TERMS OF SERVICE

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THANK YOU FOR VISITING TRUSTYFI.CH. PLEASE READ THESE TERMS OF SERVICE CAREFULLY BEFORE USING ANY SERVICES PROVIDED BY TRUSTYFI AND AVAILABLE ON THE TRUSTYFI PLATFORM.

BY CLICKING THE “BUY”, “SIGN IN” OR "CREATE ACCOUNT" BUTTON, AS WELL AS BY ACCESSING OR USING THE SERVICES BY ANY OTHER MEANS, YOU CONSENT TO BE LEGALLY BOUND BY THESE TERMS OF SERVICE AND ALL TERMS AND REGULATIONS INCORPORATED BY REFERENCE AND/OR PUBLISHED ON THE TRUSTYFI PLATFORM. IF YOU DO NOT AGREE TO BE BOUND BY THESE TERMS, DO NOT ACCESS THE PLATFORM OR USE THE SERVICE(S).

THESE TERMS ARE ONLY APPLICABLE IF YOU ARE AN ELIGIBLE USER FROM A SUPPORTED REGION.

PLEASE BE AWARE THAT CRYPTO-ASSETS MAY EXPERIENCE SUBSTANTIAL VALUE FLUCTUATIONS, POSING AN ECONOMIC LOSS RISK IN BUYING, SELLING, HOLDING, OR INVESTING. IT IS CRUCIAL TO EVALUATE WHETHER TRADING OR HOLDING CRYPTO-ASSETS ALIGNS WITH YOUR FINANCIAL SITUATION.

CRYPTO-ASSETS ARE NOT BANK DEPOSITS. FIAT AND CRYPTO-ASSETS TRANSFERRED TO TRUSTYFI ARE NOT COVERED BY THE SWISS DEPOSITOR PROTECTION SCHEME (ESISUISSE), AND TRUSTYFI IS NOT PRUDENTIALLY SUPERVISED BY FINMA.

TRUSTYFI WILL MAKE REASONABLE ENDEAVOURS TO PROVIDE THE SERVICES AND EXECUTE TRANSACTIONS IN STRICT COMPLIANCE WITH YOUR REQUESTS. HOWEVER, TRUSTYFI IS UNABLE TO GUARANTEE THE ERROR-FREE AND SUCCESSFUL EXECUTION OF THE USER’S ORDERS OR REQUESTS. TRUSTYFI SHALL NOT BE LIABLE FOR ANY FAILURE IN THE TRANSACTION EXECUTION PROCESS, EXCEPT AS PROVIDED IN THE SECTION “LIMITATION OF LIABILITY AND INDEMNIFICATION”.

DEFINITIONS

Account	means Your personal account opened within the Platform to access the Services available on the Platform.

AML/CFT	means Anti-Money Laundering and Countering the Financing of Terrorism.
AMLA	means the Swiss Federal Act on Combating Money Laundering and Terrorist Financing of 10 October 1997 (SR 955.0), its implementing ordinances and the regulations of SO-FIT.
Consumer	means a natural person who uses the Services for purposes outside his or her trade, business or profession.
Content	means any informational, marketing, or other non-legally binding materials published on the Platform, related social media or other mediums of communication with You.
Crypto-asset	means a limited list of acceptable digital representations of value or rights supported by Trustyfi and approved for use on the Platform, which may be transferred and stored electronically by using distributed ledger technology or similar technology.
Deposit, to deposit	means a transfer of Funds by You to Trustyfi for the purpose of settling an Exchange Transaction.
Exchange, to exchange	means a Transaction to convert Crypto-assets to Fiat or vice versa, or Cr through Your Account.

External Provider	means a third-party entity responsible for providing technological facilities, software, and services related to the Platform or involved in the Service provision.
Fee	means any amount charged by Trustyfi for the use of the Services.
Fiat	means a limited list of government-issued currencies supported by Trustyfi and used on the Platform that are established as legal tender, excluding any Crypto-assets.
Funds	means Fiat and/or Crypto-assets.
Trustyfi, we	means Trustyfi Sàrl, a limited liability company (société à responsabilité limitée) incorporated under Swiss law, UID CHE-347.614.429, with its registered office at Rue de Carouge 28, 1205 Geneva, Switzerland, a financial intermediary within the meaning of Art. 2(3) of the Swiss Federal Act on Combating Money Laundering and Terrorist Financing (AMLA, SR 955.0), affiliated with the self-regulatory organisation SO-FIT (Organisme de Surveillance pour Intermédiaires Financiers & Trustees, Geneva) under membership no. [_____], operating the Platform under the commercial name TrustyFi.
KYB	means “Know Your Business” process.
KYC	means “Know Your Customer” process.

Partner	means any Trustyfi officer, partner, employee, contractor, subcontractor (including any lower-tier subcontractor), any entity related to or associated with Trustyfi, directly or indirectly (including subsidiaries, parent companies, and other entities under common control with Trustyfi), or other entities that directly or indirectly take part in the Service provision.
PEP	means a politically exposed person.
Personal Data	shall have the meaning ascribed in Art. 5(a) of the Swiss Federal Act on Data Protection (FADP, SR 235.1).
Platform	means the trustyfi.ch website, including the on-ramp exchange widget hosted on it, and any other interface made available by Trustyfi.
Restricted Jurisdictions	means countries, regions, and territories not supported by Trustyfi as further specified in these Terms. The current list of Restricted Jurisdictions may be found on the website.
Services	means the Exchange Service (on-ramp and OTC) provided by Trustyfi via the Platform as described in more detail in Part II.
Terms	means these Terms of Service.
Transaction	means any digital and non-custodial operation performed by or for the benefit of the User in connection with the Services.

User, You	means any eligible individual or a legal entity that accesses and/or uses the Platform and/or the Services provided therein.
Withdrawal, to withdraw	means the transfer by Trustyfi of the proceeds of an Exchange Transaction to Your external digital wallet or bank account.

PART I. GENERAL TERMS AND CONDITIONS

1. INTRODUCTION

1.1. These Terms, as well as all other policies, notices, and regulations incorporated herein or published on the Platform, set out the terms and conditions for the provision of the Services specified in Part II hereto and govern Your access to and use of the Platform.

1.2. By registering an Account and using the Services provided therein, You agree to be legally bound by these Terms and all policies, notices, and regulations published on the Platform and acknowledge and agree that You (i) have understood their meaning and are familiar with their content, and (ii) will be bound by them. If You disagree with any amendments Trustyfi introduces to these Terms or to policies, notices, and regulations published on the Platform, please notify Trustyfi immediately and do not access the Platform or continue using the Services. It is Your own responsibility to read these Terms and all policies, notices, and regulations published on the Platform before using any Services available on the Platform and regularly review them.

1.3. As long as You agree to these Terms and comply with the requirements and obligations set herein, Trustyfi grants You a non-exclusive, non-transferable, non-sublicensable, limited right to access and use the Platform and the Services.

2. SCOPE OF SERVICES

2.1. The Platform offers a simple way to deal with Crypto-assets by using the Services specified in Part II of these Terms.

2.2. The Platform and the Services provided therein are available in the listed jurisdictions and for Users who meet certain eligibility requirements. Therefore, depending on Your place of residence or the place from which You access the Platform, You may not be able to use the Platform or some of its parts. Additionally, certain Crypto-Assets might not be supported for specific Services.

2.3. The list of available Services, their nature and scope may be unilaterally changed by Trustyfi or, where applicable, by its Partners or External Providers at any time.

2.4. The Platform is operated by Trustyfi. However, some Services or parts thereof may be provided by External Providers, Trustyfi Partners or other third parties, You will be informed properly about such third parties.

2.5. Trustyfi is a financial intermediary within the meaning of Art. 2(3) of the Swiss Federal Act on Combating Money Laundering and Terrorist Financing (AMLA, SR 955.0), affiliated with the self-regulatory organisation SO-FIT (Organisme de Surveillance pour Intermédiaires Financiers & Trustees, Geneva) under membership no. [ ]. Trustyfi Sàrl is not a bank and is not prudentially supervised by the Swiss Financial Market Supervisory Authority FINMA; its affiliation with SO-FIT concerns the supervision of its compliance with anti-money laundering obligations only. Fiat and Crypto-assets transferred to Trustyfi Sàrl are not deposits and are not covered by the Swiss depositor protection scheme (esisuisse).

2.6. Trustyfi provides exchange services only, namely the exchange of Crypto-assets for Fiat and vice versa and of Crypto-assets for other Crypto-assets, together with the transfers and the temporary holding of assets necessary to settle such exchanges. Trustyfi does not provide stand-alone custody, crypto payment processing, staking, lending, portfolio management or investment advice, does not issue or offer crypto-assets to the public, does not operate a trading facility and does not accept deposits from the public.

2.7. The website trustyfi.eu is operated by a separate legal entity under a different legal regime. Contracts concluded through trustyfi.eu are not governed by these Terms, and Trustyfi is not liable for them.

3. ELIGIBILITY

3.1. To use the Platform and the Services, You shall meet the eligibility requirements listed in this Section 3.

3.2. By accessing and using the Services, You expressly represent and warrant Trustyfi that You:

a. act in Your own name, freely, voluntarily, and without any undue pressure or coercion from Trustyfi or any third party, and with a complete understanding of these Terms, the nature of the Blockchain, Crypto-assets available on the Platform and the Transactions You initiate;

b. accept and agree to comply with these Terms and all other policies, notices and regulations published on the Platform, or otherwise communicated to You, and will regularly review them on Your own;

c. are of legal age (at least 18 years old) and of sound mind or are a duly incorporated legal entity, and have the full legal power, capacity, and authority to enter into a legally binding contract with Trustyfi, agree to these Terms, access the Platform and use the Services;

d. are not restricted, banned, suspended, or removed from using the Platform or the Services;

e. are not subject to sanctions or other restrictive measures under the Swiss Federal Act on the Implementation of International Sanctions (Embargo Act, SR 946.231) or under UN, EU, UK or US sanctions

regimes applied by Trustyfi, and are not involved in any sanctioned activity;

f. are not a politically exposed person (PEP), a family member or a close associate of a PEP;

g. follow the applicable laws in Your place of residence and will not use the Services if any applicable laws in Your domicile prohibit You from doing so;

h. are residing or incorporated in a country or region supported by Trustyfi; and

i. You will promptly notify us if any of the aforementioned conditions change.

4. YOUR ACCOUNT

4.1. In order to use the Services, You first need to open Your Account by registering on the Platform, providing Your details, completing verification and other KYC or KYB procedures as stipulated by the AML Compliance Notice, and accepting these Terms.

4.2. The contract is concluded electronically: You enter Your registration details, accept these Terms by ticking the acceptance box, complete the verification and receive confirmation of the opening of Your Account by email. Before confirming any Transaction, You can review and correct all entries in the final quote; each confirmed Transaction is confirmed to You electronically without delay. These Terms can be downloaded and stored from the Platform at any time.

4.3. For You to be able to register an Account and/or use the Services, we have to identify and verify You according to the rules of our internal policies, AML Policy, and Privacy Notice.

4.4. At any time, You may have only one Account on the Platform.

4.5. Any Transaction or action performed via the Account is deemed to be performed by You.

4.6. By opening the Account, You represent and warrant to Trustyfi, both at the time of Your application to open the Account and continuously throughout its validity, that:

a. You meet the eligibility requirements listed in Section 3 of these Terms;

b. the opening of an Account and use of the Services does not violate any laws or regulations applicable to You both in Your domicile and Trustyfi's place of incorporation. You shall independently keep track of changes of applicable legislation in Your domicile and be aware of what rules, obligations, and restrictions apply to Your use of the Platform and the Services at any time when Your Account is opened;

c. You agree to provide Trustyfi, its Partners or External Providers with any requested information needed for the identification and verification, AML compliance and service provision purposes not later than within 2 weeks of any such request and permit us to process such information;

d. You agree that any information related to You will be processed and may be shared according to the provisions of our Privacy Notice;

e. any information You submit when registering the Account or at any later time is accurate, truthful, up-to-date, and complete. If any changes to submitted information appear, You shall notify us promptly, but not later than within 5 days of any such changes;

f. You must not create an Account or use the Services on behalf of another individual or entity unless You are legally authorised to do so and have obtained our prior approval;

g. You will use the Services only for Yourself and no person other than You has an interest or access to Your Account. You are strictly prohibited from giving any other person or entity access to Your Account or transferring Your Account to any third party;

h. You are not impersonating any other person, operating under an alias, or otherwise concealing Your identity;

i. You must create a robust password that is unique to the Account and is not used for any other sites or services, online or offline. You are fully responsible for all activity that occurs under Your Account and agree to notify Trustyfi immediately of any unauthorised use of Your Account, as well as of any other security breach. You are solely responsible for protecting the confidentiality of the Account credentials and will not disclose them to anyone;

j. You use only secure means and devices to access and use Your Account;

k. You must not use Your Account and the Services to conduct any illegal, unfair, abusive, manipulative, or illicit activities, including, but not limited to, fraud, money laundering, terrorism financing, or tax evasion;

l. You are prohibited from using the Account in an attempt to abuse, exploit, or circumvent any restrictions imposed by Trustyfi or applicable law;

m. You are the beneficial owner of the Funds You use on the Platform or, where this is not the case, You have disclosed the beneficial owner to Trustyfi in accordance with the AMLA before any Transaction;

n. You will not infringe Trustyfi's intellectual property rights, including but not limited to trademarks, copyrights, patents, and any other forms of intellectual property;

o. You commit to using the Platform responsibly and not in a manner that could impair, incapacitate, or excessively burden it. It includes refraining from uploading harmful elements such as viruses, Trojan horses, spyware, adware, or other malicious software. Additionally, You must not engage in DDoS attacks or disrupt any networks, servers, or equipment that facilitate the Services;

p. You must not reverse engineer or avoid any security arrangements on the Platform, use any software, artificial intelligence, ultra-high speed,

or mass data entry that might manipulate, abuse, or give You an unfair advantage when using the Services;

q. You must not attempt unauthorised access to the Platform, Accounts of other Users, or any associated systems or networks. Furthermore, extracting data from the Platform without proper authorisation is prohibited;

r. You are neither at risk nor the subject of any insolvency proceedings;

s. You are not under the influence of alcohol, drugs, psychoactive, or other intoxicating substances when accessing the Platform and/or using the Services;

t. You agree to maintain the confidentiality of all communications and correspondence with us;

u. You agree to take part in remote meetings with Trustyfi staff when such are needed for compliance purposes;

v. You shall immediately notify us about any error, security vulnerability, or other issues detected on the Platform, Account, or the Services, and cease all further actions with the Platform systems, except for those actions that are aimed at preventing loss to You. You will not use system errors, bugs, security vulnerabilities, or otherwise abuse the Platform or the Services;

w. You acknowledge and agree that You will use the Services and perform all Transactions at Your own discretion and at Your own risk;

x. You shall bear all risks associated with the violation of any of the representations and warranties listed in this clause.

If any of the above-mentioned representations at any time appear to the contrary, we retain the right to immediately unilaterally suspend or terminate Your Account and Service provision and take any other action prescribed under the applicable law.

4.7. Your email address used for Account registration purposes is the primary identification for Your use of the Services. You may change Your associated email address in Your Account settings.

4.8. If You have lost access to Your Account and have no access to Your email address used when registering Your Account, please contact our support team, and we will try our best to restore it. Please note that to restore the Account, our support team may request You to provide additional information or documents. The restoration process may not be successful in all cases.

4.9. During the registration process or any later time, Trustyfi, its Partners and External Providers may check the accuracy of the submitted information and request You to provide additional documents or evidence.

4.10. You understand and agree that You shall not hold any Fiat or Crypto-asset balance within Your Account. Trustyfi does not provide stand-alone custody services; any holding of Fiat or Crypto-assets by Trustyfi is purely ancillary to the execution and settlement of Exchange Transactions. Fiat and Crypto-assets transferred to Trustyfi for an Exchange Transaction are held on non-

interest-bearing settlement accounts and in dedicated wallets, segregated from Trustyfi's own assets, solely for the time necessary to settle the Exchange Transaction, and are never used for Trustyfi's own account.

4.11. While Trustyfi may implement certain monitoring procedures designed to alert You of fraudulent activity, Trustyfi is not responsible for any unauthorised use of Your Account, unless such use results from Trustyfi's unlawful intent or gross negligence.

4.12. We may refuse to open an Account for You at our sole discretion without providing You with any reasons for our decision.

4.13. If any person needs or is entitled to access a deceased User's Account, they shall contact Trustyfi via info@trustyfi.ch. Trustyfi will require supporting documentation, in particular a death certificate and a certificate of inheritance (certificat d'héritier / Erbschein) or an equivalent official document evidencing the right to administer the estate, and will identify the requesting persons in accordance with the AMLA. The deceased User's Account may only be accessed to receive any amounts due and to close the Account.

5. RIGHTS AND OBLIGATIONS

5.1. You acknowledge that Trustyfi has the unilateral right at any time and at its sole discretion to:

a. reject, cancel, suspend or block any Transaction You may place when it is not technically possible to execute such Transaction for AML/CFT compliance reasons or when there is any other appropriate legal ground;

b. impose limits on Deposits and Withdrawals or any other Transactions You can make;

c. suspend or terminate Your Account and Service provision in cases stipulated in these Terms, or when we are required to do so according to applicable law;

d. limit access to, block, terminate or suspend Your Account, and/or freeze or block Your Funds, limit Your ability to receive the Funds held pending settlement due to regulatory compliance reasons or following legal directives such as court orders for asset seizure or fund deductions. We may not always be able to disclose the reason for such actions, freeze, suspension, or limitation under applicable law. Furthermore, we reserve the right to take any other action in connection with Your Account and Funds stored therein if such is stipulated by applicable law and/or required from us by competent authorities, including but not limited to compliance with judicial orders or law enforcement directive. Any amounts of Funds put on hold, frozen or stored by Trustyfi and due to You, are non-interest-bearing. In particular, Trustyfi may be obliged to report to the Money Laundering Reporting Office Switzerland (MROS) and to block assets under Articles 9 and 10 AMLA, and is prohibited by Article 10a AMLA from informing You of such a report;

e. request You to provide You additional documents and/or the corresponding evidence to assess the accuracy of the information You already submitted;

f. at any time, directly or through third parties, carry out any checks or make any inquiries as we consider necessary to assess the accuracy of the information You submit and take any action we reasonably deem necessary based on the results of such enquiries;

g. make changes to, remove or suspend one or more types of Funds from the list of supported Crypto-assets or Fiat currencies;

h. share Your personal information with third parties involved in the Service provision, as well as with competent authorities and other third parties in accordance with our Privacy Notice or when applicable law requires us to do so;

i. satisfy any outstanding obligation that You may have to us by way of set-off (Art. 120 et seq. of the Swiss Code of Obligations) against amounts payable by Trustyfi to You under a pending Transaction, in the event of Your failure to cover Fees due to Trustyfi;

j. modify the functionality of the Platform, its configurations and the Content;

k. limit or otherwise change the availability of the Platform with respect to particular Funds or Services;

l. restrict access to, impose limits on, suspend, stop or cancel the use of the Platform (including, without limitation, discontinuing Your use of the API) and/or Services either generally or for particular Funds, Transactions or Users, or to discontinue transmission of any or all information;

m. suspend, block or terminate Your Account, access to the Platform in case of breach of these Terms.

5.2. Please note that the exchange rates vary regularly and are affected by external circumstances outside of our control.

The Transactions will be performed according to the price or exchange rate displayed to You in the final quote when You finally approve the Transaction, subject to the applicable Fees shown therein. If, due to a technical malfunction, a Transaction is executed at a price that manifestly deviates from the prevailing market price at the time of execution (by more than 5%), either party may declare the Transaction void for fundamental error (Art. 23 et seq. of the Swiss Code of Obligations) within 5 business days after execution; in that case the Transaction is reversed and each party returns what it received, without Fees.

5.3. If, due to the Platform’s technical problem, error or glitch, You receive an amount exceeding the amount You were entitled to or requested, You undertake to immediately notify Trustyfi and to return the excess amount. Trustyfi’s claim for restitution is governed by the rules on unjust enrichment (Art. 62 et seq. of the Swiss Code of Obligations), and Trustyfi may set it off against amounts payable to You under a pending Transaction.

5.4. You agree to compensate Trustyfi for any damage, costs and expenses, including reasonable attorney's fees, incurred by Trustyfi as a result of Your culpable breach of these Terms or of any other legally binding agreement between You and Trustyfi. Trustyfi may set off such claims against amounts payable to You under a pending Transaction, to the extent permitted by law.

5.5. Trustyfi may at any time and at its own discretion introduce and amend time limits applicable to performing further Transactions when You reach a certain volume of Transactions performed within a certain time period.

5.6. You may only deposit or withdraw Funds to Your Account by using a limited list of cashless payment methods accepted by Trustyfi and made available on the Platform. We do not guarantee the availability of any particular payment method and may make changes to or discontinue a particular Withdrawal or Deposit payment method at any time.

5.7. By utilising the third-party Fiat payment initiation service, You acknowledge and agree that this service is provided independently and is not under our control or authority. Our obligation is solely to facilitate Your access to this service. We bear no agency relationship with the Fiat payment initiation service providers and, thus, cannot bind them in any contractual matters with You.

5.8. You are solely responsible for paying taxes, calculating and declaring Your activities to the appropriate tax authorities, and adhering to relevant tax laws in Your jurisdiction. We do not serve as a tax agent for withholding taxes on Your income from Transactions and bear no responsibility for determining the tax implications of Your Transactions or for handling the collection, reporting, or submission of any taxes arising from Your Transactions. We will only perform tax withholdings or filings if mandated by law.

5.9. Upon Your written request, we will issue Your Account statement in a digital format, allowing You to obtain an overview of the Transactions performed via Your Account over a specified period of time.

5.10. If You conduct or attempt to conduct any Transaction in violation of the prohibitions contained in these Terms, Trustyfi reserves the right to:

a. reverse the Transaction;

b. suspend the Transaction or suspend Your Account;

c. report the Transaction to the appropriate law enforcement agency;

d. claim damages from You.

5.11. You should immediately notify us in writing if any Trustyfi staff members, agents, or third parties propose any agreements or make representations about the Platform, the Account, or the Services that differ from Trustyfi's statements. It is crucial that any additional agreements governing Your use of the Platform and the provision of the Services are solely between You and Trustyfi. If an agreement regarding Your use of the Platform and the provision of the Services is reached with an unauthorised representative of Trustyfi, such an agreement will not affect these Terms or the Services and shall have no legal effect on us.

6. NO FINANCIAL ADVICE

6.1. None of our actions shall be treated as a provision of professional advice:

a. Trustyfi in no way shall be treated, viewed, or recognised as an investment, financial, tax, legal or any other professional advisor or a deposit intermediary;

b. No provision in these Terms, as well as no Content, shall constitute financial, investment, tax, legal, or any other professional advice, nor does it constitute an offer or solicitation to buy, sell, or invest in securities or assets of any kind;

and You are solely responsible for all Your decisions and actions arising from Your use of the Platform or interaction with us.

7. RESTRICTED JURISDICTIONS

7.1. We do not guarantee the availability of the Platform and the Services in all countries, regions and/or for all categories of Users.

7.2. Platform and/or the Services may be unavailable and restricted for use by residents of the following Restricted Jurisdictions:

a. countries and regions subject to sanctions under the Swiss Embargo Act (SECO), or specified in the UN, EU, OFAC, UK and other relevant sanctions lists;

b. countries and regions identified by the FATF as high-risk, non-cooperative or having strategic AML/CFT deficiencies;

c. The USA and other countries and regions that are not supported by Trustyfi.

7.3. Due to high-frequent changes in regulatory requirements, we reserve the right to update the list of Restricted Jurisdictions at any time, as well as refuse to onboard any User that Trustyfi finds unable to serve because of regulatory or policy reasons at our sole and absolute discretion.

7.4. In case we discover or have reasonable grounds to suspect that You became a resident of a country or region not serviced by Trustyfi, we will terminate Your Account and the provision of the Services immediately.

7.5. Trustyfi does not accept Transactions to or from the USA, its territories or possessions, or in the jurisdictions identified by the FATF as high-risk or non-cooperative and jurisdictions identified by the EU as non-cooperative for tax purposes.

8. LIMITATION OF LIABILITY AND INDEMNIFICATION

8.1. Except in cases of unlawful intent or gross negligence on the part of Trustyfi (Art. 100(1) of the Swiss Code of Obligations), and to the extent permitted by applicable law, Trustyfi and its Partners, External Providers, affiliates, owners, directors, officers, staff members, and agents shall not be liable to You or any other third party for any claims, demands, costs, expenses, losses, liabilities, and damages of every kind and nature, including, without limitation, any attorneys' fees, which may arise from:

a. Your use, unauthorised use, or misuse of Trustyfi's Services, Account, and the Platform;

b. Your breach of these Terms, any regulations published on the Platform, or other legally binding obligations between You and Trustyfi;

c. Your violation of any applicable law;

d. our Partners', External Providers', agents' or any other third parties' conduct of any nature whatsoever, as well as their failure to perform their obligations;

e. any charges You have to pay to third parties;

f. any disruption or impairment of the Platform or the Service, or for disruptions or impairments of intermediary services on which we rely for the performance of our obligations hereunder;

g. any unauthorised or fraudulent access to Your Account or use of our Services, including, but not limited to, the cases when the unauthorised access resulted from Your negligence, breaches in Your device security, social engineering, or any other reasons whatsoever;

h. unauthorised Transactions made via Your Account;

i. any errors or mistakes You make when executing the Transactions, including, but not limited to, using the wrong Blockchain network, the wrong external digital wallet or any account, mistiming or mis-submission of orders or instructions, attempting to use not supported Crypto-assets for performing Transactions or providing incorrect details or Transaction amounts;

j. delays, inaccuracies, errors, or omissions in any data provided to You in connection with the Account, the Platform, or the Services;

k. any interruption or cessation of the Services or interruption in the work or availability of the Platform, malfunction or failure of transmission, communication or computer facilities, or any transmission errors, technical faults, malfunctions, illegal intervention in the equipment, overloads, malicious Platform attacks, suspension of access by third parties, system and software malfunctions, interruptions, or other deficiencies on the part of any Services provided by Trustyfi;

l. contamination of Your digital devices or computer systems by viruses, worms, trojans, or other malicious code of any kind whatsoever, including when such results in loss of access to or control of Your Account, loss of Funds and/or data;

m. any partial performance or failure to perform our obligations hereunder for any reason beyond its reasonable control;

n. any changes to the Platform's Content, functionality, Services, Deposit and Withdrawal payment methods, list of accepted Funds;

o. loss or corruption of data unless caused by our unlawful intent or gross negligence;

p. implementation of a legal or regulatory requirement and our compliance with applicable laws;

q. any termination, suspension, freezing, or restriction of access to the Account or the Services, including Your inability to withdraw Funds, initiate Transactions due to any suspension, freezing, or restriction, in accordance with applicable law, these Terms, any regulations

published on the Platform, or other legally binding obligations between You and Trustyfi;

r. volatility of Funds or assets of any other nature;

s. force majeure - any events, actions or omissions resulting from civil unrest, war, insurrection, international intervention, governmental action (including, without limitation, exchange controls, forfeitures, nationalisations or devaluations), natural disasters, acts of God, market conditions, inability to communicate with any relevant person or any delay, disruption, failure or malfunction of any transmission or communication system or computer facility, whether belonging to Trustyfi, You, any market, or any settlement or clearing system.

8.2. Any Services may be limited or unavailable due to system errors, and Trustyfi reserves the right to suspend access to any such Services for this reason without any liability.

8.3. Trustyfi shall not be liable for the assessment or payment of any taxes, duties, or other charges that may arise in connection with the Services. We hold no liability for any taxes that may arise from Your Transactions on the Platform.

8.4. Trustyfi specifically excludes liability for any loss, harm, distress, or damage suffered by You or any third party as a result of inaccurate or incomplete Content or other information appearing on the Platform, linked websites, social media, and other mediums.

8.5. You agree to indemnify and hold harmless Trustyfi and its affiliates, subsidiaries, owners, directors, officers, staff members, and agents from and against any claims, demands, costs, expenses, losses, liabilities, and damages, including reasonable attorneys' fees, imposed upon or incurred by Trustyfi as a result of (i) Your use or misuse of the Services, the Account or the Platform in breach of these Terms, (ii) Your breach of these Terms or any regulations published on the Platform, or (iii) Your violation of any applicable law, in each case to the extent You are at fault.

8.6. The liability of Trustyfi, its Partners, and External Providers must be several and not joint. Trustyfi, its Partners, External Providers, or other third parties shall not be held liable for each other's actions, omission,s or obligations. Trustyfi makes no warranties or representations, express or implied, about any linked Partners', External Providers,' or third-party services, the Partners, External Providers, or third parties they are owned and operated by, the information contained therein, assets available through them, or the suitability, privacy, or security of their products or services. You acknowledge sole responsibility for and assume all risk arising from Your use of the Partners', External Providers', and third-party services, third-party websites, applications, or resources, including the risk of loss for assets traded through such Partners', External Providers', or third-party services. Trustyfi shall not be liable under any circumstances for damages arising from or in any way related to software, products, services, and/or information offered or provided by its Partners, External Provider,s or third parties and accessed through the Platform, the Account, or the Services.

8.7. To the fullest extent permitted by applicable law, in cases of slight negligence Trustyfi's liability is limited to direct and foreseeable damage and, in aggregate per calendar year, to the higher of (i) the total Fees paid by You to Trustyfi in

the twelve months preceding the event giving rise to the liability and (ii) CHF 1,000. Liability for indirect or consequential damage and loss of profit is excluded in cases of slight negligence. Liability for unlawful intent or gross negligence is not limited (Art. 100(1) of the Swiss Code of Obligations).

8.8. Funds transferred to Trustyfi pending settlement of a Transaction bear no interest.

8.9. The limitation of liability and indemnification obligations listed in this Section 8 shall apply to the fullest possible extent permitted by applicable law and shall survive any termination of these Terms or Your use of the Platform and Services provided therein.

8.10. Nothing in these Terms excludes or limits any liability that cannot be excluded or limited under mandatory law, in particular Art. 100 of the Swiss Code of Obligations and, for Consumers, the mandatory consumer-protection rules of the law of their habitual residence where applicable.

8.11. Trustyfi makes reasonable efforts to prevent any fraud and scams. However, Trustyfi cannot be held responsible for any losses incurred as a result of engaging with fraudsters or scammers who manipulate You into using the Platform or the Services. It is Your responsibility to conduct Your own due diligence and exercise caution when dealing with any third parties. We encourage You to only use trusted and verified external digital wallets. If You fall victim to fraud or scam in connection with the Platform or the Services, we will cooperate with You and any competent authorities by providing information available to us. Trustyfi is not liable to compensate for the value of any losses You suffer as a result of third-party fraudulent actions.

9. DISCLAIMER OF WARRANTIES

9.1. Except as expressly provided to the contrary in writing and to the extent permitted by mandatory law, the Services and the Platform are provided on an "as is" and "as available" basis. Trustyfi expressly disclaims, and the User waives all warranties of any kind, whether expressed, implied, or statutory, including, without limitation, implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement as to the Services, the Platform, and the Content contained therein. The functionality of the Platform, its configuration, and Content may be modified at any time.

9.2. Trustyfi does not assume any responsibility or risk for Your use of the Platform and the Services and makes no representations or warranties concerning the value of Funds or the changes to the Fee rates.

9.3. Trustyfi makes no representations or warranties that the provision of the Services, functionality and availability of the Platform or any Content contained therein will be uninterrupted, timely, secure, or error-free; nor does Trustyfi make any representations or warranties as to the quality, suitability, truth, usefulness, accuracy, or completeness of the Platform, the Services or any of the materials contained therein.

9.4. You acknowledge that information You store or transfer through Trustyfi’s Platform may become irretrievably lost, corrupted or temporarily unavailable due to a variety of causes, including software failures, protocol changes by External Providers, force majeure or other events, including third-party DDoS attacks, scheduled or unscheduled maintenance, or other causes either within or outside Trustyfi’s control. You are solely responsible for backing up and

maintaining duplicate copies of any information You store or transfer by using the Platform and Your Account.

9.5. Trustyfi makes no warranty regarding and is not responsible for any use of confidential or private information by third parties.

9.6. You acknowledge that the transfer of Crypto-assets is subject to the operation of the relevant Blockchain, External Providers and other third parties and circumstances over which Trustyfi has no control. Trustyfi therefore makes no representations or warranties as to the time at which a transfer will be confirmed on the Blockchain. If an Exchange Transaction cannot be completed, the amount received by Trustyfi will be refunded in accordance with the Refunds Policy.

9.7. You hereby agree and acknowledge that the Platform, related software, and the Services may be in part or fully provided, supported or maintained by External Providers. Trustyfi does not bear any responsibility or provide any representations or warranties, whether expressed, implied or statutory, regarding the technological facilities, related software, and the services provided by External Providers.

10. RISK DISCLOSURE

Before using the Services, You should understand the risks involved with Crypto-assets. These assets are complex, speculative, and not suitable for everyone, especially those seeking regular or low-risk returns. By entering into these Terms, You acknowledge and accept all the risks associated with Crypto-assets, including any risks associated with fluctuations in the Crypto-assets exchange rates over time and other risks outlined in our Risk Disclosure.

11. COMMUNICATIONS, STATEMENTS, AND CONFIRMATION

11.1. Transaction reports, Account statements, notices and any other communications will be transmitted to You electronically by any means of communication available to Trustyfi, considering the contact details You provided. All Trustyfi communications shall be deemed delivered to You when posted or sent by Trustyfi according to this Section. It is Your sole responsibility to receive such communications.

11.2. Transaction reports and Account statements issued to You shall be deemed correct, conclusive and binding upon You unless objected to in writing within 30 days of delivery.

11.3. Trustyfi, its Partners and External Providers may submit any legally binding notices in connection with these Terms, the Services or the operation of the Platform, including but not limited to notices regarding the amendment of these Terms or any other legally binding obligation between You, Trustyfi, its Partners or External Providers electronically by any means of communication available to Trustyfi, considering the contact details You provided.

11.4. You agree and acknowledge that all communications between You and Trustyfi will be electronically recorded, processed, and stored within the statutory specified timeframes. You further agree to the use of such recordings and transcripts thereof as evidence by either party in connection with any dispute or proceeding that may arise between You and Trustyfi. All Your communications with Trustyfi, including, without limitation, any negotiations,

disputes, or legal proceedings, shall remain confidential unless any applicable law requires its disclosure.

12. COMPLAINTS

12.1. If You have any complaints, feedback, or questions or wish to file a request, please contact us at info@trustyfi.ch. Complaints are handled in accordance with our Complaints Handling Procedure published on the Platform. Using the complaints procedure does not affect Your right to bring proceedings before the competent courts.

13. REFUNDS

13.1. Due to the irreversible nature of Blockchain Transactions, Trustyfi's ability to issue refunds is limited. For more information, please refer to our Refunds Policy.

14. PRIVACY

14.1. Trustyfi processes Your Personal Data in accordance with the Swiss Federal Act on Data Protection (FADP) as described in the Privacy Notice. Trustyfi does not disclose information relating to You to foreign authorities other than through the channels of international legal or administrative assistance, as described in the Law Enforcement Requests Policy.

15. GOVERNING LAW AND JURISDICTION

15.1. These Terms and all other relations between You and Trustyfi shall be governed by, construed and enforced in accordance with the substantive laws of Switzerland, excluding the conflict-of-law rules of the Swiss Federal Act on Private International Law (PILA) and the United Nations Convention on Contracts for the International Sale of Goods.

15.2. All disputes arising out of or in connection with the Platform, Your use of the Services and these Terms shall be submitted to the exclusive jurisdiction of the ordinary courts of the Canton of Geneva, Switzerland, subject to an appeal to the Swiss Federal Supreme Court. Trustyfi may also bring proceedings before the courts at Your domicile or registered office.

15.3. If You are a Consumer, the above choice of law and jurisdiction apply only to the extent permitted by mandatory law. In particular, You may bring proceedings before the courts at Your domicile or habitual residence, and proceedings against You must be brought there (Art. 32 and 35 of the Swiss Civil Procedure Code; Art. 114 PILA; Art. 15–17 of the Lugano Convention, where applicable), and the mandatory provisions of the law of Your habitual residence remain applicable where Art. 120 PILA so provides.

15.4. Any disputes in connection with these Terms shall be endeavoured to be resolved through negotiations.

15.5. Trustyfi may offer to settle any claim in an independent third-party organisation, such as a mediation or arbitration body in Switzerland. The User may agree or not agree to take this venue.

15.6. Before submitting any claim arising out of or in connection with these Terms, the Platform or the Services to court, the claimant shall notify the other party in writing of the claim and allow 30 calendar days for an amicable settlement. This

does not prevent either party from seeking interim measures, and it does not affect the conciliation procedure before the competent conciliation authority under Art. 197 et seq. of the Swiss Civil Procedure Code or any limitation period.

16. ANTI-MONEY LAUNDERING

16.1. Trustyfi is committed to providing safe and compliant Services. You may have a look at an overview of our AML Compliance Notice.

17. AMENDMENTS

17.1. Trustyfi may amend these Terms for objective reasons, such as changes in law or regulatory requirements, in the Services or in its External Providers. Trustyfi will notify You of any amendment by email and by publication on the Platform at least 30 days before it takes effect, indicating the effective date. If You do not agree, You may terminate these Terms free of charge before the effective date; otherwise, the amendment is deemed accepted on the effective date. Amendments that are exclusively favourable to You, or that are required by law with immediate effect, may take effect upon publication.

17.2. These Terms are drawn up and shall be amended in English. In case of any translation discrepancies into any other languages, the English version shall prevail.

18. TERMINATION AND SUSPENSION

18.1. These Terms have no minimum duration. You may terminate Your Account and these Terms at any time, provided that You have no liabilities held by or owed to Trustyfi and the Funds deposited in Your Account are not frozen, suspended or limited from withdrawal. You may also withdraw from these Terms at any time. Please note that any withdrawal from these Terms is governed under the same rules and will have the same legal consequences as the termination of Your Account or these Terms.

18.2. A separate request to terminate or withdraw from these Terms will lead to Your Account termination.

18.3. To terminate Your Account and these Terms, You shall send a termination notice from Your email address linked to Your Account to info@trustyfi.ch. When we receive a request to terminate the Account, we may ask You to provide additional information or documents for AML/CFT compliance purposes.

18.4. Any Transactions pending at the termination date will be completed or reversed, and the resulting amounts will be paid out to You. In some exceptional cases, You may be restricted from withdrawing the Funds from the Account if You have an outstanding debt to Trustyfi or if legal obligations require us to freeze, suspend, or limit Your funds, even if the termination notice is submitted. In such a case, we will still terminate Your Account and notify You about the reason for the restriction of withdrawing the Funds, unless prohibited by law.

18.5. The termination of these Terms and/or Your Account shall not affect any Transactions previously entered into and shall not relieve You of any prior obligations arising out of or in connection with these Terms.

18.6. Trustyfi may at any time unilaterally suspend or terminate these Terms and Your Account, suspend or refuse the provision of the Services without notice, and set off any obligation You may have to Trustyfi against amounts payable by Trustyfi to You in the following cases:

a. Your death or judicial declaration of incompetence, or if Trustyfi has a reason to believe that You have died or were declared incompetent. In case of Your death or incompetence, the Account will be suspended until Your estate representative or authorised beneficiary provides sufficient legal documentation proving their authority and instructions to withdraw the Funds remaining on the Account. Trustyfi may also take any other action to comply with applicable law;

b. insolvency, judicial management, receivership, administrative management, or any similar or analogous proceedings initiated or may be initiated against You. In case of Your insolvency, the Account will be suspended until Your receiver, insolvency administrator, or other authorised beneficiary or representative provides sufficient legal documentation proving their authority and instructions to withdraw Funds remaining on the Account. Trustyfi may also take any other action to comply with applicable law;

c. You are no longer eligible to use the Services or access the Platform, including, without limitation, when You become a resident of a Restricted Jurisdiction or sanctions are imposed on You;

d. You breach any condition of these Terms, any regulations published on the Platform or other legally binding obligations between Trustyfi and You;

e. You violate or Trustyfi has reason to believe that You are in violation of any law or regulation that is applicable to Your use of Trustyfi's Services or are involved in illegal or illicit activity, including without limitation if there is any occurrence of money laundering, terrorist financing, fraud or any other crime in connection with the Account or Your Transactions;

f. You fail to provide the information required by Trustyfi, its Partners or External Providers, provide false, incomplete or outdated information, or Trustyfi, its Partners or External Providers have reasonable grounds to believe that the information provided is false, incomplete or outdated;

g. Trustyfi is required to do so under applicable law or due to a request of a competent authority.

18.7. Trustyfi may suspend or limit Your Account, the provision of the Services or any Transaction, at any time if:

a. Trustyfi reasonably believes that Your Account has been compromised or for other security reasons;

b. the Account is a second or a subsequent Account created by the same User;

c. Trustyfi reasonably believes that more than one User, person or entity has access to the Account without having obtained proper authorisation from Trustyfi;

d. the Platform, the Account or any associated technical facilities require updates, security fixes or other technical maintenance. Once relevant maintenance procedures are completed, access to the Account and the Services will be restored;

e. You have an outstanding debt to Trustyfi;

f. there is a suspicious or unusual activity on the Account, or Your Transactions;

g. the Account has been accessed, or attempted to be accessed, from a Restricted Jurisdiction;

h. where in performing AML/CFT verification and/or monitoring of the Account or Your Transactions, any issue has arisen, including those related to Your identity, address, or source of funds;

i. You fail to provide the information required by Trustyfi, its Partners or External Providers, provide false, incomplete or outdated information, or Trustyfi, its Partners or External Providers have reasonable grounds to believe that the information provided is false, incomplete or outdated;

j. Trustyfi reasonably believes that the Funds in the Account are acquired unlawfully or are otherwise involved in any illegal activity;

k. Trustyfi is required to do so under applicable law, due to a request of a competent authority or due to any pending legal investigation or other proceedings;

l. In other cases as specified by these Terms.

18.8. In case of suspension, limitation or termination of Your Account, the provision of the Services or these Terms, any pending Transactions to or from Your Account will be reversed or declined when it is technically and organisationally possible to do so.

18.9. We may also terminate these Terms, Your Account, or suspend the Account or the provision of the Services at any time for any reason without liability, penalty, or costs upon giving at least 30 days' prior notice.

18.10. If You believe that Your Account had a positive balance at the moment of termination, please contact us via info@trustyfi.ch for further assistance.

19. COPYRIGHTS AND OTHER INTELLECTUAL PROPERTY RIGHTS

19.1. Unless otherwise indicated, all copyright and other intellectual property rights of all Content and other materials contained on the Platform or provided in connection with the Services are the property of Trustyfi.

19.2. Trustyfi grants You a limited, non-exclusive, and non-sublicensable permission to access and use the data made available by Trustyfi for personal or internal business use. Such permission does not include any unauthorised distribution, use, modification, or public display of any data made available by Trustyfi. The permission granted under this provision will be automatically terminated if Trustyfi suspends or terminates these Terms or Your access to the Services.

20. INTERPRETATION

20.1. Unless the contrary intention appears, a reference to:

a. a document or agreement (including a reference to these Terms) is a reference to that document or agreement as amended, supplemented, varied, or replaced;

b. legislation or to a provision of legislation (including subordinate legislation) is a reference to that provision as extended, applied, amended, or re-enacted and includes any subordinate legislation;

c. You, Trustyfi, or any other person, including its successors in title, permitted assigns, and permitted transferees, except where otherwise directly specified;

d. All terms and conditions set out in this Part I apply to the provision of any of the Services listed in Part II of these Terms, irrespective of the particular service provider, External Provider, Partner, or third party in charge of the provision of the specific Service.

e. a word that suggests one gender includes the other gender.

20.2. Where the context so admits, the singular includes the plural and vice versa, and if a word or phrase is defined, its other grammatical forms have a corresponding meaning.

20.3. Words “include”, “includes”, and “including” shall be deemed to be followed by the phrase “without limitation” unless a reference to the contrary is not specified.

20.4. Headings to the Sections and Subsections of these Terms are included merely for convenience of reference and shall not affect the meaning of the language included therein. The writing shall include any mode of reproducing words in a legible and permanent form.

20.5. None of the provisions of these Terms shall be interpreted as indicating the intent to form a company, association, or joint venture between You and Trustyfi.

20.6. Each provision of these Terms must be interpreted in such a way that it is valid and enforceable under the applicable law. If any material provision of these Terms is unenforceable or invalid under applicable law, it shall be deemed to be invalid or unenforceable only to the extent of its unenforceability or invalidity and shall be replaced by a valid and enforceable provision that reflects as closely as possible the legal and economic meaning of the invalid provision. The remaining provisions of these Terms shall remain binding and in force. The same applies to contractual gaps.

21. SUPPORT

Please feel free to contact us via the support chat on the Platform or via any of our social media accounts.

If You have any questions or concerns related to the Terms, Your rights and obligations, You can please use the following details to contact Trustyfi:

TRUSTYFI SÀRL

UID CHE-347.614.429, Address: Rue de Carouge 28, 1205 Geneva, Switzerland, info@trustyfi.ch

PART II. SERVICES

1. EXCHANGE SERVICE

1.1. Exchange Service allows You to sell Your Funds in exchange for other types of Funds supported by Trustyfi within the exchange rate established by Trustyfi and displayed when Your Exchange Transaction is initiated, subject to the applicability of Trustyfi Fees. Some types of Exchange Transactions may not always be available and may not be supported in all markets and regions. Fiat to Fiat Exchange is not supported.

1.2. The Exchange Service is provided (i) as an on-ramp service through the widget on the Platform, allowing You to purchase Crypto-assets against Fiat, and (ii) as an over-the-counter (OTC) service for Exchanges of Fiat against Crypto-assets, Crypto-assets against Fiat and Crypto-assets against other Crypto-assets, on the basis of a separate OTC Service Agreement, which prevails over these Terms in case of conflict. Trustyfi only establishes business relationships with its Users; no occasional Transactions are carried out without an Account.

1.3. You may initiate an Exchange Transaction by selecting one of the payment methods available on the Platform. Some payment methods may not be available in all markets and regions. Trustyfi does not guarantee the availability of any particular payment method and may make changes to, limit, restrict or discontinue the acceptance of any particular payment method at any time. To use some payment methods, You may be required to complete additional steps, undergo additional identity verification or provide additional information either to us or the External Providers.

1.4. When performing Exchange Transactions, You may only use an external digital wallet or a payment account held in Your name or of which You clearly demonstrate ownership.

1.5. External Providers may be involved in the processing of Your Exchange Transactions involving Fiat. External Providers' terms and conditions apply.

1.6. Depending on the chosen payment method, You may need to provide other information or complete other activities that the External Provider or we may reasonably require to ensure Exchange Transaction execution.

1.7. Exchange Transactions are subject to Trustyfi Fees and commissions displayed at the moment of Exchange Transaction initiation. For more details, please see our Supported Assets and Applicable Fees disclosure. All fees will be deducted from Your Exchange Transaction.

1.8. Exchange Transactions are completed at the exchange rate specified at the moment of Exchange Transaction initiation. Please note that the exchange rate is set and determined solely by Trustyfi and may differ from the market exchange rates. For more details, please see our Supported Assets and Applicable Fees disclosure.

1.9. Once Trustyfi initiates the Transaction, as may be evidenced by the corresponding Transaction report or bank or Blockchain data, Trustyfi will not be responsible for further executing the Exchange Transaction.

1.10. Exchange Transactions may be subject to limits established by Trustyfi and additional KYC/KYB and AML/CFT compliance requirements according to the applicable legislation, and the External Providers' security and legal

requirements. In case the established limits are reached or the compliance request is submitted to You, Your ability to perform further Exchange Transactions may be limited or terminated until You take the requested action.

1.11. Particular Transaction limits and minimum Transaction thresholds may vary depending on Your chosen payment method or the particular type of Funds to be exchanged.

1.12. We may refuse to initiate and proceed with the Exchange Transaction:

a. for any AML/CFT or regulatory compliance reason we deem appropriate;

b. if the placed Deposit is insufficient to cover the Exchange Transaction amount, our Fees or other applicable commissions;

c. if the submitted payment details or digital wallet address are invalid or incorrect;

d. if the value of the Exchange Transaction falls beneath the minimum Transaction thresholds established by Trustyfi;

e. in other cases when it is not technically possible to initiate and proceed with the Exchange Transaction.

1.13. Any Exchange Transactions performed via Your Account shall be done only in Your own name and made only for Your own benefit. Exchange Transactions made in the name or for the benefit of third parties are strictly prohibited. We shall perform Exchange Transactions only between Your Account and another Fiat account and/or digital wallets that are held in Your name or of which You may clearly demonstrate ownership.

1.14. The Exchange Transaction is initiated only subject to compliance with other conditions listed in these Terms, and as soon as Your Deposit is in a sufficient amount to cover the Exchange Transaction amount, our Fees and applicable commissions reach Trustyfi. The timeframe for the Exchange Transaction execution varies, as it depends on the External Providers, as well as the Blockchain network.

1.15. Transfers of Crypto-assets are subject to the information requirements for transfers of virtual assets applicable in Switzerland (“Travel Rule”). Trustyfi verifies that the external digital wallet to or from which Crypto-assets are transferred belongs to You, screens it with blockchain analytics tools, and may refuse transfers to or from wallets that cannot be verified or present an elevated risk.

1.16. Any confirmed Transaction cannot be altered, retracted, or cancelled. It is Your responsibility to check all Transaction details prior to its confirmation and ensure that You have indicated the correct Transaction details, external digital wallet address, and Blockchain network.