

USER AGREEMENT with an e-commerce marketplace

Name of the platform: AMCH

Details of the platform: AMCH Limited

Company registration number in the Republic of Cyprus: HE 459723

Registration address: Michalakopoulou, 27, CITY BUSINESS CENTRE, 1075, Nicosia, Cyprus

Website: <https://amch.ltd>

E-mail: info@amch.ltd

1. Agreement Status

1.1. In accordance with the Contracts Law of the Republic of Cyprus, the Civil Relations Law of the Republic of Cyprus, this Agreement is an adhesion agreement.

1.2. By registering on the marketplace (platform/mobile application), any user fully and unconditionally accepts the terms of this Agreement, fully agrees with the terms of use of the marketplace services set out below, the essence of the Agreement, their rights and obligations, the limits of their rights and the risks for the investment decisions they make – they understand and fully accept.

1.2.1. The user's actions to register on the platform/in the mobile application of the marketplace is a form of accession to this Agreement. By registering a personal account, the User confirms their legal capacity, as well as the completely voluntary nature of their accession to the Agreement.

1.3. In case of disagreement with any of the terms and conditions set out below, as well as the contradiction of this Agreement with the laws of the user's country of residence, he/she undertakes not to use the website/platform/mobile application and services of the marketplace, otherwise the user shall be liable for all his/her losses and expenses caused by non-compliance with local laws.

2. Terms of Use of Services

2.1. User Registration

2.1.1. In order to use the e-commerce services provided by the marketplace, the user must go through the registration procedure on the platform or in the mobile application and indicate his/her full name, contact phone number, email address, passport series and number, country of residence, and also upload graphic images of identity documents.

2.1.2. User registration includes 5 stages: 1) entering a personal email address; 2) entering a password, which is sent by the marketplace to the one specified in paragraph 1; 3) indicating the country to which the user's phone number belongs, entering the phone number; 4) entering the code that was sent to the specified phone number in an SMS message; 5) user verification (uploading passport photos, passport photo). Sending the documents specified in paragraph 5 means that the user has read and agrees to the terms of this Agreement.

2.1.3. Registration can be done using accounts in social networks and services: 1) Google (for Android users); 2) Apple ID (for iOS users); 3) Facebook (for any operating systems).

2.1.4. The user can start making purchases and replenishing the wallet only after completing all the registration stages.

2.1.5. When registering on the trading platform, the user undertakes to: (a) create a strong password that will not be used for any other website or online service; (b) provide accurate and truthful personal information about himself; (c) carefully and completely read this Agreement, the Application for accession to the User Agreement, the Risk Notice; (d) maintain the security of your account by protecting your password and

restricting unauthorized access by third parties to your account; (e) immediately notify the marketplace if you discover any security breach related to your account; (f) be responsible for all activities that occur through your account and bear all risks of any authorized or unauthorized access to your account.

2.1.6. After registration, the user receives an electronic Notification of registration and accession to this Agreement. From this moment on, the person acquires the status of a Client of the marketplace.

2.1.7. By entering their personal data and registering on the platform/in the mobile application (by clicking the "Register" button and/or clicking the corresponding button for review), the user gives consent to the marketplace to process, store and use their personal data in order to ensure the operability of the account, as well as to identify the user (Client) in the personal account.

2.1.7.1. User registration is considered a form of sending an application to join this Agreement to the marketplace (in accordance with clause 2.1.2. of the Agreement).

2.1.8. Personal data of marketplace users cannot be transferred to third parties, except for cases provided for by the legislation of the Republic of Cyprus.

2.1.9. For the purposes of archiving and data security, the marketplace has the right to store personal data of users (Clients) on paper and electronic media.

2.1.9.1. The marketplace reserves the right to send its and/or partner services to registered users by sending information materials by e-mail, instant messengers, and SMS messages. When registering on the platform, the Client agrees to receive advertising and other information sent by the marketplace in the specified ways.

2.1.10. If at any time the user (Client) does not agree with this Agreement or its individual terms, he/she is obliged to immediately stop using the marketplace services.

2.1.11. The Client has the right at any time to send the marketplace an application to revoke permission to use his/her personal data. Upon receipt of such an application, the marketplace deletes the Client's personal data, and his/her personal account is subject to blocking. The remaining value of assets on the date of blocking the personal account is subject to return to the Client in the manner established in paragraph 12.3. of the Agreement.

2.2. Authorization on the platform and in the application

2.2.1. Login to the mobile application/personal account on the platform can be done in the following ways: (1) by entering the email address and password that were sent to the user's email address, or the password that the user changed in the personal account; (2) using accounts in one of the social networks and services - Google, Apple, Facebook (provided that the user has previously completed all the registration stages using registration through the relevant service).

2.2.2. If it is impossible to log in to the personal account, the Client has the right to send a request to the marketplace to restore access and go through the verification procedure established in this Agreement.

2.2.1. Verification and biometric personal data

2.2.1.1. In order to verify a user who has requested to restore login data for their personal account, the marketplace has the right to request a video file with an image of the user's face and their passport and/or conduct such a procedure online via instant messengers or the Zoom platform.

2.2.1.2. The received samples of the user's face (video file) are not a collection of biometric data and after verification of the user, all data received by the marketplace are subject to destruction.

2.2.1.3. The marketplace guarantees that the data received during the verification process will not be transferred to third parties, and is not stored in the marketplace databases.

2.2.1.4. The marketplace is not liable for any leaks of personal and biometric data that occurred due to the fault of the user, as well as a result of criminal actions of third parties (hacker attacks, hacking of databases, etc.), including for possible losses of the Client.

3. Personal account, services

3.1. Based on the results of registration, the Client is assigned a unique identification number (UIN), the personal account and marketplace services become available for use. UIN is the number of the Client's agreement with the marketplace in accordance with the terms of this Agreement.

Personal account is the personal web page of the Client who has registered on the website/in the marketplace application, access to which is carried out using a login and password.

Marketplace services are a set of services for using the capabilities of the marketplace in the field of e-commerce, including, but not limited to: financial intermediation in the acquisition of digital assets by the Client, their purchase and sale, resale, redemption.

3.2. The information in the personal account includes: client data, contract number, digital asset portfolio, their estimated value, purchase history, information about the personal web account manager, communication methods and other information.

3.3. The Marketplace reserves the right to: unilaterally make changes to the structure of the personal account (on the platform and in the mobile application), change the design, add/delete sections of the personal account at any time at its own discretion without prior notice to the Client.

3.4. The Marketplace has the right, at its own discretion, to limit the number of accounts that can be registered, or the total number of accounts of all Clients of the marketplace.

3.5. Access to the personal account and any transactions on the marketplace are possible only after authentication of the Client.

3.6. The Client is fully responsible for maintaining the confidentiality of their authorization data.

3.7. Any actions performed using correct authorization data are considered to be performed by the registered Client personally.

3.8. The Marketplace shall not be liable for any damages caused to the Client as a result of third parties' unauthorized use of the correct login and password of the registered Client, and the Client shall be liable for any actions of third parties who have gained access to his personal account.

3.9. In the event of loss of access to the personal account, the Marketplace provides the Client with the opportunity to restore access by entering the recovery code sent to the Client in the form of an SMS message to the mobile phone number specified during registration, or by another method chosen by the Marketplace; The Marketplace has the right to refuse the Client to restore access to the personal account if: - the data provided for restoring access differs from the data available to the Marketplace received during the Client's registration; - as a result of consideration of the relevant request for restoring access to the personal account, the identity of the Client who applied for restoring access is not confirmed; In this case, the personal account is subject to blocking until the Client's identity is established and verified in accordance with Section 2.2-1. of the Agreement.

3.10. In the event of the Client's inappropriate behavior with the employees (official representatives) of the marketplace, expressed in the violation of the fundamentals of

morality and ethics, discrimination on religious grounds, xenophobia, as well as threats, insults, extortion expressed in any form, repeated demands for the marketplace and/or its employees (representatives, founders) to fulfill obligations not provided for in this Agreement, the marketplace reserves the right to unilaterally and extrajudicially terminate this agreement, block the Client's personal account and return the cost of the digital property to him under the conditions stipulated in Section 12.3. of this Agreement.

3.11. In case of unlawful (illegal, criminal) behavior of the Client, as well as actions and/or written demands related to obvious misunderstanding/misconception about the activities of the marketplace, digital assets, transactions, methods of asset redemption, methods of withdrawal of funds, etc., the marketplace reserves the right to unilaterally and extrajudicially refuse to execute this agreement, block the Client's personal account and return the cost of digital assets to him under the conditions stipulated in paragraph 12.3. of this User Agreement.

4. Digital assets of the marketplace

4.1. The marketplace services allow its clients to purchase, resell and buy back digital assets, including, but not limited to, CFD contracts, financial instruments in the form of a derivative.

4.2 **CFD contract** – contract for difference (CFD), an agreement between two parties – the seller and the buyer to transfer the difference between the current value of the underlying asset at the time of concluding the contract (opening the position) and its value at the time of ending the contract (closing the position). The seller is not required to own the actual asset, and the buyer does not receive the right to demand delivery.

4.3. **Underlying asset** – the price of a share or other security of a specific company, as well as the price of real estate or its share, the price of property rights to real estate.

4.4 **Derivative** – an agreement (contract) under which the parties receive the right or undertake to perform certain actions in relation to the underlying asset.

4.4.1. The price of a derivative and the nature of its change are usually closely related to the price of the underlying asset, but do not necessarily coincide.

4.5. **Security of a digital asset** – fixing the value of electronic lots of the trading platform with specific assets (for example: cash, cryptocurrency, securities, financial instruments, real estate rights, etc.);

4.6. **Digital asset passport** – an internal accounting document of the trading platform, which is used to reflect the characteristics of a specific asset (lot).

5. Settlement currency, payment methods

5.1. After registering on the platform/mobile application of the marketplace, the Client has access to an electronic wallet to which the Client can transfer funds to purchase assets (lots).

5.2. The value of assets (lots) of the marketplace is indicated in US dollars (USD).

5.3. The settlement currency on the marketplace is USDT. One USDT is equal to one US dollar (USD). The Client's account balance is displayed in USDT.

5.4. Digital assets of the marketplace can be purchased, as a rule, only for USDT. For other payment methods, the Client must additionally contact the marketplace manager to conclude an additional contract/agreement and make the corresponding payment.

5.4.1. The cost of each digital asset (lot) is determined by the marketplace individually, according to economic indicators, including the underlying asset and expectations of future profit.

5.5. The Client can pay for the purchase of a digital asset in his personal account in the following ways:

- payment by **bank card** (Visa, Mastercard);
- payment from a **bank account**;
- payment via a **USDT** crypto wallet;
- payment via the **PayPal** payment system.

5.6. The Marketplace does not guarantee the operability of all payment methods due to the geopolitical situation, sanctions, prohibitions and other possible restrictions of any of the above payment methods.

5.7 The Client may top up his/her personal account in USD and EUR. Minimum amount of replenishment of personal account: not less than 500 USDT. Funds sent in currency are displayed on the Client's balance in personal account.

5.7.1 To replenish the personal account in currency, the Client sends an Application (Appendix #3 to the User Agreement) to the Marketplace, which specifies: the number of the agreement, the Client's full name, the amount of replenishment of the personal account, the currency of payment, the exchange rate, the total amount of payment in currency. In response to the Application, the Marketplace issues an invoice (invoice) to the Client for replenishment of the personal account.

5.7.2 When replenishing the personal account in US dollars and euros, the exchange rate of 1 USDT in dollars and euros on the day of payment is valid.

5.7.3 The date of personal account replenishment is the day of receipt of funds to the Marketplace account.

6. Acquisition of digital assets

6.1. The Client has the right to purchase digital assets (lots) in the quantity available to him/her at his/her choice and discretion through the services of his/her personal account.

6.2. Payment for the purchase is made using the methods specified in Section 5.5 of this Agreement.

6.3. After making the payment, the Client receives an order confirming the purchase of the digital asset (lot).

6.4. The purchased digital assets (lots) of the Client become his/her property (at the time of receiving the order) and are stored in his/her personal account in the Portfolio section.

6.5. The asset (lot, security, underlying asset) is not delivered in kind.

6.5.1. The Client has no right to demand from the trading platform the transfer of securities and/or other financial instruments, including real assets that are secured by the digital assets of the trading platform or are the underlying asset of a digital asset, as well as the transfer of assets (lots) to another organization (bank, broker, exchange, etc.).

6.6. The Client has the right to dispose of the acquired assets at his own discretion in accordance with Section 12 of this Agreement.

6.7. The Client has no right to transfer assets located in the personal account to third parties as collateral.

6.8. Transfer of their rights to third parties (change of the owner of the personal account) without the prior written consent of the marketplace is not allowed and is a null and void transaction if it is made without the written consent of the marketplace.

6.9. The lot price indicated at the stage of proposed participation is preliminary and may differ significantly from the final purchase price within the framework of the transaction involving the underlying asset. The Company shall not be liable for such discrepancies, as the supply and sale of the asset are carried out by third parties. The lot price indicated at the stage of proposed participation is preliminary and may differ significantly from the final purchase price within the framework of the transaction involving the underlying

asset. The Company shall not be liable for such discrepancies, as the supply and sale of the asset are carried out by third parties.

6.10. The Marketplace uses partial capital protection mechanisms for the Client. Under this mechanism, the Client's maximum potential loss in the event of a worst-case scenario is limited based on the current terms of the structured lot.

6.11. The Client acknowledges and understands that capital protection does not guarantee the absence of losses, nor does it eliminate the risk of losing a portion of the invested funds within the established limit. This capital protection mechanism operates solely within the terms and conditions and instruments used by the Company and is not considered a bank, insurance, or government guarantee.

7. Electronic wallet

7.1. To purchase assets (lots), the Client must top up his electronic wallet.

7.2. The top-up is made as follows:

- the top-up amount in USDT is entered;
- the platform provides a unique address and network of the crypto wallet;
- the Client makes a transaction in USDT to the wallet provided by the platform through any crypto exchange;
- after payment, a link to the transaction is sent to the marketplace manager.

7.3. Funds in the Client's e-wallet can be stored indefinitely, but, unlike a digital safe, without indexing.

7.4. Funds from the e-wallet can be withdrawn at any time.

7.5. To withdraw funds from the wallet, the Client selects a withdrawal method available on the platform.

7.6. Options for withdrawing funds from the wallet:

- **"Basic"** (funds can be credited within 7 to 40 business days, commission - 0%)
- **"Urgent"** (funds are credited within 1-5 business days, commission - 15%).

7.6.1. Long-term withdrawal of funds is due to the investment activity of the marketplace, i.e., funds are invested to replenish collateral and other economic goals of the marketplace.

8. Digital safe

8.1. The Digital Safe service is a marketplace product that allows Clients to allocate and store digital assets denominated in USDT within the marketplace ecosystem subject to the terms of this Agreement.

8.1.1. Assets allocated to the Digital Safe may be supported by property, property rights, real estate, securities, digital assets, financial instruments, and other assets or collateral arrangements determined by the marketplace at its sole discretion.

The existence of such assets or collateral arrangements shall not be interpreted as a guarantee of capital preservation, profitability, liquidity, or fulfillment of obligations within any specific timeframe.

8.2. The Digital Safe service is not a bank account, bank deposit, savings account, payment instrument, electronic money service, or regulated financial product unless otherwise expressly required by applicable law.

The Digital Safe service is intended solely for participation in the marketplace ecosystem under the conditions described in this Agreement.

8.3. Digital assets denominated in USDT are displayed in the Client's personal account within the Portfolio section. The Client may create and maintain multiple Digital Safe positions simultaneously.

8.4. Funds received by the marketplace in USDT may be used by the marketplace for operational, commercial, investment, liquidity management, collateral formation, venture financing, acquisition of property and/or property rights, real estate transactions, digital asset operations, Pre-IPO / IPO transactions, and other business purposes determined by the marketplace at its sole discretion.

8.5. The Client acknowledges and accepts that participation in the Digital Safe service involves financial, market, technological, liquidity, counterparty, and operational risks. The marketplace does not guarantee:

- preservation of capital;
- fixed profitability;
- uninterrupted liquidity;
- fixed withdrawal timeframes;
- protection from partial or total loss of assets.

8.6. Collateral related to the Digital Safe service may include cash, cryptocurrency, securities, financial instruments, derivative financial instruments, real estate, digital assets, receivables, contractual rights, and other property or property rights determined by the marketplace.

8.7. The methods, structure, valuation, terms, sufficiency, and volume of collateral or asset backing are determined independently by the marketplace based on its internal policies, market conditions, liquidity requirements, counterparties, and operational needs.

8.8. The Client understands and agrees that the execution periods related to withdrawals, profit distributions, return of assets, and fulfillment of marketplace obligations may be delayed, suspended, restructured, or extended due to market conditions, liquidity limitations, counterparty performance, technical circumstances, regulatory matters, force majeure events, or other factors beyond the marketplace's reasonable control.

8.9. The Client acknowledges and accepts the possibility of partial or total loss of assets allocated to the Digital Safe service.

By using the Digital Safe service, the Client confirms that they fully understand and voluntarily accept all risks associated with the product.

9. Terms of use of the Digital Safe service

9.1. USDT storage conditions:

9.1.1. Storage period of funds in the Digital Safe: from three months.

9.1.2. Minimum storage amount: from 1,000 USDT.

9.1.3. Replenishment: according to the current conditions on the page: <https://amch.ltd>

9.2. Indexation:

9.2.1. USDT assets stored on the marketplace within the Digital Safe service are subject to indexation in the amount specified on the platform on the safe opening date.

9.2.2. The first indexation is performed by the trading platform after 3 months from the date of safe opening/replenishment. Further indexation is performed monthly.

9.3. Payment for indexation:

9.3.1. The monthly indexation transfer after 3 months of storage is made automatically to the Client's crypto wallet specified by him during registration or connection to the Digital Safe service, within 10 business days after the expiration of the specified period.

9.3.2. Partial withdrawal of funds after 3 months of storage - 7-40 business days from the date of sending the application by the Client to the Client's crypto wallet specified by him during registration or connection to the Digital Safe service.

9.3.3. Full withdrawal of funds after 3 months of storage - 7-40 business days is carried out from the date of sending the application by the Client to the Client's crypto wallet

specified by him during registration or connection to the Digital Safe service. with the accrual of indexation until the date of withdrawal of funds.

9.3.4. Early withdrawal of all funds when stored for less than 3 months – 7-40 business days is carried out from the date of submission of the application by the Client to the Client's crypto wallet specified by him during registration or connection to the Digital Safe service, without accrual of indexation and a penalty of 20% of the withdrawal amount. The specified conditions for using the Digital Safe service are basic and can be used by the marketplace on the platform.

9.4. The Digital Safe cannot be sold to another Client or a third party

10. Digital Real Estate Assets

10.1. The Marketplace offers its clients digital financial instruments, the underlying asset of which is a share in commercial or residential real estate in the UAE or another country, including properties under construction and/or investment project implementation.

10.2. The Marketplace, through the sale of digital real estate assets, accumulates the Client's funds for the purpose of purchasing a predetermined real estate property and its subsequent sale, lease or other use.

10.3. When purchasing real estate at the construction stage, the Marketplace has the right, at its own discretion, to use the seller's (developer's) loyalty programs, for example: installments, discounts and other forms of incentives for the buyer.

10.4. The terms of real estate acquisition for each digital asset (lot) are set by the Marketplace individually on the platform (each underlying asset of the real estate lot has an individual acquisition term).

10.5. The real estate acquired through attracted investments becomes the property of the marketplace or its founders, which is confirmed by the real estate purchase and sale agreement.

10.6. The marketplace, after the actual acquisition of the real estate that constitutes the underlying asset of the digital asset, may enter into an agreement on the assignment of property rights to the real estate with the Client.

10.6.1. The specified agreement is a form of transfer by the marketplace of part of its rights as a buyer under the real estate purchase and sale agreement, ensuring that the Client receives, upon the occurrence of the circumstances specified in the assignment agreement, the buyer's rights (a share in the right) to the real estate that is the underlying asset of the digital asset.

10.7. As a general rule, the assignment agreement is concluded with the Client within 7 business days from the date of acquisition of the real estate by the marketplace.

10.7.1. In special cases, when concluding an assignment agreement prior to the acquisition of a real estate property by the marketplace, such an agreement is considered preliminary and has legal force only from the date of actual acquisition of the real estate property by the marketplace.

10.7.2. The assignment agreement is valid until the marketplace fulfills its obligations to the Client for a specific digital asset.

10.8. The type of intended use of the acquired real estate property is specified by the platform for each lot individually (sale, lease, etc.).

10.9. The economic benefit from the digital real estate asset consists of the Client receiving a portion of the profit from leasing the property and/or selling it after a certain period of time.

10.9.1. The calculation of the probable (expected) profit for each real estate property, the terms and conditions for the Client to receive the profit are made by the marketplace individually for each lot on the AMCH platform.

10.10. If it is impossible to purchase a real estate property within the timeframe specified in the lot for more than 90 business days, the marketplace will return the investments to the Clients or transfer them to other lots/digital assets at the Client's request.

10.11. The digital real estate asset (including the assignment agreement) may be sold by the Client at any time on the AMCH platform in the manner and on the terms provided for in paragraphs 12.2, 12.3 of this Agreement.

10.12. The maturity dates of the digital asset, the rights and obligations of the Client under the digital real estate asset, liability for failure to fulfill the conditions of ownership of the digital real estate asset are specified in Section 11 of this Agreement.

11. Rights under the digital real estate asset

11.1. The acquisition of real estate by the marketplace, which is the underlying asset, is carried out exclusively for investment purposes (receiving profit from resale or lease), therefore the real estate purchase and sale agreement with the seller (developer) is concluded on behalf of the marketplace or its founders.

11.2. The transfer of real estate to Clients for residential or other non-investment purposes is not expected. The Client has the right, upon the occurrence of the conditions specified in the agreement on the assignment of rights to the digital asset for real estate, to formalize in court the right (share in the right) of the buyer of the real estate in his name.

11.3. The terms of redemption of the digital asset for real estate (sale of real estate or rights to real estate) are set by the marketplace for each lot individually.

11.4. In the event of a high probability of missing the redemption deadline for the digital asset (sale of real estate or rights to it) due to circumstances beyond the control of the marketplace (liquidity risk), the marketplace notifies the Client about these 30 days before the asset redemption date, justifying the reason for the probable missed redemption deadline for the digital asset.

11.4.1. Upon receipt of such notification, the Client undertakes to deposit a digital asset (sale of real estate or rights thereto) into the marketplace account in the amount of 10% (ten percent) of the value of the acquired digital asset quarterly, starting from the date specified in the marketplace notification.

11.4.2. In the event of a missed deadline for the redemption of the digital asset, the marketplace will make every effort to promptly sell the real estate that is the underlying asset of the Client's digital asset and has the right to offer the Client alternative options for redeeming the digital asset.

11.5. The Client's quarterly payments increase the value of the acquired digital real estate asset by the amount paid by the Client quarterly.

11.6. The funds received by the marketplace are sent to the seller of the real estate (developer) to make current and other payments under the real estate purchase and sale agreement.

11.7. The Client has the right to refuse to pay the quarterly payment and sell their digital real estate asset in accordance with the rules set out in paragraph 12.2. (Resale of a digital asset) and paragraph 12.3. (Early redemption) within one month from the date of receipt of the relevant notification from the marketplace.

11.8. In the absence of a sale of a digital asset on the bulletin board (liquidity risk) within one month from the date of receipt of the notification, the Client has the right to:

- make a quarterly payment of 10% and wait for the asset to be purchased on the bulletin board or the digital asset to be redeemed (sale of real estate or rights to it);
- announce an urgent redemption of the digital asset in accordance with the procedure set out in paragraph 12.3.

11.8.1. In the absence of a quarterly payment by the Client, the date of which is specified in the notification from the marketplace, the Client's lot is forcibly closed and the digital asset is redeemed for real estate in accordance with the rules set out in paragraph 12.3. User Agreement (early redemption).

11.1. Alternative digital assets

11.2. Fixed-income lots

11.2.1. Alternative lots are a way to receive passive income from investments directed by the marketplace to expand the activities of sellers of large electronic platforms (Wildberries, OZON).

11.2.2. By purchasing a marketplace lot, the Client gives an instruction to invest (lend) funds to the seller of the electronic platform for a certain period with the payment of fixed interest for the use of funds.

11.2.3. The underlying asset of a fixed-income lot is a share in the amount of the loan issued by the marketplace to a specific seller.

11.2.4. Simultaneously with the purchase of a fixed-income lot, the Client acquires the right to receive part of the monthly interest that the seller pays to the marketplace.

11.2.5. The amount of the Client's income and the marketplace's commissions are set for each lot individually on the marketplace platform.

11.2.6. The accumulation of funds by the marketplace through the sale of lots with a fixed income is from 14 to 30 calendar days, after which a loan agreement or other similar agreement is concluded with the seller of the electronic platform, on the basis of which the Client's funds are sent to the seller (borrower) as a loan with the obligation to pay interest.

11.2.7. Monthly interest payments by the seller for using the loan are made in favor of the marketplace, which redistributes the income in favor of Clients minus the commission.

11.2.8. The term of the loan to the seller may be from 3 to 24 months. The repayment term of the lot with a fixed income is equal to the term of the loan to the seller plus 14 calendar days.

11.2.9. After the loan term expires, the seller returns the loan amount to the marketplace, which makes payments to Clients for the purchased lots.

11.2.10. All settlements on fixed-income lots are made in USDT, unless otherwise specified on the platform for a specific digital asset.

11.2.11. A fixed-income lot is a form of a commission agreement. The purchase of a lot on the terms specified on the marketplace platform is a form of the client's order to the marketplace to issue a loan from the Client's funds and conclude a corresponding agreement with a specific seller.

11.2.12. In the event of the seller's failure to fulfill its obligations under the loan agreement for more than 30 calendar days from the date on which the obligation (payment of interest and/or the entire loan amount) must be fulfilled, the marketplace undertakes to transfer its rights (the right to claim) from a specific seller of funds under the loan agreement (similar agreement) in favor of the Client in the amount of the cost of the purchased lot.

11.2.13. When selecting a seller to whom a loan will be issued, the Marketplace is obliged to exercise due diligence when selecting a counterparty.

11.2.13.1. The Marketplace will be deemed to have fulfilled the obligation specified in paragraph 11-2.13 if, during the last 6 calendar months preceding the date of conclusion of the loan agreement, the selected seller on the electronic platform (Aliexpress, Amazon, Tmall, Wildberries, OZON and others) has not incurred losses or had a significant decrease in the number of sales (more than 25%). The specified information is provided

by the relevant electronic platform on which the seller is registered. Such information is considered reliable and does not require additional verification.

11.2.14. Lots with fixed income are redeemed under the conditions set out in Section 12 of this Agreement.

11.3. Partner lots

11.3.1. The Marketplace has the right to post partner lots on the website, which are goods or financial instruments/assets or services of third parties.

11.3.2. When selling a partner lot, the Marketplace acts as an agent and sends the funds received for payment to a specific partner seller.

11.3.3. When purchasing a partner lot, the rights and obligations arise directly for the Client and the partner, and the Marketplace, as an intermediary, carries out mutual settlements between the parties.

11.3.4. The Marketplace charges an agency fee for services rendered under a bilateral agreement with the partner, which it pays to the Marketplace.

11.3.5. The Marketplace is not liable for the actions/inactions of the partner in relation to the Client after the transaction is concluded through the Marketplace, as well as for the possible failure of the partner to fulfill its obligations to the Client. The Client undertakes to independently regulate its legal relations with the partner.

11.3.5.1. All risks associated with a partner lot are borne solely by the Client, since the trading platform only places partner lots on its platform and is not a party to the transaction between the Client and the partner.

11.3.6. Partner lots placed on the trading platform are designated by the Latin letter "P" and are the property of the partner who placed the corresponding asset.

11.3.7. Partner lots can also be placed via a link to the partner's resource, an advertising banner or a lot card.

12. Sale of digital assets

12.1. Redemption of CFD contracts and derivatives

12.1.1. After 10 calendar days from the occurrence of the lot liquidity event, the Client has the right to declare the redemption of the purchased digital asset, which is located in the personal account in the "Portfolio" section.

12.1.2. Within 30 banking days from the date of receipt of the client's application sent through the personal account services, the trading platform performs a commission operation to redeem the digital asset. asset belonging to the Client, and pays out funds in accordance with the change in the value of the underlying asset of the lot.

12.1.3. Formula for calculating the payout upon redemption of a CFD contract (an example, is not a sample or a guarantee of the result for any digital asset): The value of the underlying asset when buying a CFD contract = 1,000 USD, the value of the underlying asset when selling the contract = 10,000 USD, the payout to the client will be = 10,000 USD (the profit in this example is 9,000 USD or 900%).

12.1.4. The formula for calculating a real estate lot is established based on the net profit received by the trading platform from the sale of real estate and is indicated on the trading platform for each real estate asset (lot) individually.

12.1.5. Payment is made in USDT to the crypto wallet specified by the Client in the application for redemption of the digital asset. Payments to third parties, as well as to the name of close relatives of the Client, are prohibited.

12.1.6. The redemption period for any digital asset (lot) is no more than 10 years from the date of purchase of the asset (lot) by the Client.

12.2. Secondary transactions (resale)

12.2.1. The Client, through the marketplace services through his personal account, has the right at any time to resell his digital assets to other Clients of the marketplace at a cost at his own discretion, but no more than twice the price of the asset at which this asset is available for purchase on the marketplace on the date of resale of the asset.

12.2.2. A Client who has expressed a desire to sell his/her digital assets fills out an application of the established form for the resale of a digital asset in his/her personal account.

12.2.3. Within 3 business days, the marketplace places and publishes the Client's offer to resell the digital asset in a special section of the website.

12.2.4. The period for posting an offer to sell is 6 calendar months from the date of publication of the relevant offer on the marketplace.

12.2.5. A Client of the marketplace who has expressed a desire to purchase a digital asset of another Client at a price according to the information posted in a special section of the website, fills out an application to purchase a digital asset on the marketplace website and makes a 100% prepayment using the methods specified in Section 5 of the Agreement.

12.2.6. After receiving the advance payment, the funds with a sell order are sent to the seller of the digital asset within 3 business days, and the asset itself becomes the property of the buyer within the same time frame with a buy order.

12.2.7. Payment is made in USDT to the crypto wallet specified by the Client in the application for redemption of the digital asset.

12.2.7.1. Payment of funds to the Client for redemption of the digital asset is made exclusively to the crypto wallet. Payments to third parties, as well as to the name of close relatives of the Client are prohibited.

12.2.8. Information about the receipt of the digital asset is displayed in the personal account in the "Portfolio" section.

12.3. Early redemption at any time

12.3.1. The Client has the right to make a request to the marketplace for early redemption of the digital asset at any time through the services of the personal account.

12.3.2. The Client who has expressed a desire to exercise their right to redeem shall fill out a standard redemption application form on the marketplace website.

12.3.3. After receiving the details (crypto wallet number) from the Client, the marketplace shall perform a commission operation to redeem the digital asset from the Client in accordance with the submitted application. 12.3.4. The cost of early redemption shall be: the cost of the digital asset on the day the Client submits the application shall be (minus) the marketplace commission for early redemption in the amount of 60% of the cost of the digital asset = (equal to) the amount of early redemption.

12.3.5. The term for transferring funds for the purchase of a digital asset shall be 40 working days from the date of the commission operation performed by the marketplace. Funds may be transferred to the Client up to 10 working days beyond the specified term.

12.3.6. Payment is made in USDT to the crypto wallet specified by the Client in the application for redemption of the digital asset.

12.3.6.1. The Marketplace has the right to request confirmation of the details of the Client's crypto wallet specified in the application (re-sending of details).

12.3.6.2. Payment of funds to the Client for redemption of the digital asset is made exclusively to the crypto wallet. Payments to third parties, as well as to the name of close relatives of the Client are prohibited.

12.3.7. Information about the purchase of a digital asset is displayed in the personal account in the "Portfolio" section.

13. Terms and Conditions of Participation in IPO Offerings

13.1 This Section governs the procedure and conditions under which the Client may participate in initial public offerings ("IPO") through the Company's platform and forms an integral part of this User Agreement.

13.2. Formation and Ownership of Allocation

13.2.1. The Company independently: acquires IPO share allocations from underwriters, placement agents, or organizers; and/or reserves such allocations with authorized counterparties.

13.2.2. Any allocation obtained or reserved is owned and controlled by the Company until distributed to Clients in accordance with this Agreement.

13.2.3. The Company acts at its own discretion when determining the volume, structure, and availability of allocations offered to Clients.

13.3. Publication of IPO Offers

13.3.1. The Company publishes IPO investment offers on the Platform, which may include:

- available allocation volume;
- participation conditions;
- indicative lock-up period;
- applicable fees and commissions;
- other material terms.

13.3.2. All published information is indicative only and does not constitute a guarantee of allocation, pricing, execution, or profitability.

13.3.3. The Company reserves the right to modify, suspend, or withdraw any IPO offer at any time without prior notice.

13.4. Client Participation Procedure

13.4.1. To participate in an IPO, the Client must:

- select an available IPO offer on the Platform;
- specify the desired participation amount or number of shares;
- pay the applicable entry commission at the time of reservation.

13.4.2. Unless otherwise stated, the entry commission equals 5% of the participation amount.

13.4.3. Submission of a participation request does not guarantee that the Client will receive the requested allocation in whole or in part.

13.5.1. Allocation and Distribution

13.5.2. After the subscription period ends, the Company distributes the actual allocation among Clients based on its internal allocation methodology.

13.5.3. The Company may distribute:

- a reduced number of shares;
- a partial monetary equivalent; or
- no allocation at all.

13.5.4. The Client acknowledges and agrees that the Company is under no obligation to provide full allocation of the requested amount.

13.6. Price Fixation and Lock-Up Period

13.6.1. Prior to the beginning of any lock-up period, the Company fixes the final acquisition price per share based on the IPO price determined by the issuer.

13.6.2. From this moment, the allocated shares are deemed purchased by the Client at the fixed price and reflected in the Client's portfolio.

13.6.3. The duration and conditions of the lock-up period are determined by the issuer and/or the Company and may vary between offerings.

13.6.4. During the lock-up period, the Client may be restricted from selling, transferring, or otherwise disposing of the shares.

13.7. Fees and Financial Terms

13.7.1. The Client agrees to pay:

- the entry commission;
- platform service fees;
- any other charges specified in the IPO offer.

13.7.2. The Company is authorized to automatically deduct all applicable fees and costs from the Client's balance.

13.7.3. All fees are non-refundable unless expressly stated otherwise by the Company.

13.8. Risk Disclosure and Limitation of Liability

13.8.1. The Client acknowledges and accepts all risks associated with IPO investments, including but not limited to:

- loss of invested capital;
- price volatility;
- lack of liquidity;
- partial or zero allocation;
- extended lock-up periods.

13.8.2. The Company does not guarantee:

- allocation volume;
- execution price;
- investment performance;
- market liquidity;
- profitability.

13.8.3. The Company shall not be liable for losses resulting from:

actions or omissions of issuers, exchanges, brokers, or underwriters;

- market fluctuations;
- regulatory or legal changes;
- technical failures or force majeure events.

13.9. Communication and Notifications

13.9.1. All information regarding participation, allocation, pricing, and lock-up periods shall be provided via the Platform and/or electronic notifications.

13.9.2. The Client is solely responsible for monitoring such communications and maintaining accurate contact information.

13.10. Amendments to IPO Terms

13.10.1. The Company reserves the right to unilaterally amend:

- participation procedures;
- allocation rules;
- fee structure;
- timelines;
- any other IPO-related conditions.

13.10.2. Such amendments become effective upon publication on the Platform or in the Client's personal account.

14. Trading Platform Fees

14.1. The Trading Platform charges a fee for transactions in the following cases:

14.1.1. Any purchase of a digital asset through the personal account services, the fee is from 0 to 5% and is indicated on the platform for a specific digital asset (lot);

14.1.2. Redemption of a digital asset (occurrence of a lot liquidity event) through the personal account services, the fee is 3% of the payment amount for redemption of the digital asset (lot);

14.1.3. Early redemption of any digital asset of the trading platform at any time, the fee is 60% of the purchase price

14.1.4. In the event that the Client receives income from the sale of lots (a positive difference between the sale price and the acquisition price), the Marketplace shall withhold a commission in the amount of 20% (twenty percent) of such income.

15. Guarantees and statements

15.1. The Trading Platform has the necessary licenses to carry out the activities specified in this Agreement. Information on issued licenses is specified in Section 1.

15.2. The digital assets of the trading platform are secured by real assets.

15.2.1. The digital assets are secured by, among other things, the following methods: acquisition of company shares (actual ownership of the company shares by the platform (founders) or inclusion of the platform (founders) in the register of shareholders); certificate (agreement) on joining the investors (Cap Table) of companies; certificate (subscription) on the right of ownership of the fund's assets by the owner of the company's shares (without the fund transferring the right of ownership of the company's assets); acquisition of derivative financial instruments of the fund by the owner of the company's shares (without the platform transferring the right of ownership of the company's assets through the fund); other forms of security (ownership of money, property, assets, property rights of the company, rights to real estate, etc.).

15.3. The specific type of security is indicated in the digital asset passport and on the platform of the platforms for a specific asset (lot).

15.4. The Marketplace, taking into account the market situation, has the right to change the asset collateral at its own discretion in order to minimize risks, diversify collateral assets, extract maximum profit, etc.

15.5. The Marketplace may revoke a request/transaction and/or execute a return of funds in the event of unforeseen technical issues, system failures, software glitches, disruptions in banking or blockchain infrastructure, actions or delays by third parties (including custodians, brokers, and regulators), as well as the unintentional impact of human error (including clerical or technical errors by personnel). The Marketplace shall not be held liable for any direct, indirect, incidental damages, or lost profits incurred by the Client as a result of such revocation or return of funds.

16. Risk notification (limitation of liability)

16.1. In order to understand the risks and limited liability of the Marketplace, please read the following information carefully.

16.2. The Marketplace services are not services of trust management of your property, the Marketplace does not provide brokerage services, does not carry out transfers (redistribution, sending, etc.) to other organizations, including brokers, banks, exchanges.

16.3. The Marketplace hereby notifies you of the risky nature of over-the-counter transactions with securities, CFA, derivatives, on the e-commerce markets, investment real estate, venture transactions.

16.4. Without the direct fault of the marketplace, you assume possible financial losses associated with market changes, fluctuations in the value of underlying assets, financial difficulties of companies whose assets are secured by the digital assets of the marketplace, blocking of the website and/or platform of the marketplace, possible prohibitive measures of services and institutions of the state of which you are a citizen.

16.5. Transactions with digital assets of the marketplace may be risky due to the uncertainty of the legal regime in many countries.

16.6. Please do not use the AMCH platform if you do not accept the following terms (by using the services of the marketplace, you accept the following terms):

17.1. Personal investment decisions

17.1.1. The marketplace does not provide personal advice on digital assets or services. Any decision to use the services of the marketplace is made solely by you.

17.1.2. No communication or information provided to you on behalf of the trading platform (agents, representatives) is intended to be and should not be considered or construed as investment advice, financial advice, trading advice or any other type of recommendation.

17.1.3. You are solely responsible for determining whether any investment, investment strategy or related transaction is suitable for you in accordance with your personal investment objectives, financial situation and risk tolerance.

17.2. Paying Taxes and Fees at Your Own Account

17.2.1. You are responsible for determining what taxes may apply to you and how they are applied when conducting transactions on the marketplace.

17.2.2. You are responsible for reporting and paying any taxes that you may incur as a result of transactions with digital assets of the marketplace.

17.2.3. You understand and acknowledge that the marketplace does not provide legal or tax advice regarding your transactions on the marketplace platform.

17.2.4. You acknowledge that, in accordance with the requirements of applicable law and/or requests from competent government services and institutions, the marketplace is obliged to report information about your transactions, transfers, distributions or payments to tax authorities.

17.2.5. You acknowledge that failure to comply with these requests within the established timeframes may result in the blocking of your personal account on the marketplace.

17.2.6. You are advised to seek professional and personal tax advice on the above before entering into any transactions with digital assets of the trading platform.

17.3. Market fluctuations and the value of digital assets

17.3.1. Transactions in digital assets are subject to high market risk and price volatility.

17.3.2. Changes in value can be significant and can occur quickly and without warning.

17.3.3. Past performance is not a reliable indicator of future results.

17.3.4. You understand and acknowledge that the value of the underlying asset may rise or fall and you may not get back your investment due to circumstances beyond the control of the trading platform.

17.4. Fluctuations in the liquidity of digital assets

17.4.1. Digital assets may have limited liquidity, making it difficult or impossible for you to sell or exit a position. This can happen at any time, including during periods of sharp price fluctuations.

17.4.2. You understand and accept that transactions with digital assets are long-term investments, so you will not be able to return your investment early without penalties from the trading platform.

17.5. Fluctuations in the liquidity of the underlying asset of a digital asset for real estate

17.5.1. When selling (reselling) real estate by the trading platform (its founders) to pay off a digital asset, there are risks of lack of demand, a decrease in real estate prices, delays in payment for the transaction by the buyer. banks and other risks associated with the inability to sell real estate within the timeframes established for a specific Marketplace Lot.

17.5.2. There is a possibility of missing the redemption deadline for a digital asset due to circumstances beyond the control of the marketplace (liquidity risk).

17.5.3. You understand and agree that in the event of failure to fulfill obligations under the digital asset for real estate for reasons beyond the control of the marketplace, in this case the marketplace shall not be liable for the missed deadlines for the fulfillment of its obligations under the digital assets for real estate, as well as for the losses incurred by you in connection with the delay in the sale of real estate, which is the underlying asset.

17.6. Limitation of availability of services

17.6.1. The marketplace, due to the technical features of e-commerce, does not guarantee that the platform services will be available at a certain time.

17.6.2. You understand and acknowledge that the electronic services of the marketplace may be subject to unplanned interruptions, shutdowns during platform maintenance or network overload, blocking or access restrictions due to restrictive measures of government services and institutions.

17.7. Failure to execute a transaction by a third party

17.7.1. Third parties such as payment service providers, crypto exchanges, crypto platforms, banking partners may be involved in the provision of the marketplace services.

17.7.2. You may be subject to the terms and conditions of these third parties, and the marketplace cannot be held liable for any losses caused by these third parties.

17.7.3. The Marketplace reserves the right, at its sole discretion, to unilaterally cancel (annul) any operation, transaction, or deal and/or execute a full or partial return of funds (assets) to the Client's balance at any time until the Marketplace has received a definitive, official, and irrevocable confirmation (decision) regarding the respective transaction from the underlying counterparty, issuer, or master fund.

17.8. Failure to fulfill the terms of the contract by a third party for a real estate property

17.8.1. The developer, development company or other authorized person, including government agencies, institutions, banks, may violate their terms of construction/financing, registration of rights to real estate, registration of the purchase and sale of real estate or assignment of rights to it.

17.8.2. You understand and agree that in the event of the marketplace's failure to fulfill its obligations under the digital real estate asset for reasons dependent on third parties, the marketplace shall not be liable for the violation of the deadlines for the fulfillment of its obligations under the digital real estate assets, as well as for the losses incurred by you in connection with the failure to fulfill the terms of the contract by a third party.

17.9. Financial difficulties of third parties

17.9.1. The digital assets of the marketplace are secured by the real assets of third parties.

17.9.2. You understand and accept that in the event of bankruptcy or financial difficulties of third parties whose assets are secured by the financial instruments of the marketplace or the assets of third parties are the underlying asset, the marketplace is not liable for your losses and/or the inability to return your investments.

17.10. Illegal actions of intruders

17.10.1. You understand and acknowledge that the marketplace is not able to eliminate all risks of hacking the platform, website, personal account.

17.10.2. You are responsible for maintaining your account and for all transactions under your account in the personal account of the marketplace.

17.10.3. Transactions with assets may be irreversible, and losses caused by fraudulent or unauthorized transactions may be irrecoverable.

17.11. Restrictions on communication

17.11.1. When communicating on the market using electronic means of communication, you must remember that electronic communication may be faulty, delayed, unsafe and/or not reach the addressee.

17.11.2. You understand and accept that the marketplace is an e-commerce service, it is not a store or showroom, therefore your interaction with the marketplace is carried out exclusively through your personal account and electronic means of communication.

17.11.3. Personal meetings with representatives of the marketplace in the office or in other places are not provided. The requirement for such actions is a violation of the terms of this Agreement and the marketplace reserves the right to unilaterally terminate the accession agreement in the manner established in paragraph 3.11. of the Agreement.

17.12. Restriction on the provision of information

17.12.1. You understand and accept that interaction with the marketplace services is governed by the provisions of this User Agreement, which is a type of accession agreement.

17.12.2. By registering your personal account, you accept the rights and obligations stipulated by the terms of the User Agreement.

17.12.3. The Marketplace provides information and fulfills obligations expressly stipulated by the User Agreement.

17.12.4. The Marketplace reserves the right to refuse the Client to provide information and/or perform actions not stipulated by the User Agreement.

17.12.5. Any information, statements, correspondence, oral or written comments provided to the Client by account managers or any other employees of the Marketplace are strictly for informational purposes, are not definitive, possess no legal force, and do not create any additional binding obligations for the Marketplace. The only official, legally binding, and conclusive position shall be an official response (notice) issued directly by and on behalf of the Marketplace itself via its verified official communication channels or its legal department.

17.13. Probable and expected nature of information on the marketplace website/platform

17.13.1. Some data on the marketplace website may contain assumptions and/or forecasts of upcoming or expected events. The Marketplace undertakes no obligation to revise these statements in order to correlate them with actual events and circumstances.

17.13.2. The Marketplace reserves the right to change the materials published on the website at any time without prior notice.

17.14. Legal Restrictions

17.14.1. Changes in laws and regulations may significantly affect the value of digital assets and the activities of the marketplace.

17.14.2. Therefore, the marketplace reserves the right to update and supplement this User Agreement from time to time.

17.15. Payments from the marketplace's own funds

17.15.1. The marketplace grants the Client the right to early terminate the transaction in accordance with paragraph 4.3. of this Agreement and redeems the digital asset minus the commission.

17.15.2. In order to make a profit and secure digital assets, the marketplace buys and sells real assets, such as: property rights, securities and financial instruments, crypto assets, etc.

17.15.3. The principle of "money should work" is the main and defining one for the over-the-counter market, therefore the marketplace invests available funds in order to make a profit. Otherwise, the Client's right to receive profit from investments cannot be realized.

17.15.4. Due to the above-mentioned features, the volume of free funds of the marketplace, including in cryptocurrency, may be minimal in some periods of time, which is associated with the acquisition of real assets by the marketplace.

17.15.5. The return of the marketplace's funds directed to real assets takes a certain time, depending on the investment object: real estate, securities, property rights, etc., as well as the liquidity of the asset, the price level in a specific period of time, the presence of demand, the absence of market volatility, etc.

17.15.6. Therefore, in case of early termination of the transaction at the initiative of the Client, delays in settlements are possible due to circumstances beyond the control of the marketplace.

17.15.7. The Client understands and accepts that if the available funds of the Marketplace are insufficient at the time of settlements for early redemption of the digital asset, the settlement period may be extended to 60 calendar days beyond the period specified in paragraphs 12.1, 12.2, 12.3 of the Agreement. In this case, the Marketplace will make every effort to make settlements with the Client as soon as possible.

18. Liability

18.1. In case of failure to fulfill or improper fulfillment of obligations under this Agreement, the parties shall be liable in accordance with the legislation of the Republic of Cyprus. The parties agree that lost profits are not subject to compensation.

18.2. The User (Client) confirms that the registration and use of the trading platform website, personal account services, as well as the acquisition of digital assets is a voluntary and direct expression of the will of the User (Client) to perform certain actions.

18.3. The User (Client) understands and agrees that all transactions on the marketplace are made at his (her) risk, at his (her) expense and under his (her) responsibility.

18.4. The parties have established that the marketplace does not guarantee the profitability (income) of all digital assets acquired by the Client.

18.5. The Marketplace shall not be liable for the company's failure to pay funds paid to secure the digital asset (counterparty risk).

18.6. The Marketplace has the right to transfer to the Client the rights of claim under a transaction not executed by the counterparty, including a claim for the return of funds, under an assignment of rights agreement.

18.7. The parties have established that the marketplace is considered to have exercised due diligence in cases where it has verified the availability of the necessary licenses and/or permits and the authority of the company or fund that owns the company's assets.

18.8. The parties have agreed that the marketplace shall not be liable in the event that the company and/or any other subsidiary/parent company (fund) is declared bankrupt, as well as in other cases where the return of funds paid to secure the digital asset is impossible or difficult.

19. Actions in the absence of a liquidity event

19.1. In the absence of liquidity of the underlying asset of the lot within 10 years from the date of purchase of the digital asset, the Client has the right to contact the marketplace with a request for a refund through the personal account. The Client who has expressed a desire to exercise their right to a refund due to lack of liquidity, within the timeframes specified in this clause, fills out a standard application form for a refund due to lack of liquidity on the marketplace website.

19.2. Within 30 business days, the marketplace carries out a commission operation to return funds to the Client, taking into account the change in the value of the underlying asset (the value of the company's collateral or other property).

19.3. The term for transferring funds is 10 business days from the moment the Client sends the details of their crypto wallet. Payments are made in USDT.

19.4. Payments are made exclusively to a crypto wallet. Payments to third parties, as well as to the name of close relatives of the client, are prohibited.

19.5. Information about the purchase of a digital asset is displayed in the personal account in the "Portfolio" section.

20. Notifications

20.1. Notifications, approvals, requests, demands, responses, reports and other documents are sent by the parties electronically: by the Client through the personal account services; to the trading platform email specified in Section 1.

20.2. The trading platform sends users (Clients) documentation electronically to their personal account and/or to the email address specified during user registration on the website.

20.3. The user (Client) interacts with the personal manager in the web account format and via messengers: WhatsApp, Telegram, to the user's phone number specified during registration on the website.

20.4. Sending electronic documents by the parties to other email addresses or phone numbers (including from other addresses or phone numbers) is improper notification and does not entail any rights and obligations under this Agreement.

20.5. If the user's (Client's) details change, he/she is obliged to immediately notify the marketplace about this via e-mail address to make changes to the user's (Client's) personal data.

21. Anti-corruption

21.1. In accordance with the UN Convention against Corruption, adopted by General Assembly resolution 58/4 of October 31, 2003, the marketplace, in the presence of reasonable suspicions or identified facts, takes the necessary preliminary measures to combat corruption and money laundering, including: freezing digital property in order to prevent any transactions, transfer or disposal of this property, which may subsequently become the subject of a request for confiscation or the subject of satisfying such a request by the country of which the Client is a resident.

21.2. In order to confirm the legality of the origin of the funds used to distribute the digital assets, the absence of elements of corruption and terrorist financing, the restrictions on the Client's digital property are lifted within 3 business days from the date of the Client's submission of a notarized tax notice (declaration).

21.3. The tax document must indicate: the Client's full name, the amount of declared funds before the date of acquisition of the digital assets (in the resident's currency or US dollars).

21.3.1. In any case, the amount declared by the Client must be greater than the cost of the digital assets acquired by him on the trading platform.

21.4. Until the above documents are provided, the Client's personal account will be blocked and the assets frozen.

22. Confidentiality

22.1. Confidential information is all information stored by the user (client), which has actual or potential commercial or other value due to its being unknown to third parties, to which there is no free access on a legal basis.

22.2. Information about the Client's transactions on the personal account, their terms and the cost of the digital asset is confidential and is not subject to disclosure.

22.3. The Parties shall take all necessary measures to prevent the disclosure of confidential information.

22.4. If the marketplace employees identify confirmed facts of disclosure of confidential information by the user (client) to third parties, the marketplace has the right to terminate such client's access to the platform and personal account, return all funds paid for digital assets, with a fine of 40% of the total value of all digital assets on the date of termination of access to the personal account in the manner established in paragraph 12.3. of the Agreement.

23. Intellectual Property and Rights

23.1. The website on the Internet, all sections, services, advertising products, logo and text information of the website, digital assets are the property of the marketplace. When purchasing digital assets, the ownership of a specific type of electronic asset passes to the Client.

23.2. No one may copy, reproduce or otherwise make publicly available the content or any part of the content and services of the marketplace.

23.3. No one may copy, collect, store, use and/or transmit information (texts, photographs, videos, etc.) from the marketplace website and/or the Client's personal account.

23.4. The AMCH name, corresponding icons and logos are trademarks of the marketplace. Unauthorized copying, modification, use or publication of these stamps is strictly prohibited. Any use of the word combination AMCH and the corresponding icons and logos of the company is illegal.

24. Dispute Resolution

24.1. All disputes and disagreements that may arise between the parties on issues not regulated by the text of the Agreement will be resolved through negotiations.

24.2. The claim procedure for resolving disputes between the parties is mandatory. The response period to a claim is 30 calendar days.

24.3. Language of letters of claim: **English**.

24.4. All claims and demands are subject to consideration by the marketplace if they are set out in writing and sent to the email address specified in Section 1 of the Agreement.

24.4.1. The response period to requests and emails from the Client is up to 5 business days from the date the Client sends the letter to the marketplace's email address.

24.4.2. If there is no response after 5 business days, the Client must re-send their request (by email), since technical failures or the Client's letter may end up in the spam section.

24.5. Claims and demands made orally or in a language other than English will not be considered.

24.6. The Client understands and agrees that he/she has no right to demand confidential information and/or information constituting a commercial secret of the marketplace from the marketplace.

24.7. The Client understands and accepts that the marketplace is not obligated to provide documents, reports and any other information not expressly provided for in this Agreement.

24.8. In the event that disputes or disagreements are not resolved within more than 30 calendar days from the date of receipt of a written claim by the marketplace, the disputes will be resolved in court in the court of first instance of the Republic of Cyprus.

25. Final Provisions

25.1. This Agreement shall enter into force from the moment of its publication on the marketplace website and shall be valid indefinitely.

25.2. The Marketplace reserves the right to unilaterally amend the terms of this Agreement, which shall be effective for the parties from the moment the text of the amended Agreement is published on the official website of the Marketplace.

25.3. The Client undertakes to regularly check for changes to this User Agreement, as well as to familiarize themselves with them independently and without reminders from the Marketplace.

25.4. The Client independently bears the risk of not familiarizing themselves with the changes to this Agreement.

25.5. The Marketplace recommends checking the revision number and date of the current version of the User Agreement at least once every 30 calendar days.

25.6. In the event of a change in the revision and date of the Agreement, the Client undertakes to independently study all sections of the Agreement.

25.7. The Marketplace disclaims liability for the Client's failure to familiarize themselves with the new version of the Agreement and does not accept claims on such grounds.

25.8. In case of disagreement with the changes in the new version of the User Agreement, the Client has the right to stop using the personal account services and sell their assets in the manner prescribed by paragraphs 12.2., 12.3. of the Agreement.

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