

Terms and Conditions

These TERMS AND CONDITIONS (this "Agreement") are agreed between Bitunivex ("Bitunivex ", "we" or "us") and you ("You" or "Your") and govern your use of and access to the Bitunivex Platform and our third-party suppliers.

Bitunivex offers its multi-layered cryptocurrency processing platform comprised of mobile applications and websites provided by and on behalf of Bitunivex (collectively, the "Platform"). As used in this Agreement, the term "Platform" includes all such mobile applications and websites and all Services and Content (as defined below). The Platform allows account holders, their resellers, their merchants and their employees and contractors (each, a "User") to process cryptocurrency and fiat transactions and verify customer's identities, as described on the Platform ("Services").

Before becoming a User, and before accessing or using the Platform, You are required to agree to the terms of this Agreement. Unless You and Bitunivex have each signed a separate agreement regarding the Platform, this Agreement is the complete and exclusive agreement between You and Bitunivex regarding Your access to and use of the Platform and supersedes any oral or written proposal, unsigned agreements, or other communication between You and Bitunivex regarding Your access to and use of the Platform.

PLEASE CAREFULLY READ THIS AGREEMENT. BY ACCESSING OR USING THE PLATFORM, OR BY CLICKING A BOX THAT STATES THAT YOU ACCEPT OR AGREE TO THESE TERMS, YOU AGREE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THIS AGREEMENT. IF YOU ARE ENTERING INTO THIS AGREEMENT ON BEHALF OF ANOTHER ORGANIZATION OR ENTITY ("ENTITY"), YOU REPRESENT THAT YOU HAVE AUTHORITY TO BIND THAT ENTITY TO THIS AGREEMENT. IF YOU DO NOT HAVE SUCH AUTHORITY OR YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, DO NOT ACCESS, OR USE THE PLATFORM OR CLICK THAT YOU ACCEPT OR AGREE TO THESE TERMS.

IF YOU DO NOT AGREE TO THIS AGREEMENT, OR DO NOT MEET THE QUALIFICATIONS INCLUDED IN THIS AGREEMENT, BITUNIVEX IS NOT WILLING TO PROVIDE YOU WITH ACCESS TO OR USE OF THE PLATFORM AND YOU MUST NOT ACCESS OR USE THE PLATFORM.

THESE TERMS CONTAIN AN ARBITRATION PROVISION, WHICH LIMITS YOUR RIGHTS TO BRING AN ACTION IN COURT AND HAVE DISPUTES DECIDED BY A JUDGE OR JURY, AND PROVISIONS THAT LIMIT BITUNIVEX 'S LIABILITY TO YOU. YOUR BREACH OF ANY PROVISION OF THIS AGREEMENT WILL AUTOMATICALLY, WITHOUT THE REQUIREMENT OF NOTICE OR OTHER ACTION, REVOKE AND TERMINATE YOUR RIGHT TO ACCESS THE PLATFORM.

1. Term

This Agreement is entered into as of the earlier of the date You first access or use the Platform (the “Effective Date”) and will continue until terminated as set forth herein.

2. Modifications

Bitunivex reserves the right, at any time, to modify the Platform, as well as the terms of this Agreement, whether by making those modifications available on the Platform or by providing notice to You as specified in this Agreement. Any modifications will be effective upon posting to the Platform or delivery of such other notice, unless otherwise required by law. You may cease using the Platform or terminate this Agreement at any time if you do not agree to any modification. However, you will be deemed to have agreed to any and all modifications through Your continued use of the Platform following such notice.

3. Eligibility

The Platform is intended for use by individuals 18 years of age and older. Additionally, to access and use the Platform you may need to fulfil certain other legal obligations or criteria required in your jurisdiction. Bitunivex makes no representations that the Platform is appropriate or available for use in all jurisdictions. Accessing any part of the Platform is prohibited from any jurisdictions where access to or use of the Platform is prohibited.

4. Accounts and Conduct

4.1. Account Creation and Responsibility

In order to provide or use the Platform, you must establish an account on the Platform (an “Account”) either as a reseller or as a merchant. Approval of Your request to establish an Account will be at the sole discretion of Bitunivex . Each Account and the User identification and password for each Account (the “Account ID”) is for Your sole use and may only be used by You and Your authorized employees and contractors. You may not distribute or transfer Your Account or Account ID or provide a third-party with the right to access Your Account or Account ID. You are solely responsible for all use of the Platform through Your Account. All transactions completed through Your Account or under your Account ID will be deemed to have been lawfully completed by You. You will ensure the security and confidentiality of Your Account ID and will notify Bitunivex immediately, by email at info@bitvinex.com if any Account ID is lost, stolen or otherwise compromised. In connection with establishing an Account, you will be asked to submit certain information about Yourself (“Registration Information”). You agree that: (1) all Registration Information You provide will be true and complete; and (2) You will maintain and promptly update Your Registration Information to keep it accurate and current. You may not: (a) select or use an Account ID of another person with the intent to impersonate that person; and (b) use an Account ID that Bitunivex , in its sole discretion, deems offensive.

4.2. Your Content

You are solely responsible for all Content you provide, upload, submit, or post to, or generate through access to or use of the Platform including by connecting or communicating with other Users (“Your Content”). Your responsibility for Your Content extends to resolving

any disputes that may arise between you and any User or other Entity because of Your Content. By providing, uploading, submitting, posting, or generating Your Content, you grant Bitunivex and its authorized representatives and contractors a perpetual and non-exclusive right and license to use, process, store, and transmit, and disclose Your Content (a) to provide the Services and fulfill other obligations described in this Agreement and (b) to further develop and provide services for Bitunivex customers. You understand that in certain contexts Your Content may be visible to, sent to, and viewed by other Users and you expressly waive any privacy rights you may otherwise have in Your Content in such contexts. You agree to allow us, if we elect in our sole discretion, to provide Your Content to other Users in connection with identity verification Services, described below. You represent, warrant, and covenant that Your Content: (a) does not violate this Agreement or any applicable laws; (b) is not libellous, defamatory, obscene, abusive, pornographic, threatening, or an invasion of privacy; (c) does not constitute an infringement or misappropriation of the IPR (as defined below) or other rights of any third-party; (d) is not an advertisement or solicitation of funds, goods, or services; (e) is not false, misleading, or inaccurate; or (f) could not be considered junk mail, spam, a part of a pyramid scheme, a disruptive commercial message or disruptive advertisement. Bitunivex is not responsible or liable for any deletion, correction, destruction, damage, loss or failure to store or back-up any of Your Content. You agree that You have all right, title, interest and consent in Your Content necessary to allow Bitunivex to use Your Content for the purposes for which You provide Your Content to Bitunivex.

4.3. Your Conduct

You agree not to harass, advocate harassment, or to engage in any conduct that is abusive or harmful to any Entity. We reserve the right, but are not obligated, to investigate and/or prohibit any conduct, or remove or refuse to post any Content (including Your Content), that we deem in our sole discretion to be unlawful, harmful, in breach of this Agreement, or otherwise offensive to You, the Platform, Users, our customers, our rights, or any Entity. We assume no liability for any action or inaction with respect to Your conduct, communication, transactions, or Content. Additionally, we may disclose any Content or electronic communication of any kind: (i) to satisfy any law or request by a governmental authority; (ii) if such disclosure is necessary or appropriate to operate the Platform; (iii) to protect our rights or property, our Users and customers, You, or any other Entity; or (iv) if, in our sole discretion, such Content or electronic communication should be referred to law enforcement or other government authorities.

4.4. Retention

Your Content and Account information will be retained according to Bitunivex 's Privacy Policy located at <https://bitunivex.com> ("Privacy Policy").

5. Access

5.1. To Bitunivex

Subject to Your compliance with this Agreement, Bitunivex will permit You to access and use the Platform solely for lawful non-consumer business purposes in accordance with the terms of this Agreement and any other agreement You agree to before being given access to any specific areas of the Platform. Bitunivex requires You to enable Bitcoin or other token acceptance through the platform according to what digital tokens you will accept for

payment. If You are interested in accepting debit cards and/or secure bank transfers, please request access to these platforms as well. Any additional agreement is in addition to this Agreement and will govern Your use of the portions of the Platform to which the additional agreement applies in the event of a conflict between the terms of this Agreement and the additional agreement.

5.2 Bitunivex platform - Acceptable use

Subject to Your compliance with this Agreement, Bitunivex will permit you to access and use the Platform solely for lawful business purposes in accordance with the terms of this Agreement and any other agreement You agree to before being given access to any specific areas of the Platform. Any additional agreement is in addition to this Agreement and will govern Your use of the portions of the Platform to which the additional agreement applies in the event of a conflict between the terms of this Agreement and the additional agreement.

5.3. To Content

Unless otherwise noted on the Platform, other than Your Content, all Content available through the Platform (“Platform Content” or “Content”) is owned by Bitunivex, the Users providing that Content, or Bitunivex’s other Content providers. All Platform Content is for informational purposes only and You are solely responsible for verifying the accuracy, completeness, and applicability of all Platform Content and for Your use of any Platform Content. Subject to Your compliance with this Agreement, You may access the Platform Content solely for Your own internal business purposes in connection with Your own use of the Platform. You will not and will not permit any third-party to: (a) alter, modify, reproduce, or create derivative works of any Platform Content; (b) distribute, sell, resell, lend, loan, lease, license, sublicense or transfer any Platform Content; or (c) alter, obscure, or remove any copyright, trademark or any other notices that are provided on or in connection with any Platform Content. Bitunivex has not verified the accuracy of and will not be responsible for any errors or omissions in, any Platform Content. Without limiting the foregoing, Bitunivex will not be held liable to You or any other third-party for any Platform Content (or any other Content, including Your Content) under any law, including the Communications Decency Act or CDA, 47 U.S.C. § 230. Except as set forth in this Agreement, you are granted no licenses or rights in or to any Platform Content, or any IPR (as defined below) therein or related thereto.

5.4. To Third-Party Sites and Services

The Platform may contain links to third-party sites that are not under the control of Bitunivex. Unless otherwise noted, any other site accessed from the Platform is independent from us, and we have no control over and are not responsible for its content. Links to third-party websites are provided for your convenience only and you access them solely at your own risk. You acknowledge and agree that Bitunivex shall not be liable or responsible, directly, or indirectly, for any damage or loss caused or alleged to be caused by or related to the use of or reliance on any content, goods, or services available through any third-party website or resource. Your access and use of the third-party sites are governed by the terms of use and privacy policies of these third-party sites.

5.5. To Third-Party Services

The Platform may also provide You with the option, and use of certain Platform features may require you, to obtain access to services, content, functionality, software and other things developed, provided, or maintained by third party service providers (collectively, “Third Party Services”). All Third Party Services are provided by third parties and are not under the control of Bitunivex . You acknowledge and agree that Bitunivex shall not be liable or responsible, directly or indirectly, for Your access to or use of any Third Party Services, including any damages, losses, liabilities, failures, or problems caused by, related to, or arising from any Third Party Services. Your use of and access to any Third Party Services is solely between you and the third party provider of the Third Party Services. Your access to and use of any Third Party Services is subject to any additional terms, conditions, agreements, or privacy policies provided or entered into in connection with the Third Party Services (each, a “Third Party Agreement”). The terms of any Third Party Agreement (which may include payment of additional fees) will apply to the applicable Third Party Services provided under that Third Party Agreement but will not otherwise apply to Your access to or use of the Platform. Except as set forth in this Agreement, in the event of a conflict between the terms of this Agreement and a Third Party Agreement, the terms of the Third Party Agreement will control with respect to Your access to and use of any Third Party Services provided under that Third Party Agreement. This Agreement will continue to control in all other respects.

5.5.1. Pay by Card

The Platform may provide Payers access to a Pay by Card feature enabled through Bitunivex 's solution providers. Users of Pay by Card are bound by each specific providers terms and conditions which will be available at the point of transaction.

5.5.2. Pay by Instant Debit

The Platform may provide Payers access to a Instant Bank transfer feature feature enabled through Bitunivex 's solution providers. Users of this service are bound by each specific providers terms and conditions which will be available at the point of transaction.

6. Services

6.1. Transactions

Any transaction processed through the Platform will be subject to the cryptocurrency exchange rate and other terms determined by Bitunivex in its sole discretion. By approving a transaction, in addition to the terms of this Agreement, You agree to be bound by the exchange rate and terms applicable to that transaction. The terms determined by the Bitunivex will apply in all cases except when they contradict or violate this Agreement, violate applicable law, or if both parties of the transaction consent to alter the terms and conditions of the transaction. You undertake all transactions through the Platform solely at Your own risk. You will only communicate regarding a contemplated transaction via email and where applicable a real time message provider. For each transaction, You bear sole responsibility for confirming (a) Your customer's identity and payment information, (b) Your receipt of payment in full, and (c) that payment was made according to the instructions given

through Platform. You represent, warrant and covenant that You will not make, provide, receive or attempt to make, provide, or receive payments from or to any person or Entity that is (x) a third-party, other than Your customer or (y) currently subject to any U.S. sanctions administered by the Office of Foreign Assets Control of the U.S. Treasury Department. After You have approved a transaction, it is not possible to cancel, reverse, dispute or otherwise recover or return Your assets. Once a transaction has been initiated, Bitunivex has no control over the transaction and the transaction can only be accepted by confirmation via the underlying blockchain network. You assume sole responsibility for such confirmation and acknowledge that Bitunivex assumes no liability with respect thereto. You must notify Bitunivex of any payment transaction discrepancies within 180 days from the date the original transaction was initiated.

6.2. Identity Verification

Bitunivex may require that You verify Your identity before accessing or using certain Services. Promptly following Bitunivex's request, You will provide Bitunivex any and all Content, including Your full name and any documents or photographs, necessary for Bitunivex to verify Your identity. You hereby represent, warrant and covenant that such Content is accurate, current and complete. Bitunivex reserves the right to freeze Your Account until Your identity has been verified pursuant to this Section and to terminate Your Account should you fail to comply with your obligations under this Section. You, and You (and, if acting in a representative capacity, individually and for the Entity you represent) authorize Bitunivex and its agents to make such investigative inquiries and request such third-party reports as it deems necessary to verify your identity and that of your principals and other agents.

6.2. Dispute Policy

In accordance with clause 6.1 Bitunivex cannot reverse blockchain transactions. If you believe that you did not authorize the transactions then you must notify Bitunivex within 24 hours of the transaction. You must provide sufficient evidence that you did not perform the transaction. Please note Bitunivex records device and user data to log who has used the services and who has authorized the service. If you do not notify us within 24hrs the possibility to recover funds reduces dramatically. If you do notify us within 24hrs we will investigate your claim and if valid we will notify all crypto compliance services and other exchanges. If the tokens purchased are still in Bitunivex custody the transaction will be reversed if possible.

7. Fees

Bitunivex fees are paid by merchants and are deducted from settlement funds for the use of the Platform ("Fees"). The Fees are subject to change without notice, at any time and You are responsible for checking applicable Fees prior to transacting. You hereby grant Bitunivex the right to charge or deduct funds from Your custodian wallet hosted on the Platform (or such other cryptocurrency wallet, credit card, debit card, online payment account, or other payment method, where applicable) for all Fees incurred under this Agreement. All Fees will be non-refundable once paid to Bitunivex (including upon any termination or suspension of this Agreement). Until paid in full, all past due amounts will bear an additional charge of the lesser of 1½% per month or the maximum amount permitted under applicable law. If Bitunivex requires use of collection agencies, attorneys, or courts of law for collection of

Your account, You will be responsible for those expenses. You will be responsible for any and all use, sales, and other taxes imposed your access to and use of the Platform.

8. Termination

This Agreement may be terminated by either party at any time, in that party's sole discretion, upon notice to the other party as permitted under this Agreement. Upon termination of this Agreement for any reason: (1) all rights granted to You under this Agreement will terminate; (2) You will immediately cease all use of and access to the Platform and all Services, including Your Content and any Platform Content You obtained prior to termination; and (3) Bitunivex may, in its sole discretion, delete Your Account or Your Content at any time. Your Content may continue to exist on the Platform and be visible to Users after termination of this Agreement unless You actively delete it or contact Bitunivex support and request deletion. If you have cryptocurrency assets linked to Your Account, You shall provide Bitunivex a valid bank account number promptly following termination. Within a reasonable time after receiving Your bank account number, Bitunivex will convert your cryptocurrency holdings into fiat currency and deposit the same in Your designated bank account, less any applicable transaction fees incurred. Bitunivex may request, and You shall provide, reasonable proof of ownership of such bank account prior to Bitunivex completing the deposit. Sections 7 (Fees), 8 (Termination), 10 (Platform Technology), 11 (Ownership), 12 (Feedback), 14 (Representations and Warranties), 15 (Disclaimers), 16 (Indemnity), 17 (Limitation on Liability), 18 (Data Privacy), 19 (TCPA Consent), 20 (Claims of Infringement), 21 (Force Majeure), 22 (Arbitration), 23 (Class Action Waiver), 24 (Governing Law and Venue), 25 (Notices), 26 (Interpretation) and 27 (Additional Terms) will survive any expiration or termination of this Agreement.

9. Suspension

Without limiting Bitunivex's right to terminate this Agreement, Bitunivex may also suspend Your access to Your Account and the Platform (including Your Content), with or without notice to You, upon any actual, threatened, or suspected breach of this Agreement or applicable law or upon any other conduct deemed by Bitunivex to be inappropriate or detrimental to Bitunivex, the Platform, or any other Bitunivex customer or User.

10. Platform Technology

The Platform, and the databases, software, hardware and other technology used by or on behalf of Bitunivex to operate the Platform, and the structure, organization, and underlying data, information and software code thereof (collectively, the "Technology"), may constitute valuable trade secrets of Bitunivex. You will not, and will not permit any third-party to: (1) access or attempt to access the Technology except as expressly provided in this Agreement; (2) use the Technology in any unlawful manner or in any other manner that could damage, disable, overburden or impair the Technology; (3) use automated scripts to collect information from or otherwise interact with the Technology; (4) alter, modify, reproduce, create derivative works of the Technology; (5) distribute, sell, resell, lend, loan, lease, license, sublicense or transfer any of Your rights to access or use the Technology or otherwise make the Technology available to any third-party; (6) reverse engineer, disassemble, decompile, or otherwise attempt to derive the method of operation of the Technology; (7) attempt to circumvent or overcome any technological protection measures intended to restrict access to any portion of the Technology; (8) monitor the availability,

performance or functionality of the Technology; or (9) interfere with the operation or hosting of the Technology. Bitunivex uses reasonable means to protect the security of the Platform, but you acknowledge that perfect security on the internet is impossible and that, as a result, Your Content may be exposed in the event of a breach.

11. Ownership

Bitunivex retains all rights, title, and interest, including, without limitation, all IPR (as defined below), in and to the Technology and any additions, improvements, updates and modifications thereto. You receive no ownership interest in or to the Technology and You are not granted any right or license to use the Technology itself, apart from Your ability to access the Platform under this Agreement. The Bitunivex name, logo and all product and service names associated with the Platform are trademarks of Bitunivex and its licensors and providers and You are granted no right or license to use them. For purposes of this Agreement, "IPR" means all intellectual property rights, proprietary rights, rights of publicity, rights of privacy, and any and all other legal rights protecting data, information or intangible property throughout the world, including, without limitation, any and all copyrights, trademarks, service marks, trade secrets, patent rights, moral rights, sui generis rights in databases, and contract rights.

12. Feedback

You agree that any feedback or ideas You provide to Bitunivex regarding the Platform or its underlying Technology or any suggested improvements thereto (together, the "Feedback") will be the exclusive property of Bitunivex. To the extent You own any rights in the Feedback, You hereby agree to, and hereby do, assign all right, title and interest in and to the Feedback to Bitunivex. You agree to perform all acts reasonably requested by Bitunivex to perfect and enforce such rights.

13. Availability

Bitunivex will use reasonable efforts to ensure that the Platform can be accessed by You in accordance with this Agreement; however, Bitunivex does not guarantee that the Platform will be available at all times. Bitunivex will make reasonable efforts to give you notice of planned maintenance. You accept the risks associated with the fact that you may not always be able to use the Platform or carry out transactions using Your Account.

14. Representations and Warranties.

14.1. General

You hereby represent and warrant to Bitunivex that: (a) You have the legal right and authority to enter into this Agreement; (b) this Agreement forms a binding legal obligation on Your behalf; and (c) You have the legal right and authority to perform Your obligations under this Agreement and to grant the rights and licenses described in this Agreement.

14.2. Compliance with Laws

You acknowledge that the Platform is a general-purpose online service and is not specifically designed to facilitate compliance with any specific law. Your use of the Platform

in compliance with any specific law, rule, or regulation applicable to You, or other data or information You may provide or generate through the Platform is Your sole responsibility. Bitunivex is not responsible for enabling Your compliance with any such law or for Your failure to comply. Regardless of the jurisdiction in which You use or access the Platform, You represent and warrant to Bitunivex that Your use of and access to the Platform, including, without limitation, Your Content and any other data or information You may provide or generate through Your use of or access to the Platform, will comply with all applicable laws, rules, and regulations and will not cause Bitunivex itself to violate any applicable law. The foregoing obligation includes compliance with all laws that are applicable to the transmission of data on the internet, including, but not limited to, laws governing the transmission of data or funds across international boundaries, into prohibited countries, and containing financial, technical, and/or personally identifiable information.

14.3. Restricted businesses

The following categories of businesses and business practices are prohibited from using Bitunivex’s payment services ("Restricted Businesses"). Restricted Business categories may be imposed through Network Rules or the requirements of our Payment Solutions and Financial Services Providers.

In certain cases, businesses listed below may be eligible for processing with explicit prior approval from Bitunivex. Note, however, that businesses that offer illegal products or services are never eligible to use Bitunivex Services. The types of businesses listed in the right column are representative, but not exhaustive. If you are uncertain as to whether your business is a Restricted Business or have questions about how these requirements apply to you, please contact us.

By registering with us, you are confirming that you will not use the Service to accept payments in connection with the following businesses, business activities, or business practices, unless you have received prior written approval from Bitunivex.

Financial and professional services

Category	Description
Money and legal services	Financial institutions, money transmitters and money services businesses, check cashing, wire transfers, money orders; currency exchanges or dealers; bill-pay services; crowdfunding; insurance; bail bonds; collections agencies; law firms collecting funds for any purpose other than to pay fees owed to the firm for services provided by the firm (e.g., firms cannot use Bitunivex to hold client funds, collection or settlement amounts, disputed funds, etc.)

IP Infringement, regulated or illegal products and services

Category	Description
Intellectual property or proprietary rights infringement	Sales, distribution, or access to counterfeit music, movies, software, or other licensed materials without the appropriate authorization from the rights holder; any product or service that directly infringes or facilitates infringement upon the trademark, patent, copyright, trade secrets, or proprietary or privacy rights of any third party.
Counterfeit or unauthorized goods	Counterfeit goods, aka "Replica"; unauthorized sale or resale of brand name or designer products or services; sale of goods or services that are illegally imported or exported
Illegal Gambling	Unlicensed Lotteries; bidding fee auctions; sports forecasting or odds making for a monetary or material prize; unlicensed internet gambling; contests; sweepstakes; games of chance including illegal forms of gambling.

Unfair, predatory, or deceptive practices

Category	Description
Get rich quick schemes	Investment opportunities or other services that promise high rewards
Mug shot publication or pay-to-remove sites	Platforms that facilitate the publication and removal of content (such as mug shots), where the primary purpose of posting such content is to cause or raise concerns of reputational harm
No-value-added services	Sale or resale of a service without added benefit to the buyer; resale of government offerings without authorization or added value; sites that we determine in our sole discretion to be unfair, deceptive, or predatory towards consumers

Products or services that are otherwise restricted by our financial partners

Category	Description
Aggregation	Engaging in any form of licensed or unlicensed aggregation of funds owed to third parties, factoring, or other activities intended to obfuscate the origin of funds; payment facilitation
Drug paraphernalia	Any equipment designed for making or using drugs, such as bongs and vaporizers.
High risk businesses	Bankruptcy lawyers; remote technical support; psychic services; essay mills; chain letters; door-to-door sales; medical benefit

Products or services that are otherwise restricted by our financial partners

Category	Description
	packages; telemedicine and telehealth services; travel reservation services and clubs; airlines; cruises; timeshares; circumvention, jamming and interference devices; prepaid phone cards, phone services; telemarketing, offering substantial rebates or special incentives as an inducement to purchase products or services; telecommunications manipulation equipment; forwarding brokers; negative response marketing; subscriptions over one year; extended warranties; government grants; embassy, foreign consulate, or other foreign governments; charities without proper registration; credit card and identity theft protection; the use of credit to pay for lending services; any businesses that we believe poses elevated financial risk, legal liability, or violates card network or bank policies; any business or organization that a. engages in, encourages, promotes or celebrates unlawful violence or physical harm to persons or property, or b. engages in, encourages, promotes or celebrates unlawful violence toward any group based on race, religion, disability, gender, sexual orientation, national origin, or any other immutable characteristic
Pseudo pharmaceuticals	Nutraceuticals, pseudo-pharmaceuticals, and other products that make false health claims that have not been approved or verified by the applicable local and/or national regulatory body
Social media activity	Sale of Twitter followers, Facebook likes, YouTube views, and other forms of social media activity and online traffic
Substances designed to mimic illegal drugs	Sale of a legal substance that provides the same effect as an illegal drug (e.g., salvia, spice...)

15. Disclaimers

15.1. No Tax, Legal, Financial, or Investment Advice

You should not interpret any Content provided on the Platform as tax, legal, financial, or investment advice. We have no special relationship with or fiduciary duty to You and Your use of the Platform does not create such a relationship. You agree and acknowledge that you are solely responsible for conducting legal, accounting, and other due diligence review on the information posted on the Platform.

15.2. Acknowledgement of Cryptocurrency Risk

Bitunivex does not endorse or represent the reliability or accuracy of any Content distributed through or accessed from the Platform and has not performed any investigation into such

Content. Bitunivex shall, therefore, not be liable for any investment decisions or transactions made based upon any Content available on the Platform. Any reliance upon such Content is at Your sole risk. You further acknowledge and agree that any investment or transaction, particularly one involving cryptocurrency, includes a high degree of financial risk, that You are solely responsible for determining the suitability of Your investments and transactions, and that You accept the risks associated with such decisions, including the risk of losing the entire amount of Your principal.

15.3. Transaction Disputes

Bitunivex's only involvement in digital transactions on the Platform is as a transaction processor. If a disagreement occurs between You and a User or customer over a transaction (a "Transaction Dispute"), You and that User or customer are solely responsible for resolving the Transaction Dispute. Bitunivex disclaims any liability arising out of or relating to a Transaction Dispute and will not mediate, attempt to resolve, or otherwise become involved in any Transaction Dispute.

15.4. General

THE PLATFORM IS PROVIDED "AS IS" AND "AS AVAILABLE." BITUNIVEX AND ITS PROVIDERS DO NOT WARRANT OR GUARANTEE THE ACCURACY, COMPLETENESS, AVAILABILITY, ADEQUACY OR CURRENCY OF ANY SERVICES OR CONTENT AND DO NOT ENDORSE THE VIEWS OR OPINIONS THAT MAY BE EXPRESSED OR PROVIDED THROUGH THE PLATFORM. BITUNIVEX AND ITS PROVIDERS EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES AND REPRESENTATIONS OF ANY KIND WITH REGARD TO THE PLATFORM AND THIS AGREEMENT, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE, MERCHANTABILITY, TITLE OR NON-INFRINGEMENT. BITUNIVEX AND ITS PROVIDERS DO NOT WARRANT THE RELIABILITY, ACCURACY, INTEGRITY, SECURITY, COMPLETENESS, ADEQUACY OR CURRENCY OF THE PLATFORM, AND DO NOT ENDORSE THE VIEWS OR OPINIONS THAT MAY BE EXPRESSED OR PROVIDED BY USERS OF THE PLATFORM. NO ORAL OR WRITTEN INFORMATION OR ADVICE GIVEN BY THE PLATFORM, BITUNIVEX OR ITS EMPLOYEES, PROVIDERS OR AGENTS SHALL CREATE A WARRANTY OF ANY KIND. BITUNIVEX AND ITS PROVIDERS SPECIFICALLY DISCLAIM ANY REPRESENTATION OR WARRANTY THAT THE PLATFORM WILL MEET YOUR REQUIREMENTS OR OPERATE UNINTERRUPTED OR ERROR FREE.

16. Indemnity

You hereby agree to indemnify, defend, and hold harmless Bitunivex and its officers, directors, shareholders, affiliates, employees, agents, contractors, assigns, Users, customers, providers, licensees, and successors in interest ("Indemnified Parties") from any and all claims, losses, liabilities, damages, fees, expenses and costs (including attorneys' fees, court costs, damage awards, and settlement amounts) that result from any claim or allegation against any Indemnified Party arising in any manner from: (1) Your access to or use of the Platform; (2) Your Content or Account information or other Content You provide through the Platform; and (3) Your breach of any representation, warranty, or other provision of this Agreement. Bitunivex will provide You with notice of any such claim or allegation, and Bitunivex will have the right to participate in the defence of any such claim at its expense.

17. Limitation on Liability

BITUNIVEX WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, HOWEVER CAUSED, UNDER ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, STRICT LIABILITY OR TORT (INCLUDING NEGLIGENCE OR OTHERWISE), ARISING IN CONNECTION WITH OR OUT OF THE USE OF THE PLATFORM, EVEN IF BITUNIVEX HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, INCLUDING, WITHOUT LIMITATION, ANY LOSS OF YOUR CONTENT, DATA, OPPORTUNITY, REVENUES OR PROFITS, BUSINESS INTERRUPTION, OR PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES. BITUNIVEX 'S TOTAL CUMULATIVE LIABILITY IN CONNECTION WITH THIS AGREEMENT AND ITS PROVISION OF THE PLATFORM UNDER THIS AGREEMENT, WHETHER IN CONTRACT OR TORT OR OTHERWISE, WILL NOT EXCEED THE FEES YOU ACTUALLY PAID TO BITUNIVEX FOR USE OF AND ACCESS TO THE PLATFORM IN THE PRECEDING TWELVE MONTHS. YOU AGREE THAT BITUNIVEX WOULD NOT ENTER INTO THIS AGREEMENT WITHOUT THESE LIMITATIONS ON ITS LIABILITY. IN JURISDICTIONS WHERE LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES IS NOT PERMITTED, BITUNIVEX ' LIABILITY IS LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

18. Data Privacy

You expressly consent to the use and disclosure of Your personally identifiable information and Your Content as described in the Privacy Policy. Notwithstanding anything in the Privacy Policy, Bitunivex will have the right to collect, extract, compile, synthesize, and analyze non-personally identifiable data or information resulting from Your access to and use of the Platform. To the extent any such non-personally identifiable data or information is collected or generated by Bitunivex, the data and information will be solely owned by Bitunivex and may be used by Bitunivex for any lawful business purpose without a duty of accounting to You, provided that the data and information is used only in an aggregated form, without directly identifying You or any other entity or natural person as the source thereof.

19. TCPA Consent

Notwithstanding any current or prior election to opt in or opt out of receiving telemarketing calls or SMS messages (including text messages) from Bitunivex or anyone calling on our behalf, You expressly consent to be contacted by Bitunivex and anyone calling on our behalf for any and all purposes arising out of or relating this Agreement or Your use of the System or Services, at any telephone number, or physical or electronic address You provide or at which You may be reached. You agree we may contact You in any way, including SMS messages (including text messages), calls using pre-recorded messages or artificial voice, and calls and messages delivered using a auto-telephone dialling system or an automatic texting system. Automated messages may be played when the telephone is answered whether by You or someone else. In the event that an agent or representative calls, he or she may also leave a message on Your answering machine, voice mail, or send one via text. You consent to receive SMS messages (including text messages), calls and messages (including pre-recorded and artificial voice and autodialed) from us, our agents, representatives, affiliates or anyone calling on our behalf at the specific number(s) You have provided to us, or numbers we can reasonably associate with Your Account (through skip

trace, caller ID capture or other means), with information or questions about Your Account or use of the System or Services. You certify, warrant and represent that the telephone numbers that You have provided to us are Your contact numbers. You represent that You are permitted to receive calls at each of the telephone numbers You have provided to us and agree to promptly alert us whenever You stop using a particular telephone number. Your cellular or mobile telephone provider will charge You according to the type of plan You carry. You also agree that we may contact You by e-mail, using any email address You have provided to us or that You provide to us in the future. We may listen to and/or record phone calls between You and our representatives without notice to You as permitted by applicable law. For example, we listen to and record calls for quality monitoring purposes.

20. Claims of Infringement

Bitunivex respects Your copyrights and other intellectual property rights and those of other third parties. If You believe in good faith that Your copyrighted work has been reproduced on Platform without Your authorization in a way that constitutes copyright infringement, You may notify us or our designated copyright agent by email to: info@bitunivex.com

Please include the following information in your correspondence: (1) the identity of the infringed work, and of the allegedly infringing work; (2) Your name, address, daytime phone number, and email address, if available; (3) a statement that You have a good-faith belief that the use of the copyrighted work is not authorized by the owner, his or her agent, or the law; (4) a statement that the information in the notification is accurate and, under penalty of perjury, that You are authorized to act on behalf of the owner; and (5) Your electronic or physical signature.

21. Force Majeure

Neither party will be responsible for performance of its obligations hereunder where delayed or hindered by events beyond its reasonable control, including, without limitation, acts of God or any governmental body (including regulation, enforcement, controls or restrictions on cryptocurrency, blockchain, the System or the Service), war or national emergency, riots or insurrection, sabotage, embargo, fire, flood, accident, strike or other labor disturbance, or interruption of or delay in systems, power or telecommunications under third-party control.

22. Arbitration

Except as otherwise provided below, the parties will attempt to resolve all disputes, controversies, or claims arising under, out of, or relating to this Agreement, including the formation, validity, binding effect, interpretation, performance, breach or termination, of this Agreement and the arbitrability of the issues submitted to arbitration hereunder and non-contractual claims relating to this Agreement (each, a "Dispute"), in accordance with the procedures set forth in this Section. If any Dispute cannot be resolved through negotiations between the parties within 5 days of notice from one party to the other of the Dispute, such Dispute will be finally settled through binding arbitration under the rules of the American Arbitration Association ("AAA") then in effect (the "Rules"). Either party may commence the arbitration by delivering a request for arbitration as specified in the Rules. The arbitration will be conducted before a sole neutral arbitrator selected by agreement of the parties. If the parties cannot agree on the appointment of a single arbitrator within 30 days (the "Initial Period") after either party to this Agreement delivers a request for arbitration, a neutral

arbitrator will be selected as provided in the Rules. The arbitration will be conducted exclusively in the English language at a site specified by Bitunivex. The award of the arbitrator will be the exclusive remedy of the parties for all claims, counterclaims, issues or accountings presented or plead to the arbitrator. The award of the arbitrators will require payment of the costs, fees and expenses incurred by the prevailing party in any such arbitration by the non-prevailing party. Judgment upon the award may be entered in any court or governmental body having jurisdiction thereof. Any additional costs, fees or expenses incurred in enforcing the award may be charged against the party that resists its enforcement. Notwithstanding the foregoing, you agree that the following matters shall not, at the election of Bitunivex, be subject to binding arbitration: (a) any dispute concerning Bitunivex's or its suppliers or service providers' IPR; (b) any dispute related to or arising from allegations of criminal activity; or (c) any claim for injunctive relief.

23. Class Action Waiver

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, NO ARBITRATION SHALL BE JOINTED TO AN ARBITRATION INVOLVING ANY OTHER PARTY SUBJECT TO THIS AGREEMENT, WHETHER THROUGH CLASS ARBITRATION PROCEEDINGS OR OTHERWISE. ANY DISPUTE RESOLUTION PROCEEDINGS, WHETHER IN ARBITRATION OR COURT, WILL BE CONDUCTED SOLELY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS OR REPRESENTATIVE ACTION OR AS A NAMED OR UNNAMED MEMBER IN A CLASS, CONSOLIDATED, REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL ACTION, UNLESS BOTH YOU AND BITUNIVEX SPECIFICALLY AGREE TO DO SO IN WRITING FOLLOWING INITIATION OF THE ARBITRATION.

24. Governing Law and Venue

The interpretation of the rights and obligations of the parties under this Agreement, including, to the extent applicable, any negotiations, arbitrations or other proceedings hereunder, will be governed in all respects exclusively by the laws of the State of Wyoming, U.S.A. as such laws apply to contracts between Wyoming residents performed entirely within Illinois without regard to the conflict of laws provisions thereof. Subject to Section 21, each party hereto: (a) consents to and waives any objections to personal jurisdiction, service of process, and venue in the federal and state courts located in, Wyoming; and (b) agrees that any action arising out of or relating to this Agreement will be filed and prosecuted only in such courts.

25. Notices

Unless otherwise specified in this Agreement, any notices required or allowed under this Agreement will be provided to Bitunivex by postal mail to the following address: [Bitunivex address for notice]. Bitunivex may provide You with any notices required or allowed under this Agreement by sending You an email to any email address You provide to Bitunivex in connection with Your Account, provided that in the case of any notice applicable both to You and other Users of Platform, Bitunivex may instead provide such notice by posting on Platform. Notices provided to Bitunivex will be deemed given when received by Bitunivex. Notice provided to You will be deemed given upon posting to Platform or sending via e-mail, unless otherwise required by law prohibited or (as to e-mail) the sending party is notified that the e-mail address is invalid.

26. Interpretation

Terms used in this Agreement have the definitions given in this Agreement or, if not defined in this Agreement, have their plain English meaning as commonly interpreted in the United States. To the extent any translated version of this Agreement conflicts with the English language version, the English language version will control. When interpreting this Agreement: (1) any headings are for reference purposes only and shall not be used in the construction and interpretation of this Agreement; (2) the singular includes the plural, and vice versa; (3) "includes", "including", "for example", "such as" and similar terms are not words of limitation; (4) no rule of construction applies to the disadvantage of a party because that party was responsible for the preparation of this Agreement; (5) "law" means any foreign, federal, state or local law (including common law), statute, standard, code, ordinance, rule, regulation, promulgation or any order by any governmental authority; and (6) "governmental authority" means any government or governmental or regulatory body thereof, or political subdivision thereof, whether federal, state, local or foreign, or any agency, instrumentality or authority thereof, or any court or arbitrator (public or private).

27. Additional Terms

This Agreement is the complete and exclusive agreement between You and Bitunivex regarding Your access to and use of the Platform. This Agreement supersedes any prior agreement or proposal, oral or written, and any other communications between You and Bitunivex relating to Your use of the Platform. Except as expressly set forth in this Agreement, this Agreement may be amended or modified only by a writing signed by both parties. All waivers by Bitunivex under this Agreement must be in writing or later acknowledged by Bitunivex in writing. Any waiver or failure by Bitunivex to enforce any provision of this Agreement on one occasion will not be deemed a waiver by Bitunivex of any other provision or of such provision on any other occasion. If any provision of this Agreement is held to be unenforceable, that provision will be removed to the extent necessary to comply with the law, replaced by a provision that most closely approximates the original intent and economic effect of the original to the extent consistent with the law, and the remaining provisions will remain in full force. The prevailing party in any lawsuit or proceeding arising from or related to this Agreement will be entitled to receive its costs, expert witness fees and reasonable attorneys' fees, including costs and fees on appeal. You may not assign or transfer either this Agreement or any of Your rights or obligations hereunder (in whole or in part and including by sale, merger, consolidation, or other operation of law) without the prior written approval of Bitunivex. Any assignment in violation of the foregoing will be null and

void. Bitunivex may assign this Agreement to any party that assumes Bitunivex 's obligations hereunder. The parties hereto are independent contractors, not agents, employees or employers of the other or joint venturers, and neither acquires hereunder any right or ability to bind or enter into any obligation on behalf of the other.