

## GENERAL TERMS OF CRYPTOCURRENCY EXCHANGE

1. Please read this guide before performing a Cryptocurrency exchange transaction
2. CoinEx Group OÜ provide a virtual currency services on the basis of licenses number FVT000080 issued by the Financial Intelligence Unit and is under the supervision of FIU.
3. CoinEx Group OÜ offers Clients a virtual currency exchange and wallet services and does not provide payment services.
4. The representative offices of CoinEx Group OÜ are located in Tallinn at the addresses Tartu mnt. 51-3A and A.Laikmaa 5 and in Tartu at Küüni 6.
5. The virtual currency exchange service is carried out through a customer service representative or through a crypto-ATM.
6. Before executing the transaction, the client (Client - a legally competent natural person who has reached the age of 18 or has been recognized as legally competent) is required to undergo an identification procedure in accordance with the current legislation.
7. The Client must inform the teller of the amount of the desired transaction.
8. The Client is obliged to fill out the customer's form and the service provider may request written explanations from the Client about the purpose and nature of the transaction and the origin of the property.
9. The service provider has the right to refuse the transaction.
10. The Client must have his personal cryptocurrency wallet, have secure access to it and know how to use it in order to complete the transaction.
11. Coinex Group OÜ offers Clients the possibility to buy or sell 5 (five) types of cryptocurrency: Bitcoin (**BTC**), Ethereum (**ETH**), LiteCoin (**LTC**), Tether (**USDT**) and USD Coin (**USDC**).
12. The current exchange rate of the Kraken crypto exchange is used to determine the exchange rate plus a margin according to the current price list.
13. A discount is possible for larger amounts.
14. At least 3 crypto network confirmations are required for a successful purchase transaction and 1 crypto network confirmation for a sale transaction.
15. The time to receive crypto network confirmations takes an average of 10 to 60 minutes (depending on the network load, the commission of the selected network, the characteristics of the client's crypto wallet, the amount of the transaction, etc.). A

possible delay in crypto network confirmations does not depend on the service provider and cannot be the basis for the cancellation of the transaction by the Client.

16. In the case of a sales transaction, the Client must scan the QR code on the sales receipt and confirm the transaction in their own cryptocurrency wallet environment
17. CoinEx Group OÜ deals only with cryptocurrency exchange and is not responsible for the services provided by the owner of the recipient's cryptocurrency wallet.
18. CoinEx Group OÜ is not responsible for damages caused by the use of a faulty cryptocurrency wallet or the wrong cryptocurrency wallet address.
19. By making a transaction the Client confirms that he has familiarized himself with the Principles of Client Data Processing and gives his consent to the processing of his personal data.
20. If you have additional questions, please contact the teller.

14.06.2022