. You should verify all transaction information prior to submitting instructions to Cryptomam. In the event you initiate a Digital Currency Transaction by entering the recipient's Digital Currency address on the network, a network fee will be incurred. Once submitted to a Digital Currency network, a Digital Currency Transaction will be unconfirmed for a period of time pending sufficient confirmation of the transaction by the Digital Currency network. A transaction is not complete while it is in a pending state. Funds associated with transactions that are in a pending state will be designated accordingly, and will not be included in your Cryptomam Account's available balance or be available to conduct transactions. Cryptomam may charge network fees (miner fees) to process a Digital Currency transaction on your behalf. Cryptomam will calculate the network fee in its discretion, although Cryptomam will always notify you of the network fee at or before the time you authorize the transaction.

3.3. Digital Currency Storage & Transmission Delays. Cryptomam securely stores all Digital Currency private keys in our control in a combination of online and offline storage. As a result, it may be necessary for Cryptomam to retrieve

certain information from offline storage in order to facilitate a Digital Currency Transaction in accordance with your instructions, which may delay the initiation or crediting of such Digital Currency Transaction for 48 hours or more. You acknowledge and agree that a Digital Currency Transaction facilitated by Cryptomam may be delayed.

3.4. Third Party Payments. Cryptomam has no control over, or liability for, the delivery, quality, safety, legality or any other aspect of any goods or services (excluding Digital Currency bought or sold via the Cryptomam site) that you may purchase or sell to or from a third party (including other users of Cryptomam Services).

3.5 Advanced Protocols. Unless specifically announced on our website or through some other official public statement of Cryptomam, we do not support metacoins, coloured coins, side chains, or other derivative, enhanced, or forked protocols, tokens, or coins which supplement or interact with a Digital Currency supported by Cryptomam (collectively, "Advanced Protocols"). Do not use your Cryptomam account to attempt to receive, request, send, store, or engage in any other type of transaction involving an Advanced Protocol. The Cryptomam platform is not configured to detect and/or secure Advanced Protocol transactions and Cryptomam assumes absolutely no responsibility whatsoever in respect to Advanced Protocols.

3.6 Operation of Digital Currency Protocols. Cryptomam does not own or control the underlying software protocols which govern the operation of Digital Currencies supported on our platform. In general, the underlying protocols are open source and anyone can use, copy, modify, and distribute them. By using the Cryptomam platform, you acknowledge and agree that

- Cryptomam is not responsible for operation of the underlying protocols and that Cryptomam makes no guarantee of their functionality, security, or availability
- The underlying protocols are subject to sudden changes in operating rules (a.k.a "forks"), and that such forks may materially affect the value, function, and/or even the name of the Digital Currency you store on the Cryptomam platform. In the event of a fork, you agree that Cryptomam may temporarily suspend Cryptomam operations (with or without advance notice to you) and that Cryptomam may, in its sole discretion, decide whether or not to support (or cease supporting) either branch of the forked protocol entirely. You acknowledge and agree that Cryptomam assumes absolutely no responsibility whatsoever in respect of an unsupported branch of a forked protocol.

4. Exchange Services.

4.1. In General. Eligible users in certain jurisdictions may buy or sell supported Digital Currency through the Exchange Services.

4.2. Trade Postings. After successfully completing the [Verification Procedures](#) (verifying your identity), you may create and activate Trade Postings ("trade posting" or "posting" or "postings") by using a valid payment method and agreeing to escrow the maximum amount (either Fiat Currency or Digital Currency) you wish to trade. [Cryptomam Trade Charges](#) and [Payment Processing fees](#) apply to all Sell and Buy Trade Postings respectively. You can view our [Fees page](#) for more details.

You may initiate Bitcoin trades ("trades") by buying or selling to postings created by other users or wait for users to initiate trades with you by buying or selling to postings created by yourself.

By initiating a Bitcoin trade you agree to be bound by the poster's terms of trade ("poster's terms") set forth by the poster. This terms include the "Price per coin", "Maximum amount" and "Minimum amount".

The price that is defined in the posting must contain any and all fees that the poster requires the user initiating the trade to pay. After activation of a trade the Price per coin is locked and cannot be changed.

We may hide, remove, or limit your postings, if you violate this Agreement or any other agreement you enter into with Cryptomam, or as otherwise specified in this Agreement or other agreement you have entered into with Cryptomam.

4.3. Purchase Transactions. After successfully completing the Registration Procedures, you may purchase supported Digital Currency by creating and activating a Buy Trade Posting or initiating a trade on a posting created by another user. A payment processing fee applies to all purchase transactions. After initiating a trade on a posting created by another user, Cryptomam will attempt to deliver supported Digital Currency to you as promptly as possible, funds may be debited from your selected payment method before Digital Currency is delivered to your Cryptomam Account. To secure the performance of your obligations under this Agreement, you grant to Cryptomam a lien on and security interest in and to the balances in your account.

4.3.1. QuickBuy. "Guest users" (users who have not completed the Registration and Verification Procedures) can purchase supported Digital Currency by initiating a trade on a posting created by another user. This requires the Guest user to already own (by controlling its private key) a Digital Currency address. Unlike with other purchases, a network fee will be incurred.

4.4. Sale Transactions. After successfully completing the Verification Procedures (adding your bank account details to your profile), you may sell supported Digital Currency by creating and activating a Sell Trade Posting or initiating a trade on a posting created by another user. You authorise Cryptomam to debit your Cryptomam Account(s) and initiate payments to your bank account in settlement of sell transactions. Your receipt of funds may take up to three or more business days.

4.5. Reversals; Cancellations. You cannot cancel, reverse, or change any transaction marked as complete or pending. If your payment is not successful or if your payment method has insufficient funds, you authorise Cryptomam, in its sole discretion to cancel the transaction. You are responsible for maintaining an adequate balance and/or sufficient credit limits in order to avoid overdraft, insufficient funds, or similar fees charged by your payment provider (i.e your bank).

Cryptomam reserves the right to refuse to process, or to cancel or reverse, any purchases or sales of Digital Currency in its sole discretion, even after funds have been debited from your account(s), if Cryptomam suspects the transaction involves (or has a high risk of involvement in) money laundering, terrorist financing, fraud, or any other type of financial crime; in response to a subpoena, court order, or other government order; if Cryptomam reasonably suspects that the transaction is erroneous; or if Cryptomam suspects the transaction relates to Prohibited Use or a Prohibited Business as set forth below. In such instances, Cryptomam will reverse the transaction and we are under no obligation to allow you to reinstate a purchase or sale order at the same price or on the same terms as the cancelled transaction.

4.6. Payment Services Partners. Cryptomam uses third party payment processors to process any Fiat Currency payment between you and Cryptomam, including but not limited to payments in relation to your use of the Exchange Service.

5. General Use, Prohibited Use, and Termination.

5.1. Limited License. We grant you a limited, nonexclusive, nontransferable license, subject to the terms of this Agreement, to access and use the Cryptomam Site, and related content, materials, information (collectively, the "Content") solely for approved purposes as permitted by Cryptomam from time to time. Any other use of the Cryptomam Site or Content is expressly prohibited and all other right, title, and interest in the Cryptomam Site or Content is exclusively the property of Cryptomam and its licensors. You agree you will not copy, transmit, distribute, sell, license, reverse engineer, modify, publish, or participate in the transfer or sale of, create derivative works from, or in any other way exploit any of the Content, in whole or in part. "Cryptomam" and all logos related to Cryptomam

Services or displayed on the Cryptomam Site are either trademarks or registered marks of Cryptomam or its licensors. You may not copy, imitate or use them without Cryptomam's prior written consent.

5.2. Website Accuracy. Although we intend to provide accurate and timely information on the Cryptomam Site, the Cryptomam Site (including, without limitation, the Content) may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors. In an effort to continue to provide you with as complete and accurate information as possible, information may be changed or updated from time to time without notice, including without limitation information regarding our policies, products and services. Accordingly, you should verify all information before relying on it, and all decisions based on information contained on the Cryptomam Site are your sole responsibility and we shall have no liability for such decisions. Links to third-party materials (including without limitation websites) may be provided as a convenience but are not controlled by us. You acknowledge and agree that we are not responsible for any aspect of the information, content, or services contained in any third-party materials or on any third party sites accessible or linked to the Cryptomam Site,

5.3. Third-Party Applications. If, to the extent permitted by Cryptomam from time to time, you grant express permission to a third party to access or connect to your Cryptomam Account, either through the third party's product or service or through the Cryptomam Site, you acknowledge that granting permission to a third party to take specific actions on your behalf does not relieve you of any of your responsibilities under this Agreement. You are fully responsible for all acts or omissions of any third party with access to your Cryptomam Account. Further, you acknowledge and agree that you will not hold Cryptomam responsible for, and will indemnify Cryptomam from, any liability arising out of or related to any act or omission of any third party with access to your Cryptomam Account.

5.4. Prohibited Use. In connection with your use of the Cryptomam Services, and your interactions with other users, and third parties you agree and represent you will not engage in any Prohibited Business or Prohibited Use defined herein. We reserve the right at all times to monitor, review, retain and/or disclose any information as necessary to satisfy any applicable law, regulation, sanctions programs, legal process or governmental request. We reserve the right to cancel and/or suspend your Cryptomam Account and/or block transactions or freeze funds immediately and without notice if we determine, in our sole discretion, that your Account is associated with a Prohibited Use and/or a Prohibited Business.

5.5. Export Controls & Sanctions. Your use of the Cryptomam Services and the Cryptomam Site is subject to international export controls and economic sanctions requirements. By sending, receiving, buying, selling, trading or storing Digital Currency through the Cryptomam Site or Cryptomam Services, you represent and warrant that you will conform with those requirements.

5.6. Transactions Limits. The use of all Cryptomam Services is subject to a limit on the amount of volume, stated in Fiat Currency terms, you may transact or transfer in a given period (e.g., daily). Your transaction limits may vary depending on your payment method, financial institution and other factors. To find out your limits, please contact your financial institution.

5.7. Suspension, Termination, and Cancellation. Cryptomam may: (a) suspend, restrict, or terminate your access to any or all of the Cryptomam Services, and/or (b) deactivate or cancel your Cryptomam Account if:

- We are so required by a facially valid subpoena, court order, or binding order of a government authority;
or
- We reasonably suspect you of using your Cryptomam Account in connection with a Prohibited Use or Business; or
- Use of your Cryptomam Account is subject to any pending litigation, investigation, or government proceeding and/or we perceive a heightened risk of legal or regulatory non-compliance associated with your Account activity; or
- Our service partners are unable to support your use; or

- You take any action that Cryptomam deems as circumventing Cryptomam's controls, including, but not limited to, opening multiple Cryptomam Accounts or abusing promotions which Cryptomam may offer from time to time.

If Cryptomam suspends or closes your account, or terminates your use of Cryptomam Services for any reason, we will provide you with notice of our actions unless a court order or other legal process prohibits Cryptomam from providing you with such notice. You acknowledge that Cryptomam's decision to take certain actions, including limiting access to, suspending, or closing your account, may be based on confidential criteria that are essential to Cryptomam's risk management and security protocols. You agree that Cryptomam is under no obligation to disclose the details of its risk management and security procedures to you.

You will be permitted to transfer Digital Currency or funds associated with your Hosted Digital Currency Wallet(s) and/or your Currency Wallet(s) for ninety (90) days after Account deactivation or cancellation unless such transfer is otherwise prohibited (i) under the law, including but not limited to applicable sanctions programs, or (ii) by a facially valid subpoena or court order. If Cryptomam suspends or closes your account, or terminates your use of Cryptomam Services for any reason Cryptomam reserves the right to require you to complete the Verification Procedures before permitting you with transfer or withdraw Digital Currency or Fiat Currency.

Right now, you cannot cancel or deactivate your Cryptomam Account. In the event whereby you wish to, please contact us at support@cryptomam.com If you're sending a cancellation request, you authorise us to cancel or suspend any pending transactions at the time of cancellation.

5.8. Relationship of the Parties. Cryptomam is an independent contractor for all purposes. Nothing in this Agreement shall be deemed or is intended to be deemed, nor shall it cause, you and Cryptomam to be treated as partners, joint ventures, or otherwise as joint associates for profit, or either you or Cryptomam to be treated as the agent of the other.

5.9. Password Security; Contact Information. You are responsible for maintaining adequate security and control of any and all IDs, passwords, hints, Bank Verification Numbers (BVNs), API keys or any other codes that you use to access the Cryptomam Services. Any loss or compromise of the foregoing information and/or your personal information may result in unauthorised access to your Cryptomam Account by third-parties and the loss or theft of any Digital Currency and/or funds held in your Cryptomam Account and any associated accounts, including your linked bank account(s) and credit/debit card(s). You are responsible for keeping your email address and telephone number up to date in your Account Profile in order to receive any notices or alerts that we may send you. We assume no responsibility for any loss that you may sustain due to compromise of account login credentials due to no fault of Cryptomam and/or failure to follow or act on any notices or alerts that we may send to you. In the event you believe your Cryptomam Account information has been compromised, contact Cryptomam Support immediately at support@cryptomam.com

5.11. Taxes. It is your sole responsibility to determine whether, and to what extent, any taxes apply to any transactions you conduct through the Cryptomam Services, and to withhold, collect, report and remit the correct amounts of taxes to the appropriate tax authorities. Your transaction history is available through your Cryptomam Account.

5.12. Unclaimed Property. If Cryptomam is holding funds in your account, and Cryptomam is unable to contact you and has no record of your use of the Services for several years, applicable law may require Cryptomam to report these funds as unclaimed property to the applicable jurisdiction. If this occurs, Cryptomam will try to locate you at the address shown in our records, but if Cryptomam is unable to locate you, it may be required to deliver any such funds to the applicable or jurisdiction as unclaimed property. Cryptomam reserves the right to deduct a dormancy fee or other administrative charges from such unclaimed funds, as permitted by applicable law.

6. Customer Feedback, Queries, Complaints, and Dispute Resolution

6.1. Contact Cryptomam. If you have any feedback, questions, or complaints, contact us via our Customer Support webpage at <https://support@cryptomam.com>, or email support@cryptomam.com When you contact us please provide us with your name, address, and any other information we may need to identify you, your Cryptomam Account, and the transaction on which you have feedback, questions, or complaints.

6.2. Complaints. In the event of a complaint, please set out the cause of your complaint, how you would like us to resolve the complaint and any other information you believe to be relevant. We will acknowledge your complaint within 24 hours of its receipt if you contact us via our Customer Support webpage or email us at support@cryptomam.com A

Customer Support officer ("Officer") will consider your complaint. The Officer will consider your complaint without prejudice based on the information you have provided and any information provided by Cryptomam. Within one week of our receipt of your complaint, the Officer will address your complaint by sending you an e-mail ("Resolution Notice") in which the Officer will: (i) offer to resolve your complaint in the way you requested; (ii) make a determination rejecting your complaint and set out the reasons for the rejection; or (iii) offer to resolve your complaint with an alternative solution. Upon receipt of the Resolution Notice, you will have two business days to accept or reject the offer or determination, which you must do by following the instructions set out in the Resolution Notice. Failure to respond to a Resolution Notice will be deemed to be a withdrawal of the complaint and an acceptance that we have no liability to you regarding the subject matter of the complaint. If you are late in responding to the Resolution Notice, Cryptomam may treat your response as if it has been submitted on time.

6.3. Claims. You agree to use the complaints procedure of this Section 7 before filing any claim in a competent court. Failure to comply with this provision may be used as evidence of your unwillingness to settle the issue and/or the vexatious nature of the complaint.

8. General Provisions.

8.1. Computer Viruses. We shall not bear any liability, whatsoever, for any damage or interruptions caused by any computer viruses, spyware, scareware, Trojan horses, worms or other malware that may affect your computer or other equipment, or any phishing, spoofing or other attack. We advise the regular use of a reputable and readily available virus screening and prevention software. You should also be aware that SMS and email services are vulnerable to spoofing and phishing attacks and should use care in reviewing messages purporting to originate from Cryptomam. Always log into your Cryptomam Account through the Cryptomam Site to review any transactions or required actions if you have any uncertainty regarding the authenticity of any communication or notice.

8.2. Release of Cryptomam; Indemnification. If you have a dispute with one or more users of the Cryptomam services, you release Cryptomam, its ailiates and service providers, and each of their respective oicers, directors, agents, joint venturers, employees and representatives from any and all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such disputes. You agree to indemnify and hold Cryptomam, its ailiates and Service Providers, and each of its or their respective officers, directors, agents, joint venturers, employees and representatives, harmless from any claim or demand (including attorneys' fees and any fines, fees or penalties imposed by any regulatory authority) arising out of or related to your breach of this Agreement or your violation of any law, rule or regulation, or the rights of any third party.

8.3. Limitation of Liability. IN NO EVENT SHALL Cryptomam, ITS AFFILIATES AND SERVICE PROVIDERS, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, AGENTS, JOINT VENTURERS, EMPLOYEES OR REPRESENTATIVES, BE LIABLE (A) FOR ANY AMOUNT GREATER THAN THE VALUE OF THE SUPPORTED DIGITAL CURRENCY ON DEPOSIT IN YOUR Cryptomam ACCOUNT OR (B) FOR ANY LOST PROFITS OR ANY SPECIAL, INCIDENTAL, INDIRECT, INTANGIBLE, OR CONSEQUENTIAL DAMAGES, WHETHER BASED IN CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, ARISING OUT OF OR IN CONNECTION WITH AUTHORIZED OR UNAUTHORIZED USE OF THE Cryptomam SITE OR Cryptomam SERVICES, OR THIS AGREEMENT, EVEN IF AN AUTHORIZED REPRESENTATIVE OF Cryptomam HAS BEEN ADVISED OF OR KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES. THIS MEANS, BY WAY OF EXAMPLE ONLY (AND WITHOUT LIMITING THE SCOPE OF THE PRECEDING SENTENCE), THAT IF YOU CLAIM THAT

Cryptomam FAILED TO PROCESS A BUY OR SELL TRANSACTION PROPERLY, YOUR DAMAGES ARE LIMITED TO NO MORE THAN THE VALUE OF THE SUPPORTED DIGITAL CURRENCY AT ISSUE IN THE TRANSACTION, AND THAT YOU MAY NOT RECOVER FOR LOST PROFITS, LOST BUSINESS OPPORTUNITIES, OR OTHER TYPES OF SPECIAL, INCIDENTAL, INDIRECT, INTANGIBLE, OR CONSEQUENTIAL DAMAGES IN EXCESS OF THE VALUE OF THE SUPPORTED DIGITAL CURRENCY AT ISSUE IN THE TRANSACTION. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU. Cryptomam SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY REPRESENTATION OR WARRANTY, WHETHER EXPRESS, IMPLIED OR STATUTORY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, Cryptomam SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT. Cryptomam DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT ACCESS TO THE SITE, ANY PART OF THE Cryptomam SERVICES, OR ANY OF THE MATERIALS CONTAINED THEREIN, WILL BE CONTINUOUS, UNINTERRUPTED, TIMELY, OR ERROR-FREE.

Cryptomam makes no representations about the accuracy or completeness of historical Digital Currency price data available on the Site. Cryptomam will make reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts and debit cards are processed in a timely manner but Cryptomam makes no representations or warranties regarding the amount of time needed to complete processing which is dependent upon many factors outside of our control.

8.4. Entire Agreement. This Agreement, the Privacy Policy, E-Sign Consent and Appendices incorporated by reference herein comprise the entire understanding and agreement between you and Cryptomam as to the subject matter hereof, and supersedes any and all prior discussions, agreements and understandings of any kind (including without limitation any prior versions of this Agreement), and every nature between and among you and Cryptomam. Section headings in this Agreement are for convenience only, and shall not govern the meaning or interpretation of any provision of this Agreement.

8.5. Amendments. We may amend or modify this Agreement by posting on the Cryptomam Site or emailing to you the revised Agreement, and the revised Agreement shall be effective at such time. If you do not agree with any such modification, your sole and exclusive remedy is to terminate your use of the Services and request to close your account. You agree that we shall not be liable to you or any third party for any modification or termination of Cryptomam Services, or suspension or termination of your access to Cryptomam Services, except to the extent otherwise expressly set forth herein. If the revised Agreement includes a material change, we will endeavour to provide you advanced notice via our website and/or email before the material change becomes effective.

8.6. Assignment. You may not assign any rights and/or licenses granted under this Agreement. We reserve the right to assign our rights without restriction, including without limitation to any Cryptomam affiliates or subsidiaries, or to any successor in interest of any business associated with Cryptomam Services. Any attempted transfer or assignment in violation hereof shall be null and void. Subject to the foregoing, this Agreement will bind and inure to the benefit of the parties, their successors and permitted assigns.

8.7. Severability. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law or regulation or any governmental agency, local, state, or federal, such provision will be changed and interpreted to accomplish the objectives of the provision to the greatest extent possible under any applicable law and the validity or enforceability of any other provision of this Agreement shall not be affected.

8.8 Change of Control. In the event that Cryptomam is acquired by or merged with a third party entity, we reserve the right, in any of these circumstances, to transfer or assign the information we have collected from you as part of such merger, acquisition, sale, or other change of control.

8.9 Survival. All provisions of this Agreement which by their nature extend beyond the expiration or termination of this Agreement, including, without limitation, sections pertaining to suspension or termination, Cryptomam Account

cancellation, debts owed to Cryptomam, general use of the Cryptomam Site, disputes with Cryptomam, and general provisions, shall survive the termination or expiration of this Agreement.

8.10 Governing Law. This Agreement will be governed by English law and the non-exclusive jurisdiction of the English courts.

8.11 Force Majeure. We shall not be liable for delays, failure in performance or interruption of service which result directly or indirectly from any cause or condition beyond our reasonable control, including but not limited to, any delay or failure due to any act of God, act of civil or military authorities, act of terrorists, civil disturbance, war, strike or other labor dispute, fire, interruption in telecommunications or Internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond our reasonable control and shall not affect the validity and enforceability of any remaining provisions.

8.12. English Language Controls. Notwithstanding any other provision of this Agreement, any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

APPENDIX 1: PROHIBITED USE, PROHIBITED BUSINESSES AND CONDITIONAL USE

Prohibited Use You may not use your Cryptomam Account to engage in the following categories of activity ("Prohibited Uses"). The specific types of use listed below are representative, but not exhaustive. If you are uncertain as to whether or not your use of Cryptomam Services involves a Prohibited Use, or have questions about how these requirements apply to you, please contact us at support@cryptomam.com

By opening a Cryptomam Account, you confirm that you will not use your Account to do any of the following:

- **Unlawful Activity:** Activity which would violate, or assist in violation of, any law, statute, ordinance, or regulation, sanctions programs administered in the country where Cryptomam conducts business (United States), or which would involve proceeds of any unlawful activity; publish, distribute or disseminate any unlawful material or information
- **Abusive Activity:** Actions which impose an unreasonable or disproportionately large load on our infrastructure, or detrimentally interfere with, intercept, or expropriate any system, data, or information; transmit or upload any material to the Cryptomam Site that contains viruses, trojan horses, worms, or any other harmful or deleterious programs; attempt to gain unauthorised access to the Cryptomam Site, other Cryptomam Accounts, computer systems or networks connected to the Cryptomam Site, through password mining or any other means; use Cryptomam Account information of another party to access or use the Cryptomam Site, except in the case of specific Merchants and/or applications which are specifically authorised by a user to access such user's Cryptomam Account and information; or transfer your account access or rights to your account to a third party, unless by operation of law or with the express permission of Cryptomam
- **Abuse Other Users: Interfere with another individual's or entity's access to or use of any Cryptomam Services;** defame, abuse, extort, harass, stalk, threaten or otherwise violate or infringe the legal rights (such as, but not limited to, rights of privacy, publicity and intellectual property) of others; incite, threaten, facilitate, promote, or encourage hate, racial intolerance, or violent acts against others; harvest or otherwise collect information from the Cryptomam Site about others, including without limitation email addresses, without proper consent

- **Fraud: Activity which operates to defraud Cryptomam, Cryptomam users, or any other person; provide any false, inaccurate, or misleading information to Cryptomam.**
- **Gambling:** Lotteries; bidding fee auctions; sports forecasting or odds making; fantasy sports leagues with cash prizes; internet gaming; contests; sweepstakes; games of chance
- **Intellectual Property Infringement:** Engage in transactions involving items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the law, including but not limited to sales, distribution, or access to counterfeit music, movies, software, or other licensed materials without the appropriate authorization from the rights holder; use of Cryptomam intellectual property, name, or logo, including use of Cryptomam trade or service marks, without express consent from Cryptomam or in a manner that otherwise harms Cryptomam or the Cryptomam brand; any action that implies an untrue endorsement by or affiliation with Cryptomam

Prohibited Businesses In addition to the Prohibited Uses described above, the following categories of businesses, business practices, and sale items are barred from Cryptomam Services ("Prohibited Businesses"). Most Prohibited Businesses categories are imposed by Card Network rules or the requirements of our banking providers or processors. The specific types of use listed below are representative, but not exhaustive. If you are uncertain as to whether or not your use of Cryptomam Services involves a Prohibited Business, or have questions about how these requirements apply to you, please contact us at support@cryptomam.com

By opening a Cryptomam Account, you confirm that you will not use Cryptomam Services in connection with any of following businesses, activities, practices, or items:

- **Investment and Credit Services:** Securities brokers; mortgage consulting or debt reduction services; credit counseling or repair; real estate opportunities; investment schemes
 - **Restricted Financial Services:** Check cashing, bail bonds; collections agencies.
- **Intellectual Property or Proprietary Rights Infringement:** Sales, distribution, or access to counterfeit music, movies, software, or other licensed materials without the appropriate authorization from the rights holder
- **Counterfeit or Unauthorized Goods:** Unauthorized sale or resale of brand name or designer products or services; sale of goods or services that are illegally imported or exported or which are stolen
- **Regulated Products and Services:** Marijuana dispensaries and related businesses; sale of tobacco, e-cigarettes, and e-liquid; online prescription or pharmaceutical services; age restricted goods or services; weapons and munitions; gunpowder and other explosives; fireworks and related goods; toxic, flammable, and radioactive materials
- **Drugs and Drug Paraphernalia:** Sale of narcotics, controlled substances, and any equipment designed for making or using drugs, such as bongs, vaporizers, and hookahs
- **Pseudo-Pharmaceuticals:** Pharmaceuticals and other products that make health claims that have not been approved or verified by the applicable local and/or national regulatory body
- **Substances designed to mimic illegal drugs:** Sale of a legal substance that provides the same effect as an illegal drug (e.g., salvia, kratom)
- **Adult Content and Services:** Pornography and other obscene materials (including literature, imagery and other media); sites offering any sexually-related services such as prostitution, escorts, pay-per view, adult live chat features
 - **Multi-level Marketing:** Pyramid schemes, network marketing, and referral marketing programs

- **Unfair, predatory or deceptive practices:** Investment opportunities or other services that promise high rewards; Sale or resale of a service without added benefit to the buyer; resale of government offerings without authorization or added value; sites that we determine in our sole discretion to be unfair, deceptive, or predatory towards consumers
- **High risk businesses:** any businesses that we believe poses elevated financial risk, legal liability, or violates card network or bank policies

Conditional Use Express written consent and approval from Cryptomam must be obtained prior to using Cryptomam

Services for the following categories of business and/or use ("Conditional Uses"). Consent may be requested by contacting support@cryptomam.com Cryptomam may also require you to agree to additional conditions, make supplemental representations and warranties, complete enhanced on-boarding procedures, and operate subject to restrictions if you use Cryptomam Services in connection with any of following businesses, activities, or practices:

- **Money Services:** Money transmitters, Digital Currency transmitters; currency or Digital Currency exchanges or dealers; gift cards; prepaid cards; sale of in-game currency unless the merchant is the operator of the virtual world; act as a payment intermediary or aggregator or otherwise resell any of the Cryptomam Services
 - **Charities:** Acceptance of donations for nonprofit enterprise
- **Games of Skill:** Games which are not defined as gambling under this Agreement or by law, but which require an entry fee and award a prize
 - **Religious/Spiritual Organizations:** Operation of a for-profit religious or spiritual organization

APPENDIX 2: VERIFICATION PROCEDURES AND LIMITS

Cryptomam uses multi-level systems and procedures to collect and verify information about you in order to protect Cryptomam and the community from fraudulent users, and to keep appropriate records of Cryptomam's customers. Your access to one or more Cryptomam Services, and limits including withdrawal and trading limits, Quickbuy limits, Currency Wallet transfer limits, and limits on transactions from a payment method may be based on the identifying information and/or proof of identity you provide to Cryptomam and the limits set by your financial institution.

Cryptomam may require you to provide or verify additional information, or to wait some amount of time after completion of a transaction, before permitting you to use any Cryptomam Services and/or before permitting you to engage in transactions beyond certain volume limits.

You may contact your financial institution to enquire about your daily/weekly limits, and to request larger limits.

APPENDIX 3: E-SIGN DISCLOSURE AND CONSENT

This policy describes how Cryptomam delivers communications to you electronically. We may amend this policy at any time by providing a revised version on our website. The revised version will be effective at the time we post it. We will provide you with prior notice of any material changes via our website.

Electronic Delivery of Communications You agree and consent to receive electronically all communications, agreements, documents, notices and disclosures (collectively, "Communications") that we provide in connection with your Cryptomam Account and your use of Cryptomam Services. Communications include:

- Terms of use and policies you agree to (e.g., the Cryptomam User Agreement and Privacy Policy), including updates to these agreements or policies;

- Account details, history, transaction receipts, confirmations, and any other Account or transaction information;
- Legal, regulatory, and tax disclosures or statements we may be required to make available to you; and
 - Responses to claims or customer support inquiries filed in connection with your Account.

We will provide these Communications to you by posting them on the Cryptomam website, emailing them to you at the primary email address listed in your Cryptomam profile, communicating to you via instant chat, and/or through other electronic communication such as text message.

Hardware and Software Requirements In order to access and retain electronic Communications, you will need the following computer hardware and software:

- A device with an Internet connection;
- A current web browser that includes 128-bit encryption (e.g. Internet Explorer version 9.0 and above, Firefox version 3.6 and above, Chrome version 31.0 and above, or Safari 7.0 and above) with cookies enabled;
 - A valid email address (your primary email address on file with Cryptomam); and
- Sufficient storage space to save past Communications or an installed printer to print them.

How to Withdraw Your Consent You may withdraw your consent to receive Communications electronically by emailing us at support@cryptomam.com. If you fail to provide or if you withdraw your consent to receive Communications electronically, Cryptomam reserves the right to immediately close your Account or charge you additional fees for paper copies.

Updating your Information It is your responsibility to provide us with a true, accurate and complete e-mail address and your contact information, and to keep such information up to date. You understand and agree that if Cryptomam sends you an electronic Communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Cryptomam will be deemed to have provided the Communication to you.

You may update your information by logging into your account and visiting account settings or by contacting our support team via e-mail at support@cryptomam.com.