

Terms and Conditions of Use

CoinZoom Terms of Service, Risk Disclosure and Privacy Policy:

PLEASE READ THESE TERMS OF SERVICE CAREFULLY. BY ACCESSING OR USING THE COINZOOM PLATFORM YOU AGREE TO BE BOUND BY THESE TERMS OF SERVICE INCLUDING THE ARBITRATION AGREEMENT, CLASS ACTION WAIVER, AND JURY TRIAL WAIVER THAT AFFECT YOUR LEGAL RIGHTS.

TERMS OF SERVICE

These Terms of Service constitute the entire agreement and understanding with respect to the use of any or all of the Services, and any manner of accessing them via the Site, between you and one of the following Parties: CoinZoom, Inc. (if you are a U.S. Resident or are located outside of the U.S. (except Australia) and make a deposit, withdrawal, or transfer of Fiat or Digital Tokens to, from, or through any U.S. Financial Institution to facilitate the provision of any of the Services) or CoinZoom Australia PTY LTD. (if you are located in Australia), (collectively "CoinZoom", "us", "our", or "we").

These Terms of Service ("Agreement") should be read carefully before using the services ("Service" or "Services") offered by CoinZoom, which provides a marketplace for digital currency buyers ("Buyers") and sellers ("Sellers") and by its CoinZoom affiliates or accessing the website of CoinZoom. This Agreement sets forth the legally binding terms and conditions for your use of the website at www.CoinZoom.com ("Site") and the services owned and operated by CoinZoom (with the Site, the "Service" or "Services"). By using the Site or Service or submitting any information to us, you consent to and agree to be bound by this Agreement, the Privacy Policy (as is posted to our Site, which explains how we collect and use information from visitors to our Site), and all other operating rules, policies and procedures that may be published by CoinZoom from time to time on

the Site, each of which is incorporated by reference and each of which may be updated by CoinZoom from time to time without notice to you.

Your use of the Site is governed by the version of this Terms of Service in effect on the date of use. Your continued use of and access to the Site constitutes your acknowledgement of, and agreement to, the then current Terms of Service and to having reviewed the most current version of the Terms of Service. You also agree to the electronic delivery of any applicable tax forms and documents to the email address listed on file. Furthermore, please note that the terms and conditions of this Agreement are in addition to any other agreements between you and CoinZoom, including any customer or account agreements, and any other agreements that govern your use of products, services, content, tools and information available on the Site. This Agreement does not alter in any way the terms or conditions of any other agreements you may have with CoinZoom for the Service or otherwise. If you do not agree to all the terms of this Agreement and/or CoinZoom's Privacy Policy including the electronic delivery of any applicable tax forms and documents to the email address listed on file, you are not eligible to participate in CoinZoom's Service or otherwise use this Site. This Agreement applies to all users of the Site or Service, who in any way use the Site or Service provided by CoinZoom ("Users," "you," "your").

CoinZoom is regulated in multiple jurisdictions including in the U.S. as a FinCEN registered Money Service Business (MSB) and as a financial institution that is subject to Title V of the Gramm-Leach-Bliley Act (GLBA) of 1999 and the rules promulgated thereunder, and therefore CoinZoom is required to collect and verify information about you to prevent fraud, terrorist activity and money laundering. Although CoinZoom does not directly collect or store your biometric data, when you submit a copy of your government ID and a "selfie" photograph to CoinZoom, CoinZoom's vendors may collect and store your facial geometry or other biometric data for the purpose of verifying your identity in connection with CoinZoom's obligations under Know-Your-Customer, Anti-Money Laundering and Counter Terrorist Finance laws and rules. CoinZoom's vendors will collect and store your biometric data only with your consent and will delete that

data as further disclosed here. CoinZoom's Biometric Privacy Notice is an integral part of this Terms of Service, further below.

CoinZoom may require additional information for you to transfer assets or engage in transactions beyond certain limits or frequency. For example, for "Travel Rule" requirements, CoinZoom will retain for transfers out of the CoinZoom Exchange the following information: your name, account number, physical address, financial institution, amount, date and the identity of the recipient's financial institution. CoinZoom reserves the right, in its sole discretion, to request source of funds information on both the account and per transaction level, the purpose of each and every transaction, the identity of every wallet whether transferred to or from and whether hosted or un-hosted, and may limit, reverse, or block transactions at its sole discretion. CoinZoom is prohibited from transacting with individuals, companies and countries that are on prescribed sanctions lists. CoinZoom will therefore screen against numerous sanctions lists, including but not limited to United Nations, European Union, UK Treasury and US Office of Foreign Assets Control (OFAC) sanctions lists in all jurisdictions in which we operate.

CoinZoom uses numerous methodologies including data visualization tools, machine generate alerts, artificial intelligence (AI) and machine learning technologies to monitor transactions and user activities for compliance with regulatory requirements, fraud detection, and risk management. By using our services, you consent to the use of AI for these purposes. AI technologies will help identify unusual or suspicious activities more efficiently and accurately, ensuring compliance with BSA AML regulations and enhancing overall security. CoinZoom reserves the right, in its sole discretion, without any obligation to you and without any requirement to provide notice to you, to change, improve or correct the information, materials and descriptions on the Site and to suspend and/or deny access to the Site for any reason. The disclosure information and materials on the Site may contain typographical errors or inaccuracies despite our best efforts and due diligence review. Any dated information is published by us as of its date only, and CoinZoom does not undertake any obligations or responsibilities to update or amend any such information. CoinZoom further

reserves the right, in its sole discretion, to block or otherwise discontinue your access to and use of the Site at any time and for any reason. You agree that CoinZoom will not be liable to you or to any third party for any such modifications, suspensions or discontinuances.

Biometric Privacy Notice

Purpose: This Biometric Privacy Notice defines CoinZoom’s policy and procedures for collection, use, safeguarding, storage, retention, and destruction of biometric data collected by CoinZoom and/or its vendors. Although CoinZoom does not directly collect biometric data from customers, CoinZoom’s vendor, GBG Idology and its vendor, Microsoft Azure, may collect, store, and use customer biometric data for the purpose of verifying a customer’s identity in connection with CoinZoom’s obligations under Know-Your-Customer, Anti-Money Laundering and Counter Terrorist Finance laws and rules. Pursuant to the possible collection of the biometric data, CoinZoom provides the following Biometric Privacy Notice. CoinZoom’s vendor, GBG IDology, has a Biometric Privacy Notice that is available [here](#).

Policy: CoinZoom’s policy is to require its vendor to protect and store biometric data in accordance with applicable standards and laws, including, but not limited to, the Illinois Biometric Information Privacy Act. A customer’s biometric data will not be collected or otherwise obtained by CoinZoom’s vendor without prior written consent of the individual. CoinZoom will inform customers of the reasons their biometric information is being collected and direct them to the vendor’s policies about the length of time the data will be stored prior to, or contemporaneously with, obtaining consent.

Definition: “Biometric data” means personal information regarding an individual’s physical characteristics that can be used to identify a person, such as facial shape or scan of face geometry.

Purpose for Collection of Biometric Data: CoinZoom's vendor may collect, store, and use biometric data for the purpose of verifying a customer's identity in connection with CoinZoom's obligations under Know-Your-Customer, Anti-Money Laundering and Counter Terrorist Finance laws and rules. CoinZoom and its vendors will not sell, lease, trade, or otherwise profit from employees' biometric data; provided, however, CoinZoom's vendors may be paid for products or services used by CoinZoom that utilize such biometric data.

Authorization: To the extent that CoinZoom's vendors collect, capture, or otherwise obtain biometric data relating to a CoinZoom customer, CoinZoom must first:

1. Inform the customer in writing that CoinZoom's vendors may collect, capture, or otherwise obtain the customer's biometric data;
2. Inform the customer in writing of the specific purpose for which the customer's biometric data is being collected, stored, and used;
3. Inform the customer in writing of the vendor's policy with respect to the length of time for which the employee's biometric data is being stored and used; and
4. Receive affirmative electronic or written acknowledgment by the customer authorizing CoinZoom's vendor to collect, store, and use the customer's biometric data for the specific purposes disclosed by CoinZoom.

CoinZoom reserves the right to amend this policy at any time.

Advanced Protocols

Unless specifically announced on our website or through some other official public statement of CoinZoom, we do not support meta-coins, colored coins, side chains, or other derivative, enhanced, or forked protocols, tokens, or coins which supplement or interact with a Digital Currency supported by CoinZoom (collectively, "Advanced Protocols"). Do not use your CoinZoom Account to attempt to receive, request, send, store, or engage in any other type of transaction involving an Advanced Protocol. The CoinZoom platform is not configured to detect and/or secure Advanced

Protocol transactions and CoinZoom assumes absolutely no responsibility whatsoever in respect to Advanced Protocols. Any such resulting forks or airdrops not explicitly supported by CoinZoom may result in an extended period of down time in which no trading or transfer of the forked coins can occur, and CoinZoom may claim such forked or airdropped coins for its own benefit or to offset any associated costs, disruptions or distributions

Qualifications

By signing up to CoinZoom and opening an account, you affirm that you are at least 18 years old and that you are using the account on your own behalf for personal use (only). Using your account for anyone other than yourself violates these Terms of Service. If you are acting on behalf of others, we will close your account and may have to report your activities to law enforcement, regulators or taxing authorities. Additionally, we fully cooperate with law enforcement and regulators, including taxing authorities, with or without a government or court order, where CoinZoom is doing so to meet our regulatory obligations, such as under FinCEN and the Bank Secrecy Act (BSA). You represent and warrant that if you are an individual, you are of legal age and have the legal capacity and competence to form a binding contract, and that all registration information you enter is accurate and truthful. CoinZoom may, in its sole discretion, refuse to offer the Services to any person or entity and change its eligibility criteria at any time. This provision is void where prohibited by law and the right to access the Services is revoked in such jurisdictions. If you are using the Site on behalf of any entity, you represent and warrant that you are authorized to accept this Agreement on such entity's behalf, and that such entity agrees to indemnify CoinZoom for violations of this Agreement. Your use of the CoinZoom Site constitutes Customer Acceptance of these Terms of Service.

Products

The Service operated by CoinZoom allows Buyers and Sellers to buy and sell Digital Currencies, such as Bitcoin, Ethereum and others ("Digital Currency"). The Service operated by CoinZoom also allows all registered users to transfer the Digital Currency to other Users in CoinZoom and/or

outside CoinZoom. Digital Currency trading is only suitable for Investors who are familiar with and willing to accept the high risk and non-liquidity associated with Digital Currency trading. Digital Currency purchased in these transactions are not publicly traded and are intended for Investors who do not have a need for a liquid investment. There can be no assurance that the Digital Currency price/valuation is accurate or that it agrees with the market or industry valuations. A Digital Currency investment involves significant risk. Prices can and do fluctuate on any given time and day. Such price fluctuations may increase or decrease the value of your positions at any given moment. Any Digital Currency may be subject to large swings in value and may even become worthless. There is an inherent risk that losses will occur as a result of buying, selling or trading anything on a market. Digital Currency trading also has special risks not generally shared with office currencies in a market. Unlike most currencies, which are backed by governments or other legal entities, or by commodities such as gold or silver, Digital currency is backed by technology and trust. There is no central bank that can issue more currency or take corrective measures to protect the value of Digital Currency in a crisis. Instead, Digital Currency is an as-yet autonomous and largely unregulated global system of currency firms or individuals. Traders put their trust in a digital, decentralized and partially anonymous system that relies on peer-to-peer networking and cryptography to maintain its integrity. The trading of Digital Currency is often susceptible to irrational (or rational) bubbles or loss of confidence, which could collapse demand relative to supply. For example, confidence might collapse in Digital Currency because of unexpected changes imposed by software developers or others, a government crackdown, the creation of superior competing alternative currencies, or a deflationary or inflationary spiral. Confidence might also collapse because of technical problems; if the anonymity of the system is compromised, if Digital Currency is lost or stolen, or if hackers or governments are able to prevent any transactions from settling. There may be additional risks that we have not foreseen or identified in our Terms of Service. You should carefully assess whether your financial situation and tolerance for risk is suitable for buying, selling or trading Digital Currency.

Your Hosted Digital Wallet enables you to store, track and manage the supported Digital Currencies contained in your Hosted Digital Currency

Wallet. Upon verification a government issued identification card and a picture of yourself, you will have the ability to request, send and receive, and store Digital Currency from third parties by giving instructions through the Site (each such transaction is considered a "Digital Currency Transaction"). Hosted Digital Currency Wallet services are available only in connection with those Digital Currency that CoinZoom, in its sole discretion, decides to support. The Digital Currency that CoinZoom supports may change from time to time. If you have any questions about which Digital Currencies CoinZoom currently supports, please visit our Coin Info page. Under no circumstances should you attempt to use your Hosted Digital Currency Wallet services to store, send, request, or receive digital currencies in any form that are not supported by CoinZoom. Please note that the wallets being provided by CoinZoom, including the associated technology and security, were developed by BitGo, an unaffiliated supplier to CoinZoom. With respect to cash or fiat currency, these funds are placed in a For Benefit Of (FBO) accounts at Banks utilized by CoinZoom but held for the beneficial owners (user accounts) and are segregated from CoinZoom's working capital, and your associated proportional beneficial ownership of these funds will be reflected in your account balance. We use our banking providers in order to receive client funds and make payments. Our banking providers DO NOT transfer, exchange or provide any services in connection with Digital Currency. CoinZoom may also offer "Conversion Services" or trading pairs to convert one digital currency to another. Eligible users in certain jurisdictions may buy or sell supported Digital Currency through the Conversion Services. The Conversion Services are subject to the CoinZoom "Conversion Rate" for the given transaction. "Conversion Rate" means the price of a given supported Digital Currency amount in terms of Fiat Currency or other Digital Currency as quoted on the CoinZoom Site. The Conversion Rate is stated either as a "Buy Price" or as a "Sell Price," which is the price in terms of Fiat Currency or Digital Currency at which you may buy or sell supported Digital Currency to CoinZoom. You acknowledge that the quoted Buy Price Conversion Rate may not be the same as the Sell Price Conversion Rate at any given time, and that CoinZoom may add a margin or "spread" to the quoted Conversion Rate. The Conversion Service will be done in and through the trading platform via execution of multiple trading pairs or through direct matching of an applicable market (trading pair) for the conversion is available. CoinZoom does not engage in proprietary or OTC trading other

than to facilitate the orderbook but will take a spread or execute riskless principal transactions. You agree, as a condition of using any CoinZoom Conversion Services, to accept the Conversion Rate as the sole conversion metric. CoinZoom reserves the right to delay any Conversion Service transaction if it perceives a risk of fraud or illegal activity. CoinZoom does not guarantee the availability of its Conversion Service, and the act of purchasing supported Digital Currency from CoinZoom does not result in a guarantee that you may sell your supported Digital Currency to CoinZoom. Past performance is not a guarantee of future performance. The contents of this Site do not constitute financial, legal, or tax advice. Investors are solely responsible for conducting any legal, accounting or due diligence review. You should obtain investment and tax advice from your advisers before deciding to invest.

None of the information contained in the publicly available portions of the Site (i.e., which is accessible to the public without becoming a registered User) constitutes a recommendation, solicitation or offer to buy or sell any Digital Currency or other financial instruments or other assets or provide any investment advice or service. The information and Services provided on the Site are not provided to, and may not be used by, any person or entity in any jurisdiction where the provision or use thereof would be contrary to applicable laws, rules or regulations of any governmental authority or where CoinZoom is not authorized to provide such information or Services. Some products and Services described in the Site may not be available in all jurisdictions or to all clients. Additional Costs When you transact on the Exchange, CoinZoom will attempt to fill that order through one or more orders on the Exchange, which orders may include those of unaffiliated, third-party liquidity providers (LPs). These LPs may be acting in an agency capacity, and their orders will include additional margin or spread that is not transparent to you or CoinZoom. CoinZoom may also include additional margin or spread to cover fees charged by unaffiliated liquidity providers. These fees are in addition to any Commissions or Fees (please reference the Fee Schedule for a list of current Fees). CoinZoom makes no representation that you will be able to get the best price on the CoinZoom Exchange. Market orders will be honored on a first come, first serve basis.

Reversals, Cancellations and Crypto sent to Bad Addresses

You cannot cancel, reverse, or change any crypto transfer to any wallet or any transaction marked as complete or pending. If your payment is not successful or if your payment method has insufficient funds, you authorize CoinZoom, in its sole discretion, either to cancel the transaction or to debit your other payment methods, including CoinZoom balances or other linked accounts, in any amount necessary to complete the transaction. You are responsible for maintaining an adequate balance and/or sufficient credit limits in order to avoid overdraft, NSF, or similar fees charged by your payment provider. CoinZoom reserves the right to refuse to process, or to cancel or reverse, any purchases or sales of Digital Currency in its sole discretion, even after funds have been debited from your account(s), if CoinZoom suspects the transaction involves (or has a high risk of involvement in) money laundering, terrorist financing, fraud, or any other type of financial crime; in response to a subpoena, court order, or other government order; if CoinZoom reasonably suspects that the transaction is erroneous; or if CoinZoom suspects the transaction relates to Prohibited Use or a Prohibited Business as set forth below. In such instances, CoinZoom will reverse the transaction and we are under no obligation to allow you to reinstate a purchase or sale order at the same price or on the same terms as the cancelled transaction.

Tagged Transactions

CoinZoom is not responsible for funds in XLM, XRP or EOS (Tokens) sent to a wallet address without a Tag or memo, and such funds will not be recovered.

Taxes Digital currency trading may result in taxable consequences in your jurisdiction, and you must determine, report and pay any applicable taxes. You are responsible for your own tax filings and payments. CoinZoom is under no obligation to calculate, determine or make available any information regarding taxes or the taxable consequences of your transactions. CoinZoom may make available, in its sole discretion, a record of your transactions which may be useful to you for making any required tax filings or payments, and this does not constitute a waiver of this

provision. CoinZoom will fully cooperate with and voluntarily share user data, including your transaction and profit and loss records, with any duly authorized taxing authority and will make any tax withholdings or filings that we are required by law to make but is not responsible for determining whether taxes apply to your transaction, or for collecting, reporting, or remitting any taxes arising from any transactions. CoinZoom is under no obligation to make any transaction data available if, for any reason, your account is closed, or you are suspended or permanently suspended from the website or Services.

Abandoned Accounts / Unclaimed Property

All US States and an increasing number of countries require financial institutions to report property that has been abandoned or unclaimed after a dormancy period, usually 36 months. If your account is inactive, CoinZoom is unable to locate you and your account has remained inactive for the dormancy period applicable in your jurisdiction, then CoinZoom must report the account as abandoned to the relevant jurisdiction (generally determined by the primary address of the account holder). The government of the relevant jurisdiction will then claim the abandoned account through a process called "escheatment," whereby the government becomes the owner of the account. CoinZoom may also terminate and liquidate your account and send funds to the last known address after your account is inactive for certain shorter periods of time, as CoinZoom may determine and post in its sole discretion. If CoinZoom receives legal documentation or other information confirming your death or other information leading us to believe you have died, we may freeze your account unless (and may liquidate some or all positions, in our sole-discretion) and until a court or your executor directs us otherwise or we have ascertained that you have not died.

Inactivity Fee

If you do not use your CoinZoom account by either logging in, trading, or adding/withdrawing funds for 6 months straight, CoinZoom will start to charge you a fee of \$4.99 every month. If you continue not using your account for 12 months, this fee will go up to \$9.99 every month. After not

using your account for 36 months, CoinZoom will charge you a one-time One Hundred Dollar (\$100) Account Closing Fee and close your account. These fees will be taken from the money or digital tokens you have in your account, but only if and up to the extent that there is enough money there. CoinZoom can decide not to charge these fees if it wants to. To avoid these fees, just log into your account at least once a month.

Modifications

CoinZoom reserves the right, at its sole discretion, to modify or replace any of the terms of this Agreement, or change, suspend, or discontinue the Services (including without limitation, the availability of any feature, database, or content) at any time. Such modifications shall become part of this Agreement and are automatically effective once posted on the Site. We may, but are not required to, send you an email about such modifications. This Agreement may not be orally amended. CoinZoom may also impose limits on certain features and Services or restrict your access to parts or all of the Services without notice or liability. It is your responsibility to check the terms of this Agreement periodically for changes. Your continued use of the Services following the posting of any changes to the Terms of Service constitutes acceptance of the changes.

Authorized User

Our Services and certain pages of the Site are available only to Investors who have been authorized by us to access those Services and web pages on the Site. Such authorization may require completion of an investor questionnaire (and providing additional verification) and satisfactory background information screening and/or identification verification. Only users of CoinZoom with a valid User ID and password are authorized to access Services on the Site and any related web pages. As part of CoinZoom's authorization process, each user shall be required to provide, among other things, a valid email address. In providing your email address and agreeing to these Terms of Service, each authorized user consents to receiving email notifications from us concerning offerings by Issuers.

Unauthorized use of the Site and our Services by you or others using your account to conduct any illegal activity, including, but not limited to laundering money, funding terrorism or other illegal activity. The misuse or sharing of passwords or misuse of any other information is strictly prohibited. You may not use the Site in any manner that could damage, disable, overburden, or impair the Site or Services or interfere with any other party's use and enjoyment of the Site or Services. You agree that you will not engage in any activities related to the Site that are contrary to applicable laws or regulations. You further agree that you are responsible for any unauthorized use of your password that is made before you have notified us of such use and we have had a reasonable opportunity to act on that notice. CoinZoom reserves the right at its discretion to suspend or cancel your password or otherwise disable your access to the Site, even without receiving such notice from you or providing notice to you, if we suspect that it is being used in an illegal, unauthorized or fraudulent manner.

CoinZoom reserves the right to implement enhanced verification and authentication procedures, including but not limited to biometric verification methodologies, multi-factor authentication (MFA), Pass Key requirements and periodic re-verification of user identities. Failure to comply with these enhanced security measures may result in suspension or termination of your account.

Notwithstanding the above, you are responsible for monitoring your account and should promptly report any illegal, unauthorized or suspicious activity in your account to us at support.

Proprietary Rights

CoinZoom owns and retains all proprietary rights in the Site, the Services and all material and information posted thereon ("Content"). The Site contains the copyrighted material, trademarks and other proprietary information of CoinZoom and its licensors. You may not alter, modify, publish, distribute, publicly display or sell any Content or other such proprietary information, or otherwise copy or transmit any Content or other

such proprietary information without the express written permission of CoinZoom.

In addition, to the extent you receive information from CoinZoom or other Investors with respect to any investment activity on the Site, you may not further disclose or otherwise provide such information to another party in any way that allows a personal identification of such Investor. You agree that CoinZoom may, at its sole discretion and to the extent permitted by law, access, read, preserve and disclose your account information, usage history and submitted Content in order to (i) cooperate with law enforcement or regulatory or self-regulatory organizations, (ii) comply with a legal obligation, (iii) protect and defend the rights or property of CoinZoom, (iv) act in urgent circumstances to protect the personal safety of users of the Site or the public against fraud or other harm, (v) enforce our customer and other agreements, (vi) protect against legal liability, (vii) comply with any applicable law, regulation, legal process, or governmental request; (viii) respond to claims that any Content violates the rights of third parties, including intellectual property rights; (ix) enforce this Agreement and investigate potential violations thereof; (x) detect, prevent, or otherwise address fraud, security, or technical issues; (xi) respond to your requests for customer service; or (xii) protect the rights, property, or personal safety of CoinZoom, its users, or the public.

Copyright Policy

If you believe that any material on the Site violates this Agreement or your intellectual property rights, please notify CoinZoom as soon as possible by sending an email to support@coinzoom.com with the following information in accordance with Section 512(c) of the Copyright Act: (i) a physical or electronic signature of the copyright owner or a person authorized to act on their behalf; (ii) identification of the copyrighted work claimed to have been infringed; (iii) identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit us to locate the material; (iv) your contact information, including your address, telephone number, and an email address; (v) a statement by you that you have a good faith belief that use of the material in the manner complained

of is not authorized by the copyright owner, its agent, or the law; and (vi) 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 copyright owner.

We reserve the right to remove Content alleged to be infringing or otherwise illegal without prior notice and at our sole discretion. In appropriate circumstances, CoinZoom will also terminate a User's account (e.g., if the User is determined to be a repeat infringer).

Use of Links

The Site may permit you to link to other websites or resources on the Internet, and other websites or resources may contain links to the Site. When you access third party websites, you do so at your own risk. These other websites are not under CoinZoom's control, and you acknowledge that CoinZoom is not responsible or liable for the content, functions, accuracy, legality, appropriateness or any other aspect of such websites or resources. The inclusion of any such link does not imply an affiliation, sponsorship, or endorsement by CoinZoom or any association with the operators of the linked site. You further acknowledge and agree that CoinZoom shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any information, goods or services available on or through any such website or resource. You should also be aware that the terms and conditions and privacy policy of such sites may be different from those applicable to your use of the CoinZoom Site and Services.

Third Party Posts

CoinZoom may provide messaging capabilities in order for you to communicate with other users on the website. You agree that the messaging services does not entangle in such communication, or in any way indicate that CoinZoom has adopted the communication. We make no representation as to accuracy of the information communicated directly from issuers to investors and have no control or compliance oversight over

such communication. In addition, the third-party posts do not reflect the position of CoinZoom and were not reviewed for completeness and accuracy. The third-party posts were not endorsed or adopted by CoinZoom.

Termination

CoinZoom may terminate your access to all or any part of the Site and Services at any time, with or without cause, with or without notice, effective immediately, which may result in the forfeiture and destruction of all information associated with your account. If you wish to terminate your account, you may do so by following the instructions on the Site. All provisions of this Agreement shall survive termination, including, without limitation, your pre-termination representations, ownership provisions, warranty disclaimers, indemnity and limitations of liability.

Warranty Disclaimer

CoinZoom has no special relationship with or fiduciary duty to you. You acknowledge that CoinZoom has no control over, and no duty to take any action regarding: which Users gain access to the Site; what Content you access via the Site; what effects the Content may have on you; how you may interpret or use the Content; or what actions you may take as a result of having been exposed to the Content. You release CoinZoom from all liability for you having acquired or not acquired Content through the Site. CoinZoom makes no representations concerning any Content contained in or accessed through the Site, and CoinZoom will not be responsible or liable for the accuracy, copyright compliance, legality or decency of material contained in or accessed through the Site or the Services.

CoinZoom neither represents, warrants, covenants, guarantees, nor promises any specific results from use of the Site.

THE SITE, INCLUDING ANY CONTENT OR INFORMATION CONTAINED WITHIN IT OR ANY SERVICE OR ADVICE PROVIDED IN CONNECTION

WITH THE SERVICES, IS PROVIDED "AS IS" WITH NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. YOU ASSUME TOTAL RESPONSIBILITY AND RISK FOR YOUR USE OF THIS SITE AND SITE RELATED SERVICES.

CoinZoom will not be liable in any way to you or to any other person for any inaccuracy, error or delay in or omission of any third party data or the transmission or delivery of any such third party data and any loss or damage arising from (a) any such inaccuracy, error, delay or omission, (b) non-performance or (c) interruption in any such third-party data due either to any negligent act or omission by CoinZoom or "force majeure", pandemic or any other cause beyond the control of CoinZoom. Such errors would include input instructions errors, including price or quantity errors caused by key input errors (fat fingering), transposing numbers, misplacing decimals, duplicate or failed trade instructions or crypto sent to the wrong wallet address (for example, Bitcoin sent to a Bitcoin Cash address).

Electronic Communication Privacy Act Notice (18usc 2701-2711):
CoinZoom makes no guaranty of confidentiality or privacy of any communication or information transmitted on the Site or any website linked to the Site. CoinZoom will not be liable for the privacy of email addresses, registration and identification information, disk space, communications, confidential or trade secret information, or any other content stored on CoinZoom's equipment, transmitted over networks accessed by the Site, or otherwise connected with your use of the Services.

Force Majeure

CoinZoom shall not be liable for any delays, failure in performance or interruption of service, including significant market volatility, regulatory action, acts of God, act of civil or military authorities, terrorist attack, pandemic, civil disturbance, government shutdown (however caused), war, strike, labor dispute, fire, interruption in telecommunications or Internet services or network provider services, system outages, block chain

processing back-ups, traffic jams or delays, failure of equipment and/or software, other catastrophe or occurrence beyond our control.

Indemnification

You shall defend, indemnify, and hold harmless CoinZoom, its affiliates and each of its, and its affiliates employees, contractors, directors, suppliers and representatives from all liabilities, claims, and expenses, including reasonable attorneys' fees, that arise from or relate to your use or misuse of, or access to, the Site, Services, Content or otherwise from your User Submissions (including breach of your representations to us), violation of the Agreement, or infringement by you, or any third party use of your account, of any intellectual property or other right of any person or entity. CoinZoom reserves the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with CoinZoom in asserting any available defenses.

Unjust Enrichment

You agree not to game or take advantage of any CoinZoom Exchange limitations, rules or system glitches that would unjustly enrich you. You agree to notify CoinZoom immediately of any activity or technical failures which would jeopardize the integrity of the Exchange, and you agree to cooperate fully in remedying the failure and mitigating the loss to CoinZoom and other users. You also agree to bear the legal costs of recovery CoinZoom may incur for any unjust enrichment gained by your exploiting or gaming limitations of the Exchange.

Limitation of Liability

IN NO EVENT SHALL COINZOOM, NOR ITS MANAGERS, DIRECTORS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS OR CONTENT PROVIDERS, BE LIABLE UNDER CONTRACT, TORT, STRICT LIABILITY, NEGLIGENCE OR ANY OTHER LEGAL OR EQUITABLE THEORY WITH RESPECT TO THE SERVICES (I) FOR ANY LOST PROFITS, DATA LOSS, COST OF PROCUREMENT OF SUBSTITUTE GOODS OR

SERVICES, OR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER, SUBSTITUTE GOODS OR SERVICES (HOWEVER ARISING), (II) FOR ANY BUGS, VIRUSES, TROJAN HORSES, LOST PASSWORDS, STOLEN PASSWORDS, HACKED PASSWORDS, EXTORTION, KIDNAPPING, UNAUTHORIZED ACCOUNT ACCESS OR THE LIKE (REGARDLESS OF THE SOURCE OF ORIGIN), OR (III) FOR ANY DIRECT DAMAGES IN EXCESS OF (IN THE AGGREGATE) ONE-HUNDRED U.S. DOLLARS (\$100.00). SOME STATES OR COUNTRIES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS AND EXCLUSIONS MAY NOT APPLY TO YOU.

Governing Law

Dispute Resolution (including Arbitration Agreement; Class Action Waiver; Jury Trial Waiver; Governing Law and Jurisdiction)

Please read this section carefully. It affects your legal rights. It provides for resolution of most disputes through individual arbitration instead of court trials and class actions. Arbitration is more informal than a lawsuit in court, uses a neutral arbitrator instead of a judge or jury, and discovery is more limited. Arbitration is final and binding and subject to only very limited review by a court. This section also contains a jury trial waiver and a waiver of any and all rights to proceed in a class, collective, consolidated, private attorney general or representative action in arbitration or litigation, to the fullest extent allowable by applicable law.

Binding Arbitration

This provision is intended to be interpreted broadly. Any dispute or claim arising out of or relating to these Terms of Service, your use of the Site, or your relationship with CoinZoom or any past, present, or future subsidiary, parent or affiliate company or companies, whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory, ("Claim") will be resolved through binding individual arbitration, except that either of us may

take a Claim to small claims court so long as it isn't removed or appealed to a court of general jurisdiction. Claim shall include, but not be limited to: (a) any dispute or claim that arose before the existence of these or any prior Terms of Service (including, but not limited to, claims relating to advertising); (b) any dispute or claim that is currently the subject of purported class action litigation in which you are not a member of a certified class; and (c) any dispute or claim that may arise after termination of these Terms of Service. Claim, however, does not include disagreements or claims concerning patents, copyrights, trademarks, and trade secrets and claims of piracy or unauthorized use of intellectual property. The arbitrator shall decide all issues except the following (which are for a court of competent jurisdiction to decide): (a) issues that are reserved for a court in these Terms of Service; (b) issues that relate to the scope, validity, and enforceability of the arbitration agreement, class action waiver, or any of the provisions of this Dispute Resolution section; and (c) issues that relate to the arbitrability of any Claim. These Terms of Service and this Arbitration Agreement do not prevent you from bringing a Claim to the attention of any government agency. You and we agree that these Terms of Service evidence a transaction in interstate commerce and that this Arbitration Agreement will be interpreted and enforced in accordance with the Federal Arbitration Act and federal arbitration law.

Mandatory Informal Dispute Resolution

Process You and we agree to work together in an effort to informally resolve any Claim between us. The party initiating the Claim must send the other a written notice of the Claim that includes all of this information: (a) information sufficient to identify any transaction and account at issue; (b) contact information (including name, address, telephone number, and email address); and (c) a detailed description of the nature and basis of the Claim and the relief sought, including a calculation for it. The notice must be personally signed by the party initiating the Claim (and their counsel, if represented). If you have the Claim with us, you must send this notice to: support@CoinZoom.com

If we have a Claim against you, we will send this notice to the most recent contact information we have for you. For a period of 60 days from receipt of

a completed notice (which can be extended by agreement of the parties), you and we agree to negotiate in good faith in an effort to informally resolve the Claim. The party receiving the notice may request a telephone settlement conference to aid in the resolution of the Claim. If such a conference is requested, you and a CoinZoom representative will personally attend (with counsel, if represented). The conference will be scheduled for a mutually convenient time, which may be outside of the 60-day period. Completion of this Mandatory Informal Dispute Resolution Process ("Process") is a condition precedent to initiating a Claim in arbitration. If the sufficiency of a notice or compliance with this Process is at issue, such issue may be raised with and decided by a court of competent jurisdiction at either party's election, and any arbitration shall be stayed. The court shall have the authority to enforce this condition precedent to arbitration, which includes the power to enjoin the filing or prosecution of arbitrations and the assessment or collection of arbitration fees. Nothing in this paragraph limits the right of a party to seek damages for non-compliance with this Process in arbitration. All applicable limitations periods (including statutes of limitations) will be tolled from the date of receipt of a completed notice through the conclusion of this Process. You or we may commence arbitration if the Claim is not resolved through this Process.

Binding Arbitration in Utah

Except as otherwise expressly provided in this Agreement, or if this provision is found by a court of competent jurisdiction to be unenforceable as to you or your claim, any civil claim which arises out of or relates in any way to this Agreement shall be resolved in Salt Lake City, Utah, USA in accordance with the following terms and procedures (the "Utah Arbitration Provision"):

- 1.** The party with a civil claim must notify the other party in writing by certified mail within the times set forth by statute for filing a civil claim of its desire to have the claim resolved by arbitration. Except as otherwise provided in this Agreement, the arbitration proceeding shall be governed by the Utah Arbitration Act, Title 78B, Chapter 11 of the Utah Code.

2. Upon notice of a timely civil claim, the parties will agree upon an arbitrator or, if unable to agree, will seek court appointment of an arbitrator pursuant to the Utah Arbitration Act, Utah Code Ann. § 78B-11-112.

3. The arbitrator shall have no authority to add to, subtract from, or otherwise modify the terms of this Agreement or to make awards beyond those provided for by the statute or other cause of action under which the claim arises.

4. Any party to the arbitration may be represented by counsel. The party producing a witness is responsible for paying that witness's fees and expenses. The arbitrator's fees and expenses, including required travel and per diem costs, and the cost of any evidence or proof produced at the arbitrator's direction may be apportioned and shall be borne as determined by the arbitrator. All decisions of the arbitrator made in accordance with this Agreement shall be final and conclusively binding upon the parties. The parties agree that the arbitrator's award may be entered as a judgment by any court of competent jurisdiction.

5. Issues of procedure, arbitrability, appeal, or confirmation of award shall be governed by the Utah Arbitration Act, Utah Code Ann. § 78B-11101 through 131.

Judgment on any award entered by the arbitrator may be entered in any court having jurisdiction thereof. User agrees that it may bring Claims against CoinZoom only in an individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.

Alternative Arbitration Agreement

This section sets forth the circumstances and procedures under which Claims shall be arbitrated instead of litigated in court upon a finding of the unenforceability of the Utah Arbitration provision, or by mutual written consent of the parties (the "Alternative Arbitration Agreement").

1. Initiation of Arbitration Proceeding/Selection of Administrator/Arbitration Procedures: The arbitration of any Claim shall

be administered by the American Arbitration Association ("AAA") in accordance with its rules, including the AAA's Consumer Arbitration Rules (as applicable) ("AAA Rules"), as modified by this Alternative Arbitration Agreement. The AAA Rules are available online at www.adr.org. You and we understand and agree that the AAA's administrative determination that this Alternative Arbitration Agreement comports with the Consumer Due Process Protocol is final and that neither a court nor an arbitrator has the authority to revisit it. If the AAA is unavailable or unwilling to administer the arbitration consistent with this Alternative Arbitration Agreement, the parties shall agree on an administrator that will do so. If the parties cannot agree, they shall petition a court of competent jurisdiction to appoint an administrator that will do so. An arbitration demand must be accompanied by a certification of compliance with the Process and be personally signed by the party initiating arbitration (and counsel, if represented). By submitting an arbitration demand, the party and counsel represent that, as in court, that they are complying with the requirements of Federal Rule of Civil Procedure 11(b). The arbitrator is authorized to impose any sanctions available under Federal Rule of Civil Procedure 11 on represented parties and their counsel.

2. Restrictions on Arbitration Relief; Class Waiver in Arbitration: An arbitrator may award on an individual basis any relief that would be available in a court, including injunctive or declaratory relief, only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. To the fullest extent allowable by applicable law, you and we agree that each may bring Claims against the other only in your or our individual capacity and not as a plaintiff or class member in any purported class, collective, consolidated, private attorney general, or representative proceeding. Further, unless both you and we agree otherwise, an arbitrator may not consolidate more than one person's claims and may not otherwise preside over any form of class, collective, consolidated, private attorney general, or representative proceeding. An arbitrator must follow and enforce the Agreement as a court would. If, after exhaustion of all appeals, any of these prohibitions on non-individualized injunctive or declaratory relief and class, collective, consolidated, private attorney representative proceedings are found to be unenforceable with respect to a particular Claim or request for relief (such

as a request for public injunctive relief), then such a Claim or request for relief will be decided by a court of competent jurisdiction, after all other Claims and requests for relief are arbitrated.

3. Location of Arbitration/Payment of Costs of Arbitration: Any arbitration hearing that you attend shall take place in the federal judicial district of your primary residence or at another mutually agreeable location. The arbitration fees shall be governed by the AAA Rules and fee schedule. You and we agree that the parties have a shared interest in reducing the costs and increasing the efficiencies associated with arbitration. Therefore, you or we may elect to engage with the AAA regarding arbitration fees, and you and we agree that the parties (and counsel, if represented) will work together in good faith to ensure that arbitration remains cost-effective for all parties.

4. Arbitration Procedures: This Alternative Arbitration Agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq. (the "FAA"). The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. The arbitrator shall issue a reasoned written decision sufficient to explain essential findings and conclusions. The arbitrator shall apply the cost-shifting provisions of Federal Rule of Civil Procedure 68 after entry of an award. Judgment on any arbitration awards may be entered in any court of competent jurisdiction, except an award that has been satisfied may not be entered. An award shall have no preclusive effect in any other arbitration or proceeding in which you are not a named party. The arbitrator's decision will be final and binding, except a party against whom an award exceeding \$50,000 (Fifty Thousand Dollars) was entered may appeal that award to a three-arbitrator AAA panel, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the AAA that it is exercising the right of appeal. The appeal shall be filed with the AAA in the form of a dated writing. The AAA will then notify the

other party that the award has been appealed. The AAA will appoint a three-arbitrator panel which will conduct arbitration pursuant to the AAA Rules and issue its decision within one hundred twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

5. Additional Procedures for Multiple Case Filings: You and we agree that these Additional Procedures for Multiple Case Filings (in addition to the other provisions of this Alternative Arbitration Agreement) shall apply if you choose to participate in a Multiple Case Filing. If 25 or more similar Claims (including yours) are asserted against CoinZoom by the same or coordinated counsel or are otherwise coordinated (“Multiple Case Filing”), you understand and agree that the resolution of your Claim might be delayed and ultimately proceed in court. The parties agree that as part of these procedures, their counsel shall meet and confer in good faith in an effort to resolve the Claims, streamline procedures, address the exchange of information, modify the number of Claims to be adjudicated, and conserve the parties’ and the AAA’s resources. If your claim is part of a Multiple Case Filing, any applicable limitations periods (including statutes of limitations) shall be tolled for your Claim from the time that your Claim is first submitted to the AAA until your Claim is selected to proceed as part of a staged process or is settled, withdrawn, otherwise resolved, or opted out of arbitration pursuant to this provision.

STAGE ONE: If at least 100 Claims are submitted as part of the Multiple Case Filing, counsel for the claimants and counsel for CoinZoom shall each select 50 Claims to be filed and to proceed as cases in individual arbitrations as part of this initial staged process. The number of Claims to be selected to proceed in Stage One can be increased by agreement of counsel for the parties (and if there are fewer than 100 Claims, all shall proceed individually in Stage One). Each of the 100 (or fewer) cases shall be assigned to a different arbitrator and proceed individually. If a case is withdrawn before the issuance of an arbitration award, another claim shall be selected to proceed as part of Stage One. The remaining Claims shall not be filed or deemed filed in arbitration nor shall any arbitration fees be assessed or collected in connection with those claims. After this initial set of

proceedings, counsel for the parties shall participate in a global mediation session with a retired federal or state court judge jointly selected by counsel in an effort to resolve the remaining Claims (as informed by the adjudications of cases in Stage One), and CoinZoom shall pay the mediator's fee.

STAGE TWO: If the remaining Claims have not been resolved at the conclusion of Stage One, counsel for the claimants and counsel for CoinZoom shall each select 100 Claims per side to be filed and to proceed as cases in individual arbitrations as part of a second staged process. The number of Claims to be selected to proceed as part of this second staged process can be increased by agreement of counsel for the parties (and if there are fewer than 200 Claims, all shall proceed individually in Stage Two). No more than five cases may be assigned to a single arbitrator to proceed individually. If a case is withdrawn before the issuance of an arbitration award, another claim shall be selected to proceed as part of Stage Two. The remaining Claims shall not be filed or deemed filed in arbitration nor shall any arbitration fees be assessed or collected in connection with those claims. After this second set of staged proceedings, the parties shall engage in a global mediation session of all remaining Claims with a retired federal or state court judge jointly selected by counsel in an effort to resolve the remaining Claims (as informed by the adjudications of cases in Stages One and Two), and CoinZoom shall pay the mediator's fee.

Upon the completion of the mediation set forth in Stage Two, each remaining Claim (if any) that is not settled or not withdrawn shall be opted out of arbitration and may proceed in a court of competent jurisdiction consistent with the remainder of the Agreement. Notwithstanding the foregoing, counsel for the parties may mutually agree in writing to proceed with the adjudication of some or all of the remaining Claims in individual arbitrations consistent with the process set forth in Stage Two (except Claims shall be randomly selected and mediation shall be elective by agreement of counsel) or through another mutually-agreeable process. A court of competent jurisdiction shall have the authority to enforce the Additional Procedures for Multiple Case Filings, including the power to

enjoin the filing or prosecution of arbitrations and the assessment or collection of arbitration fees.

The Additional Procedures for Multiple Case Filings provision and each of its requirements are essential parts of this Alternative Arbitration Agreement. If, after exhaustion of all appeals, a court of competent jurisdiction decides that the Additional Procedures for Multiple Case Filings apply to your Claim and are not enforceable, then your Claim shall not proceed in arbitration and shall only proceed in a court of competent jurisdiction consistent with the remainder of the Agreement.

6. Continuation: This Alternative Arbitration Agreement shall survive termination of this Agreement, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. Except as otherwise provided herein, if a portion of this Alternative Arbitration Agreement is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Alternative Arbitration Agreement, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

7. Future Changes to Arbitration Agreement: If we make any future changes to this Alternative Arbitration Agreement (other than a change to our contact information), you may reject any such change by sending your personally signed, written notice to the following address within 30 days of the change:

CoinZoom, Inc. (Legal Department); 4640 S Holladay Vlg Plz #206, Salt Lake City, UT 84117

Such written notice does not constitute an opt out of arbitration altogether. By rejecting any future change, you are agreeing that you will arbitrate any

Claim between you and CoinZoom in accordance with this version of the Alternative Arbitration Agreement,

Class Action Waiver: You and we each agree that any proceeding, whether in arbitration or in court, will be conducted only on an individual basis and not in a class, collective, consolidated, private attorney general, or representative action. You and we agree to waive any right to bring or to participate in such an action in arbitration or in court to the fullest extent allowable by applicable law. Notwithstanding the foregoing, the parties retain the right to participate in a class-wide settlement.

Jury Trial Waiver: To the fullest extent allowable by applicable law, you and we waive the right to a jury trial.

Governing Law and Jurisdiction: This Agreement and use of our Services and the Site are governed by the laws of the state of Utah, United States of America, without regard to Utah's conflict of laws rules. If the Alternative Arbitration Agreement is ever deemed unenforceable or void, or a dispute between the parties is not subject to arbitration, Users irrevocably consent to the exclusive jurisdiction of the federal and state courts encompassing Salt Lake County, Utah, United States of America, for purposes of any legal action arising out of or related to the use of the Site or this Agreement, and waive any objections as to personal jurisdiction or as to the laying of venue in such courts due to: (a) inconvenient forum or (b) any other basis or any right to seek to transfer or change venue of any such action to another court.

Integration and Severability

This Agreement is the entire agreement between you and CoinZoom with respect to the Services and use of the Site, and supersedes all prior or contemporaneous communications and proposals (whether oral, written or electronic) between you and CoinZoom with respect to the Site other than your account agreement with CoinZoom which is also valid, effective and fully enforceable. If any provision of the Terms of Service is found to be

unenforceable or invalid, that provision will be limited or eliminated to the minimum extent necessary so that the Agreement will otherwise remain in full force and effect and enforceable. The failure of either party to exercise in any respect any right provided for herein shall not be deemed a waiver of any further rights hereunder.

Business Continuity

Plan CoinZoom has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption and you cannot contact us as you usually do, you should email us at support@coinzoom.com. In case of a significant business disruption, the firm will place a notification on its website at www.CoinZoom.com on next steps. Our Business Continuity Plan – Significant business disruptions can vary in their scope (location) and severity (minimal to severe). Regardless of the scope and severity, we plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. We plan to continue in business, transfer operations offsite if necessary, and notify you through our contact information on how to contact us. As the firm does not hold customer funds or securities, if the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds at the escrow agent/crypto custodian. Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; and regulatory reporting.

Louisiana Disclosure

CoinZoom, Inc. is licensed by the Louisiana Office of Financial Institutions as a money transmitter. The Louisiana Office of Financial Institutions does not license or regulate services related to virtual currency including but not limited to transmission or exchange which may be conducted by CoinZoom, Inc.

Prohibited Businesses and Activities

CoinZoom reserves the right to suspend or terminate your account if we believe, in our sole discretion, that you are using CoinZoom in way that could expose CoinZoom to liability, reputational risk or brand damage, including but not limited to using CoinZoom to engage in, transact or related to any of the following types of activities or businesses: alcohol, tobacco, pharmaceuticals, illegal drugs, marijuana, drug paraphernalia, firearms, ammunition, weapons, sexually oriented activities or materials, pornography, obscene or offensive activities or materials, materials or activities that promote intolerance, violence or hate, multi-level marketing, Ponzi or pyramid schemes, illegal gambling, gaming, lotteries or sweepstakes, financial services, counterfeit materials, terrorist financing, fraud, scams, money laundering; or any other illegal activity or unlawful purpose.

CoinZoom Visa Cardholder Agreement – Individual

IMPORTANT: PLEASE READ CAREFULLY

I. Terms and Conditions for the CoinZoom Visa Card

This Cardholder Agreement ("Agreement") outlines the terms and conditions under which the CoinZoom Visa (the "Card") has been issued to you by Zenus Bank (the "Bank"). The Bank has retained a Program Manager to provide certain services on the Bank's behalf. "Program Manager" for the CoinZoom Visa is CoinZoom, Inc. "Card Account" means the records we maintain to account for the value of transactions associated

with the Card. "You" and "your" means the person or persons who have received the Card and who are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" means the Bank, our successors, affiliates, assignees and our third-party service providers. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice, subject to applicable law.

Please read this Agreement carefully and keep it for future reference.

This Agreement is provided to you in electronic format pursuant to the E-Signature and Electronic Disclosure Agreement that you accepted and agreed to when you opened your Card Account. By accepting and/or using this Card, you agree to be bound by the terms and conditions contained in this Agreement. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who obtains a Card. What this means for you: when you apply for a Card, we will ask for your name, address, date of birth, social security number or country identification number, and other information that will allow us to identify you. We also may ask to see your driver's license or other documentation bearing your photo as verification of your identity. By participating in the Card program, or applying for a Card, you certify that all information you have provided to us, including, but not limited to, your real name, valid U.S. mailing address and residential address (if different), social security number or identification documentation, date of birth, telephone number and other information provided at our request, is true, accurate and complete. If you falsify, misrepresent, or fail to provide requested information, we may cancel your Card and Card Account. In addition, funds tied to suspected illicit or illegal activity may be subject to both internal and potentially federal investigation. We reserve the right to restrict or delay your access to any such funds, subject to applicable law. We may share any of the information collected and any results of any investigation with the Program Manager, which may be used pursuant to its Privacy Policy THIS AGREEMENT IS SUBJECT TO MANDATORY

ARBITRATION PURSUANT TO THE FEDERAL ARBITRATION ACT AND A WAIVER OF CLASS ACTION PROVISION. SEE SECTION XIX BELOW.

II. The Card

A. The Card is a debit card that is funded by your Card Account. The Card allows you to access funds deposited to your Card Account by you or on your behalf. You may access the funds in your Card Account by using your Card or Card Number. The Card is not a credit card or a gift card and may not be gifted, sold or transferred. You will not receive any interest on your funds in the Card Account. The expiration date of the Card is listed on the Card. However, the funds in your Card Account will not expire, regardless of the expiration date listed on the Card. If your Card Account becomes inactive and subject to escheatment under state law, we may remit funds in your Card Account to the state of your residence, and you may claim the funds from the state.

B. You agree that the Card will be used primarily for personal, family and household purposes only and not for business use. You may not use the Card for illegal gambling or any other illegal or prohibited transaction. We reserve the right to cancel, close or restrict use of the Card and Card Account, including by refusing the processing of any transaction, if we believe you have violated this Agreement or any applicable law.

C. You must activate the Card and complete the activation process, including setting a Personal Identification Number ("PIN"), before it may be used. You should memorize your PIN and not write down your PIN or keep your PIN with your Card. If you believe that anyone has gained unauthorized access to your PIN, you should advise the Bank and Program Manager immediately, following the procedures in Section XVII (Your Liability for Unauthorized Transfers) below. You may need to provide personal information in order for your identity to be verified and for completion of the activation process. You agree to sign the back of the Card immediately upon receipt.

III. Fees

The fees relating to the use (including misuse) of your Card or Card Account are set forth in this Agreement and the attached fees exhibit (Exhibit 1) (the "Fees"). Exhibit 1 is incorporated herein by reference. Fees incurred pursuant to the terms of this Agreement will be withdrawn from your Card Account and will be assessed even if there is no remaining balance in your Card Account, unless prohibited by law. You agree to pay all Fees associated with the Card. We may from time to time amend the Fees, at our sole discretion, as set forth in Section XX (Other Terms). If you request a service that is not included in Exhibit 1 and there is a fee for such service, such fee will be disclosed at the time you request the service and you agree that any such fee may be deducted from your Card Account.

IV. No Authorized Users

You are responsible for all authorized transactions initiated and fees incurred by use of the Card. You may not permit anyone else to use your Card or Card Account. Without limiting the foregoing, if you permit another person to have access to the Card or Card Account, this will be treated as if you authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms of this Agreement, subject to Section XVI (Lost or Stolen Cards or Unauthorized Transactions) and Section XVII (Your Liability for Unauthorized Transactions) below, and other applicable laws.

V. Using the Card and Card Account and Limits

Subject to the limitations set forth in this Agreement, you may use your Card and Card Account, as applicable, to access funds in your Card Account, including to purchase goods or services wherever your Card is honored as long as you do not exceed the value available in your Card Account and aggregate purchases do not exceed the limits set forth in Exhibit 2. There may be Fees associated with some of these transactions. For fee information, see the Exhibit 1 attached to this Agreement.

If you do not have sufficient funds in your Card Account, debits to your Card Account may be declined and your payment will not be processed.

B. With your PIN, the Card may be used to obtain cash at any Automated Teller Machine ("ATM") in the U.S. displaying the Visa acceptance mark, subject to your applicable daily cash withdrawal limit set forth in Exhibit 2. The Card cannot be used at international ATMs without prior notice. Fees may apply (see Exhibit 1 for details). ATM owner-operators may impose their own fees and lower limits on cash withdrawals. All ATM transactions are treated as cash withdrawal transactions and subject to your daily cash withdrawal limit. You may use your PIN at any Point of Sale ("POS") device, as permitted by a merchant that bears the Visa acceptance mark, and subject to your daily purchase limit. Each time you use the Card, you authorize the Bank to reduce the value available in your Card Account balance by the amount of the transaction and any applicable fees.

C. Foreign Transactions: All debits to your Card Account will be posted in U.S. dollars. Transactions made in a foreign currency are converted into U.S. dollar amounts by Visa, using its then current currency conversion procedure and rate. The currency conversion rate used on the processing date may differ from the rate in effect on the transaction date or periodic statement posting date. Foreign transactions are subject to foreign transaction fees, as set forth in Exhibit 1, and will be included in the amount charged to your Card Account.

D. Card Not Present Transactions: If you initiate a transaction without presenting your Card (such as for a mail order, internet or telephone purchase), the legal effect will be the same as if you used the Card itself. For security reasons, the amount or number of such transactions you may make may be limited.

E. The total amount of purchases, transfers, reloads and cash withdrawals (including withdrawals inside a bank office) that you can perform in any single day or over any other period is limited to the amounts set forth in the

enclosed Exhibit 2. For security reasons, you may be further limited as to the number or dollar amount of transactions you can make with your Card. We may, at our discretion, modify the limits from time to time. You will be notified of any change in the manner provided by applicable law prior to the effective date. Card limits are subject to periodic review and may be changed based on your Card Account history, activity, and other factors, including but not limited to your Card activity. We retain sole discretion to apply and change limits.

F. You may add funds to your Card Account at any time. The maximum deposit amount is set forth in Exhibit 2. You agree to present the Card and meet identification requirements to complete deposit transactions as may be required from time to time. Deposit locations may have their own deposit limits that may be less than our allowable amount. Deposit locations also may assess a fee to deposit funds to your Card Account. You cannot deposit funds into your Card Account by check or money order.

VI. Split Transactions and Authorization Holds

A. Split Transactions If you do not have sufficient funds in your Card Account, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash. If you fail to inform the merchant that you would like to complete a split transaction before swiping your Card, your Card is likely to be declined.

B. Authorization Holds When you use your Card to purchase goods or services or to make a cash back withdrawal transaction, the merchant may attempt to obtain preauthorization for the transaction. If the merchant makes such a request, a "hold" is placed on your Card Account balance for the amount of the preauthorization request (which may vary in some cases from the amount of the actual purchase, depending on the merchant or

purchase type), until the merchant sends the final payment amount of your purchase, or for up to sixty (60) days, even if you fail to make the purchase. During the hold period, you may not have access to the preauthorized amount in your Card Account. We will not be responsible if any transactions are not completed because of the hold. If the preauthorization request varies from the amount of the actual transaction, the actual transaction amount will be debited from your Card Account, even if this results in your Card Account balance becoming negative. You remain responsible for any negative balances in your Card Account. If you use the Card at an automated fuel dispenser ("pay at the pump"), the transaction may be preauthorized for an amount up to \$100.00. If the Card is declined, but you have sufficient funds available in your Card Account, you should use the Card to pay for the purchase inside with the cashier. If you use the Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the transaction may be preauthorized for the purchase amount plus up to 20% to ensure there are sufficient funds available to cover tips or incidental expenses incurred. You do not have the right to stop payment on any purchase or payment transaction originated by use of the Card.

VII. Obligation for Negative Balances

Each time you initiate a Card transaction, you authorize the Bank to reduce the funds available in your Card Account by the amount of the transaction and all associated fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions (creating a "negative balance"). Nevertheless, if any transaction causes the balance in your Card Account to go negative, including any purchase transactions where the retailer or merchant does not request authorization, you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. You may also be liable for any related Insufficient Funds/NSF Fee(s) as set forth in Exhibit 1. We reserve the right to bill you for any negative balance or to recoup such negative balance from any other Card we have issued to you. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel your Card if you create one or more negative balances with your Card. If you fail to pay us amounts owed under this Agreement, we may refer your Card Account and collection of amounts owed to a collection agency.

VIII. Recurring Transactions

If you intend to use your Card for recurring transactions, you should monitor your balance and ensure you have funds available in your Card Account to cover the transactions. "Recurring transactions" are transactions that are authorized in advance by you to be charged to your Card at substantially regular intervals. We are not responsible if a recurring transaction is declined because you have not maintained a sufficient balance in your Card Account to cover the transaction. If these recurring transactions vary in amount, the recipient of the recurring transaction should inform you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set. If you have provided instructions for recurring transactions from your Card Account, you can stop the payment by notifying us at (888) 742-5091 or support@coinzoom.com at least three (3) business days before the scheduled date of the transfer. If you call, we also may require you to put your request in writing and get it to us within fourteen (14) days after you call. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, we will be liable for your direct losses or damages. If you have authorized a merchant to make the recurring transaction, you also should contact the applicable merchant in order to stop the recurring transaction.

IX. Preauthorized Credit

If you have arranged to have a deposit made to your Account and you do not receive a receipt/statement, you can contact us at support@coinzoom.com or (888) 742-5091 to find out whether or not the deposit was made.

X. Statements

You may obtain information about the amount of funds available in your Card Account by using the Program Manager's mobile application or

visiting the Program Manager's website. This information, along with a 12-month history of Card transactions, is available by logging into your account using the Program Manager's mobile application or website. You also have a right to obtain a 24-month written history of Card transactions by sending an email to support@coinzoom.com. Pursuant to the E-Signature and Electronic Disclosure Agreement, we will deliver any account statements required by law to you in electronic form. This means you will not automatically receive paper statements. You are responsible for keeping track of your available Card Account balance. Merchants generally will not be able to determine your available balance. It is important to know your available Card Account balance before making any transaction.

XI. Return and Refunds

If you are entitled to a refund for any reason for goods or services obtained with the Card, you agree to accept credits to your Card Account for refunds and agree to the refund policy of the merchant. Neither the Bank nor Program Manager is responsible for the delivery, quality, safety, legality or any other aspects of the goods or services you purchase from others with the Card. If you have a problem with a purchase you made with the Card, or if you have a dispute with the merchant, you must handle it directly with the merchant. The amounts credited to your Card for refunds may not be available for up to five (5) days from the date the refund transaction occurs.

XII. Receipts

You should get or request a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipts to verify your transactions. You can get a receipt at the time you make a withdrawal from your Card Account using one of our ATM terminals (if available).

XIII. CARD CANCELLATION, SUSPENSION, AND LIMITS AND CARD REPLACEMENT

We reserve the right, at any time and in our sole discretion, to limit your use of the Card, including limiting or prohibiting specific types of transactions. The Bank may refuse to issue a Card, revoke Card privileges or cancel

your Card with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your Card, you may do so by calling (888) 742-5091 or the number on the back of your Card. You agree not to use or allow others to use an expired, revoked, canceled, suspended, or otherwise invalid Card. The cancellation of Card privileges will not otherwise affect your rights and obligations under this Agreement. Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We can waive or delay enforcement of any of their rights under this Agreement without losing them. If you need to replace the Card for any reason, call (888) 742-5091 or send an email to support@coinzoom.com to request a replacement. You will be required to provide personal information which may include the last four digits of your Card number, your full name, and knowledge of the Card transaction history. If you believe the Card has been lost or stolen, you may immediately disable it by calling us at (888) 742-5091. We may cancel any Card that has been disabled for sixty (60) calendar days or longer.

XIV. Confidentiality

The Bank may disclose information to third parties about your Card or the transactions you make using your Card: (1) where it is necessary for completing transactions; (2) in order to verify the existence and condition of your Card for a third party, such as a merchant; (3) in order to comply with government agency, court order, or other legal reporting requirements; (4) if you give the Bank your written permission; (5) to our and the Bank's employees, auditors, affiliates, service providers, or attorneys as needed; (6) in order to collect funds you may owe us; and (7) as otherwise provided in the Bank's Privacy Policy Notice: Privacy Policy

XV. Our Liability for Failure to Complete Transactions

In no event will Bank or Program Manager be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. Neither Bank nor Program Manager will be liable, for instance:

(1) if, through no fault of Program Manager or of the Bank, you do not have enough funds available in your Card Account to complete the transaction; (2) if a merchant refuses to accept your Card or provide cash back; (3) if an ATM where you are making a cash withdrawal does not have enough cash; (4) if an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (5) if access to your Card has been blocked after you reported your Card lost or stolen; (6) if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (7) if Program Manager or the Bank has reason to believe the requested transaction is unauthorized; (8) if circumstances beyond Program Manager or the Bank's control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that Program Manager or the Bank has taken; or (9) any other exception stated in this Agreement with you.

XVI. Lost or Stolen Cards or Unauthorized Transfers

If you believe your Card or PIN has been lost, stolen or compromised, call (888) 742-5091 or the number on the back of your Card or contact us by email at support@coinzoom.com or write us at 4640 S. Holladay Village Plaza Suite #206 Salt Lake City UT 84117. You should also call us at the number set forth in this Section or write to us at the address set forth in this Section if you believe an electronic transfer has been made using the information from your Card or Card Account without your permission.

XVII. Your Liability for Unauthorized Transactions

You agree to exercise reasonable control over your PIN(s); user ID(s); and password(s) and any other access code related to your Card Account (each, an "Access Code") and your Card. If you believe the Card or Access Code has been lost, compromised or stolen, immediately contact us at (888) 742-5091 or email us at support@coinzoom.com. Telephoning is the best way to minimize your possible losses. If you believe the Card has been lost or stolen, or that someone has transferred money or may transfer money from your Card Account without your permission, call (888) 742-5091 or email at support@coinzoom.com. We may suspend or cancel your

Card and/or corresponding Card Account in the event of excessive reports of Card loss or theft. Under [Mastercard/Visa] Rules, you will not be held responsible for unauthorized transactions if you have used reasonable care in protecting your Card from loss or theft and you have promptly reported to us when you knew that your Card was lost or stolen. Zero Liability does not apply to Visa payment cards that are used for commercial purposes or anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). In the event that [Mastercard/Visa] Zero Liability does not apply, if you notify us within two (2) business days after you learn of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00. Also, if you become aware of and/or your statement shows transactions you did not make, notify us at once following the procedures stated in Section XVIII (Your Right to Dispute Errors). If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of your Card or Access Code(s). You also agree to cooperate completely with us and the Bank in attempts to recover funds from unauthorized users and to assist in their prosecution. The Bank may issue replacement Card(s) or Access Code(s), but only after you have provided such proof and security or indemnification as the Bank may require. In addition, you acknowledge that the Bank may have to deactivate your Card(s) and/or Card Account to prevent future losses. If you share your Card(s) or Access Code(s) with another person, use of your Card Account by that person may be considered as authorized. If you authorize another person to use your Card or Access Code(s), you agree that you will be liable for all transactions arising from use of the Card or Access Code(s) by such person except as otherwise set forth in this Agreement. In all cases, our liability for an unauthorized transaction is limited to reimbursing you for the face amount of the unauthorized transaction and any corresponding fees, except as otherwise required by applicable law. A transaction is unauthorized if it is

not initiated by you, you did not give permission to make the transaction or you do not benefit from the transaction in any way.

XVIII. Your Right to Dispute Errors

When an unauthorized transaction or other error occurs in the Card Account, including unauthorized transactions that occur because the Card has been lost or stolen, we will cover you for the full amount of every eligible unauthorized transaction or other error as long as you follow the procedures discussed in this Section. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for those transactions at merchant POS terminals, processed on a new account, or initiated outside the United States) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error so that you will have full use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. For errors involving new accounts (an account where the first deposit to the account occurs less than 30 days before the error), we may

take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

XIX. Arbitration

This Section sets forth the circumstances and procedures under which Claims (as defined below) shall be arbitrated instead of litigated in court upon the election of either party.

A. Definitions As used in this Arbitration Section, the term "Claim" means any claim, dispute or controversy between you and Bank, Program Manager or any of their agents or retailers, arising from or relating to the Card or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Section or the Agreement. "Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Card, or the Cards of any additional cardholders designated by you; (ii) the amount of available funds on the Cards; (iii) advertisements, promotions or oral or written statements related to the Cards, goods or services purchased with the Cards; (iv) the benefits and services related to the Cards; and/or (v) your enrollment for any Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in that court; any appeals from that court shall be pursued only in arbitration. As used in this Arbitration Section, the terms "we" and "us" shall for all purposes mean the Bank, Program Manager, their respective wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns, and all of their agents, employees, directors and

representatives. In addition, "we" or "us" shall include any third party using or providing any product, service or benefit in connection with any Cards (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Section, the terms "you" or "yours" shall mean all persons or entities approved by us to have and/or use a Card, including but not limited to all persons or entities contractually obligated under any of the Agreements and all additional cardholders.

B. Initiation of Arbitration Proceeding/Selection of Administrator Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within thirty (30) days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at www.jamsadr.com; and (ii) AAA at 335 Madison Avenue, New York, NY 10017; website at www.adr.org.

C. Significance of Arbitration IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF JAMS OR AAA, AS APPLICABLE (THE "CODE"). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS

PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR SHALL NOT CONDUCT A CLASS ARBITRATION OR A JOINT ARBITRATION, EXCEPT AS SET FORTH BELOW. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

D. Restrictions on Arbitration If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties.

E. Location of Arbitration/Payment of Fees Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

F. Arbitration Procedures This Arbitration Section is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 116, as it may be amended (the "FAA"). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this Arbitration Section shall control if it is inconsistent with the applicable Code. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct arbitration pursuant to its Code and issue its decision within one hundred twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

G. Continuation This Arbitration Section shall survive termination of your Card as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Section is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Section, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

XX. Other Terms

A. The Card and your obligations under this Agreement may not be assigned. The Bank may transfer its rights under this Agreement. Use of the Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. The Bank does not waive its rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Utah, USA except to the extent governed by federal law.

B. By activating the Card or by retaining, using or authorizing the use of it, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a jurisdiction where the majority age is older); (ii) you have provided us with a verifiable address (not a P.O. Box); (ii) the personal information you provide to us in connection with the Card is true, correct and complete; (iv) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (v) you accept the Card.

C. The terms and conditions of this Agreement may be revised by posting a revised version here <https://www.coinzoom.com/terms-and-conditions>. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, the Bank or Program Manager can implement such change without prior notice. We may cancel or suspend the Card or this

Agreement at any time. You may cancel this Agreement by returning the Card to the Bank. Your termination of this Agreement will not affect any of the Bank's or Program Manager's rights or your obligations arising under this Agreement prior to termination. In the event your Card is cancelled, closed or terminated for any reason, any remaining available funds associated with the Card Account will be returned to you, subject to any contrary provision in this Agreement and applicable law.

Exhibit 1 Fees (please see Fee Section of the CoinZoom website)

Exhibit 2 Transaction Limits \$500 per Transaction

RISK DISCLOSURE

Digital currencies are not currently backed nor supported by most government or central banks. The value of digital currencies is determined by the economy of supply and demand, and they are more volatile than traditional currencies. Trading in digital currencies comes with significant risks, including volatile market price swings or flash crashes, market manipulation, regulatory risk, governmental prohibition and confiscation, technology risks, transmission risks, and cybersecurity risks. In addition, digital currency markets and exchanges are not regulated with the same controls or customer protections available in equity, option, futures, or foreign exchange investing. Digital Currency trading requires knowledge of digital currency markets. In attempting to profit through digital currency trading, you must compete with traders worldwide. You should have appropriate knowledge and experience before engaging in substantial Digital Currency trading. Digital Currency trading may not generally be appropriate, particularly with funds drawn from retirement savings, student loans, mortgages, emergency funds, or funds set aside for other purposes. Digital Currency trading may result in taxable consequences in your jurisdiction, and you must determine, report and pay any applicable taxes. Digital Currency trading can lead to large and immediate financial losses, and trades are settled in real-time and are irreversible. Under certain

market conditions, you may find it difficult or impossible to liquidate a position quickly at a reasonable price. This can occur, for example, when the market for a particular digital currency suddenly drops, or if trading is halted due to recent news events, unusual trading activity, or changes in the underlying digital currency system. Several US Federal agencies have also published advisory documents surrounding the risks of virtual currency. For more information see the CFPB's Consumer Advisory, the CFTC's Customer Advisory, the SEC's Investor Alert, and FINRA's Investor Alert. CoinZoom, Inc. does not make any investment recommendations. Neither the listing of a Digital Currency on this website nor any other communication, whether made through this website or in any other way, should be construed as a recommendation to buy or sell any Digital Currency. For more information see: CFPB's Consumer Advisory CFTC's Customer Advisory SEC's Investor Alert FINRA's Investor Alert.

PRIVACY POLICY

The website, <https://www.coinzoom.com/>, however accessed (the "Site"), is owned and operated by CoinZoom, Inc. and its subsidiaries and affiliates (collectively, "CoinZoom", "we", "our", "us"). The Site has been created to provide a marketplace for buyers and sellers to trade digital currencies (the "Services") and we provide it to all users of the Site or the Services ("Users," "you," "your"), including institutional and retail investors ("investor(s)"). This Privacy Policy sets forth CoinZoom's privacy practices with respect to information, including personally identifiable data ("Personal Data"), and other information that is collected from Site visitors and Users of the Services on the Site. This Privacy Policy explains how CoinZoom collects and protects your Personal Data. By becoming a user through the Site or by otherwise submitting Personal Data to us on the Site, you give your consent to the collection and use of your Personal Data by CoinZoom as explained in this policy.

What Information We Collect

The information we collect varies depending on the type of activity you are performing on our Site or how you use the Services. At times we will collect personal information from you and in other instances our Site will collect

other information in order to deliver our Services or as part of operating this Site. For example, when you become: (i) an Investor with CoinZoom by completing the account opening process or otherwise submit Personal Data in order to receive Services, e.g., when you make a wire transfer or tell us where to send money; or (ii) an Issuer that issued or is issuing utility coins and wants to list the utility coin through the Site by completing the necessary process and providing the appropriate disclosure of information, we may collect information about you, as further described below:

Personal Data That You Provide

Through the Site We collect Personal Data from you when you apply for, access and use products and Services on the Site offered by CoinZoom. This information may relate to your finances, employment, avocations or other personal characteristics, as well as transactions and interactions between or among you and our affiliated companies or others. The Personal Data that we collect may include your: name, address, citizenship, telephone number, email address, Social Security Number, date of birth and financial related information (including assets, net worth, income, account balances, account transactions, investments and investment experience).

Other Information

We Collect When you interact with CoinZoom through the Site or Services, we receive and store certain information about you. Such information, which may be collected passively, may specifically identify you.

When you use our Site, we gather certain other information automatically ("Other Information") and store it in log files. This information may include Internet Protocol ("IP") addresses, browser type, Internet Service Provider ("ISP"), referring/exit pages, operating system, date/time stamp and clickstream data. Information We Collect from Third Parties We may collect information about you from third parties in order to meet certain legal or regulatory requirements and/or to protect against fraud. In some

circumstances, we may obtain information from global terrorist watchlists and/or information about criminal offenses or convictions.

How to use Cookies

In operating this Site, we may also use a technology called "cookies." A cookie is a piece of information that the computer that hosts our Site gives to your browser when you access the Site. Our cookies help provide additional functionality to the Site and help us analyze Site usage more accurately. For instance, our Site may set a cookie on your browser that allows you to access the Site without needing to remember and then enter a password more than once during a visit to the Site. In all cases in which we use cookies, we will not collect Personal Data except with your permission. On most web browsers, you will find a "help" section on the toolbar. Please refer to this section for information on how to receive notification when you are receiving a new cookie and how to turn cookies off. We recommend that you leave cookies turned on because they allow you to take advantage of some of the Site's features.

The use of cookies by any of our affiliates or service providers is not covered by our privacy policy. We do not have access to or control over these cookies. Our partners use session ID cookies to make it easier for you to navigate our Site and use our Services. For more information about how we use cookies, please refer to our Cookie Policy.

How We Use Your Information

CoinZoom uses the Personal Data you provide and Other Information in a manner that is consistent with this Privacy Policy. If you provide Personal Data for a certain reason, we may use the Personal Data in connection with the reason for which it was provided. For instance, if you contact us by email, we will use the Personal Data you provide to respond to your communication. Also, if you provide Personal Data in order to obtain access to the Services, we will use your Personal Data to provide you with access to such Services and to monitor your use of such Services. In addition, we use your information to provide, analyze, administer, enhance

and personalize our Site and Services to you, examples of how we use your information include to:

1. Deliver our Services as requested
2. Communicate with you about our Site or Services
3. Provide you with information about goods or services that may interest you
4. Present you with marketing relating to our Services and more relevant display
5. Advertisements, and to share promotional events
6. Research and analysis to improve our Site and Services
7. Manage our Services offerings, and assess the effectiveness of our marketing efforts
8. Analyze and improve the content and functionality of our Site and Service
9. Improve our products, services, and business
10. Prevent, detect, or investigate security concerns, including fraud; and
11. Comply with applicable laws, regulations, or industry requirements
12. Fulfill any other purpose for which you provide it or consent

If at any time you wish not to receive any future marketing communications, or you wish to have your name deleted from our mailing lists, please contact us as indicated below. Note, however, that as a User of the Service, we will send you administrative communications that are reasonably necessary to the Service, such as billing or service notifications.

How We Share and Disclose of Your Personal Data and Other Information
We will share Personal Data and Other Information with third parties (necessary vendors) in accordance with applicable law and in the ways that are described below.

To those third parties who perform functions on our behalf, including support service providers, such as hosting, email and postal delivery, product and service delivery, analytics services, data maintenance and storage, ID verification, processing applications and payments and completing transactions. When we employ another company to perform a function on our behalf, we only provide them with the information that they need to perform that specific function.

These companies are authorized to use your Personal Data only as necessary to provide these services to us.

In accordance with a business transaction—if we engage in a merger, acquisition, bankruptcy, dissolution, reorganization, other business transaction, we may share information, including Personal Data, subject to confidentiality arrangements.

1. To prevent, detect, or investigate security concerns, including fraud
2. To protect and defend our operations, rights, privacy, safety or property, or that of its subsidiaries, affiliates, officers, employees, contractors, agents and/or partners
3. To comply with applicable laws, regulations, or industry requirements
4. With law enforcement if required by law or in order to prevent fraud or other potential wrongdoing.

We do not share your personal information with third parties for their direct marketing purposes.

Your California Privacy Rights/ Do Not Track

California residents visiting our Site may request that we not automatically gather and track information pertaining to their online browsing movements

across the Internet. We do not track users through cookies or other tracking technologies across the internet. Third parties may collect information about you across different websites, including our website. We do not currently utilize the capability to respond to web browser do not track signals or other mechanisms that provide you with the ability to exercise choice regarding the collection of this information.

California Law also permits California residents to opt-out of our disclosure of personal information to third parties for their direct marketing purposes or to learn the categories of recipients and information disclosed. We do not share your personal information with third parties for their marketing purposes.

Your Access to and Control Over

Your Information We enable you to have access to and control over the accuracy of your Personal Data. You can access, correct, update, amend, delete or request deletion of your Personal Data by emailing our Customer Support at support@coinzoom.com or by contacting us at the contact information listed below. We will respond to your request within 30 days.

We will retain your Personal Data for as long as your account is active or as needed to provide you Services. Moreover, we will retain and use your Personal Data as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Security

The security of your Personal Data is important to us. To protect your Personal Data from unauthorized access and use, we use administrative, technical, and physical security measures to protect against the loss, misuse and/or alteration of your information. These measures include computer safeguards and secured files and buildings. When you enter sensitive information (such as financial or personal information) on our website, we encrypt the transmission of that information using secure

socket layer technology (SSL). We also use third-party ID verification to ensure our Users' true identities are validated.

We follow generally accepted standards to protect the Personal Data submitted to us, both during transmission and once we receive it. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security. If you have any questions about security on our Site, you can contact us at support.coinzoom.com

Children Under 17 Years Old

This Site is not directed to or intended to be used by children under 17 years old. CoinZoom does not knowingly collect Personal Data from children under the age of 17. If you are under the age of 17, please do not submit any Personal Data through the Site.

Links to Other Web Sites

This Privacy Policy applies only to the Site. This Site may contain links to other websites or third-party services not operated or controlled by CoinZoom, including social media features, (the "Third Party Sites"). The policies and procedures we described here do not apply to the Third-Party Sites. The links from this Site do not imply that CoinZoom endorses or has reviewed the Third-Party Sites. We suggest contacting those sites directly for information on their privacy policies.

Changes to CoinZoom's Privacy Policy

We may update this privacy policy to reflect changes to our information practices. If we make any material changes, we will notify you by email (sent to the e-mail address specified in your account) or by means of a notice on this Site prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices. The date the Privacy Policy was last revised is identified at the top of the page. Your continued use of this Site after we email you or

indicate that we made changes to the Privacy Policy is deemed to be acceptance of those changes.

Contacting CoinZoom

Please feel free to contact us if you have any questions about CoinZoom's Privacy Policy or the information practices of this:

CoinZoom, Inc. 4640 S. Holladay Village Plaza, Suite #206 Salt Lake City, Utah 84117 <https://support.coinzoom.com>

AUSTRALIAN PRIVACY POLICY

THE FOLLOWING SECTION CONTAINS AUSTRALIAN SPECIFIC PRIVACY PROVISIONS APPLICABLE TO USERS LOCATED IN AUSTRALIA ONLY

This Australia / Global Privacy Policy (below) is applicable to CoinZoom users located outside of the United States. To the extent that the Policy below contradicts the United States Privacy Policy, the terms of this Australia / Global Privacy Policy control for users located outside of the United States.

Additionally, please see the GDPR Addendum (further below) applicable solely and exclusively for users located in the European Union, as defined by EU Law.

The website, <http://www.coinzoom.com/> (the "Site"), is owned and operated by CoinZoom, Inc., the parent company of CoinZoom Australia Pty Ltd" and its subsidiaries and other affiliates (collectively, "CoinZoom", "we", "our", "us"). The Site has been created to provide a marketplace for buyers and sellers to trade digital currencies (the "Services") and we provide to all

users of the Site or the Services ("Users," "you," "your"), including institutional and retail investors ("investor(s)").

This Privacy Policy explains how CoinZoom collects and protects your Personal Information and outlines how it complies with its obligations to manage and protect personal information under the Australian Privacy Principles contained in the Privacy Act 1988 (Cth) (Privacy Act). By becoming a user through the Site or by otherwise submitting Personal Information to us, you give your consent to the collection and use of your Personal Information by CoinZoom as explained in this policy.

In this Policy Personal Information means information or an opinion relating to an individual, which can be used to identify that individual.

Sensitive Information is personal information that includes information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences, and criminal record, and includes health information.

What Information We Collect

When you become: (i) an Investor with CoinZoom by completing the account opening process or otherwise submit Personal Information in order to receive Services, e.g., when you make a wire transfer or tell us where to send money; or (ii) an Issuer that issued or is issuing utility coins and wants to list the utility coin through the Site by completing the necessary process and providing the appropriate disclosure of information, we may collect information about you, as further described below:

Personal Information That You Provide

Through the Site: We collect Personal Information from you when you apply for, access, and use financial (and related) products and Services offered by CoinZoom whether in person, by telephone, or by providing

information to us in hard copy or electronic form. We may verify this information or get additional information from consumer or investigative reporting agencies, credit reporting agencies, or public sources. This information may relate to your finances, employment, avocations, or other personal characteristics, as well as transactions and interactions between or among you and our affiliated companies or others. The Personal Information that we collect may include your name, address, citizenship, telephone number, email address, and date of birth, as well as details about your professional affiliations, assets, net worth, income, account balances, account transactions, investments, and investment experience. In addition, Web tools are used on our Site to help us monitor traffic patterns and to see how the User navigates through our Site, including using cookies.

By voluntarily providing us with Personal Information and by using the Site, you are consenting to our use of your Personal Information in accordance with this Privacy Policy. If you provide Personal Information, you acknowledge and agree that such Personal Information may be transferred from your current location to the offices and servers of CoinZoom and the authorized third parties referred to herein, including those that are in the United States.

Non-Identifiable or Aggregated Information

When you interact with CoinZoom through the Site or Services, we receive and store certain information about you. Such information, which may be collected passively, may specifically identify you.

As is true of most websites, we gather certain information automatically and store it in log files. This information may include Internet Protocol ("IP") addresses, browser type, Internet Service Provider ("ISP"), referring/exit pages, operating system, date/time stamp, and clickstream data. CoinZoom may store such information itself or such information may be included in databases owned and maintained by CoinZoom's affiliates, agents or service providers, including those located in the United States and other locations outside Australia such as Amazon Web Services and

Identity Mind. This Site may use such information and pool it with other information to track, for example, the total number of visitors to our Site, the number of visitors to each page of our Site, the domain names of our visitors' internet service providers, and how our users use and interact with the Services. Furthermore, in an ongoing effort to better understand and serve the users of the Services, CoinZoom often conducts research on its customers' demographics, interests, and behavior based on the Personal Information and other information provided to CoinZoom by Users.

This research may be compiled and analyzed on an aggregate basis. CoinZoom may share this non-identifiable and aggregate data with its affiliates, agents, and business partners, but this type of non-identifiable and aggregate information does not identify you personally. CoinZoom may also disclose aggregated user statistics in order to describe our Services to current and prospective business partners and to other third parties for other lawful purposes.

In operating this Site, we may also use a technology called "cookies." A cookie is a piece of information that the computer that hosts our Site gives to your browser when you access the Site. Our cookies help provide additional functionality to the Site and help us analyze Site usage more accurately. For instance, our Site may set a cookie on your browser that allows you to access the Site without needing to remember and then enter a password more than once during a visit to the Site. In all cases in which we use cookies, we will not collect Personal Information except with your permission. On most web browsers, you will find a "help" section on the toolbar. Please refer to this section for information on how to receive notifications when you are receiving a new cookie and how to turn cookies off. We recommend that you leave cookies turned on because they allow you to take advantage of some of the Site's features.

The use of cookies by any of our affiliates or service providers is not covered by our privacy policy. We do not have access to or control over these cookies. Our partners use session ID cookies to make it easier for you to navigate our Site and use our Services.

How We Use Your Information

CoinZoom uses the Personal Information you provide in a manner that is consistent with this Privacy Policy. If you provide Personal Information for a certain reason, we may use the Personal Information in connection with the reason for which it was provided. For instance, if you contact us by email, we will use the Personal Information you provide to answer your question or resolve your problem. Also, if you provide Personal Information in order to obtain access to the Services, we will use your Personal Information to provide you with access to such Services and to monitor your use of such Services. We also may obtain information about you from third-party sources to verify your identity, so we can properly process your requests, comply with our obligations under anti-money laundering and counter-terrorism financing law, and prevent fraud. By accessing our Site and using our Services, you hereby explicitly consent and agree that we may use your submitted Personal Information for such purposes.

We may also use your Personal Information and other personally non-identifiable information collected through the Site to help us improve the content and functionality of the Site, to better understand our Users and to improve the Services. CoinZoom may use this information to communicate with you regarding the Services or to tell you about Services we believe will be of interest to you. If at any time you wish not to receive any future marketing communications or you wish to have your name deleted from our mailing lists, please contact us as indicated below. Note, however, that as a User of the Service, we will send you administrative communications that are reasonably necessary to the Service, such as billing or service notifications. If CoinZoom intends on using any Personal Information in any manner that is not consistent with this Privacy Policy, you will be informed of such anticipated use prior to such actual use. CoinZoom may only use or disclose your Sensitive Information for direct marketing if you consent to the use or disclosure of the information for that purpose. If the personal information we request is not provided, we may not be able to provide you with our services or meet your needs appropriately. CoinZoom does not give individuals the option of dealing with us anonymously, or under a pseudonym, because doing so is impractical and would breach CoinZoom's

legal obligations under anti-money laundering and counter-terrorism financing laws.

Our Disclosure of Your Personal Information and Other Information

We will share personal and other information with third parties only in the ways that are described in this privacy policy. We consider this information to be a vital part of our relationship with you. There are, however, certain circumstances in which we may share your Personal Information and other information with certain third parties without further notice to you, as set forth below:

Business Transfers

As we develop our business, we might sell or buy businesses or assets. In the event of a corporate sale, merger, reorganization, dissolution, or similar event, Personal Information may be part of the transferred assets and you will be notified via email and/or a prominent notice on our Site of any change in ownership or uses of your Personal Information, as well as any choices you may have regarding your Personal Information.

Related Companies

CoinZoom may also share your Personal Information with its subsidiaries and other affiliates for purposes consistent with this Privacy Policy, including those located in the United States.

Agents, Consultants, Service Providers, and Related Third Parties:
CoinZoom, like many businesses, may hire other companies to perform certain business-related functions. Examples of such functions include mailing information, maintaining databases, ID verification, processing applications, shipping and fulfillment, processing payments and completing transactions. When we employ another company to perform a function of this nature, we only provide them with the information that they need to perform their specific function. These companies are authorized to use your Personal Information only as necessary to provide these services to us.

Legal Requirements: CoinZoom may disclose your Personal Information if we believe that disclosure is required by applicable law, rules, or regulations to (i) cooperate with law enforcement or regulatory or self-regulatory organizations, (ii) comply with a legal obligation, (iii) protect and defend the rights or property of CoinZoom, (iv) act in urgent circumstances to protect the personal safety of users of the Site or the public against fraud or other harm, (v) enforce our customer and other agreements, or (vi) protect against legal liability.

Overseas Recipients

CoinZoom may disclose your Personal Information to entities located overseas, including (i) our related bodies corporate located in the United States; (ii) data hosting and IT service providers; and (iii) other third parties, including those located in the United States. We take reasonable steps to ensure that overseas recipients of personal information do not breach the privacy obligations relating to your personal information.

Your Personal Information

If your Personal Information changes, or if you no longer desire our Service, you may correct, update, amend, delete or request deletion by emailing our Customer Support at support@coinzoom.com or by contacting us at the contact information listed below. We will respond to your request within 30 days.

We will retain your Personal Information for as long as your account is active or as needed to provide you Services. Moreover, we will retain and use your Personal Information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. When you sign up for our Services or newsletter(s), we will send periodic emails to you regarding the Services or to tell you about Services we believe will be of interest to you. Out of respect for your privacy, you may choose to stop receiving our newsletter or marketing emails by following the unsubscribe instructions included in these emails or you can contact us at support@coinzoom.com.

Security

The security of your Personal Information is important to us. To protect your Personal Information from unauthorized access and use, we use security measures that comply with the Privacy Act of the APPs. These measures include computer safeguards and secured files and buildings. When you enter sensitive information (such as financial or personal information) on our website, we encrypt the transmission of that information using secure socket layer technology (SSL). We also use third-party ID verification to ensure our Users' true identities are validated.

We follow generally accepted standards to protect the Personal Information submitted to us, both during transmission and once we receive it. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security. If you have any questions about security on our Site, you can contact us at support@coinzoom.com.

Unsolicited Information

CoinZoom may receive unsolicited personal information about individuals. CoinZoom's employees are required to notify the Data Privacy Officer of all unsolicited personal information received by them. We destroy all unsolicited personal information.

Links to Other Web Sites: This Privacy Policy applies only to the Site. This Site may contain links to other websites not operated or controlled by CoinZoom (the "Third Party Sites"). The policies and procedures we describe here do not apply to Third-Party Sites. The links from this Site do not imply that CoinZoom endorses or has reviewed the Third-Party Sites. We suggest contacting those sites directly for information on their privacy policies.

Other Terms and Conditions: Your access to and use of this Site is subject to the Terms of Service.

Changes to CoinZoom's Privacy Policy: We may update this privacy policy to reflect changes to our information practices. Any updated version of this Policy will be posted on our website. We encourage you to periodically review this page for the latest information on our privacy practices.

Access to Personal Information: Subject to the exceptions set out in the Privacy Act, you may gain access to the personal information which CoinZoom holds about you by contacting the CoinZoom Privacy Officer. If we refuse to provide the information to you, we will provide reasons for the refusal, including any exceptions relied upon under the Privacy Act.

Complaints handling: If you would like to make a complaint about the treatment or handling of your personal information, you can lodge a complaint with the CoinZoom Privacy Officer using the details listed below under the heading "Contacting CoinZoom". All complaints will be handled in accordance with our complaints handling process which involves (i) identifying (and addressing) any systematic/ongoing compliance problems; (ii) increasing consumer confidence in our privacy procedures; and (iii) helping to build and preserve our reputation and business. If you are not satisfied with our response to your complaint, you can also refer your complaint to the Office of the Australian Information Commissioner:

1300 363 992 Director of Complaints, Office of the Australian Information Commissioner, GPO Box 5218, SYDNEY NSW 2001
enquiries@oaic.gov.au

Contacting CoinZoom: Please feel free to contact us if you have any questions or concerns about CoinZoom's Privacy Policy, our handling of your Personal Information or the information practices of this Site:

CoinZoom, Inc. 4640 S. Holladay Village Plaza, Suite #206 Salt Lake City, Utah 84117 <https://support.coinzoom.com> or support@coinzoom.com.

GDPR ADDENDUM (Applicable solely and exclusively for users located in the European Union, as defined by EU Law) Definitions GDPR means the General Data Protection Regulation. Responsible Person means – Charles A. Christofilis, Acting Data Privacy Officer. Register of Systems means a register of all systems or contexts in which personal data is processed by CoinZoom.

1. Data Protection Principles

CoinZoom is committed to processing data in accordance with its responsibilities under the GDPR. Article 5 of the GDPR requires that personal data shall be: a. processed lawfully, fairly, and in a transparent manner in relation to individuals; b. collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes shall not be incompatible with the initial purposes; c. adequate, relevant, and limited to what is necessary in relation to the purposes for which they are processed; d. accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that are inaccurate, having regard to the purposes for which they are processed, are erased or rectified without delay; e. kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed; personal data may be stored for longer periods insofar as the personal data will be processed solely for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes subject to the implementation of the appropriate technical and organizational measures required by the GDPR in order to safeguard the rights and freedoms of individuals; and f. processed in a manner that ensures appropriate security of the personal data, including protection against unauthorized or unlawful processing and against accidental loss, destruction, or damage, using appropriate technical or organizational measures.

2. General Provisions

- a.** This policy applies to all personal data processed by CoinZoom for users located in the European Union;
- b.** The Responsible Person shall take responsibility for CoinZoom's ongoing compliance with this policy;
- c.** This policy shall be reviewed at least annually;
- d.** CoinZoom shall register with the Information Commissioner's Office as an organization that processes personal data.

3. Lawful, Fair, and Transparent Processing

- a.** To ensure its processing of data is lawful, fair, and transparent, CoinZoom shall maintain a Register of Systems.
- b.** The Register of Systems shall be reviewed at least annually.
- c.** Individuals have the right to access their personal data and any such requests made to CoinZoom shall be dealt with in a timely manner.

4. Lawful Purposes

- a.** All data processed by CoinZoom must be done on one of the following lawful bases:
 - i.** consent, contract, legal obligation, vital interests, public task, or legitimate interests.
 - ii.** CoinZoom shall note the appropriate lawful basis in the Register of Systems.
 - iii.** Where consent is relied upon as a lawful basis for processing data, evidence of opt-in consent shall be kept with the personal data.
 - iv.** Communications will only be sent to individuals based on explicit consent. If you wish to revoke consent to receive communications, please contact support. We have systems that should be in place to ensure such revocation is reflected accurately.

5. Data minimization

a. CoinZoom shall ensure that personal data are adequate, relevant, and limited to what is necessary for relation to the purposes for which they are processed.

6. Accuracy

a. CoinZoom shall take reasonable steps to ensure personal data is accurate.

b. Where necessary for the lawful basis on which data is processed, steps shall be put in place to ensure that personal data is kept up to date.

7. Archiving / Removal

a. To ensure that personal data is kept for no longer than necessary, CoinZoom shall put in place an archiving policy for each area in which personal data is processed and review this process annually.

b. The archiving policy shall consider what data should/must be retained, for how long, and why.

8. Security

a. CoinZoom shall ensure that personal data is stored securely using modern software that is kept up to date.

b. Access to personal data shall be limited to personnel who need access and appropriate security should be in place to avoid unauthorized sharing of information.

c. When personal data is deleted this should be done safely such that the data is irrecoverable.

d. Appropriate backup and disaster recovery solutions shall be in place.

9. Breach

In the event of a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, personal data, CoinZoom shall promptly assess the risk to people's rights and freedoms and if appropriate report this breach to the Information Commissioner's Office (ICO), the independent regulatory office in charge of upholding information rights in the interest of the public.

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