

TERMS OF USE

1. GENERAL CONDITIONS

- 1.1. The terms and conditions outlined in this document apply to the services and products offered by ESTX SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ, a private limited company incorporated in Poland under registration number 0001039709, registered at ul. Romana Dmowskiego 3/9, 50-203 Wrocław ("CryptoWallet.com", "we", "us", "our"), and any natural person or legal entity ("user", "client", "you", "your").
- 1.2. Terms of Use govern your access to and use of www.cryptowallet.com ("Website") and include that of any associated mobile applications ("Applications"). This access includes any analytics, content, services (incl. Digital Assets Wallet), functionality, and media offered by CryptoWallet, all of which are referred to herein also as "Products".
- 1.3. Please read through these Terms of Use carefully before using any CryptoWallet Website, Applications and Products. By using CryptoWallet Website, Applications and Products or by clicking to agree or accept the Terms of Use outlined herein, you are agreeing to accept these binding Terms of Use. This also applies to our Privacy Policy, Cookies Policy, and AML policy and other related Policies. If you do not agree to these Terms of Use or Related Policies, you should not access or otherwise use the CryptoWallet Website, Applications and Products.

You should be aware that your country of residence may impose certain unique restrictions to the Products provided by CryptoWallet, and you are responsible for complying with rules and regulations as applicable to your activities with CryptoWallet. Use of the Website, Applications and Products is available to those who are 18 years old and older in Poland or of legal age in their own country of residence and the user states, that his legal age complies with our and his country requirements
- 1.4. The information available on our Website, Applications and Products is for general information purposes only. While we aim to provide accurate and useful information, we do not accept any responsibility for the use of this information, and we cannot warrant its accuracy or usefulness. Use of this information is carried out at your own risk, and we do not accept any liability from consequences users might incur from using the information, such as through loss of funds while selling, exchanging or other trading operations.
- 1.5. We reserve the right to update or change the format and content on our Website, Applications and Products without notifying users. This content and format are accepted "as is" and should be used at your own risk. The content on our Website and other Products may include content related to or provided by third parties. We do not accept responsibility for the information and views presented in third-party content. We are not liable to users or third-party content providers for the accuracy or nature of third-party content. The content on our Website and any other Products is not intended to be used as advice of any kind, nor is it intended to be used to inform or guide user selling, exchanging, and trading of the Digital Assets. We do not accept liability for any financial losses incurred while trading with CryptoWallet, or for damages of any kind incurred because of anyone using the CryptoWallet Website, Applications, Products in any way, including through relying on the information or tools offered by CryptoWallet. Trading and investing are at your own risk, and we offer no warranties or implied warranties to the fullest extent permitted by law.
- 1.6. We cannot and do not offer a guarantee that the content of the CryptoWallet Website, Applications and Products is free from viruses, malware, or other harmful software, and it is your responsibility to check for malware and viruses and implement appropriate IT security when using our Website, Applications or Products.
- 1.7. CryptoWallet may revise and update these Terms of Use at our sole discretion, and any changes made are effective immediately. You are expected to check this page from time to time to monitor for any changes, and any changes made will be binding to you and your use of CryptoWallet Website, Applications Products.
- 1.8. CryptoWallet reserves the right to make changes to the Website, or withdraw the Website, and to amend or withdraw any Applications and Products that we offer at our sole discretion. We do not guarantee that our CryptoWallet Website, Applications and Products will exist in perpetuity with uninterrupted service, and we will not be liable if our CryptoWallet Website, Applications and Products becomes unavailable for any period or at any time.
- 1.9. In order to access the Website, you may need to provide registration details, documents, or other information. It

is your responsibility to ensure that all this information is valid, current, and correct. Your use of our Website is conditional on you providing correct information and adhering to our Terms of Use and Privacy Policy.

- 1.10. Apple Applications. If you're using our CryptoWallet Website, Applications and Products via an Apple application, you must do so on a device owned or controlled by you using the Apple iPhone OS. Apple has no obligation to provide you with support or maintenance services regarding this application. Please contact CryptoWallet with any questions regarding maintenance or support, rather than contacting Apple. Apple is a third-party beneficiary under the Terms of Use outlined in this document and reserves the right to enforce these terms against you, unless stated otherwise in the Terms of Use. Apple will not be responsible or liable for any third-party claim that your possession or use of the Apple application infringes on intellectual property rights. You state by agreeing with the Terms of Use that you are not in any country subject to US government embargo or that has been determined by the US to be a "terrorist supporting country," and further agree that you are not on any US government list of prohibited or restricted parties. If your application doesn't conform to the warranty applying to it, you may in this instance notify Apple and Apple may refund the purchase price of the application. To the fullest extent permitted by law, Apple does not give or enter into any warranty or condition regarding the application and is not liable for claims, losses, or other expenses related to your use of the application or the use of others.
- 1.11. Android Applications. If you're using an Android application to access our Website any other Products, this application can only be accessed and used on a device owned or controlled by you. If the Product that you access, and use is an Android Application: By using the application, you are aware that Google has no obligation to provide support or maintenance services regarding the application. For queries about support and maintenance, contact CryptoWallet rather than Google. Google is a third-party beneficiary under the Terms of Use outlined in this document and reserves the right to enforce these terms against you, unless stated otherwise in the Terms of Use. Google will not be responsible or liable for any third-party claim that your possession or use of the Google application infringes on intellectual property rights. You state by agreeing with the Terms of Use that you are not in any country subject to US government embargo or that has been determined by the US to be a "terrorist supporting country," and further agree that you are not on any US government list of prohibited or restricted parties. If your application doesn't conform to the warranty applying to it, you may in this instance notify Google and Google might refund the purchase price of the application. To the fullest extent permitted by law, Google does not give or enter into any warranty or condition regarding the application and is not liable for claims, losses, or other expenses related to your use of the application or the use of others.

2. SCOPE OF SERVICE

- 2.1. Your use of CryptoWallet is subject to local laws and regulations, and you are responsible for complying with these laws and regulations. The users have non-exclusive, personal, non-transferable, non-sublicensable and limited rights to use CryptoWallet Website any other Products in accordance with the Terms of Use.
- 2.2. Clients of CryptoWallet have the capability to utilize the CryptoWallet Services and Products accessible within their client accounts
- 2.3. Services available to connected use with Digital Assets:
 - 2.3.1.1. client can open Digital Assets Wallet and use its Services
 - 2.3.1.2. client might buy, sell, and exchange digital assets for other digital assets;
 - 2.3.1.3. client might store Digital Assets linked with services provided by an authorized third-party service provider;
 - 2.3.1.4. client might perform financial operations using the Client account such as making transactions;
 - 2.3.1.5. client might transfer Digital Assets to other CryptoWallet users or third-parties

3. PROVISION OF SERVICES

3.1. CLIENT ACCOUNT

- 3.1.1. The User has to open the Client Account with CryptoWallet to use the Services and other Products provided.
- 3.1.2. The User should provide all the information and documents needed to open an account. We may request additional information after the account has been opened and approved, and the Client must provide this information to keep using his Client Account.
- 3.1.3. Only users who have completed the full verification process are recognized as clients of CryptoWallet
- 3.1.4. Throughout the entirety of the client relationship with CryptoWallet, the client is obligated to collaborate with CryptoWallet and furnish any information or documentation that CryptoWallet may require from the client to

adhere to regulatory requirements. The client acknowledges that non-compliance with the aforementioned obligations may lead to the suspension of services, any initiated transaction and/or the termination of the agreement. Such information and documentation may encompass, but are not restricted to:

- 3.1.4.1.details concerning the intent behind or parties involved in transactions conducted through the Client Account.
- 3.1.4.2.evidence substantiating the origin of funds (Source of Funds) utilized in transaction(s) or the source of accumulated wealth (Source of Wealth).
- 3.1.4.3.confirmation of the client's current residential address (Proof of Address).
- 3.1.4.4.completion of a Financial Questionnaire, outlining the stated purposes of the CryptoWallet Account.
- 3.1.5.All information and documents must be in the English language (including such information and/or documents as may be required by us from time to time for compliance with Applicable Laws) in order to process your registration or account using. If the documents you provide are not in the English language, you may be required to provide us with a certified English translation
- 3.1.6.CryptoWallet has the right to approve or reject applications of account opening based on internal policies, and we are not obliged to disclose the reasons for our decision regarding an application.
- 3.1.7.In case of change of information and/or documents the Client must inform CryptoWallet immediately.
- 3.1.8.Client acknowledges and accepts that any losses incurred from losing access to CryptoWallet Services is not the responsibility of the CryptoWallet, and that the CryptoWallet is not liable for these losses.

4.TRANSACTION OPERATIONS

- 4.1.Digital Asset Transactions: CryptoWallet facilitates the exchange to Digital Assets or fiat currency, storage, and transfer of Digital Assets. **IMPORTANT:** Trading operations with Digital Assets involve a high degree of risk. Values of Digital Assets are subject to fluctuation and there is a significant time lag between placement of your Order and Delivery of Digital Assets to your Account.
- 4.2.The term “transaction operation” herein refers to the purchase/exchange/withdrawal of the Digital Assets for or another Digital Assets or fiat currency or vice versa unless stated otherwise.
- 4.3.Request. The Client independently provides the instructions regarding the transaction type, amount, wallet information and object (digital assets/fiat), and initiates the process of the transaction operation. CryptoWallet executes the transaction after the client confirms the transaction operation conditions and submitted instructions.
- 4.4.CryptoWallet is not responsible for the information, the activities, or the results of instructions provided by the Client
- 4.5.The Client can see the information regarding the initiated transaction in CryptoWallet transaction system, which includes:
 - 4.5.1.requested amount of the subject of the operation;
 - 4.5.2.transaction fees;
 - 4.5.3.wallets or accounts information in accordance with Client instructions;
 - 4.5.4.other fees related to the transaction (e.g blockchain fee);
 - 4.5.5.rates and time limit, when they are applicable;
 - 4.5.6.the total amount of fiat currency/or Digital Assets which will be deducted from the Client
- 4.6.**Confirmation and Execution.** The initiated transaction will be executed and transferred to Client after CryptoWallet has received the confirmation from Client. Confirmation means accepting the initiated transaction and instructions provided by Client and placing the order by the client. Confirmation of transaction is final and will be processed in accordance with Client instructions during the transaction initialization. Confirming the transaction will authorize the CryptoWallet to charge commissions and fees from the Client’s account, and if there is an insufficient amount of fiat currency to pay these fees and commissions, the transaction will not go through.
- 4.7.**Transfer.** Initiated transaction transfer will be processed immediately, but due to the nature of Blockchain technology, the transaction time might take up to 72 hours.
- 4.8.**Limitations.** Transaction limits and fees are set at the sole discretion of CryptoWallet and are subject to change. The client must inform us at once if he does not agree to these changes, in case he continues to use our Services, that means the Client accepts the changes. Limitations may be applied by CryptoWallet on either a single transaction, or on a daily/monthly/yearly transaction volume per Client Account.

- 4.9. **Fees.** By accepting the terms and agreement provided in these Terms of Use, the client agrees to pay CryptoWallet a fee for each initiated transaction. Blockchain fees will be automatically calculated in accordance with the actual and required fees for processing blockchain transactions and it's not charged by CryptoWallet. Our fees are subject to change without notice, and Client is obliged to pay these fees when charged. Client acknowledges and agrees with CryptoWallet Fees and that CryptoWallet may withdraw funds of any amount from the Client Account to cover such fees.
- 4.10. **Suspicious activity.** If CryptoWallet detects reasonable suspicions of fraudulent activities, unusual account behavior, atypical transactions, potential money laundering, or any other unlawful activities involving a Client, we reserve the right to temporarily suspend services or terminate the Client Account. We also reserve the right to contact law enforcement authorities, financial regulators, and third parties regarding any suspected fraud. CryptoWallet is not liable for any fraud or illegal activity carried out by Client.
5. **DIGITAL ASSETS SUPPORTED ON CRYPTOWALLET**
- 5.1. The Client acknowledges that CryptoWallet does not possess control over the foundational software protocols governing the operation of Digital Asset networks.
- 5.2. The Client explicitly agrees and comprehends that:
- 5.2.1. CryptoWallet bears no responsibility for the functioning of these underlying protocols
- 5.2.2. CryptoWallet does not provide any assurances regarding their security, functionality, or availability.
- 5.2.3. The Client also recognizes and understands that CryptoWallet holds the discretion to either add, support or delist Digital Assets at its sole discretion in accordance with our Risk Management and Compliance procedures related to Digital Asset listing.
- 5.3. The Client acknowledges that the fundamental protocols governing supported Digital Assets may undergo alterations, potentially leading to Fork events. These Forks can result in a divergence within the network, where some segments adopt the new protocol while others reject it. As a consequence, multiple versions of the Digital Asset may exist, impacting its value, functionality, and transaction speed. CryptoWallet will make determinations regarding the endorsement of Forked blockchains based on miner and user support, exercising prudent discretion.
- 5.4. In the event of a Fork, CryptoWallet retains the prerogative to temporarily suspend operations of the affected network protocols. This suspension aims to facilitate the deliberation, conducted at CryptoWallet's sole discretion, to determine which, if any, Forked blockchain shall receive support.
6. **ADDITIONAL ACCOUNT FEES**
- 6.1. **Storage fees:**
- 6.1.1. The Client acknowledges and agrees that CryptoWallet might apply the storage fee for inactive accounts.
- 6.1.2. If a Client Account has become the subject of storage fee, charging the storage fee will stop during the next business day after you start transacting with the CryptoWallet Services. Storage fee will be charged to store your balances if you don't transact using CryptoWallet Services for six (6) months up to twelve (12) months. Transacting includes withdrawal, deposit, exchange, or transfer.
- 6.1.3. The Client will be informed about the applicable storage fee and its amount after his account will be inactive for a period of 6 months.
- 6.2. **Compliance fees**
- 6.2.1. If the Cryptowallet conducts Enhanced Due Diligence (EDD) and generates a report for submission to the Financial Intelligence Unit (FIU) due to client activity, inactivity, terms of use violations, or suspicions of illicit activity like Money Laundering or Terrorism Financing, a compliance fee will be charged to the client's account.
- 6.2.2. When the Cryptowallet engages in the Enhanced Due Diligence (EDD) process and, as a result, prepares a comprehensive report for submission to the Financial Intelligence Unit (FIU), the fee incurred for this regulatory compliance activity can be specifically designated as a "Compliance Fee." This fee encompasses the costs associated with the thorough due diligence process, documentation, analysis, and reporting required to fulfill legal and regulatory obligations related to financial transparency, anti-money laundering (AML), and counter-terrorist financing (CTF) regulations.
7. **REFUND, CANCELATION AND CHARGEBACK**
- 7.1. The client acknowledges and agrees that All transactions are final. Refunds, cancellations, or chargebacks are

not applicable for all kinds of transactions. Even if the transaction becomes a subject of technical delay, chargeback will not be applicable and CryptoWallet will process and transfer the Digital Assets in accordance with client instructions accepted during the transaction initialization, it means that client will anyway receive the requested amount and type of the Digital Assets.

- 7.2. CryptoWallet processes all digital asset transactions according to the instructions and information provided by the client and does not guarantee the identity of any recipient. Client acknowledges that he is responsible for ensuring the accuracy of any instructions or information submitted to CryptoWallet and that any errors may result in the irreversible loss of his stored digital asset.
- 7.3. CryptoWallet does not accept liability or responsibility for any funds lost due to errors made by the client when entering this information. It is possible to permanently lose or destroy certain digital assets by sending them to an incompatible address.

7.4. All clients are acknowledged and informed that transactions involving crypto wallets linked to high-risk activities such as gambling, mixing, P2P services, mining, scams, ransom, fraud, phishing, illegal trading, and the darknet may lead to account blocking and loss of funds. We urge you to carefully verify your wallets prior to conducting transactions through your CryptoWallet account. Clients are solely responsible for ensuring their transactions comply with local laws and regulations. Failure to do so may result in further legal consequences. CryptoWallet is not liable for losses incurred due to high-risk services. In the event of an account block or loss of funds, clients may submit a dispute or appeal through our designated support channels for further review. This policy will be reviewed periodically and updated as necessary to address emerging risks and comply with new regulatory requirements.

8. DUPLICITOUS TRANSACTION HANDLING

- 8.1. In the event that a Client receives an amount surpassing the withdrawal sum initially requested, due to a technical malfunction, error, or glitch on the CryptoWallet platform, the Client commits to promptly informing CryptoWallet and returning the surplus amount to their CryptoWallet Account. In such circumstances, the Client hereby agrees that CryptoWallet holds the unilateral right to deduct the excess amount from the Client's CryptoWallet Account without prior notice.
- 8.2. Should CryptoWallet become aware of such a technical problem, error, or glitch on the platform resulting in a Client receiving an amount exceeding their requested withdrawal, the Client acknowledges and consents to CryptoWallet's right to disable withdrawals from the Client's CryptoWallet Account.
- 8.3. In instances where CryptoWallet identifies a technical problem, error, or glitch on the platform and requests the Client to return the surplus amount to their CryptoWallet Account, but the Client fails to do so within a period of 50 (fifty) calendar days, CryptoWallet reserves the right to independently sell the Client's Digital Assets held within their CryptoWallet Account in a proportionate amount at any subsequent moment via a market order. The proceeds from this purchase will be employed to offset the Client's outstanding debt to CryptoWallet.
- 8.4. CryptoWallet retains the right to seek full restitution of any excess amounts through all available legal means, which may include the purchase of the Client's Digital Assets.

9. ACCOUNT CLOSURE

- 9.1. The Client has the right to terminate their account at any time by submitting a request to CryptoWallet in the manner and format prescribed by us, along with the necessary information and supporting documentation. This includes, when required, the verification of their identity and the authenticity of the instructions received. These measures are necessary for us to process the request for suspension or termination. You, as the Client, acknowledge and consent to being bound by any terms and conditions that we deem relevant to such suspension or termination.
- 9.2. CryptoWallet has the right to terminate client accounts and access to the Website, Application and Products at the sole discretion and the Client will not be entitled to a remedy or alternative for discontinued services.
- 9.3. Among other reasons not listed, CryptoWallet may also suspend or terminate your account for any or all the following reasons:
 - 9.3.1. unlawful or unauthorized attempt to access the Website, Applications and Products
 - 9.3.2. breach of security features limiting use access to or protecting content

- 9.3.3. violations of this Terms of Use;
- 9.3.4. due to the request of legal authorities or financial regulators, provided that CryptoWallet deems the request to be legitimate and compelling acting in its sole discretion.
- 9.3.5. unusual, unauthorised or fraudulent activity in your Account
- 9.3.6. accounts that have been inactive for a period of 6 months may be canceled, deactivated, terminated along with unconfirmed accounts. CryptoWallet is not liable for any issues resulting in terminating a relationship or deactivating an account.
- 9.3.7. CryptoWallet reserves the right to change, suspend, or discontinue all or any part or aspect of the services at any time without notice to the client or Website visitors.

10. WARRANTIES & ACKNOWLEDGMENT

- 10.1. Client (and/ or representative of the Client, when the Client is a legal person) states the following:
 - 10.1.1. The Client is legally an adult and has read and understood these Terms of Use, and has full capacity to enter into these Terms of Use and use Services lawfully;
 - 10.1.2. The Client adheres to relevant legal and regulations and rules based on their country of residence;
 - 10.1.3. The Client is authorized to use CryptoWallet and is doing so personally;
 - 10.1.4. The Client maintains information such as personal data, financial details, and information regarding their activities on CryptoWallet confidential; The data the client provides when registering for CryptoWallet is accurate, complete and current
 - 10.1.5. The Client ensures a level of security appropriate to the risk in respect of the personal data and securing authorization credentials;
 - 10.1.6. The Client is aware that funds held on the Client account are not considered as a deposit, and that CryptoWallet services are not associated with banking or financial institution services which require a specific license.

11. ACCOUNT INVESTIGATIONS

- 11.1. The Client acknowledges and understands that, in compliance with its regulatory obligations, CryptoWallet is duty-bound to thoroughly investigate any activity that appears to be irregular, suspicious, or indicative of an attempted breach of applicable laws or CryptoWallet policies.
- 11.2. During the course of CryptoWallet's investigation into a client's account, CryptoWallet reserves the right to undertake the following actions:
 - 11.3. Freeze of Client Accounts: This includes accounts beneficially owned by the client, any individuals within the client's household, or any accounts for which the client acts as a representative or authorized signatory. In the case of entities, this extends to any affiliated accounts.
 - 11.4. Freeze of Funds: CryptoWallet may freeze any funds or assets held in the account for the duration of the investigation.
 - 11.5. Suspension of Access: CryptoWallet may suspend the client's access to CryptoWallet services or any associated CryptoWallet platforms until a determination is made if there are suspicions, at CryptoWallet's sole discretion, of a violation of any of the following:
 - 11.5.1. Provisions within these Terms of Use.
 - 11.5.2. The Anti-Money Laundering/Know Your Customer (AML/KYC) Policy.
 - 11.5.3. Applicable laws or regulations stipulated by CryptoWallet's regulators.
 - 11.5.4. Any of CryptoWallet's relevant policies, as incorporated by reference herein.
 - 11.6. Furthermore, the Client agrees and comprehends that CryptoWallet retains the authority to freeze or suspend the client's account until a final determination or conclusion regarding the account investigation is reached. This may occur under the following circumstances:
 - 11.6.1. The account, or an authorized user, is involved in ongoing litigation, investigation, or government proceedings.
 - 11.6.2. The account or an authorized user is the subject of an investigation by a regulatory authority, or they are subject to a court order, a facially valid subpoena, or a binding order issued by a government authority.
 - 11.6.3. The account has a negative balance for any reason.
 - 11.6.4. There is reasonable belief that an unauthorized party is attempting to gain access to the client's account.
 - 11.6.5. There are indications of unusual or suspicious activity within the account.
 - 11.6.6. The client's account has been accessed from a sanctioned jurisdiction or a jurisdiction in which CryptoWallet is not authorized to operate.

12.RISK WARNING

- 12.1.The client is responsible for any losses related to the sale, purchase, or exchange of Digital Assets.
- 12.2.There are risks inherent to the trade of Digital Assets such as market volatility, liquidity risk, and others. The client is solely responsible for all legal risks associated with these services.
- 12.3.The client is responsible for any losses related to the sale, purchase, or exchange of Digital Assets.
- 12.4.Prices are based on an aggregate provided by CryptoWallet.
- 12.5.CryptoWallet is not liable for technical delays on the CryptoWallet Website, Applications and Products we offer, whether these delays affect price or other aspects of service.
- 12.6.The time it takes to transfer Digital Assets is subject to market conditions and the mining fee attached to the transaction.
- 12.7.In the event of unauthorized use of services, CryptoWallet neither bears any responsibility nor covers any losses.
- 12.8.The Client must provide accurate information when completing information requests to avoid delays and mistakes in processing transactions and payouts. This includes ensuring that spelling is correct.
- 12.9.CryptoWallet can change Terms of Use without notice and the client is expected to monitor the Terms of Use for changes. If major changes are made CryptoWallet will notify clients of said changes and these changes are then effective within 10 days.

13.INTELLECTUAL PROPERTY

- 13.1.**Business name.** CryptoWallet logo, name, and related logos, names, slogans, designs, and media are the intellectual property of CryptoWallet or affiliates. Unauthorized use is not allowed. None of the contents of the CryptoWallet Website, Applications and Products grant license or rights to use these media in any way without express written permission upon application.
- 13.2.**Intellectual Property Rights.** Use of our Website, Services and the Products is permitted for your personal, non- commercial use only. You must not reproduce, distribute, modify, create derivative works of, publicly display, publicly perform, republish, download, store or transmit any of the material on our Website and any other Products. Exceptions can be made in cases where:
 - 13.2.1.Copies of our IP materials are temporarily stored by your computer in RAM;
 - 13.2.2.Files are automatically cached by your browser.
 - 13.2.3.Media has been printed for personal use such as leaving a single copy of a web page printed in your residence for non-commercial use.
 - 13.2.4.Applications that enable downloading will store information on your device as per Terms of Use.
- 13.3.Do not:
 - 13.3.1.Alter materials on the website;
 - 13.3.2.Make unauthorized copies of materials on the website;
 - 13.3.3.Delete or make changes to any copyright materials created by CryptoWallet;
 - 13.3.4.Access or use the website for commercial or unauthorized purposes;
 - 13.3.5.Contact help@cryptowallet.app to request permission to use CryptoWallet IP for any purpose.
- 13.4.Breaking any of the terms outlined regarding IP will immediately revoke your right to use the Website and any other Products associated. You must cease all action regarding unauthorized use of IP at once upon realizing the breach of Terms of Services and destroy or return any copies of materials as instructed by CryptoWallet. Breach of these Terms of Use may violate copyright, trademark and other laws.

14.PROHIBITED USE

- 14.1.The Website, Services and any other Products can only be used for lawful purposes.
- 14.2.The client, user or visitor should not use the Website and any other Products in such a way that violates local or international laws or regulations, including any laws regarding the export of data or software to and from the EU or other countries.
- 14.3.The client, user or visitor should not use the Website and any other Products for the purpose of exploiting, harming or attempting to exploit or harm minors in any way by exposing them to inappropriate content, asking for personally identifiable information or otherwise.
- 14.4.The client, user or visitor should not use the Website and any other Products to send or receive or otherwise handle materials which do not comply with these Terms of Use.

- 14.5. The client, user or visitor should not use the Website and any other Products to send advertising or promotional material without our prior written consent.
- 14.6. The client, user or visitor should not use the Website and any other Products to impersonate CryptoWallet staff or any other party that you do not represent.
- 14.7. The client, user or visitor should not use the Website and any other Products to attempt to harm CryptoWallet users or otherwise restrict or inhibit anyone's use or enjoyment of the Website and any other Products.
- 14.8. The client, user or visitor should not use the Website and any other Products to republish, redistribute or re-transmit any data from any of our communications, analytics, and other Products without our permission;
- 14.9. The client, user or visitor should not use the Website and any other Products for copy or store any of our Products other than for your own personal non-commercial use. Unauthorized or commercial use is forbidden.
- 14.10. The client, user or visitor should not use the Website, Applications and Products to store or host any Products (including pages of a Website) on a server or other storage device connected to a network or create a database by systematically downloading and storing any data from the Website or the Product;
- 14.11. The client, user or visitor should not use the Website and any other Products to remove or change any content of any Product or attempt to circumvent security or interfere with the proper working of the Product or any servers on which it is hosted;
- 14.12. The client, user or visitor should not create links to the Website from any other website without our prior written consent unless you are the webmaster of the other site and you are aware that the link is not misleading, fairly indicates the destination, contains no statement implying a CryptoWallet endorsement, and links only to the CryptoWallet website. Do not replicate CryptoWallet IP as a Meta tag. This is permitted only in the event that the website does not contain unlawful, threatening, libelous, pornographic, or offensive content.
- 14.13. The client, user or visitor should not use automated means to access the website for any reason.
- 14.14. The client, user or visitor should not create any financial product or service based on our products or services.
- 14.15. The client, user or visitor should not attempt to interfere with the proper working of the website.
- 14.16. The client, user or visitor should not use the Products or Website in any way not expressly permitted by these Terms of Use of the Website and any other Products must be carried out in a lawful manner and not in such a way that could damage our reputation or those of our affiliates or partners.
- 14.17. Any permissions or rights given to you under these Terms of Use will terminate immediately in the event that you breach or fail to comply with any of these Terms of Use.
- 14.18. To use the Website and any other Products in any way that is not expressly permitted by these Terms of Use, you will need a separate license from us. Please contact us via help@cryptowallet.app.

15. USER INFORMATION

- 15.1. Any information we collect is subject to our Privacy Policy. When you use the Website, Services and any other Products you consent to all actions taken by us with respect to your information in compliance with the Privacy Policy.

16. ACCURACY OF WEB CONTENT

- 16.1. Content may be updated occasionally, but this does not imply that the content is always up to date or complete. Material on our CryptoWallet Website, Applications and Products may be out of date, and we are not obligated or required to update it.

17. CONFIDENTIAL INFORMATION

- 17.1. When you use or access the Website, Services or any Products, data may be transmitted over an open network in such a way that communications could be intercepted by third parties. This is not our responsibility or liability and we cannot guarantee the confidentiality or security of any communication or data transmitted to us through the Website.

18. LINKS FOR THE WEBSITE

- 18.1. If CryptoWallet's Website, Applications and Products contains links to other sites and resources provided by third parties, these links are provided for your convenience only. This includes links contained in advertisements, including banner advertisements and sponsored links. We have no control over the contents of those sites or resources and accept no responsibility for them or for any loss or damage that may arise from your use of them. If you decide to access any of the third-party websites linked to any Website, you do so entirely at your own risk and subject to the terms and conditions of use for such website. We reserve the right to withdraw

linking permission without notice.

19. THIRD PARTY SERVICE

19.1. Third party vendors and partners may use the CryptoWallet Website, Applications and Products, and may contribute to the production and development of both. Some of these third parties may require users to comply with additional terms and conditions. This page identifies third-party terms and conditions that are required by such third-party vendors and business partners as they apply to the features set forth below, and these conditions are subject to change at the third party's discretion.

20. DISCLAIMER OF WARRANTIES

20.1. As stated earlier, we cannot guarantee that the Website, Applications and Products will be free from malware, viruses, or harmful code, and your IT security is your responsibility. We are not liable for losses or costs caused by a distributed denial-of-service attack or other technologically harmful material that may infect your computer systems or equipment, or data or other other proprietary material due to your use of the website. Your use of the Website is at your own risk, and its content is provided on an "as is" basis with no warranties (implied or otherwise).

20.2. Neither the CryptoWallet nor any person associated with the CryptoWallet makes any warranty or representation with respect to the completeness, security, reliability, quality, accuracy, or availability of the Products.

20.3. We cannot guarantee, nor can anyone associated with CryptoWallet, that any of the content or services will be accurate, reliable, free of errors, uninterrupted, or in service in perpetuity.

20.4. CryptoWallet disclaims warranties of any kind, including express, limited, and statutory warranties to the fullest extent permitted by law.

21. LIMITATION ON LIABILITY

21.1. Neither the CryptoWallet nor its affiliates, service providers, employees, associates, licensors, officers, or directors will be held liable for damages arising from the use or inability to use our CryptoWallet Website, Applications and Products, or any associated sites or products. This includes, but is not limited to, loss of revenue, personal injury, emotional injury or distress, loss of goodwill, reputational damage, loss of profits, breach of contract, and loss of anticipated earnings.

21.2. The CryptoWallet will not be liable for any loss or damage arising from any use of your account by you or by any third party, including unauthorized use and cyber-attacks.

22. INDEMNIFICATION

22.1. You agree to defend, indemnify and hold harmless the CryptoWallet, its affiliates, licensors and service providers, and its and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses or fees (including reasonable attorneys' fees) arising out of or relating to your violation of these Terms of Use or your use of any Website, Services or any other Products, including, but not limited to, any use of any Website's content, services and products other than as expressly authorized in these Terms of Use or your use of any information obtained from CryptoWallet.

23. COMPLAINTS AND DISPUTE RESOLUTION

23.1. For questions, feedback, or complaints, contact us via the support ticket system on <https://CryptoWallet.com/> or via email at help@cryptowallet.app.

23.2. For complaints, please outline the cause of the complaint, your desired outcome, and any other relevant information. CryptoWallet will consider your complaint without prejudice, and your complaint will be handled in a reasonable amount of time. You agree to use the complaints process before alternative solutions such as legal action. You agree to use the complaints procedure before filing claims with a bank in case of stolen cards or other issues. Failure to comply with these provisions may be used as evidence of your fraudulent conduct, bad faith, or unwillingness to settle the issue.

24. MISCELLANEOUS

24.1. These Terms of Use are binding for both us and the client. The client may not assign any of their rights or obligations outlined under these Terms of Use to a third party unless authorized to do so in writing by CryptoWallet.

24.2. The client accepts that we may transfer and/or assign rights and obligations listed in these Terms of Use at the

sole discretion of CryptoWallet.

24.3.If any of the provisions in these Terms of Use are deemed illegal, invalid, or unenforceable, we will enforce the provision only to the extent that this is legally possible, and this does not impact the legality or enforceability, or validity of any other agreements outlined in the Terms of Use.

24.4.Where a discrepancy between various translations occurs, the English translation of the Terms of Use shall be taken to be the prevailing version.

24.5.All section titles in these Terms of Use exist to allow you to navigate it more easily and are solely for your convenience. The section titles do not have any legal or contractual significance.

25.GEOGRAPHIC RESTRICTIONS

25.1.CryptoWallet.com does not guarantee that its Website, Applications, and Products are accessible or suitable for use outside of Poland. Accessing CryptoWallet from other regions is your responsibility and may be illegal for certain individuals or in certain countries. You are required to comply with local laws when accessing CryptoWallet from any other location.

26.FORCE MAJEURE

26.1.In the event that CryptoWallet is rendered incapable of executing the services delineated within the Terms of Use due to circumstances beyond its control, including, but not limited to, instances of Force Majeure (which may encompass acts of war), alterations in legislation, or modifications in sanctions policies, CryptoWallet shall not bear any obligations or responsibilities towards the Client in regard to the services furnished herein, for a duration corresponding to the duration of the aforementioned event.

27.FINANCIAL AND LEGAL ADVICE

27.1.CryptoWallet explicitly disclaims the provision of any financial, investment, or legal counsel pertaining to the services it offers. While CryptoWallet may offer data concerning the pricing, scope, and volatility of Digital Assets, as well as details regarding events impacting Digital Assets prices, such information is not to be regarded as investment or financial guidance and must not be interpreted as such. The Client retains sole responsibility for any decision to engage in Digital Assets transactions, and CryptoWallet will not assume liability for any resulting losses. It is incumbent upon Clients to independently conduct thorough research regarding digital assets.

28.TAXATION

28.1.The Client assumes the obligation to fulfill all tax and duty obligations arising from the utilization of the CryptoWallet Website, Products, or Services, in accordance with the tax regulations applicable in the User's jurisdiction of residence.

28.2.CryptoWallet bears no responsibility for any non-compliance on the part of the Client arising from their duty to ascertain and satisfy tax and duty obligations.

29.JURISDICTION

29.1.Any legal claim or dispute regarding the use of the Website or other Products and these Terms of Use shall be governed by the internal laws of the Republic of Poland without giving effect to any choice or conflict of law provision or rule.

29.2.Any lawsuit or legal action as mentioned above will be instituted exclusively in the courts of the Republic of Poland. CryptoWallet reserves the right to bring any suit, action or proceeding against you for breach of these Terms of Use in your country of residence or any other relevant country.

29.3.In agreeing to these Terms of Use, you waive any and all objections to the exercise of jurisdiction over you by such courts and to venues in such courts. Exceptions may be made if the prevailing legislation relevant to the dispute or claim states otherwise.

30.CONTACT DETAILS

30.1.If you have any queries related to these Terms of Use, please feel free to get in touch with our support team at help@cryptowallet.app