

Client Agreement

This Client Agreement (the "Agreement") is executed on _____ (the "Effective Date") by and between COINSTECH OU ("COINSTECH" or the "Company"), incorporated according to the laws of Estonia under the registry code: 14357378, having its registered office in *Kai tn 1, Kesklinna district, Tallinn city, Harju County, 10111 Estonia*; and _____ (the "Client").

1. ACCEPTANCE

1.1 The following describes the terms on which Coinstec OU (herein referred to as "COINSTECH" or the "Company") offers its clients access to our services, which are available under the domain and sub-domains of its website (the "Site" or the "Website").

1.2 By clicking "I Agree" or "I Accept", the Client accepts the terms and conditions of this Agreement and any documents incorporated by reference therein.

1.3 The Client also confirms to be over the age of eighteen (18) years old, and has the capacity to enter into a contractual agreement.

1.3 The Client further agrees that this Client Agreement forms a legally binding contract between the Client and COINSTECH, and that this Agreement constitutes a "writing signed by you" under any applicable law or regulation.

1.4 This Agreement is subject to change by COINSTECH, without prior notice (unless prior notice is required by law), by posting the revised Agreement on the Website.

1.5 COINSTECH will provide notice to the Client of any such amendment or change by posting the amendment or change on the Website or by sending a message to the Client.

1.6 The Client agrees to be bound fully by the terms of such amendment or change on the earlier of: (i) ten (10) days after COINSTECH has posted notice of such amendment or change to the Website; or (ii) on the date of the entry of any order, other than a liquidating order.

1.7 In the event that the Client objects to any such change or amendment, the Client agrees to close any of its open positions and to instruct COINSTECH immediately regarding the disposition of all assets in its Account within ten (10) business days after notice of such amendment or change has been posted to the Website.

1.8 If the Client has any questions regarding this Agreement, he/she may contact immediately the Customer Support department of COINSTECH.

2. TERMS AND HEADINGS

2.1 The term "Client" shall mean the party (or parties) executing the Agreement and the term "Agreement" shall include this Client Agreement and all other agreements and

authorizations executed by the Client in connection with the maintenance of the Client's account with COINSTECH, regardless of the date of execution.

2.2 The paragraph headings in this Agreement are inserted for convenience of reference only and are not deemed to limit or affect the applicability of the meaning of any of its provisions.

3. LIMITED LICENSE

3.1 COINSTECH grants the Client a non-exclusive, non-transferable, and limited personal license to access and use the Website (the "License"). This License is conditioned on your continued compliance with the terms and conditions of this Agreement, and pursuant to any and all applicable regulations.

3.2 The License will terminate if COINSTECH believes that any information provided by the Client, including but not limited to the e-mail address, is no longer current or accurate, or if the Client fails to otherwise comply with any term or condition of this Agreement and all rules and guidelines for each service.

4. OBLIGATION OF COINSTECH & AUTHORIZATION TO TRADE

4.1 COINSTECH shall provide you with access to trading transactions and quotes through the reserve in a twenty four hour mode of operation, commencing Sunday 22:00 GMT until Friday 21:00 GMT, except on official holidays, through the operators of COINSTECH.

4.2 COINSTECH shall provide the following online reports: (1) Open Positions report: presenting the account's open transactions; and (2) Account Statement: a report presenting the account's balance and statement at a given point in time.

4.5 COINSTECH is authorized to purchase and sell the Cryptocurrency and/or the Forex market for the Client's accounts in accordance with the Client's oral, written or computer instructions, subject to the terms of this Agreement and all annexes hereto.

4.6 The Client is obligated to keep passwords secret and is solely responsible for ensuring that third parties do not obtain access to the passwords or COINSTECH's trading facilities.

4.7 The Client agrees to be conclusively responsible for any instruction received electronically that is identified with the Client's password and account number and for any electronic, oral or written instruction (including, but not limited to, any order) to COINSTECH from entities that COINSTECH, in its sole judgment, believes are apparently authorized by the Client (see appendix A).

4.8 COINSTECH shall have no responsibility to further inquire into such apparent authority and shall have no liability for the consequences of any actions taken or failed to be taken by COINSTECH in reliance on any such instructions or on the apparent authority of any such persons.

4.9 COINSTECH is not obligated to quote or open deals during the publishing of major financial data or the publishing of global foreign exchange, and/or cryptocurrency information.

5. GOVERNMENTAL COUNTER PARTY INSTITUTION & INTER-BANKING SYSTEM RULES

If any statute shall hereafter be enacted or any rule or regulation be adopted by any governmental authority, or if a contract market or clearing organization shall become binding upon COINSTECH and shall affect, in any manner, or be inconsistent with any of the provisions hereof, the affected provisions of this Agreement shall be deemed modified or superseded, as the case may be, by the applicable provisions of such statute, rule or regulation, and all other provisions of this Agreement and provisions modified accordingly shall, in all respects, continue to be in full force and effect.

6. GUARANTEES AND DEPOSIT REQUIREMENTS

6.1 The Client shall provide to, and maintain with COINSTECH, guarantees in such amounts and in such forms as COINSTECH, in its sole discretion, may require.

6.2 COINSTECH may change its requirements at any time.

6.3 The Client agrees to deposit, by immediate wire transfer or other payment method acceptable to COINSTECH, such additional guarantees, when and as required by COINSTECH, and will promptly meet all guarantee calls in such mode of transmission as COINSTECH, in its sole discretion, designates.

6.4 COINSTECH will attempt to execute all orders, which it may, in its sole discretion, choose to accept in accordance with the oral, written or computer instructions of the Client.

6.5 COINSTECH reserves the right to refuse or accept any order.

6.6 COINSTECH shall not be responsible for any loss or damage caused, directly or indirectly, by any event, action or omission which is beyond the control of COINSTECH, including, without limitation, loss or damage resulting, directly or indirectly, from any delay or inaccuracy in the transmission of orders and/or information due to a breakdown in, or failure of, any transmission or communication facilities.

6.7 The Client will indemnify, and hold harmless, COINSTECH, its affiliates and their respective directors, officers, shareholders, members, partners, agents and employees (each, an "Indemnified Party"), from any losses, expenses, claims or proceedings (collectively, "Losses"): (i) related to, or arising out of: (A) the contents of oral or written information (or any omission therein of a material fact) provided by COINSTECH, its employees or its other agents, which information either COINSTECH provides to any Third Party to an actual or proposed transaction, or (B) any other action or failure to act by COINSTECH, its employees or its other agents or by any Indemnified Party in accordance with COINSTECH's request or consent; or (ii) otherwise related to, or arising out of, the Agreement or any actual or proposed transaction.

6.10 In the event that the Client directs COINSTECH to sell any margin, collateral, contract or other property and COINSTECH is unable to deliver such margin, collateral, contract or other property to a purchaser because the Client fails to deliver it to COINSTECH, COINSTECH may borrow or purchase any guarantees, collateral, contract or property necessary to make such delivery, and the Client hereby agrees to guarantee and hold COINSTECH harmless against any liability, claim, loss, damage, cost or expense, including attorneys' fees that COINSTECH may sustain.

7. COLLATERAL AND LENDING AGREEMENT

7.1 All funds, securities, commodities, currencies, and other property of the Client which COINSTECH or its affiliates may, at any time, be holding on behalf of the Client (either individually, jointly with another, or as a guarantor of the account of any other person,) or

which may, at any time, be in its possession or control, or carried on its books for any purpose, including safekeeping, are to be held by COINSTECH as security and may be subject to a general lien and right of set-off for the liabilities of the Client to COINSTECH, irrespective of whether or not COINSTECH has made advances in connection with such securities, commodities, currencies or other property, and irrespective of the number of accounts the Client may have with COINSTECH.

7.2 The Client hereby also grants to COINSTECH the right to pledge, re-pledge, invest or loan, either separately or with the property of other Clients, to itself, as broker, or to others, any securities or other property of the Client held by COINSTECH as margin or security.

7.3 This authorization shall apply to all accounts carried by COINSTECH for the Client and shall remain in full force until all accounts are fully paid for by the Client or notice of revocation is sent by COINSTECH.

8. LIQUIDATION OF ACCOUNTS AND PAYMENT OF DEFICIT BALANCES

8.1 In the event of:

8.1.1 the death or judicial declaration of incompetence of the Client;

8.1.2 the filing of a petition for bankruptcy, or a petition for the appointment of a receiver, or the institution of any insolvency or similar proceeding by or against the Client;

8.1.3 the filing of an attachment against any of the Client's accounts carried by COINSTECH,

8.1.4 insufficient margin/guarantee, or COINSTECH's determination that any collateral deposited to protect one or more accounts of the Client is inadequate, regardless of current market quotations, to secure the account;

8.1.5 the Client's failure to provide us with any information requested pursuant to this Agreement;

8.1.6 any other circumstances or developments that COINSTECH deems appropriate for its protection, COINSTECH, in its sole discretion, may take one or more, or any portion of, the following actions: (a) satisfy any obligation the Client may have to COINSTECH, either directly or by way of guarantee, out of any of the Client's funds or property, which is in COINSTECH's custody or control; (b) sell or purchase any or all currency contracts or securities held or carried out for the Client; and (c) cancel any or all outstanding orders or contracts, or any other commitments made on behalf of the Client.

9. CHARGES

9.1 Client shall pay such brokerage fees, commissions, interest payments and special service and all other fees arising out of COINSTECH providing services hereunder in accordance with the COINSTECH fee schedule in effect.

9.2 COINSTECH client accounts, in which there have been no transactions (including, but not limited to, withdrawals, and deposits), for a set period of one (1) month will be considered as being inactive accounts. Inactive accounts will be charged a monthly fee of 99.9\$ per month. There will be no charge if the free balance is zero. Consequently, all accounts with a zero free balance will be closed.

9.2 COINSTECH reserves the right to change its fee structure at any time without notice.

10. STATEMENTS AND CONFIRMATION

10.1 Reports of confirmation of orders and statements of accounts for the Client shall be deemed correct and shall be conclusive and binding upon the Client if not objected to within three business days of the online posting by COINSTECH.

11. COMMUNICATIONS

11.1 Reports, statements, notices and any other communications will be posted online and may be transmitted to such address as the Client may, from time to time, designate in a written or electronic communication to COINSTECH.

12. COINSTECH RESPONSIBILITIES

12.1 COINSTECH will not be responsible for delays in the transmission of orders due to a breakdown or failure of transmission or communication facilities, electrical power outage or for any other cause, which is beyond COINSTECH's control or anticipation.

12.2 In addition, orders must be placed so as to allow sufficient time to execute and calculate all necessary guarantee requirements.

12.3 The Client should be aware that there are risks associated with utilizing an Internet-based platform, including, but not limited to, the failure of hardware, software, and Internet connection.

12.4 Since COINSTECH does not control signal power, its reception or routing via the Internet, the configuration of your equipment or reliability of its connection, COINSTECH cannot be responsible for communication failures, distortions or delays when trading via the Internet, and COINSTECH shall not be liable for losses arising out of the default of any agent or any other party used by COINSTECH under this agreement.

12.5 Under no circumstance shall COINSTECH be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, COINSTECH's trading platform or services, including, but not limited to, lost profits, loss of business, trading loss, loss of data or use of data, any unauthorized access to, alteration, theft or destruction of Client's computers, computer systems, data files, programs or information, or costs of procurement of substitute goods or services, or for any direct or indirect, special or consequential damages howsoever caused, and under any theory of liability and whether or not COINSTECH has been advised of the possibility of such damage.

12.6 The Client accepts that the terms in section 12.5 above represent a reasonable allocation of risk and that this section is an essential element of this Agreement and that in its absence the economic terms of this Agreement would be substantially different.

12.7 This limitation applies regardless of whether the alleged liability is based on contract, tort, negligence, strict liability, or any other basis, even if COINSTECH has been advised of the possibility of such damage.

12.8 COINSTECH has no liability or duty of indemnification related to unusable data, lost or corrupt Client transactions or data, by whatever means, in whatever form.

12.9 This limitation of liability additionally removes any duty or liability on the part of COINSTECH related to unusable data, lost or corrupt Client transactions or data, resulting in part or in whole from third-party software or networking goods or services or from internet-related problems or from actions or events outside of COINSTECH's control.

12.10 COINSTECH disclaims any and all liability resulting from, or related to, any breach of Internet security or disruption, distortion or delay of the Client's connections to the

internet, due to any reason whatsoever.

12.12 Should a quoting or execution error occur, which may include, but is not limited to, a typographical error of a quote, a quote that does not represent fair market prices, an erroneous price quote from a dealer or erroneous price quote due to failure of hardware, software or communication lines, systems or inaccurate external data feeds provided by third-party dealers, COINSTECH will not be liable for the resulting errors in account balances.

12.13 Internet, connectivity delays, and price feed errors sometimes create a situation where the prices displayed do not accurately reflect market rates.

12.14 COINSTECH will not be responsible for deals opened by the Client which are not in accordance with to the above trading rules.

13. CURRENCY FLUCTUATION RISK

13.1 If the Client instructs COINSTECH to enter into any foreign currency exchange, or cryptocurrency transactions:

13.1.1 any profit or loss, arising out of a fluctuation in the exchange rate affecting such currency, will be entirely for the Client's account and risk;

13.1.2 all initial and subsequent deposits for guarantees shall be made in U.S. dollars, in such amounts as COINSTECH may, in its sole discretion, require; and

13.1.3 COINSTECH is authorized to convert funds in the Client's account for guarantees into and from such foreign currency at a rate of exchange determined by COINSTECH, in its sole discretion, on the basis of the money market rates prevailing at the time.

14. RISK ACKNOWLEDGMENT

14.1 Trading carries a high level of risk, and may not be suitable for all investors.

14.2 A high degree of leverage, volatility, can work for the investor as well as against the investor.

14.3 Before deciding whether or not to trade, the investor should carefully consider his/her investment objectives, level of experience, and risk appetite.

14.4 There is a possibility that the investor could sustain a loss of some or all of his/her initial investment and therefore should only be undertaken with risk capital (funds that are not necessary to the survival or well-being of the user).

14.5 The Client acknowledges that the Client has received no such guarantee from COINSTECH, any of its representatives or any introducing agent, broker or other entity with whom the Client is conducting his/her COINSTECH account and has not entered into this agreement in consideration of, or in reliance on, any such guarantee or similar representation.

15. TRADING RECOMMENDATIONS

15.1 The Client acknowledges that;

15.1.1 any market recommendations and information communicated to the Client by COINSTECH or by any person within the offices of COINSTECH, does not constitute an offer to sell or the solicitation of an offer to buy any Market contract,

15.1.2 such recommendation and information, although based upon information obtained

from sources believed by COINSTECH to be reliable, may be based solely on a broker's opinion and such information may be incomplete and unverified. COINSTECH makes no representation, warranty or guarantee as to, and shall not be responsible for, the accuracy or completeness of any information or trading recommendation furnished to the Client.

15.2 The Client acknowledges that COINSTECH and/or its officers, directors, affiliates, associates, stockholders or representatives may intend to buy or sell cryptocurrencies, which are the subject of market recommendations furnished to the Client, and that the market position of COINSTECH or any such officer, director, affiliate, associate, stockholder or representative may not be consistent with the recommendations furnished to the Client by COINSTECH.

15.3 The Client acknowledges that COINSTECH makes no representations concerning the tax implications or treatment of contracts;

15.4. The Client further acknowledges that in the event that the Client grants trading authority or control over the Client's account to a third party ("Trading Agent"), whether on a discretionary or non-discretionary basis, COINSTECH shall, in no way be responsible for reviewing the Client's choice of such Trading Agent nor for making any recommendations with respect thereto.

15.5 If the Client gives the Trading Agent authority to exercise any of its rights over the Client's account(s), the Client acknowledges that the Client does so at the Client's own risk.

16. CLIENT REPRESENTATIONS AND WARRANTIES

16.1 The Client represents and warrants that:

16.1.1 if the Client is a natural person, the Client is of sound mind, legal age and legal competence.

16.1.2 if the Client is not a natural person: (i) the Client is duly organized and validly existing under the applicable laws of the jurisdiction of its organization; (ii) execution and delivery of this Agreement and all Contracts and other transactions and performances of obligations contemplated hereunder have been duly authorized by the Client; and (iii) each person executing and delivering this Agreement and all other transactions contemplated hereunder on behalf of the Client has been duly authorized by Client to do so.

16.1.3 No person, other than the Client, has or will have an interest in the Client's account(s) and the Client has not granted, and shall not, grant a security interest in the Client's account with COINSTECH (other than the security interest granted to COINSTECH hereunder) to any person without COINSTECH's prior written consent.

16.1.4 The Client has full beneficial ownership of all collateral and shall not grant any security interest in any collateral to any person (other than the security interest granted to COINSTECH hereunder) without COINSTECH's prior written consent.

16.1.5 The Client hereby warrants that, regardless of any subsequent determination to the contrary, the Client is suitable to trade the Forex and/or Cryptocurrency Market and is a sophisticated institution and/or institutional participant.

16.1.6 The Client is not an employee of any exchange, any corporation in which any exchange owns a majority of the capital stock, any member of any exchange and/or firm registered on any exchange, or any bank, trust, or insurance company, and in the event that the Client becomes so employed, the Client will promptly notify us, at COINSTECH's registered office, in writing, of such employment.

16.1.7 The Client will execute and deliver all documents, give all notices, make all filings and take such other actions as COINSTECH in its sole discretion, deems necessary or desirable in order to evidence or perfect any security interest in favor of COINSTECH or to protect COINSTECH's interests with respect to any Collateral.

16.1.8 The Client has read and understood the provisions contained in this Agreement, including, without limitation, COINSTECH's Risk Disclosure Statement.

16.1.9 The Client will review this Agreement each time that it is amended.

16.1.10 The Client will not affect any transaction in the Client's account unless the Client understands this Agreement agrees that in effecting any transaction, it is deemed to represent that it has read and understood this Agreement as in effect at the time of such transaction.

16.1.11 The Client agrees to, and shall at all times comply, with all applicable laws, statutes and regulations and the Client hereby declares that the execution and delivery by the Client of this Agreement and all other transactions contemplated hereunder, and performance of all of the Client's obligations contemplated hereunder and any other transaction contemplated hereunder, will not violate any statute, rule, regulation, ordinance, charter, by-law or policy applicable to the Client.

16.1.12 THE CLIENT MAY NOT USE HIS/HER PERSONAL ACCOUNT WITH COINSTECH FOR ANY ILLEGAL ACTIVITY.

16.1.13 The Client will not use trading robots, expert advisors, or other computer programs that are not provided by COINSTECH.

16.1.14 All trading shall be done in good faith and under good practice.

16.1.15 Hedging, scalping and arbitrage deals are prohibited and COINSTECH reserves the right to cancel these deals, except in the cases and the types of accounts where COINSTECH will allow it.

16.1.15.1 Scalping means a trade that was opened and closed prior to, or within, 90 seconds of its opening time.

16.1.15.2 Hedging means an opposite trade to an existing trade with the same trade volume that was opened to gain profit from deal terms.

16.1.15.3 Arbitrage means a trade that was opened or closed in an off-market price.

16.1.15.4 Placing future "buy stop" or "sell stop" orders prior to the release of financial data is prohibited and will not be permitted. COINSTECH shall reserve the right to cancel any such orders without prior notice to the Client.

17. DISCLOSURE OF FINANCIAL INFORMATION

17.1 The Client represents and warrants that the financial information disclosed to us in his/her Application is an accurate representation of the Client's current financial condition.

17.2 The Client represents and warrants that he/she has very carefully considered the portion of the Client's assets which the Client considers to be risk capital.

17.3 The Client recognizes that risk capital is the amount of money he/she is willing to put at risk and the loss of it would not, in any way, change the Client's lifestyle.

17.4 The Client agrees to immediately inform COINSTECH if the Client's financial condition changes in such a way to reduce the Client are net worth, liquid assets and/or risk capital.

18. INTRODUCING BROKERS

19. If the Client's account has been introduced to COINSTECH by an Introducing Broker ("IB"), the Client understands and acknowledges that COINSTECH may compensate the IB for introducing the Client to COINSTECH and that such compensation may be on a per trade or any other basis pursuant to the IB Agreement between COINSTECH and the IB.

20. DISCLOSURE OF CLIENT INFORMATION

20.1 COINSTECH will not share or sell information regarding Clients and/or prospective Clients, except to its employees, agents, partners, and associates, as required in the ordinary course of business, including, but not limited to, COINSTECH's banking or credit relationships.

20.2 COINSTECH may also disclose to federal or state regulatory agencies and law enforcement authorities' information, regarding the Client and the Client's transactions, in response to a request for such information or in response to a court order or subpoena.

20.3 COINSTECH will share or sell statistical information without disclosing the Client's identity.

21. GOVERNING LAW AND JURISDICTION

This Agreement shall be governed by, and construed solely in accordance with the Laws of Estonia. The parties will attempt in good faith to negotiate a settlement to any claim or dispute between them arising out of or in connection with this Agreement. If the parties fail to agree on the terms of settlement, either side may submit the dispute to confidential arbitration proceedings by a sole arbitrator according to arbitration rules in Estonia (if there is no other arbitration agreed between both parties), whose decision shall be final and binding. Arbitration shall be conducted in the English language.

22. TERMINATION

22.1 This Agreement shall continue to remain in effect until termination and may be terminated by the Client at any time upon three (3) days prior written notice when the Client has no open Currency position(s) and no liabilities held by, or owed to, COINSTECH upon the actual receipt by COINSTECH of written notice of termination, or at any time whatsoever by COINSTECH upon the transmission of written notice of termination to the Client; provided, that such termination shall not affect any transactions previously entered into and shall not relieve either party of any obligations set out in this Agreement nor shall it relieve the Client of any obligations arising out of any deficit balance.

23. INTELLECTUAL PROPERTY AND CONFIDENTIALITY

23.1 All copyrights, trademarks, trade secrets and other intellectual property rights and proprietary rights to the COINSTECH website in its totality, its contents and any related materials ("COINSTECH IP") shall remain, at all times, the sole and exclusive property of COINSTECH and Clients shall have no right or interest in the COINSTECH IP except for the right to access and use the COINSTECH IP as specified herein.

23.2 The Client acknowledges that the COINSTECH IP is confidential and has been developed through the expenditure of substantial skill, time, effort and money.

23.3 The Client shall protect the confidentiality of the COINSTECH IP and not allow website access to any Third Party.

24. RECORDINGS

24.1 The Client agrees and acknowledges that all conversations regarding the Client's account(s) between the Client and COINSTECH personnel may be electronically recorded with or without the use of an automatic tone warning device.

24.2 The Client further agrees to the use of such recordings and transcripts as evidence by either party in connection with any dispute or proceeding that may arise involving the

Client or COINSTECH.
24.3 The Client understands that COINSTECH destroys such recordings at regular intervals in accordance with COINSTECH's established business procedures and the Client hereby consents to such destruction.

25. LEGAL RESTRICTIONS

25.1 Without limiting the foregoing, the Client understands that laws regarding financial contracts vary throughout the world and it is the Client's obligation alone to ensure that the Client fully complies with any law, regulation or directive, which is relevant to the Client's country of residency with regards to the use of the Website.
25.2 For the avoidance of doubt, the ability to access COINSTECH's Website does not necessarily mean that COINSTECH's services and/or Client's activities through the Website are legal under the laws, regulations or directives relevant to the Client's country of residency.
25.3 This Website does not constitute, and may not be used for the purposes of, an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is unauthorized, or to any person to whom it is unlawful to make such an offer or solicitation.
25.4 Access to this Website, and the offering of financial contracts via this Site, may be restricted in certain jurisdictions, and, accordingly, users accessing this site are required to inform themselves of, and to observe, such restrictions.

26. DECLARATION

By accepting this Agreement, the Client hereby declares that the money invested in the Client's account with COINSTECH does not originate from drug trafficking, abduction, money laundering, or any other criminal activity.

27. TAX COLLECTION

27.1 Client is aware of, understands and agrees that, in general, COINSTECH does not collect tax for any authority in any form or manner.
27.2 Without derogating from the Client's sole and entire responsibility to perform tax payments, the Client agrees that COINSTECH may deduct tax, as may be required by the applicable law, but is not obligated to do so, from the results of the activity with COINSTECH.

28. ACCOUNT PROCEDURES – IDENTIFICATION

28.1 The Client acknowledges that applicable laws require financial institutions to obtain, verify, and record information identifying each person who opens an account and, accordingly, the Client has provided COINSTECH with certain identifying information and documents.

28.2. The Client confirms that the Client has provided true, accurate, current and complete information during the registration process, and that the Client has not impersonated any person or entity, or misrepresented any affiliation with another person, entity or

association, used false headers or otherwise concealed the Client's identity from COINSTECH, for any purpose.

29. WITHDRAWAL AND DEPOSIT PROCEDURES

29.1 The Client further acknowledges and accepts COINSTECH's procedures with respect to withdrawals and deposits to accounts as set forth below:

29.2 Withdrawal orders:

29.2.1 The provision of documentation, as may be required from time to time by AML (Anti Money Laundering) regulations, credit card companies and COINSTECH, is a prerequisite prior to the execution of a withdrawal order.

29.2.2 Credit card deposits may be, according to credit card companies' regulations, returned to the same credit card when a withdrawal is performed.

29.2.3 A withdrawal to a bank account where initial deposits have been performed by credit cards will be executed back to the credit card or to the bank account at COINSTECH's discretion.

29.2.4 Withdrawals to bank accounts may take longer due to additional security procedures.

29.3 Credit Card Deposits Variance:

29.3.1 When choosing an account base currency, other than USD, the Client's credit card may be debited sums which, due to exchange rates and credit card companies' fees, may slightly vary from the initial sum that has been deposited by the Client in the account base currency.

29.3.2 The Client hereby accepts that such variations may occur and hereby affirms that the Client shall not seek to object or charge this back.

29.3.3 When depositing by a Bank Transfer, as required by anti-money laundering regulations, the Client is required to use only one bank account, which is in the Client's country of residence and in the Client's name.

29.3.4 An authentic SWIFT confirmation, showing the origin of the funds, must be sent to COINSTECH.

29.3.5 Failure to submit such SWIFT may result in the return of the deposited amount, thereby preventing the deposit of such pending amounts to the Client's account.

29.4 Any withdrawal of funds, from the Client's account to a bank account, can only be refunded to the same bank account from which the funds were originally received.

29.5 Alternative payment methods (internet payment vendors; money transfer services; etc.):

29.5.1 When the Client deposits funds using a facility other than credit cards and/or banks, the Client agrees to be bound by the regulations and rules of such service, including, but not limited to, fees and other restrictions.

29.5.2 COINSTECH, at its sole discretion, may execute withdrawals to a facility other than the facility used for the original deposit, in accordance with anti-money laundering regulations.

29.5.3 COINSTECH can cancel trades that were done in arbitrage, statistic or regular, if a client opened a trade and or closed a trade NOT in a market price.

29.5.4 If a trade was made with COINSTECH and it was revealed that a counter trade was made in another company with the intention to ZERO OUT ONE account and DOUBLE THE OTHER for earning the BONUS, it can be canceled without notice at COINSTECH's sole discretion.

29.5.5 For the avoidance of doubt, COINSTECH is not responsible for any loss and or claim

caused to the client due to trades made in an arbitrage or any other illegitimate or fraud condition of any kind.

30. REFUND POLICY

30.1 When the Client opens an account with COINSTECH the payment will be debited from the Client's credit card immediately. If the Client is not satisfied with COINSTECH's trading platform for any reason, the Client has the right to apply for a refund of the Client's remaining balance. If Client has received a bonus, Client will have to follow the bonus T&C. If refund is applied, all logins and memberships will be deactivated. Whether Client's application for refund will be approved or declined shall be at COINSTECH's sole discretion. 48 hours should be given to COINSTECH's support team to approach the client's refund request. The support team will then contact the Client to confirm the request or to ask for additional information if needed. All refunds will be issued in the form of payment in which they were made.

ON BEHALF OF THE CLIENT

Full name: _____

Account number: _____

Signature: _____

ON BEHALF OF COINSTECH

Signature: _____