

GENERAL TERMS & CONDITIONS

WELD

Last update: 15.06.2022.

Please read these Terms and Conditions (hereinafter referred to as the "**General Terms and Conditions**") carefully before using the Weld Platform Services (hereinafter referred to as the "**Platform**"), which are available to users at <https://weld.money> and <https://unchain.fund> (hereinafter referred to as "**Sites**").

These General Terms and Conditions contain information about the Operator (as this term is defined below) of the Platform, administers the Sites, ensures the technological functioning of the services available on the Sites, about the procedures for providing these services and/or its partners rendering services on Sites.

These General Terms and Conditions apply to both registered and unregistered (as far as possible for use) users of the Platform who interact with the Sites. These General Terms and Conditions are an accession agreement within the meaning of Article 634 of the Civil Code of Ukraine.

At the same time, users of each of the Sites, registering accounts (accounts) on the services of each of the Sites, accept for each - separate Terms and Conditions of use of the Site, which detail and clarify these General Terms of Sites, including tariffs and conditions of use services of the Sites and are available at the following links:

https://weld.money/docs/terms&conditions_eng.pdf

unchain.fund/terms&conditions

Scope of the General Terms and Conditions

These General Terms and Conditions apply to the relationship between users of the Sites (hereinafter - the "**Client**" or "**you**") on the one hand and UAB "WELD EXCHANGE", a legal entity under the laws of the Republic of Lithuania, company registration number 305970300, legal address: st. 18 Eišiškės Sody, bldg. 11, Vilnius, Lithuania (hereinafter - "**Operator**" or "**we**") on the other hand, regarding the services of the Platform.

The platform includes the Sites, the necessary elements of the technical infrastructure and software used for the operation of the Sites, the mobile version of the Sites, the constituent elements of the Sites, such as "user cabinet", etc., and may also include mobile applications Weld.Money for mobile iOS and Android operating systems (hereinafter collectively - "**Application**").

To register in the services of the Platform available on the sites, the Client must register and verify in the personal account Weld.

During registration on the Platform, the Client fills in the information specified in the relevant fields of the registration form in the Application.

The Operator reserves the right to request additional information or documents from the Client, when the Operator deems it appropriate, in each case.

In the future, depending on the selected type of service in the Application, you may be required to perform additional verification and identification, which is usually related to the requirements of current legislation of the country of a bank issuing payment cards, which the partner bank must comply with when opening the Client's bank account. Such requirements are available on the relevant websites of partner banks, and links to the verification and identification procedure are available to the Client in the Application when registering in each of the services.

Certain services on the Platform, the Application and the Sites are provided by the Operator and/or legal entities related to the Operator (hereinafter - "**Weld**"), and the rest of the services available on the Platform - by relevant independent service providers (third parties) act on the basis of their own terms, policies and rules and/or public offers available to the Client by the relevant links in the Application and/or on the relevant sites of such third parties.

Before providing additional services on the Platform, third-party service providers (third parties) may request additional documents and / or information from the Client.

Availability of Platform's services

To access the services provided by the Platform and by the Operator, it is necessary to register an account on the Platform by registering in the Application, passing the verification and identification procedure, by providing all necessary information and (in some cases - documents) to the Operator and to a partner bank, according to Terms and conditions of each of the services.

Services and use of both Sites are available to Clients - individuals, provided that they meet the following criteria:

- you are at least 18 years old or you have reached the age of majority to enter into a contract that is legally binding in accordance with applicable law (for individuals);
- you are fully capable of entering into a legally binding contract and using the Platform, and you are not prohibited from doing so and using the services of the Platform in accordance with applicable law or any other laws that may apply;
- your account on the Platform has not been previously suspended by the Operator and the Operator has not previously restricted you from using the services of the Platform due to violation of its rules (in particular, established by these General Terms);
- you do not have an already registered account on the Platform;
- you do not engage in illegal activities using the Platform;
- your use of the Platform's services will not violate any laws and regulations applicable to you, including, but not limited to, the requirements of applicable anti-money laundering, anti-corruption and anti-terrorist financing regulations;
- you reside or are registered in the countries and territories we support and are not a citizen and or resident of any country where we do not provide services. This list includes countries subject to sanctions (restrictive measures) imposed by the EU, the United Kingdom, the United States (OFAC - in particular) and the FATF, countries where applicable law prohibits the provision of the Platform's services in accordance with these General Terms and Conditions or requires additional local permits. In particular: Afghanistan, Albania, Algeria, Angola, Bahrain, Bangladesh, Barbados, Bolivia, Botswana, Burma (Myanmar), Burundi, Cambodia, Central African Republic, Chad, Congo, Guinea - Conakry, Côte d'Ivoire (region of Ukraine), Cuba, Democratic People's Republic of Korea (DPRK), Ecuador, Equatorial Guinea, Eritrea, Ghana, Guinea-Bissau, Guyana, Haiti, Indonesia, Iraq, Iran, Jamaica, Japan, Yemen, Jordan, Qatar , Lebanon germany, Lebanon, Libya, Mali, Morocco, Mauritania, Nepal, Nicaragua, Northern Macedonia, Oman, Pakistan, Palestine, Panama, Russian Federation, Republic of Belarus, Saudi Arabia, Somalia, Southern Macedonia, Sri Lanka, Tunisia, Uganda, USA, Vanuatu, Venezuela, Zimbabwe;
- We also do not cooperate with Clients from disputed territories, temporarily occupied territories, territories of unrecognized countries (territorial entities), etc., as they do not use generally recognized official documents, in particular: the so-called Donetsk People's Republic (DPR) / Luhansk People's Republic (LPR). passports issued by the Russian Federation, the Nagorno-Karabakh Republic, the Transnistrian

Moldavian Republic, the Republic of Abkhazia, the Republic of Artsakh, the Republic of China (Taiwan), the Republic of Kosovo, the Republic of Somaliland, the Republic of South Ossetia, the Saharan Arab Democratic Republic.

- The full list of countries not serviced by the Platform may be changed by the Operator from time to time without prior notice to users.
- Third parties, partner banks may introduce certain criteria for the provision of their own services, different from those listed above.

Responsibility of the Operator

The Operator makes every effort to ensure uninterrupted and stable access to the Platform Sites and Services, but cannot guarantee the continued availability of the Application and the services in the Application. This primarily applies to cases of attacks on network infrastructure, for example, using so-called DDoS attacks, which can occur with varying degrees of severity.

The Operator is not responsible for the complete, accurate or up-to-date content provided in the Application. Use of this content is at the Client's own risk.

The Operator shall not be liable for damages caused to the Client as a result of the use of the provided services or the content published in the Application.

The above disclaimer does not affect the Operator's liability for breach of any obligations, the proper performance of which is essential for the proper provision of the Platform's services and for the performance of which the Client can reasonably count.

Intellectual Property

The Sites are managed by the Operator, who controls them.

All materials on the Site, including text, graphics, information, images, images, trademarks, logos, videos, sounds, music, software and other materials (together "Content"), as well as copyright and other intellectual property rights to such Content belongs to the Operator or is included in the Site with the consent of the right holder provided to the Operator.

Subject to these General Terms and Conditions, the Operator grants you a limited, temporary, personal, non-exclusive license to access and use Content that is not subject to sublicensing, revocation worldwide, or to download and use the Platform Services on devices that you legally own or control them in the manner set forth in these Terms and Conditions.

Under this license, you may not:

- sell, rent, lease, license, sublicense or otherwise distribute the Platform software;
- completely or partially copy, decompile, disassemble, translate or redesign the software of the Platform;
- write or develop any derivative software, attempt to obtain source code, modify or create derivative works from the Platform software and its updates;
- provide, disclose, disclose or make available or allow the use of the Platform software by any third party without the prior written consent of the Operator;
- avoid, circumvent, delete, deactivate, degrade, decrypt or otherwise circumvent any technological measures taken by the Operator or any of our suppliers or any other third party (including another user) to protect the Platform.

You may not use the Content or any of its elements in any way not provided for in these General Terms and Conditions, without the prior written permission of the Operator or the owners of such content.

Any attempt to do so is considered a violation of these General Terms and Conditions and the rights of the Operator. If you violate any of these restrictions, your use of the Platform may be suspended and terminated, and the Operator may sue you in a competent court and seek damages.

Operator may provide updates, modifications, upgrades or additions to the Platform software during the term of this license. The terms of this license apply to any such modification of the Platform, unless a separate license is added to it.

It is understood and agreed that the Operator is the owner or proper user of all rights, property rights and interests in the original and any copies of the software of the Platform and related information, improvements, enhancements or derivatives thereof, and owns or legally enjoys all intellectual property. The rights to it, in whole or in part, belong and remain the exclusive property of the Operator.

If you download or copy Content, you are not transferred any rights, title or interest in any Downloaded or copied Content as a result of such downloading or copying. You may not reproduce, publish, transmit, distribute, modify, create derivative works or otherwise use the Content for commercial or illegal purposes without our prior written permission. You agree not to modify or delete any proprietary notices for materials downloaded or printed from the Platform.

You are also informed that we are committed to enforcing our intellectual property rights to the fullest extent of the law, including through civil protection and prosecution.

Your license to use the Platform is automatically revoked if you violate these Terms and Conditions. We reserve all rights not expressly granted in these Terms and Conditions.

Termination of the agreement

Client's right to terminate

The Client may terminate its relationship with the Platform and the Operator at any time by terminating the agreement, notifying the Operator at least 10 days, and the Client must not have unfulfilled obligations to the Platform, the Operator, the partner bank and/or third parties.

The Client's rights to terminate the General Terms and Conditions established by the current legislation shall remain in force in case of contradiction between these General Terms and Conditions and the requirements of the current legislation.

Operator's right to terminate

The Operator may terminate its relationship with the Client at any time by terminating the contract, notifying the Client at least 10 days in advance.

The Operator may terminate its business relationship with the Client without complying with the notice period specified above, if there is a significant reason why the Operator has reasonable grounds to expect that the continuation of the business relationship with the Client will be terminated. Such significant grounds are considered to be: repeated violation of these General Terms and Conditions, gross one-time violation of the Terms, such as fraud or attempted fraud against the Operator and the Platform by the Client, intentional provision of false information is also a significant reason for termination by the Operator of the agreement. Another important reason for termination is when the Client withdraws his consent to the collection and use of data by the Operator, as the Operator will no longer be able to provide the services he offers without storing and using the Client's data.

Notice of termination will be sent by e-mail to the address provided by the Client when registering his account on the Platform.

The Operator reserves the right to notify the partner bank / third parties about the termination of the agreement with the Client and the reasons for such termination.

Changes in the services of the Platform

The Operator and the partner bank reserve their right to change or cancel the services offered by the Platform, or to supplement them with additional services. When changing or canceling the offered services, the Operator will take into account the legitimate interests of the Client and will notify the Client of such changes in the Application. If the Client continues to use the services after sending such notice, it is considered that he agrees to such changes.

Applicable legislation

The contractual relations between the Client and the Operator are regulated by the legislation of the Republic of Lithuania.

The contractual relationship between the Client and the partner bank is governed by the legislation defined by the terms of each relevant issuer of the payment card (partner bank).

The contractual relationship between the Client and any third-party service providers (third parties) is governed by the law determined by the terms of each of such third-party service providers.

Severability

If some provisions of the agreement between the Operator and the Client become legally invalid, other provisions remain in force. Invalid parts of the Terms must be replaced by the relevant legislation, if any.

Privacy policy

The Platform's privacy policy is available at: <https://weld.money/privacy>. If you use the services of the Platform available on the website <https://unchain.fund>, there are additional conditions regarding the Privacy Policy.

TERMS AND CONDITIONS

UNCHAIN.FUND

Date of the last update: 03.05.2022

Please read these Terms and Conditions carefully before using our website <https://unchain.fund> (hereinafter referred to as the "**Site**") and the chatbot on the Site (hereinafter referred to as the "**Chatbot**"), which detail the General Terms and Conditions of Use of Weld Platform Services (hereinafter - the "**General Terms**") and form an integral part thereof.

General rules are available at: https://weld.money/docs/terms&conditions_eng.pdf.

In case of discrepancies between the provisions of the General Terms and Conditions and these Terms, when using the services available on the Site <https://unchain.fund> - these Terms will prevail.

Terms in these Terms have the same meaning as in the General Terms, unless otherwise expressly stated in the text of these Terms.

These Terms contain information on the Operator and the Charitable Foundation (as these terms are defined below) and on the procedure for providing the Fund with financial and other charitable assistance to citizens of Ukraine affected by the war (hereinafter referred to as "**Unchain**").

These Terms contain important information about your legal rights and obligations related to the use of the Site. If you do not agree to these Terms, do not continue to use Unchain.

The Operator of the Site is UAB "Weld Exchange" (hereinafter - the "**Operator**" or "**we**") which provides the work of the Site and related services on behalf of the Charitable Organization "Charitable Fund "Unchain Ukraine" (hereinafter - the "**Charitable Fund**").

Our Privacy Notice describes how we collect and use personal information related to your access to and use of the Site.

If you have any questions or comments regarding these Terms, please contact us.

Completeness of the agreement

These Terms and other terms of use published on the Site, including the Privacy Notice, constitute the entire legal agreement and understanding between the Operator and our users (hereinafter referred to as "**you**" or the "**User**") governing your access to and use of the Site.

By using Unchain, you represent and warrant that:

- you have read the Terms, understood them, have legal capacity and agree to be legally bound by and fully comply with these Terms;
- you have full legal capacity, which means that you have reached the age of majority and have no restrictions (if this is not the case, use the Site only with the participation of parents or guardians);
- in accordance with your local jurisdiction, you have the right to enter into this agreement and have no restrictions on the use of the Site;
- you have the appropriate authority to act on behalf of the legal entity, NGO or other organization, if possible;
- you comply with these Terms and all applicable laws and regulations.

Charitable activity of Unchain

The Unchain service is designed to collect charitable donations for the victims of Russia's war against Ukraine. The only direction of our activity is humanitarian aid to civilians of Ukraine who suffered from hostilities. Unchain does not finance the purchase of military equipment and weapons.

With Unchain you can:

- donate funds;
- request for help.

How to donate

We accept donations in cryptocurrency. Find the addresses of our virtual wallets on the Website and use third-party services or the Operator's services to send cryptocurrencies.

Please note that Unchain does not donate any goods or services to philanthropists.

Request for help

Our charitable activities include the following areas:

- we transfer funds to beneficiaries who spend them independently on the purchase of goods and services;
- we pay the bills of the beneficiaries for the purchase of goods and services.

We accept applications for help via chatbot from the following recipients of charitable assistance:

- persons who applied in person (targeted assistance to mothers with a minor child / children) - detailed conditions of assistance are available at the link [@Unchain Help Card bot](#);
- volunteers who provide humanitarian assistance to people [@Unchain Ukraine Bot](#);
- organizations (legal entities, hospitals, etc.) that provide assistance to people.

We carefully review applications and their authors to prevent fraud and misuse of funds. When you ask for help, you should clearly describe the needs for which you need the money, the opportunity to file a report, provide passport details and provide a photo with an identity document. In addition, we may require you to make a video call to verify your identity if necessary.

We may, in our sole discretion, set limits on the cash tranche for your statements. If you have passed the audit and provided a full report on the use of the funds received, we may increase the amount of assistance for your next application. The number of applications from one person is unlimited.

Mothers with minor children

Mothers who have minor children must, among other things, provide a photograph of the child's birth certificate. After confirming the application, we send the information to our partner bank to open an account for the applicant, to which we transfer the required amount.

To receive and use funds through an account with a partner bank, you must follow its rules and policies and be identified and verified in accordance with the bank's procedure and the requirements of applicable law.

Help with money

If you need charitable assistance in cash, in addition to other information, you must guarantee the ability to provide a report on purchased goods or services.

Assistance by paying bills

We can provide charitable assistance by paying your bills. Among other information, you must provide invoices for payment with a detailed list of goods and services.

Cases in which assistance may be denied

In the following cases, we may refuse to grant your request or provide the following tranche of assistance:

- non-compliance of the User with the criteria according to which it is possible to become a recipient of assistance;
- the Charitable Foundation or the Operator has reasonable suspicions of the User's good faith;
- impossibility for the User to pass the verification and identification procedure by the partner bank;
- violation by the User of these Terms or of the General Terms.

Reporting

The funds raised should be used to help those who need them. Therefore, we provide funds to those who can provide evidence of their proper use, as well as publish reports on our activities.

After approval of the application and provision of funds, it is necessary to send a photo and video confirmation (report) on the use of funds via a chatbot. Receipts for the purchase of goods, photos of these goods, as well as persons to whom the goods are transferred, marked "Unchain" must be added to this report.

We publish the collected reports on the Website and in the chatbot.

Many people provide continuous Unchain work to ensure the most effective use of charitable donations. We use part of the budget to pay for the administrative needs of the fund and remunerate our specialists.

Intellectual Property

The provisions of the relevant article "*Intellectual Property*" of the General Terms and Conditions apply to these conditions.

Assurances and guarantees

The Unchain service is provided "as is".

The Operator warrants that Unchain will operate substantially in accordance with its documentation for the duration of your license. The Operator disclaims all other warranties with respect to Unchain, its functions and content to the fullest extent permitted by law, including without limitation the warranty on the quality of service, fitness for a particular purpose and compliance with the intellectual property rights of third parties or other rights.

We do our best to secure your data and support Unchain functionality. However, Unchain may be unavailable due to various factors beyond our control, including emergencies, third-party failures, hacking attacks, transmission problems or restrictions, equipment or networks, interference, signal strength, and may be interrupted, denied, limited, or minimized.

We make no promises of any kind, including accuracy, usefulness, reliability and proper operation of Unchain and content.

The operator does not guarantee that Unchain will be continuous or safe, that any defects will be corrected, or that Unchain will not contain viruses or anything harmful.

Keep in mind that we list your donations according to the needs of many people. It is not possible to track the use of each user's donations.

We make every effort to verify the reliability of those receiving financial assistance to prevent fraud. We transfer funds to those who ask for help, and we cannot guarantee the use of funds and the decency of such people.

We reserve the right to contact law enforcement if we suspect that users have committed an illegal act through Unchain.

Limitation of liability

The Operator is not responsible if any information, materials or content available through Unchain is inaccurate or incomplete.

In no event shall the Operator, its subsidiaries, directors, partners, employees, contractors or agents be liable for indirect, incidental, special, punitive or indirect damages related to any use or inability to use Unchain, including without restrictions, any damages caused by the use of information provided through Unchain, or through errors, omissions, interruptions, defects, viruses, even if we have been notified of the possibility of such damages.

Unchain is a platform that helps to transfer funds from those who can help, those who need help. We are not responsible for the use of funds by beneficiaries and will not compensate for damages caused by misuse of funds.

Preliminary limitations of liability do not apply within the limits prohibited by law.

If any part of the warranty or limitation of liability is found to be invalid or unenforceable for any reason, or if we acknowledge that we are liable to you in any way, then our total liability for all claims in such circumstances regarding the liability. will not exceed the total amount of payments made by you to the Operator during the year preceding the claim.

Exemption from liability

You agree to protect, indemnify and defend the Operator, our subsidiaries, directors, partners, employees, contractors and agents from all claims, liability, damages, damages and costs, including reasonable legal and accounting costs arising from:

- any breach by you of any of these Terms;
- your use / abuse of the Unchain service;
- violation of applicable law, intellectual property or other rights of a third party, any agreement or conditions with a third party to which you are subject.

We reserve the right to engage in our legal protection; however, we deem it necessary, including when you reimburse us for damages. That's why you agree to work with us, that's why we follow our strategy.

Applicable law and jurisdiction

Unless otherwise specified in these Terms or any policy, these Terms are governed by and construed in accordance with the laws of the Republic of Lithuania.

If any material in Unchain or your use of Unchain violates the laws of the place where you are when you access it, Unchain is not intended for you and we ask that you do not use it. You are responsible for informing and complying with the laws of your jurisdiction.

Except as prohibited by applicable law and without limitation to any consumer rights, you agree that any disputes, conflicts, claims or disputes that arise directly or indirectly in connection with Unchain or these Terms , including, without limitation, matters relating to its validity, design or enforcement, will be resolved through friendly negotiations directly with our team, in accordance with the principles of good faith and cooperation.

If the negotiations may not reach an agreement, the dispute shall be resolved by the relevant competent court of the Republic of Lithuania.

All claims must be filed within one (1) year of the claim, unless a longer period is required by applicable law.

Electronic communications

By using Unchain and providing us with your contact information, you understand and agree that we may send you emails regarding, without limitation:

- your use of Unchain;
- update the Unchain and these Terms;
- feedback on the submitted application.

You can read more about the methods of processing personal data in our Privacy Notice.

Termination

Termination at the initiative of the Operator

At any time, we reserve the right, in our sole discretion, to change, suspend or terminate Unchain, Content, Function or Offers via Unchain. You agree that we are not liable to you or any third party in the event of any prior Unchain situation.

The Operator reserves the right to take any lawful action it deems appropriate in response to actual or suspected violations of these Terms, including, without limitation, the suspension or termination of your license and access to Unchain.

We may cooperate with legal authorities and / or third parties to investigate any suspected or alleged crime or civil offense.

Termination on your own initiative

You may terminate this Agreement with the Operator at any time by no longer opening Unchain or canceling your application for funds. After opening a bank account to receive direct assistance, the relationship with the use of the account and funds is governed by a contract with the bank.

Miscellaneous

We may transfer our rights and obligations under these Terms to a third party, but this will not affect your rights or our obligations.

We reserve the right to change these Terms at any time in our sole discretion. If significant changes affect your use of Unchain, we will notify you by email prior to the date of the change. If you continue to use Unchain, you agree to the updated version of these Terms.

If any provision of these Terms is found to be illegal, invalid or unenforceable, the other provisions of these Terms will remain in full force and effect.

A printed version of these Terms is acceptable in court or administrative proceedings based on or related to the use of Unchain to the same extent and under the same conditions as other business documents and records originally created and stored in hard copy.

Questions and contact information

If you have any questions or comments about these Terms or Unchain, please contact us at: <https://wiki.unchain.fund/>.

TERMS AND CONDITIONS

WELD.MONEY

Updated on 15.06.2022

Please, before using our website <https://weld.money> (hereinafter - the "**Site**") and the services available on the Site, carefully read these Terms and Conditions (hereinafter - the "**Terms**"), which detail the General Terms and Conditions use the services of the Weld platform (hereinafter - the "**General Terms**") and are an integral part of them.

General Terms are available at: <https://weld.money/docs/terms&conditions.pdf> .

In case of discrepancies between the provisions of the General Terms and Conditions and these Terms, when using the services available on the Site <https://weld.money> - these Terms will prevail.

Terms in these Terms have the same meaning as in the General Terms, unless otherwise expressly stated in the text of these Terms.

The Site is an element of the Platform on which the Client registers in the personal account, the mobile version of the Site, may include Weld.Money mobile applications for mobile operating systems iOS and Android (hereinafter - "**Application**"), as well as other products and services that provided by the Platform, the Operator and other service providers on the Site.

Certain services on the Platform, the Application and the Sites are provided by the Operator and / or legal entities related to the Operator (hereinafter - "**Weld**"), and the rest of the services available on the Platform - by relevant independent service providers (third parties) act on the basis of their own terms, policies and rules and / or public offers available to the Client by the relevant links in the Application.

The parties to these Terms are the Client and the Operator.

The platform allows Clients to create an account in the Application and, after successfully completing the registration, identification and verification procedure, to obtain a virtual payment card issued by the relevant partner bank or partner institution for issuing electronic money.

By registering his account in the Application, the Client accepts these Terms, authorizes the Operator to perform transactions available in the Application, in particular: to act as a guarantor of the Client's obligation to the relevant partner bank to repay debt arising on the Client's account opened in such bank , for transactions performed by the Client using a payment card issued by the partner bank, and further repay the Client's debt to the relevant partner bank; to sell cryptocurrency assets, exchange funds from US dollars / Euros to hryvnias and further transfer the received funds to the Client's account in the partner bank that issued the Client's payment card.

In this case, the Client understands and agrees that the repayment of debt to the partner bank has the effect of obligations to the Operator. The Client gives his unconditional consent to fulfill such obligations by the Operator independently by writing off the required number of cryptocurrency assets from the cryptocurrency wallet.

The Client confirms and agrees that the sale of cryptocurrency assets and exchange of funds will be carried out by the Operator in the interests of the Client on terms determined by the Operator independently, taking

into account the conditions set by exchanges, partner banks, servicing banks, correspondent banks). The Operator will make efforts to conduct operations on the terms most favorable to the Client.

In addition, the Client confirms his understanding that by accepting these Terms, he agrees in the manner prescribed by Article 634 of the Civil Code of Ukraine that the Operator may repay the Client's debt to the partner bank no later than one day after the Client's transaction or several transactions using a card issued by a partner bank within the relevant limit.

After that the Client should link his cryptocurrency wallet with API keys and secret key to the account in the Application and start making payments using his payment card, and the Operator will debit the Client's crypto-wallet of the equivalent amount in cryptocurrency corresponding to the amount which the Client paid with his payment card. To calculate the hryvnia equivalent of the amounts in US dollars received from the sale of the Client's cryptocurrency, the exchange rate of the currency (USD / UAH) is used, according to the details given in the "Exchange rate" section, available at: <https://privatbank.ua/rates-archive> as of the date of the Client's transaction, or the exchange rate of the currency (USD / UAH) of the respective partner bank, if the relevant payment card of such partner bank has been issued to the Client.

In addition, the Client may choose in the Application alternative ways to repay the debt arising from the account opened by the Client in the relevant partner bank that issued the payment card to the Client. with which the Operator has established a partnership (hereinafter - the "**Credit Partner**"), and are credited to the Client's account opened with the Operator's partner bank, in accordance with the rules of the Credit Partner. In this case, the Client understands, agrees and gives his permission that (1) the Credit Partner opens a credit line to the Client and transfers the required amount in the national currency of Ukraine (hryvnia) to repay the Client's credit debt arising from the write-off operation. the Client's cards, to the Client's account opened by the respective partner bank; and (2) the Operator shall ensure further repayment of the Client's debt to the Credit Partner at the expense of cryptocurrency assets.

In case of choosing an alternative method for repayment of the Client's credit debt to the partner bank specified in the previous paragraph of the Terms, the Operator does not act as a guarantor to the partner bank under the Client's obligations, and the exchange rate shall be applied on the basis of the weighted average offer on purchase and sale of currencies of the Operator's partners as of the date of the Client's transaction. Typically, the Operator determines the exchange rate available for transactions with an alternative method of debt repayment twice a day, but in the event of significant fluctuations in exchange rates, such exchange rate may change more often. The current exchange rate applicable to the alternative method of repaying the Client's credit indebtedness to the partner bank can be found at: <https://weld.money/exchange-rate>.

The list of partner banks that issue payment cards is available in the Application and may change from time to time. Certain restrictions and requirements for the Client's authorization may differ depending on the jurisdiction of the issuer and the Client's country of residence.

The list of cryptocurrency wallets, cryptocurrencies and cryptocurrencies available for use by the Client on the Platform is available in the Application and may change from time to time.

Payment for Platform services

Fees, fees and current prices for the Operator's services on the Site are displayed in the "Tariffs" section, available at the links in the personal account on the Site. The basic tariff for the Platform's services, as a rule, is 3% of the amount of the Client's transaction, however the Operator reserves the right to change these conditions, notifying the Client of such changes.

Limitation of the amount and volume of transactions

For the security reasons, the amounts of monthly and annual volumes of the Client's operations are limited.

Current transaction limits:

USDT 1 000 (or the equivalent of this amount in any other currency) for one day;

UAH 40 000 (or the equivalent of this amount in any other currency) per month; and

UAH 400 000 (or the equivalent of this amount in any other currency) per year.

The above limits may be extended, provided that the Client undergoes an extended identification and verification procedure, in accordance with the requirements of current legislation of Ukraine.

Due to the limitation of the minimum withdrawal amounts established by the rules of the respective cryptocurrencies, the Client's transactions on the Platform also have a minimum limit of USD 10 (depending on the exchange) (hereinafter - the "**Minimum Limit**"). If the Client initiates a transaction for an amount lower than the Minimum Limit, the balance between the cryptocurrency amount and the Minimum Limit will be displayed on the crypto wallet "Weld" (hereinafter - the "**Tail Wallet**") and will remain available to the Client for further transactions. The Client already has a certain amount on the Tail Wallet and initiates any new transaction, the cryptocurrency will be withdrawn from the Tail Wallet in the first place, and the difference between the transaction will be withdrawn from the Client's main wallet.

Detailed procedure for using Tail Wallet is available in the personal account of Weld Money.

Intellectual Property

The provisions of the relevant article "*Intellectual Property*" of the General Terms and Conditions apply to these Terms.

Termination of the contract

These Terms are subject to the provisions of the relevant article "*Termination of the agreement*" of the General Terms.

Changes in the services of the Platform

These Terms are subject to the provisions of the relevant article "*Changes in the services of the Platform*" of the General Terms.

Applicable legislation

These Terms are subject to the provisions of the relevant article "*Applicable Law*" of the General Terms.

Severability

The provisions of the relevant article "*Severability*" of the General Terms and Conditions apply to these Terms.

Privacy policy

The Platform's privacy policy as part of the General Terms and Conditions is available at: <https://weld.money/privacy>.