

GENERAL TERMS OF SERVICE OF MOUNTAIN WOLF

(hereinafter referred to as “GTS”)

Effective from 01 February 2022

THIS IS AN IMPORTANT DOCUMENT.

PLEASE READ IT CAREFULLY AND KEEP IT FOR FUTURE REFERENCE.

BY CLICKING THE “CREATE ACCOUNT” BUTTON OR BY ACCESSING OR USING THE SERVICES, YOU AGREE TO BE LEGALLY BOUND BY THESE GTS AND ALL TERMS INCORPORATED BY REFERENCE.

GTS contains important information which applies to your dealings with Mountain Wolf in relation to the Services and your Account (all the terms are defined in GTS). You should read GTS carefully and keep it for future reference.

Different GTS may apply in relation to specific Services offered by Mountain Wolf, or in respect of specific transactions. Any such GTS are additional to the terms set out in this document.

Certain risks relating to the Services are described in the GTS and the the Appendixes to this document.

Please ensure that you read and understand the risks described in the Appendixes and GTS.

GTS does not disclose or discuss all the risks, or other significant aspects, of conducting transactions or of the transactions conducted. You should not construe these or any other statements as legal, tax or financial advice.

Mountain Wolf is not acting as your financial advisor, and you must not regard Mountain Wolf as acting in that capacity. You should consult your own independent professional advisors before entering into any transaction and only enter into a transaction if you have fully understood its nature, the contractual relationship into which you are entering, all relevant GTS and the nature and extent of your exposure to loss.

GTS and other terms that apply to your activities may change from time to time.

You should check our website for the latest terms and additional information **before** you enter into any new transaction. If you have any questions about GTS, or in the event of any service difficulties or interruptions, please contact us using the details below or via our website GTS <https://mountainwolf.com>.

IF YOU DO NOT ACCEPT THESE TERMS OF SERVICE, DO NOT ACCESS THIS SITE/WEBSITE OR THE APP AND DO NOT USE ANY OF THE SERVICES, PRODUCTS AND/OR CONTENT.

TABLE OF CONTENTS

GENERAL SECTION	3
SECTION A – BASIC TERMS.....	4
SECTION B - GENERAL PROVISIONS	7
Appendix 1 Supplements to the General Terms of service for the area of E-Money services	
Appendix 2 Supplements to the General Terms of service for the area of Card Services	
Appendix 3 Supplements to the General Terms of service for the integration of external Exchange Platforms or Accounts	
Appendix 4 Supplements to the General Terms of service regarding the scope of activities and involvement of Mountain Wolf s.r.o. (Slovak Republic)	
Appendix 5 Supplements to the General Terms of service regarding the scope of activities and involvement of Mountain Wolf FZCO (United Arab Emirates)	
Appendix 6 Price List	
Appendix 7 Prohibited Jurisdictions	
Appendix 8 Membership Plan	
Appendix 9 Affiliate programme	

GENERAL SECTION

Preamble

These GTS and any terms expressly incorporated herein apply to your access to and use of the website provided by Mountain Wolf Group of Companies and its wholly owned subsidiaries (collectively, “Mountain Wolf”, “we”, or “us”), and the trading, direct sale, staking and other services provided by Mountain Wolf as described in these GTS (collectively, our „Services“).

Our products and services are provided through one of the following entities that are companies of Mountain Wolf Group (as defined therein):

a. Mountain Wolf Limited Liability Company

[Товарищество с ограниченной ответственностью “Маунтин вольф”]

registered on 17.11.2019

Id. Nr. (BIN): 191140018461

K. Amanzholov Street, building 174, 090 000 Uralsk, Kazakhstan

[Казахстан, г. Уральск, улица К.Аманжолов, здание 174, индекс 09 0000]

(hereinafter as “**Mountain Wolf TOO**”)

b. Mountain Wolf s.r.o.

registered on 20.02.2019 with the District Court Bratislava I,

Section sro, insert no. 143145/B

Id.Nr. (IČO): 52 227 723

Puhová 2, 831 03 Bratislava, Slovak republic

(hereinafter as “**Mountain Wolf SK**”)

c. Mountain Wolf FZCO

Registration Number: DSO-FZCO-3638

registered with the Dubai Silicon Oasis Authority

Dubai Silicon Oasis, DDP, Building A2, Dubai

United Arab Emirates

(hereinafter as “**Mountain Wolf UAE**”)

(together as “**Mountain Wolf Group**” or each separately as “**Mountain Wolf**”)

These GTS are the terms and conditions of Mountain Wolf Group, website: <https://mountainwolf.com>; contact: support@mountainwolf.com

The GTS set out the basic rights and obligations of the contractual relationship between Mountain Wolf and its Users and are binding for all participants in this contractual relationship from the date of the first expression of the will of the User or a person interested in Mountain Wolf Services leading to a contractual relationship with Mountain Wolf Group.

GTS also stipulate the basic rights and obligations of the contractual relationship between Mountain Wolf Group and other persons in accordance with the valid, generally binding rule of justice. These GTS are part of every contractual relationship between Mountain Wolf and the User and form an integral part of the Agreement between Mountain Wolf and the User, unless otherwise stated in the Agreement.

The User is solely responsible for understanding and complying with any and all laws, rules and regulations of his/her specific jurisdiction that may be applicable to the User in connection with the use of all services, products and content of Mountain Wolf. By accepting these GTS, you agree with and accept all policies published on the Site.

SECTION A - BASIC TERMS

1. Definition of Basic Terms

1.1. For the purposes of these GTS and the legal relationship between Mountain Wolf and the User, the following definitions of Basic terms with the following meaning shall be used:

1.1.1. **App/application** - *under construction*.

1.1.2. **An application programming interface (API)** - means a connection between computers or between computer programs.

1.1.2. **Account/ E-Wallet Account** - an Account registered by the User on the Site, which is connected to an individual and multifunctional E-Wallet offering different Services.

1.1.3. **Accepted area** – all countries which are not on the FATF blacklist, prohibited jurisdictions list and/or are restricted by Mountain Wolf banking partners.

1.1.4. **Agreement** - a contractual relationship, the subject of which is the provision of Services between Mountain Wolf and the User. The GTS form a general part of the Agreement.

1.1.5 **AML Rules** - rules to ensure protection against legitimisation of proceeds of crime and financing of terrorism, governed by national law, legally binding acts of the European Union, recommendations of international organizations and best practices.

1.1.6. **Authentication Data** - data used by the User to log in to various Mountain Wolf Technology systems.

1.1.7. **Authenticator** – an application for User verification for entering Account and Authorisation.

1.1.8. **Authorisation** - a Card or Payment Transaction verification process:

a) in the case of Card Transactions - authorisation is the process of verifying a Card Transaction (approval or rejection) at the level of Mountain Wolf and the Payment Card Issuer. The result of the Transaction verification is the assignment of an authorisation code, not the crediting of funds to the User's account.

b) in the case of Transactions - authorisation is an expression of the payer's consent to perform a Payment Transaction, including verification of access to the Account and special security features.

1.1.9. **Authorised Person** - a person authorised by the User's Representative, in the manner required by Mountain Wolf and the relevant security regulations, for various activities related to using the Account on the basis of the User Representative's request.

1.1.10. **Authorized e-mail** – e-mail authorized for communication with Mountain Wolf.

1.1.11. **Bank Account** - an account maintained by a Payment Service Provider other than Mountain Wolf.

1.1.12. **Business Day** - is a day on which Mountain Wolf and other institutions involved in the transfer of funds perform their activities. Business Days are not days of rest (weekends, public and other holidays and days officially declared as days of rest).

1.1.13. **Buyer** - means the User who submits an Order to buy Fiat or Cryptocurrencies through the Exchange.

1.1.14. **Card** - means the (Prepaid) Card issued to User that is linked to Users (E-Wallet) Account.

1.1.15. **Card Associations** - supranational companies providing non-cash payment system through Payment Cards, namely MasterCard, VISA and UnionPay.

a) MasterCard - refers to MasterCard International, Inc. and Europay International S.A. and related brands, and their legal successors or assignees.

b) VISA - refers to, individually or collectively, as appropriate, VISA USA Inc. and/or VISA INTERNATIONAL Inc. and/or Visa Europe Limited and related brands, and their successors or assignees.

c) UnionPay - refers to UnionPay International, branch China UnionPay, and their successors or assignees.

1.1.16. **Card Services** - services that allow User to buy goods and/or services by Card. You can deposit Funds onto your Card using your (E-Wallet) Account.

1.1.16. **Client's Representative** - a physical individual, Client's statutory body authorised to conclude, change and cancel acts with legal effect and associated with the provision of payment services. The Representative has a right to terminate the Agreement or payment services related thereto.

1.1.17. **Communication Channel** - *under construction*; a technical connection between the User and Mountain Wolf, enabling secure processing of communication.

1.1.18. **Cryptocurrency** - means peer-to-peer decentralized digital representation of value (e.g. BTC, ETH, etc.).

1.1.19. **Deposit** - means a Transaction involving a transfer of Funds (Fiat Currencies and/or Cryptocurrencies) to the User's (E-Wallet) Account.

1.1.20. **E-Money Services** – E-services provided to the User by the Mountain Wolf (E-Wallet) Account:

a) an (E-Wallet) Account enabling you to store electronic money issued by Mountain Wolf (the "**E-Wallet**" and "**E-Money**" respectively); and

b) certain payment Services enabling you to send and receive E-Money.

1.1.20. **E-Wallet** - means the mobile and/or web-based presentation of the User's Funds, the related Transactions, as well as the technical platform for several Services (e.g. Fiat/Crypto deposit, internal/external Fiat/Crypto transfers/payments, Fiat/Crypto/Fiat-Exchanger, Card loading, etc.).

1.1.21. **Exchange** - means an environment created by Mountain Wolf that allows to buy/sell/trade (Crypto) Currencies (Exchanger).

1.1.22. **Fee** - Mountain Wolf charges several Fee's for its Services. These Fee's are published on this Site/Website (e.g. Account Fee, SEND-Wolf Fee, etc.).

1.1.23. **Fiat currency** - means government-issued currency, that is designated as legal tender in its country of issuance through government decree, regulation, or law.

1.1.24. **Funds** - means the Users current, total value of Cryptocurrency, Fiat currency and (*if possible*) the load volume of the Prepaid card represented within the (E-Wallet) Account.

1.1.25. **IBAN** - International Bank Account Number, enabling the clear identification of the Payee or Payer and automated Payment processing. It consists of a country code, control number, bank code (code of payment institution), prefix, and the Client's account number.

1.1.26. **KYC** - means „**Know Your Customer**“ and is a relevant part of verification process of Users (private and corporate customers).

1.1.27. **Mountain Wolf Technology** - includes any software and programs that Mountain Wolf provides to its Users for the purpose of processing Services.

1.1.28. **Market price** – means a price from provider where the API is done

1.1.29. **OTC** - means „Over-The-Counter“ Trades and describe a Transaction without using the Exchange.

1.1.29. **Order** - means a User's instruction to buy or sell Cryptocurrency on certain conditions.

1.1.30. **Personal Data** - any information concerning an identified or identifiable person (data subject), in accordance with Regulation No 2016/679 on the protection of personal data, as amended.

1.1.31. **Politically Exposed Person** - a natural person in a prominent public function and its relatives meeting conditions stipulated by AML rules.

1.1.32. **Price List** - forms Appendix 6.

1.1.33. **Registration form** - is the first step after downloading the web-based and/or mobile APP in order to open a new (E-Wallet) Account.

1.1.34. **Seller** - means the User who submits an Order to sell Cryptocurrencies through the Exchange.

1.1.35. **Send-Wolf** - Transaction inbetween of Mountain Wolf (E-Wallet) Account Users.

1.1.36. **SEPA/Swift-Transfer** - Withdrawal of Fiat currencies to a bank account.

1.1.37. **Services** - mean all and any service provided by Mountain Wolf.

1.1.38. **Site/Website** - means the Website <https://mountainwolf.com> through which, among other things, User can access his/her Account.

1.1.39. **Storage** - means a Service, which includes storing of

a) balances (in Fiat currency and/or in Cryptocurrency) from the abandoned Accounts,

b) and no longer supported Cryptocurrencies.

1.1.40. **Spread** - means a fee which is payable to Mountain Wolf for each completed Transaction between Buyer and Seller.

1.1.41. **Total Price** - means the total price paid by the Buyer in respect to each Transaction performed via the Service.

1.1.42. **Transaction** – means:

a) transfer of Cryptocurrencies or Fiat currencies by the User to his/her Account (“**Deposit Transaction**”),

b) transfer of Cryptocurrencies or Fiat currencies among the Users (“**Trading Transaction**”),

c) withdrawal of Cryptocurrencies or Fiat currencies from his/her Account (“**Withdrawal Transaction**”).

1.1.43. **Transaction Fee** - means a fee charged by or on behalf of any third party (e.g., bank, non-bank financial institution, payment service provider, etc.).

1.1.44. **Trademarks** - trade names, service marks and logos of Mountain Wolf and others used on the Site.

1.1.44. **User/you** - means any natural and/or legal entity, who uses the Mountain Wolf Services, has a contractual relationship with Mountain Wolf and is a holder of an Account.

1.1.45. **Ultimate Beneficial Owner** - a natural person who ultimately owns or controls the Client and an individual for the benefit of whom a transaction is being carried out as stipulated in the AML rules.

1.1.46. **Unauthorised Payment** - means a Payment Transaction made from the User’s Payment Account that was not authorised by the Client.

1.1.47. **Unidentifiable Payment** - an incoming payment (Payment Transaction or Instant Bank Transfer) that is recorded by Mountain Wolf but cannot be credited to the Account of a particular User due to missing data. If the transaction is not identified within the prescribed time limit the payment is sent back to the Payer.

1.1.48. **Unusual Business Transaction** - a legal act or other act that indicates that its execution may lead to money laundering or terrorism financing.

1.1.49. **Verification process** - is part of the User’s KYC. Through the Verification process the User is clearly identified and has full access to all functions of the (E-Wallet) Account.

1.1.50. **Withdrawal** - means a Transaction involving a transfer of Funds (Fiat Currencies and/or Cryptocurrencies) from the User’s (E-Wallet) Account to his/her bank account, to another bank account opened in any other financial institution, as well as to another User’s (E-Wallet) Account.

1.2. Where the context so admits words denoting the singular shall include the plural and visa versa.

SECTION B - GENERAL PROVISIONS

The purpose of this section is to provide a legal framework for the contractual relationship between Mountain Wolf and the User, regardless of the type of service provided. The provisions of this section apply to all Users, unless otherwise agreed in the Agreement.

1. Establishment and Termination of a Contractual Relationship

1.1. The contractual terms are the terms and conditions of the Agreement between Mountain Wolf and the User concluded in accordance with the GTS, Price List, or other documents in effective wording.

1.2. The Agreement between the User and Mountain Wolf is concluded for an indefinite period by online registration of the applicant via www.mountainwolf.com. The contractual relationship is established by the applicant by filling in the required data and agreeing with GTS.

1.3. The Agreement between Mountain Wolf and the User is terminated on the basis of the following facts:

- a) by mutual agreement of the Parties;
- b) upon expiration of the period for which the Agreement was concluded;
- c) by withdrawal from the Agreement for legally justified reasons;
- d) if Mountain Wolf or the User is dissolved without a legal successor;
- e) upon expiry of Mountain Wolf licence to provide payment services;
- f) by termination notice given by one of the Parties for any of the reasons specified below.

1.5. Both the User and Mountain Wolf are entitled to terminate the Agreement unilaterally at any time, without giving a reason. The termination notice shall start to lapse from the first day of the month following the delivery of a written notice. In general, the notice period shall be one (1) month in the case of termination by the User and one (1) month in the case of termination by Mountain Wolf, unless otherwise stated in the Agreement. The notice can be delivered exclusively by mail, e-mail or via Mountain Wolf portal.

1.6. Mountain Wolf shall be entitled to terminate any Agreement with the User with effect from the date of delivery of a termination notice to the User if:

- a) no transaction is made on the Payment Account by the User during a period of six months, or no payment was received to the Users Account during a period of 6 months;
- b) the User breaches the Agreement or contractual terms or behaves in contradiction with the GTS, and fails to provide remedy within the time limit specified by Mountain Wolf;
- c) Mountain Wolf has a suspicion that the User, User's Representative or any other person authorised to act on the User's behalf behaves in contradiction with the generally binding legislation, good morals, principles of fair business, AML rules, or the User's position has changed substantially so that the User can no longer guarantee compliance with the contractual terms;
- d) the User has unpaid liabilities towards Mountain Wolf; this is without prejudice to the right to recover such obligations upon termination;
- e) such events occur on the User's part that may affect the discharge of liabilities towards Mountain Wolf (initiation of a bankruptcy, restructuring, foreclosure, liquidation, or criminal proceedings, etc.);
- f) any of the Card Associations, the Police, or the National Bank or any other authorised institution instructs or advises Mountain Wolf to end cooperation with the User;
- g) the information provided by the User and used in the conclusion of the Agreement proves to be untrue, incomplete, inaccurate, and incomprehensible;
- h) the User enables the Mountain Wolf Technology to be used for the benefit of a third person or by a third person other than the User, without the prior consent of Mountain Wolf;
- i) fraudulent actions of the User or criminal prosecution has been initiated for fraudulent acting of the User or its employees;
- j) Account wasn't confirmed or has been inactive for a period of six (6) months or more, and/or the User modified or discontinued Mountain Wolf Site or Service. The User agrees that Mountain Wolf will not be liable to them or to any third party for termination of their Account or access to the Site.

1.7. The User shall have right to terminate any Agreement with Mountain Wolf:

a) in a written form delivered by e-mail; or

b) through the Mountain Wolf Portal, if the User has access to it; in this case, the notice shall have immediate effect.

1.8. The User shall be entitled to terminate any Agreement with Mountain Wolf with effect from the date of delivery of termination notice to Mountain Wolf if:

a) Mountain Wolf repeatedly or grossly violates these GTS or the Agreement;

b) Mountain Wolf loses its license to provide Services;

c) such events occur on the Mountain Wolf's part that may affect the discharge of liabilities towards User (initiation of a bankruptcy, restructuring, foreclosure, liquidation, or criminal proceedings, etc.);

d) in the cases specified in 1.3. b) and 1.3. c) above.

1.9. The User may terminate any Agreement with Mountain Wolf and close his Account at any time, following settlement of any pending transactions.

1.10. If a relationship terminates, the User shall determine where the User's Account balances is to be transferred. Mountain Wolf reserves the right to refuse to execute such transfer to a Bank account, which is not held at the Payment Service Provider is not kept in the User's name and/or in an Accepted area. Mountain Wolf carries out such transfer based on the User's request to send the balance to another account only if the Account balance is higher than EUR 10. Mountain Wolf shall transfer the currencies as soon as possible following the User's request in the time frames specified by Mountain Wolf. Mountain Wolf will use reasonable efforts to ensure that such charges are disclosed to the User prior to sending the payment; however, where they cannot be avoided, the User acknowledges that these charges cannot always be calculated in advance, and that he/she agrees to be responsible for such charges.

1.10. If the User fails to determine how the Account balance should be treated after the termination of contractual relationship, Mountain Wolf shall retain this balance on the Mountain Wolf collection account until the expiry of the right to its payment, without paying interest on the funds.

1.11. If there are reasons for terminating the Agreement immediately, Mountain Wolf shall be entitled to suspend the services provided to the User immediately after finding out such reasons.

1.13. With the termination of an Agreement, the Accounts of the User kept at Mountain Wolf for that particular Agreement shall be cancelled, too. If the User holds several Accounts, particular accounts can be cancelled separately each also upon the notice by Mountain Wolf or by the User's Representative, provided that the remaining Accounts remain active.

1.14 The suspension of the Account shall not affect the payment of the Spreads/Fees due for past Transactions. Upon termination, the User shall provide a valid bank account details or cryptocurrency address to allow the transfer of any currencies deposited to his/her Account.

2. Communication

2.1. Communication between Mountain Wolf and the User is possible in the following forms:

a) *under construction* Mountain Wolf account (this option is available for Users who have an Account opened in Mountain Wolf);

b) Authorized e-mail;

c) mail (post).

2.2. Any communication between the User and Mountain Wolf shall take place primarily through the Internet; the Parties shall be entitled to use other forms of communication as additional method of communication.

2.3. In the case of communication via the Internet, the message is considered delivered on the following Business Day.

2.4. In the case of e-mail communication to addresses available at www.mountainwolf.com, communication is possible only in matters that Mountain Wolf considers safe through Authorized e-mail. All documents sent by e-mail are considered delivered on the following Business Day.

2.5. In the case of communication through the post, letters are delivered to the other Party's address, which is given during the registration as amended. Letters are considered delivered on the third day within one country, on the seventh day in case of cross-border communication if there is no proof of earlier delivery. The letters are considered delivered also on third day after the delivery of the notice saying that the letter cannot be delivered to the other Party or that the letter was rejected or was not collected by the other Party within the collection period, even if the addressee has no knowledge of the mail.

2.6. The User agrees that Mountain Wolf will record, even without prior notice, any ongoing communication between Mountain Wolf and the User using any available technical means, and will archive all the records, as well as the copies of any information and documents that Mountain Wolf will receive from the User and third parties.

The User agrees that Mountain Wolf may at any time use such information for the purposes stated in the contractual terms or for ensuring compliance with the contractual terms.

3. Data Accuracy and Actuality

3.1. The User is obliged to provide information and documents to Mountain Wolf without undue delay in order for Mountain Wolf to carry out due diligence towards the User and fulfilling its obligations resulting from the AML rules. If User fails to provide requested information and documents, Mountain Wolf is entitled to decline the application and not to enter a contractual relationship or terminate the contractual relationship with existing User or refuse to provide services.

3.2. For the purpose of identifying payments under the Act, the User shall give Mountain Wolf its consent for being contacted with a request to explain certain transactions on its Account that Mountain Wolf assesses as high-risk or unusual and to provide supporting documents. The User's refusal to provide such information or the provision of insufficient information shall be deemed to be a gross violation of these GTS.

3.3. The User undertakes to provide Mountain Wolf with any important and relevant information and any changes to information provided on its economic and legal standing or other important information concerning the User, its Representatives, Ultimate Beneficial Owners or other persons authorised to act on the User's behalf as soon as the User becomes aware of such information even if the information is not yet effective.

4. Fees

4.1. Mountain Wolf shall charge fees related to its standard services according to the Agreement and the Price List. Mountain Wolf shall charge individual fees to the User for non-standard fees and services not defined herein and/or in the Price List and the User shall be informed thereon before using such services.

4.2. For the purpose of fee collection, Mountain Wolf shall be entitled, at any time, to clear such liabilities against the funds that are held on any Account of the User, including funds subject to the Settlement with the User.

4.3. Fees are collected in the currency in which the account is denominated in accordance with the Price list.

4.4. Funds on Accounts in Mountain Wolf do not bear positive interest. If the EONIA reaches negative values, Mountain Wolf is entitled to charge interest on the funds held on Accounts kept in Fiat currency at negative interest in accordance with the Price List.

4.5. In the event of an exchange of funds in the Account or in other exchange transactions, the exchange rate set by Mountain Wolf shall apply.

5. Offsetting Receivables

5.1. In relation to the User, Mountain Wolf shall be entitled to offset any of its receivables from the User against any of the User's receivables from Mountain Wolf of the same type at any time without prior notice, regardless of whether they are due, statute-barred, contingent or non-contingent, regardless of the legal relationship they arise from and the time when they arise, as well as the receivables of Mountain Wolf that cannot be claimed before a court.

5.2. In order to offset the receivables specified in the previous paragraph, Mountain Wolf shall also be entitled to use the funds held on the User's Accounts regardless of the receivables' origin.

The right of Mountain Wolf to offset its receivables takes precedence over the execution of any instruction to provide payment service.

5.4. The User shall be entitled to assign receivables due from Mountain Wolf or to transfer payables arising from the Agreement to a third person only within the Mountain Wolf system.

5.5. The User acknowledges that Mountain Wolf is entitled to transfer its receivables from the User to third persons at any time, even without the User's consent only under the decision of authorized bodies.

6. Blocking of Funds

6.1. Mountain Wolf shall be entitled to block disposing of the funds held on the User's Account for the necessary period of time, in the following cases:

- a) obligations arising from the applicable generally binding legislation;
- b) decision of authorised bodies;
- c) Mountain Wolf has a suspicion that the funds held on the User's Account are intended for the commitment of a crime, resulted from the crime or participation thereon;
- d) if there is a suspicion that the authentication data of the User have been misused;
- e) the User is in delay in discharging its obligations under the Agreement;

f) bankruptcy is declared in respect of the User's assets, restructuring is initiated, the bankruptcy petition is cancelled owing to the lack of funds for the remuneration of the trustee in bankruptcy, the User enters liquidation, or the risk of insolvency on the User's side excessively increases within a short period.

g) for the purposes of corrective accounting and settlement.

h) in case of an excessive number of complaints about Payment Transactions and/or other received payments, regardless of the type of Payment Method;

i) fraudulent acts have been proved on the User's side in connection with the acceptance of payments or criminal proceedings are initiated against the User for fraudulent acts in connection with the acceptance of payments.

g) for the time need for AML, Compliance or source of funds check of the User or the Transaction

7. Corrective Settlement of Payments

7.1. Mountain Wolf shall return the funds credited to the User's Account or to another institution/authority if it is required to do so under the enforceable decision of a court, state authority, public administration authority, or under the applicable legislation. Exchange rate differences, if any, shall be borne by the person who is responsible for the incorrect Payment or for incorrect settlement.

7.5. If, owing to fault on its part, the User sends funds to the wrong account or identifies a payment incorrectly, the User shall have no entitlement to corrective settlement, nor to any compensation from Mountain Wolf.

7.6. If Transaction is incorrectly processed by Mountain Wolf as a result other than the fault on the User's part, Mountain Wolf shall correct the Transaction in accordance with the GTS and statutory requirements.

8. Liability for Damage

8.1. By accepting these GTS, the User declares that he/she is aware that Mountain Wolf provides Services, i.e. allow all Users virtual currency exchange, payments services, etc.

8.2. Depending on the User's place of residence, the User may not be able to use all the functions of the Mountain Wolf Account. It is the User's responsibility to follow those rules and laws in his/her place of residence and/or place from which the User accesses this Site.

8.3. The User acknowledges and agrees that Mountain Wolf acts only as an intermediary in the Transactions, not as counterparty to any trade.

9. Protection of Personal and Confidential Information

9.1. Mountain Wolf and the User are aware that they may provide Confidential Information to one another when exercising their rights and obligations in connection with the contractual relationship regulated by the Agreement. The party receiving such Confidential Information undertakes to ensure, at least at the level of professional care, concealment of such Confidential Information from any third party and to refrain from using such information for its own benefit. The obligation of the parties specified in this paragraph shall survive the termination of the Agreement.

9.2. The parties undertake not to use Confidential Information for their own benefit and/or for the benefit of third parties, not to provide such information to third parties, and not to grant or allow access to such information to/by third parties without the prior consent of the other party, unless these GTS or the Agreement stipulate otherwise.

9.3. The User undertakes to keep strictly confidential any information concerning the payments received through the Account.

9.4. The User agrees that Mountain Wolf will provide Confidential Information in the necessary range to the following persons:

- a) entities having an ownership interest in Mountain Wolf;
- b) entities in which an ownership interest is held by a person under paragraph a) of this clause;
- c) entities in which an ownership interest is held by Mountain Wolf;
- d) entities in which an ownership interest is held by a person under paragraph c) of this clause;
- e) entities in which an ownership interest is held by a person under paragraph b) or d) of this clause;
- f) entities with which Mountain Wolf cooperates in collecting receivables or to which Mountain Wolf granted power of attorney to collect receivables/partial receivables from the User;
- g) entities to which Mountain Wolf has assigned or intends to assign a receivable or its part due from the User or persons to which Mountain Wolf has transferred or intends to transfer a right or its part towards the User;
- h) entities which have assumed or intend to assume the User's debt or its part to Mountain Wolf, or which have acceded or intend to accede to the User's liability towards Mountain Wolf or its part;
- i) entities with which Mountain Wolf cooperates in performing or ensuring the performance of its activities or for which Mountain Wolf performs agency activities (e.g., Card Associations, Payment Service Providers);
- j) recipients of Transactions (or its Payment Service Provider) carried out under the User's Payment Order;
- k) other entities in the event of emergency, which may result in damage sustained to Mountain Wolf or to the User.

9.5. Mountain Wolf collects personal data for the purpose of performing agreements concluded with Users and for the purpose of complying with the AML rules.

9.6. In accordance with the relevant AML rules, Mountain Wolf is obliged to identify and verify its identification of all its Users during the entire duration of the contractual relationship. Hence, the User shall, at the request of Mountain Wolf, provide any document that Mountain Wolf considers necessary for the accurate identification of its Users under the applicable generally binding regulations. These documents may include, inter alia, the identification data of the Ultimate Beneficial Owners and all persons acting on the behalf of the User.

9.7. Mountain Wolf undertakes to ensure the collection and processing of personal data of individuals in accordance with Regulation No 2016/679 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data.

Mountain Wolf shall provide the Users and other data subjects with a special document dealing with the protection of their personal data, e.g., Privacy Policy. The current wording of these documents is available on the company's website, www.mountainwolf.com.

9.8. Mountain Wolf will keep:

a) transaction records, for a period of ten (10) years beginning on the date on which a transaction is completed, or for such other minimal period as may be required by applicable law; and

b) other information collected by Mountain Wolf for AML/KYC purposes, throughout the continuance of the business relationship with the User and for a period of ten (10) years beginning on the date on which the business relationship with the User ends, or for such other minimal period as may be required by applicable law.

10. User's rights and responsibilities

10.1. The User has the right to enter and use the Site and the Services, as long as he/she agrees to and actually complies with the GTS. By using the Site, the User agrees to accept and comply with the GTS stated herein.

10.2. The User undertakes to read the entire GTS carefully before using the Site or any of the services provided by Mountain Wolf.

10.3. The User undertakes to comply with any and all applicable laws and regulations related to the use of the Services.

10.4. The User undertakes to monitor all and any changes on his/her Account, including but not limited to the balance matters.

10.5. The User undertakes to immediately (i.e. right after the moment of discovery) inform Mountain Wolf about any unusual, suspicious, unclear or abnormal changes on his/her Account. In case of late informing or non-informing the User will be liable for the breach of the GTS and Mountain Wolf will have the right to take any further steps, accordingly, including but not limited to report to the relevant state authorities.

10.6. The User agrees that, whenever the Transaction is made, the Exchange sends and receives the monetary sums and/or cryptocurrencies to/from the Buyer's and/or the Seller's (E-Wallet) Accounts opened in their name and on their behalf. The same applies to WOLF-transfers, IBAN-transfers, as well as loading of the Card (Send Card) or payments by Card;

10.7. The User undertakes to notify Mountain Wolf immediately of any unauthorized use of his/her (E-Wallet) Account or password, or any other breach of security by email addressed to support@mountainwolf.com. The Accounts of any User who violates the mentioned rules may be terminated, and thereafter held liable for losses incurred by Mountain Wolf or any user of the Site.

10.8. The User undertakes not to use the Service to perform criminal activity of any sort, including but not limited to, money laundering, illegal gambling operations, financing terrorist organizations, or malicious hacking.

10.9. The User is responsible for any and all damages caused, and all liability actions brought against Mountain Wolf for infringement of third party rights or violation of applicable laws.

10.10. Nothing in the GTS excludes or limits the liability of the User for fraud, death or personal injury caused by its negligence, breach of terms implied by operation of law, or any other liability which may not by law be limited or excluded.

10.11. Users are solely responsible for determining whether any contemplated Transaction is appropriate for them based on their personal goals, financial status and risk willingness.

10.12. All added payment instruments to Users (E-Wallet) Account, may it be a bank account, E-Money Service, Credit card, Debit card, or others must be named after the Account holder. Any attempt otherwise will be considered as fraud.

11. User's representations and warranties

11.1. By registering an (E-Wallet) Account:

a) the User expressly represents and warrants that he/she follows the rules and laws in his/her country of residence and/or his/her country from which he/she accesses this Site and Services;

b) the User cannot open and/or hold an Account, if it is not legal to do so in the country of residence or country of incorporation if he/she is a Corporate Customer; and/or he/she is a resident of, or if he/she is a Corporate Customer incorporated in, a country where Mountain Wolf does not provide Services.

c) the User assures that he/she is over 18 years old;

d) the User accepts these GTS;

In the case of Corporate Customers:

a) the user affirms that he/she is legally authorised to represent the legal entity - in whose name he/she uses and/or accesses the Account and the Services.

b) the User confirms that the legal entity fully accepts these GTS and that the User is allowed to sign on behalf of the legal entity. Additionally, the User confirms that he/she and the legal entity has the right to participate in transactions involving Cryptocurrencies.

11.2 By completing the Registration form, the KYC, the Verification process and accepting these GTS, the User warrants and represents on an ongoing basis that all the information given is complete, accurate and correct. The User has to inform Mountain Wolf immediately of any changes to the given information/data.

11.3. The User represents and warrants that he will only use the Exchange to perform Transactions in accordance with the conditions set forth in these GTS and that he/she is duly authorized and have the capacity to enter into the Transactions on the Exchange.

11.4. The User represents and warrants that both Fiat currency and Cryptocurrency deposited to the Account belong to the User and derived from legal sources.

11.5. The User represents and warrants to withdraw any Cryptocurrency from his/her (E-Wallet) Account only to his/her wallets or bank accounts, otherwise Mountain Wolf does not hold any liability for the consequences of such withdrawal.

11.6. The User represents and warrants that all Transactions being carried out do not violate the rights of any third party or applicable laws.

11.7. The (E-Wallet) Account will hold Funds in one or more Fiat and/or Cryptocurrencies when setting up an (E-Wallet) Account with Mountain Wolf.

11.8. Once Funds are loaded to the (E-Wallet) Account, they can be redeemed by the User only as set out in these GTS.

12. Mountain Wolf rights, warranties and responsibilities

12.1. Mountain Wolf has the right to suspend User's Account and block all Cryptocurrency, Fiat currency as well as the Card contained therein, in case of non-fulfilment or unduly fulfilment of the GTS by the User.

12.2. Mountain Wolf undertakes to provide Services with the utmost effort, due care and in accordance with these GTS.

12.3. Mountain Wolf's responsibility shall be limited to using reasonable technical efforts to ensure the receipt of the Cryptocurrency transferred. When initiating Cryptocurrency transactions to a User who is not a Mountain Wolf User, Mountain Wolf's responsibility shall be further limited to ensuring the transfer of the necessary technical data to the cryptocurrency network.

12.4. To the extent permitted by law, Mountain Wolf is not responsible for any damages, loss of profit, loss of revenue, loss of business, loss of opportunity, loss of data, indirect or consequential loss unless the loss suffered is caused by a breach of the GTS by Mountain Wolf.

12.5. Mountain Wolf is not responsible for any malfunction, breakdown, delay or interruption of the Internet connection, or any reason why our site is unavailable at any given time.

12.6. In the case of fraud, Mountain Wolf undertakes to report all the necessary information, including names, addresses and all other requested information, to the relevant authorities dealing with fraud and breaches of the law. Users recognize that their account may be frozen at any time at the request of any competent authority investigating a fraud or any other illegal activity.

12.7. Nothing in these GTS excludes or limits the responsibility of Mountain Wolf for fraud, death or personal injury caused by its negligence, breach of terms implied by operation of law, or any other liability which may not be limited or excluded by law.

12.8. Mountain Wolf shall provide the Services with reasonable care and skill and in accordance with these GTS.

12.9. All buy and sell orders made on the Exchange, will be managed in an anonymous manner so that Buyers and Sellers are not acquainted with each other. The Total price is calculated on the basis of actual matched orders made by Buyers and Sellers participating in the bidding process on the Exchange combined with the applicable Spreads.

12.10. Mountain Wolf represents and warrants that once the orders to buy or sell Cryptocurrencies match, such orders may not be cancelled or reversed except under the discretion of Mountain Wolf if irregularities in the trades are identified. It holds all Cryptocurrencies transferred and acquired by each User in his/her Account and on the respective User's behalf.

13. Intellectual property rights

13.1. All content on this Site is the property of Mountain Wolf and is protected by copyright, patent, trademark and any other applicable laws, unless otherwise specified hereby.

13.2. Trademarks are the property of Mountain Wolf and its respective owners. The software, applications, text, images, graphics, data, prices, trades, charts, graphs, video and audio

materials used on this Site belong to Mountain Wolf. Trademarks and other content on the Site should not be copied, reproduced, modified, republished, uploaded, posted, transmitted, scraped, collected or distributed in any form or by any means, no matter manual or automated. The use of any content from the Site on any other site or a networked computer environment for any other purpose is strictly prohibited; any such unauthorized use may violate copyright, patent, trademark and any other applicable laws and could result in criminal or civil penalties.

13.3. Mountain Wolf supports the protection of intellectual property. If you would like to submit

a) a trademark claim for violation of a mark on which you hold a valid, registered trademark or service mark, or

b) a copyright claim for material on which you hold a bona fide copyright, please send us an email to support@mountainwolf.com.

14. User verification

8.1. The Verification process (as part of the KYC) is required for all withdrawals and transfers of Fiat currencies. This includes, of course, the loading of the Card.

8.2. Users undertake to provide Mountain Wolf with correct and relevant documents and personal information contained therein. In case the User provides counterfeit documents and false personal information, such behavior will be interpreted as a fraudulent activity.

8.3. User hereby authorize Mountain Wolf to directly or indirectly (through third parties) make any inquiries we consider necessary to check the relevance and accuracy of the information provided for verification purposes.

15. Account maintenance

15.1. The Site is for the User's personal use only. Mountain Wolf is vigilant in maintaining the security of the Site and the Service. By registering with Mountain Wolf, the User agrees to provide Mountain Wolf with current, accurate, and complete information about him/herself as prompted by the registration process, and to keep such information updated.

15.2. The User may only connect one (E-Wallet) Account to the Exchange. Thus, any additional Account may be suspended. Where a private customer is also an authorised representative of one or more corporate customer/s, each entity is considered as an individual customer.

15.3. The User agrees that he/she will not use any (E-Wallet) Account other than his/her own or access the (E-Wallet) Account of any other User at any time or assist others in obtaining unauthorized access.

15.4. Mountain Wolf reserves the right to recommend amount limits for (E-Wallet) Account Funding, Deposit, Withdrawal etc. Mountain Wolf could recommend daily, monthly and per one-Transaction amount limits.

15.5. The User is responsible for maintaining the confidentiality of information on his/her (E-Wallet) Account, including, but not limited to his password, email, wallet address, wallet balance, and of all activity including Transactions made through his/her (E-Wallet) Account. If there is suspicious activity related to the User's (E-Wallet) Account, Mountain Wolf may request additional information from the User, including authenticating documents, and freeze the (E-Wallet) Account for the review time. The User is obligated to comply with these security requests or accept termination of his/her (E-Wallet) Account.

15.6. The creation or use of (E-Wallet) Account without obtaining the prior express permission from Mountain Wolf will result in the immediate suspension of all respective (E-Wallet) Account, as well as all pending buy/sell orders. Any attempt to do so or to assist others (Users or other third parties), or the distribution of instructions, software or tools for that purpose, will result in termination of such Users' (E-Wallet) Accounts. Termination is not the exclusive remedy for such a violation, and Mountain Wolf may decide to take further action against the User.

15.7. In case if it has been more than six (6) months since the User signed in with his/her (E-Wallet) Account or made the Funds deposit, Mountain Wolf has the right to qualify this Account as abandoned. In that case Storage fee will be applied to such Account with seven (7) days prior email notification to the User. Mountain Wolf will charge the Storage fee set forth herein. Abandoned (E-Wallet) Account with zero balances shall be deactivated.

15.8. The User has the right to claim his/her assets back and Mountain Wolf undertakes to return such assets to the User charging its commission for assets return indicated in Price list hereof.

16. Transactions

16.1. The Exchange allows the User to submit Orders to purchase or sell Cryptocurrencies.

16.2. The User recognizes that an Order should only be submitted after careful consideration and the User understands and accepts consequences of its execution. The User agrees that as soon as the Order is executed, such transaction is irreversible and may not be cancelled except under the discretion of Mountain Wolf, if irregularities in the trades are identified. Transactions will be executed instantly upon the matching of the Buyer's and the Seller's Orders, without prior notice to the Seller and the Buyer, and will be considered to have taken place at the execution date and time.

16.3. Minimum and maximum order amount vary for each trading pair and can be seen on the Trade Page when placing an Order.

16.4. The User acknowledges and agrees that Deposit and Withdrawal Transaction in Fiat currency may be delayed due to bank verifications (e.g. banking partner, payment provider, etc.) and security checks, for a period up to one hundred eighty (180) days. Similarly, and due to the inherent nature of the Cryptocurrency networks, the User acknowledges and agrees that depositing and withdrawing Cryptocurrencies into/from his/her Account may take between one (1) hour and twenty-four (24) hours, barring unforeseen or unavoidable network issues.

16.5. Unverified users are not allowed to withdraw any Cryptocurrencies from their Account. Unverified users are aloud to make deposits on their Account.

16.6. In case if the User discovers transaction activity, including but not limited to unknown deposits and withdrawals, on his/her Account that was not initiated by the User, the User shall immediately notify Mountain Wolf of this fact and follow the instructions sent by Mountain Wolf. Otherwise, Mountain Wolf reserves the right to freeze the Account until the end of investigation.

16.7. Mountain Wolf may be forced to cancel or recall already executed Withdrawal Transaction at a request of financial institutions, including but not limited to banks, which are involved in settlement of such Transactions. In such cases the User obliges to cooperate with Mountain Wolf in order to discover the reasons for such request.

17. Spread (relevant from 1.4.2022)

17.1. The User agrees to pay Mountain Wolf the Spread for each completed Transaction.

17.2. Prior to trading, the User must consider Spread rates published on the Website. However, Mountain Wolf reserves the right to change Spread rates from time-to-time publishing updates on the Site.

17.2. Spread amount is automatically charged off in the currency indicated in the trading pair after the relevant Transaction.

17.3. The minimum spread equals to minimum currency amount. For Fiat currency it equals to 0.01, for Cryptocurrency it depends on the currency.

17.4. Minimum and maximum price, as well as minimum and maximum order amount vary for each trading pair and can be seen on the Website when placing an order.

17.5. The Spread, other charges, as well as the charge procedure can be changed/reviewed unilaterally by Mountain Wolf from time to time and such changes shall become effective the moment they are posted on the Site.

18. Illegal transactions

18.1. Mountain Wolf reserves the right to suspend or terminate the User's Mountain Wolf Account at any time if we reasonably believe to be required to do so by the law or in order to comply with recommendations issued by a relevant government authority or recognized body for the prevention of financial crime.

18.2. It is strictly forbidden to use the Account for any illegal purposes. Mountain Wolf will report any suspicious activity to the relevant law enforcement.

18.3. The User shall ensure that it does not use the Services for transactions relating to: money laundering, terrorist financing, proliferation of weapons of mass destruction; human trafficking; any goods or services that are illegal or the promotion, offer, or marketing of which is illegal or that are offered in connection with illegal, obscene or pornographic content, depict children or minors in sexual postures, or depict means of propaganda or signs of unconstitutional organizations glorifying war or violating human dignity; any goods or services, the promotion, offer, or marketing of which would violate copyrights, industrial property, rights or other rights of any person; archeological findings; drugs, narcotics, or hallucinogens; weapons of any kind; illegal gambling services; Ponzi, pyramid or any other "get rich quick" schemes; goods that are subject to any trade embargo; media that is harmful to minors and violates laws and, in particular, the provision is respect of the protection of minors; body parts or human remains; protected animals or protected plants; weapons or explosive materials; or any other illegal goods, services or transactions.

19. Account security

19.1. The User is responsible for maintaining the confidentiality of his/her Account's credentials, including, but not limited to a password, email, wallet address, balance, and of all activity including Transactions made through the Account.

19.2. Mountain Wolf personnel will never ask the User to disclose his/her password. Any message the User receives or website that he/she visits that asks for the password, other than the Mountain Wolf Site, should be reported to Mountain Wolf. If the User is in doubt whether

a website is genuine, it is required to ensure the website is SSL compliant (Security Certificate Validation is shown in the address bar of a web browser).

13.3. It is advisable to change the User's password regularly (at least every three (3) to six (6) months) in order to reduce the risk of a security breach in relation to the Account. Mountain Wolf also advises the User not to choose a password that is easily guessed from information someone might know or gather about the User or a password that has a meaning. The User must never allow anyone to access his/her Account or watch the User accessing his/her Account.

19.4. If the User has any security concerns about his/her Account, login details, password or other security feature being lost, stolen, misappropriated, used without authorization or otherwise compromised, the User is advised to change the password. The User must contact Mountain Wolf via support@mountainwolf.com without undue delay on becoming aware of any loss, theft, misappropriation or unauthorized use of the Account, login details, password or other security features. Any undue delay in notifying Mountain Wolf may not only affect the security of the Account but may result in the User being liable for any losses as a result.

13.5. The User must take reasonable care to ensure that his/her e-mail account(s) are secure and only accessed by the User, as his/her e-mail address may be used to reset passwords or to communicate with the User about the security of the Account. Mountain Wolf cannot be liable for the breach of an e-mail account resulting an unauthorized Transaction to be executed with proper confirmation. In case any of the e-mail addresses registered with the User's Accounts are compromised, the User should without undue delay after becoming aware of this contact Support Service and also contact his/her e-mail service provider.

13.6. Irrespective of whether the User is using a public, a shared or his/her own computer to access the Account, the User must always ensure that his/her login details are not stored by the browser or cached or otherwise recorded. The User should never use any functionality that allows login details or passwords to be stored by the computer he/she is using.

13.7. Mountain Wolf is allowed to make direct transfers from the Clients Fund Account within the group of companies.

20. Services availability

20.1. All Services are provided "AS IS", without guarantees of any kind, either Express or implied.

20.2. Mountain Wolf will strive to keep the Site up and running; however, all online services suffer from occasional disruptions and outages, and Mountain Wolf is not liable for any disruption or loss you may suffer as a result. Thus, Mountain Wolf does not provide any guarantees that access to the Site will not be interrupted, or that there will be no delays, failures, errors, omissions or loss of transmitted information.

20.3. Mountain Wolf will use reasonable endeavors to ensure that the User can normally access the Site in accordance with the GTS. Mountain Wolf may suspend use of the Site for maintenance and will make reasonable efforts to give the User notice. The User acknowledges that this may not be possible in an emergency.

20.4. The User acknowledges that Mountain Wolf has provided no warranties, express or implied, written or oral, Mountain Wolf has not provided inter alia the User with any warranty as to its ability, compliance and suitability for the provision of Mountain Wolf services, in connection with any system or the Mountain Wolf Technology. Mountain Wolf makes no

representations or warranties, express or implied, with respect to the services provided under these GTS. Should there be errors, omissions, interruptions or delays resulting from Mountain Wolf performance or failure to perform of any kind, Mountain Wolf's liability shall be limited to correcting such errors if commercially reasonable or supplying such omissions in the work product in which they have occurred.

20.5. In no case shall the User be entitled to recover damages from Mountain Wolf that exceed the fees retained by Mountain Wolf during the six-month period immediately prior to the event giving rise to the claim for damages.

20.6. The User agrees to indemnify and hold Mountain Wolf harmless from any and all losses, claims, damages, liabilities and expenses, including attorneys' fees and costs (regardless of the provider of such services) arising from any of the following:

- a) the User's failure to comply with these GTS and the Agreement;
- b) any act or omission of the User;
- c) the User's failure to comply with the any guides and instructions of Mountain Wolf or with any applicable law, rule or regulation;
- d) regulator's penalties or other penalties levied against Mountain Wolf in connection with the User's actions; if any penalty is imposed on Mountain Wolf as a result of the activities of more than one User, such penalty will be assessed to the User proportionately, as determined by Mountain Wolf;
- e) any dispute concerning the quality, conditions or delivery of any goods or the quality of performance of any service of Mountain Wolf;
- f) the fraud or dishonesty of the User or User's employees, licensees, successors, agents and/or assigns;
- g) the User's selection of an Internet service provider or other telecommunication services provider;
- h) the theft of or damage or destruction to the Mountain Wolf Technology or parts thereof;
- i) unauthorised or prohibited Transactions.

21. Financial or legal advice

Mountain Wolf does not provide any financial, investment or legal advice in connection with the Services provided by Mountain Wolf. Mountain Wolf may provide information on the price, range, volatility of Cryptocurrencies and events that have affected the price of Cryptocurrencies, but it should not be considered as an investment or financial advice and should not be construed as such. Any decision to buy or sell Cryptocurrencies is the User's decision and Mountain Wolf will not be liable for any loss suffered.

22. Taxation

22.1. The User undertakes to pay all his/her taxes and duties, which can be resulted from the use of Mountain Wolf Services and should be paid according to the User's state of domicile regulations.

22.2. Mountain Wolf is not responsible for any violation made by the User due to his/her obligation to calculate and pay taxes and duties.

23. Notices and communication

23.1. Mountain Wolf reserves the right to send notices to and communicate with the User by any means of communication, available to Mountain Wolf, considering the contact details provided by the User.

23.2. The User expressly agrees to receive any notices in electronic form, and to be bound by them, if so is required by the GTS.

24. Governing law and dispute resolution

24.1. These Terms of service shall be governed by and construed in accordance with principles of justice, unless otherwise expressly provided.

24.2. All disputes and controversies arising out of or in connection with the Website and these GTS, including any contractual and/or non-contractual claims, shall be finally decided by one of the following courts:

(i) in the General Arbitration Court of SR (Všeobecným Rozhodcovským súdom SR), Dunajská 8, 811 08 Bratislava, Slovak Republic, ID No.: 37814681, in Slovak language with the final decision of one arbitrator appointed by the Arbitration Court according to the internal rules of the Court with the right of the court in accordance with the provisions of Art. 22a para. 1 of Act No. 244/2002 Coll., to which the parties expressly agree.

(ii) under the Rules of Arbitration of the International Chamber of Commerce at the International court of Arbitration by one arbitrator appointed in accordance with the said Rules. The Emergency Arbitrator Provisions shall not apply.

The parties agree, pursuant to Article 30(2)(b) of the Rules of Arbitration of the International Chamber of Commerce, that the Expedited Procedure Rules shall apply, provided the amount in dispute does not exceed 500 000, - EUR (five hundred thousand euros) at the time of the communication referred to in Article 1(3) of the Expedited Procedure Rules. The chosen language of communication is English.

24.2. No award or procedural order made in the arbitration shall be published.

24.3. The validity, interpretation, and performance, as well as all the disputes that appear of this GTS, the Agreement and of the Warrants shall be governed and constructed in all respects by the laws of the Mountain Wolf domicile, without giving effect to conflicts of law principles that would result in the application of the substantive laws of another jurisdiction.

For the purposes of this GTS, a company or other legal person or association of natural or legal persons within the Mountain Wolf group is domiciled at the place where it has its statutory seat.

24.4. If any portion of these GTS shall be deemed invalid, void, or for any reason unenforceable, such portion shall be deemed severable and shall not affect the validity and enforceability of any remaining portion.

25. Indemnity

The User agrees to protect, defend, indemnify and hold harmless Mountain Wolf and its officers, directors, shareholders, employees, agents, and third-party service providers from and against any and all claims, demands, costs, expenses, losses, liabilities and damages of every kind and nature (including, without limitation, reasonable attorneys' fees) imposed upon or incurred by Mountain Wolf directly or indirectly arising from:

- a) the User's use of and access to this Site or the Services found at this Site;
- b) the User's violation of any provision of the GTS or the policies or agreements which are incorporated herein; and/or
- c) the User's violation of any third-party right, including without limitation any intellectual property or other proprietary right.

The indemnification obligations under this section shall survive any termination or expiration of the GTS or the User's use of this Site or the Services found on the Site.

26. Modifications and amendments

Mountain Wolf reserves the right to amend or modify any portion of these GTS at any time by publishing the revised version of the GTS on the Site. The changes will become effective, and shall be deemed accepted by the User, the first time the User uses the Services after the publishing of the revised GTS and shall apply on a going-forward basis with respect to any activity initiated after the publishing. If the User does not agree with any such modification, the User's sole and exclusive remedy is to terminate the use of the Services and close the Account. The User agrees that Mountain Wolf shall not be liable to the User or any third party as a result of any losses suffered by any modification or amendment of these GTS.

27. Force majeure

If Mountain Wolf is unable to perform the Services outlined in the GTS due to factors beyond its control including but not limited to an event of Force Majeure, change of law or change in sanctions policy Mountain Wolf will not have any responsibility to the User with respect to the Services provided hereunder and for a time period coincident with the event.

28. Links to third-party websites

This Site and the Services found at this Site may contain links to third-party websites that are not owned or controlled by Mountain Wolf. Mountain Wolf assumes no responsibility for the content, terms and conditions, privacy policies, or practices of any third-party websites. In addition, Mountain Wolf does not censor or edit the content of any third-party websites. By using this Site or the Services found at this Site, you expressly release Mountain Wolf from any and all liability arising from your use of any third-party website. Accordingly, Mountain Wolf encourages you to be aware when you leave this Site or the Services found at this Site and to review the terms and conditions, privacy policies, and other governing documents of each other website that you may visit.

29. Communication.

Communication between the parties to these GTS is conducted only in writing. For written communication is also considered electronic for the purposes of these GTS communication, i.e. via e-mail. The parties may individually agree on another form of communication.

30. Change of GTS.

30.1. The Mountain Wolf reserves the right to change these GTS or any the Appendixes to the GTS at any time without prior notice. In the event that any changes are made, the revised GTS or Appendix shall be posted on the Website immediately. Please check the latest information posted herein to inform yourself of any changes.

30.2. If the User does not express its disagreement with the proposed changes by the date of their coming into effect, Mountain Wolf shall assume that the changes have been accepted. Before the date of coming into effect of the changes, the User shall be entitled to terminate the Agreement immediately free of charge.

31. Illegal transactions

31.1. Mountain Wolf reserves the right to suspend or terminate your Account at any time if we reasonably believe to be required to do so by the law or in order to comply with recommendations issued by a relevant government authority or recognized body for the prevention of financial crime.

31.2. It is strictly forbidden to use the Account for any illegal purposes. Mountain Wolf will report any suspicious activity to the relevant law enforcement.

31.3. The User shall ensure that they do not use the Services for the transactions relating to:

a) Businesses registered in Prohibited Jurisdictions (see Appendix 7)

b) Companies whose nature, structure or relationship make it difficult to identify the ultimate beneficial owner(s) of significant or controlling interests, including clients that are corporations with the ability to issue bearer shares

c) Sanctioned individuals and entities Unlawful businesses (e.g., illegal business or when license or special permission is required)

d) Prohibited types of business activity such as:

- money laundering, terrorist financing, proliferation of weapons of mass destruction;
- human trafficking;
- any goods or services that are illegal or the promotion, offer or marketing of which is illegal or that are offered in connection with illegal, obscene or pornographic content, depict children or minors in sexual postures, depict means of propaganda or signs of unconstitutional organisations glorifying war or violating human dignity;
- any goods or services, promotion, offer or marketing of which would violate copyrights, industrial property rights or other rights of any person;
- drugs, narcotics or hallucinogens;
- weapons of any kind;
- illegal gambling services;
- ponzi, pyramid or any other “get rich quick” schemes;
- goods that are subject to any trade embargo;
- media that is harmful to minors and violates laws and, in particular, the provision in respect of the protection of minors;
- body parts or human remains;
- protected animals or protected plants;
- explosive materials; or any other illegal goods, services or transactions.

- e) Any type of business that is pending incorporation, legal registration, e.g. where the business owner is not able to demonstrate an incorporation / registration of business activity in due form
- f) Any type of business that is a newly formed legal entity, e.g., its incorporation/registration, and its recorded activity in business are less than 3 consecutive months at the time it is submitting its request
- g) Psychic services Selling, hosting, distributing, producing or promoting offensive materials, including materials that incites or promotes racial hatred or discrimination based on gender, race, religion, national origin, physical ability, sexual orientation, or age
- h) All industries and activities involving production or distribution of weapons and other military products Cultural heritage, Antiques or art dealers Dealers in precious metals and stones Pyramid marketing or any service where the primary payments are commission to people for joining rather than payments for the product or services (properly structured Multi-Level of Network Marketing is not necessarily prohibited)
- i) Shell banks and/or businesses dealing with shell banks
- j) Transactions related to cultural artefacts, ivory or other items related to protected species, or archaeological, historical, cultural and religious significance, or of rare scientific value

32. Entire agreement

The User unequivocally agrees and understands that this Agreement, Privacy Policy among others as incorporated by reference herein, collectively memorialize the relationship and agreement by and among you and Mountain Wolf. This Agreement entered into by the User and Mountain Wolf, supersedes all prior discussions, agreements, or correspondence of any kind.

29. Limitation of liability

IN NO EVENT SHALL MOUNTAIN WOLF, ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, AND ALL THIRD PARTY SERVICE PROVIDERS, BE LIABLE TO YOU OR ANY OTHER PERSON OR ENTITY FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES WHATSOEVER, INCLUDING ANY THAT MAY RESULT FROM (I) THE ACCURACY, COMPLETENESS, OR CONTENT OF THIS SITE, (II) THE ACCURACY, COMPLETENESS, OR CONTENT OF ANY SITES LINKED (THROUGH HYPERLINKS, BANNER ADVERTISING OR OTHERWISE) TO THIS SITE, (III) THE SERVICES FOUND AT THIS SITE OR ANY SITES LINKED (THROUGH HYPERLINKS, BANNER ADVERTISING OR OTHERWISE) TO THIS SITE, (IV) PERSONAL INJURY OR PROPERTY DAMAGE OF ANY NATURE WHATSOEVER, (V) THIRD-PARTY CONDUCT OF ANY NATURE WHATSOEVER, (VI) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SERVERS AND/OR ANY AND ALL CONTENT, PERSONAL INFORMATION, FINANCIAL INFORMATION OR OTHER INFORMATION AND DATA STORED THEREIN, (VII) ANY INTERRUPTION OR CESSATION OF SERVICES TO OR FROM THIS SITE OR ANY SITES LINKED (THROUGH HYPERLINKS, BANNER ADVERTISING OR OTHERWISE) TO THIS SITE, (VIII) ANY VIRUSES, WORMS, BUGS, TROJAN HORSES, OR THE LIKE, WHICH MAY BE TRANSMITTED TO OR FROM THIS SITE OR ANY SITES LINKED (THROUGH HYPERLINKS, BANNER ADVERTISING OR OTHERWISE) TO THIS SITE, (IX) ANY USER CONTENT OR CONTENT THAT IS DEFAMATORY, HARASSING, ABUSIVE, HARMFUL TO MINORS OR ANY PROTECTED CLASS, PORNOGRAPHIC, "X-

RATED”, OBSCENE OR OTHERWISE OBJECTIONABLE, AND/ OR (X) ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF YOUR USE OF THIS SITE OR THE SERVICES FOUND AT THIS SITE, WHETHER BASED ON WARRANTY, CONTRACT, TORT, OR ANY OTHER LEGAL OR EQUITABLE THEORY, AND WHETHER OR NOT MOUNTAIN WOLF IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN ADDITION, YOU SPECIFICALLY ACKNOWLEDGE AND AGREE THAT ANY CAUSE OF ACTION ARISING OUT OF OR RELATED TO THIS SITE OR THE SERVICES FOUND AT THIS SITE MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES, OTHERWISE SUCH CAUSE OF ACTION SHALL BE PERMANENTLY BARRED. IN ADDITION, YOU SPECIFICALLY ACKNOWLEDGE AND AGREE THAT IN NO EVENT SHALL MOUNTAIN WOLF’S TOTAL AGGREGATE LIABILITY EXCEED THE TOTAL AMOUNT PAID BY YOU FOR THE PARTICULAR SERVICES THAT ARE THE SUBJECT OF THE CAUSE OF ACTION. THE FOREGOING LIMITATION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW AND SHALL SURVIVE ANY TERMINATION OR EXPIRATION OF THIS AGREEMENT OR YOUR USE OF THIS SITE OR THE SERVICES FOUND AT THIS SITE.

CONTACT US

If you have any questions relating to these GTS, your rights and obligations arising from these GTS and/or your use of the Site and the Service, your Account, or any other matter, please contact us on support@mountainwolf.com

Appendix 1: Supplements to the GTS for the area of E-Money services

1. E-Money services

1.1. The User can load Funds into his/her E-Wallet using one of the payment methods available on the Site, such as a Card or bank transfer. Once the Users loaded funds arrived, the E-Wallet will show them. Loading of funds may be done manually, or as part of a recurring transaction that you set up on your (E-Wallet) Account. When Funds are loaded into the E-Wallet the User will be issued with E-Money by Mountain Wolf that represents the Funds the User has loaded. The E-Wallet is not a deposit or investment account which means that the E-Money will not be protected by the Financial Services Compensation Scheme. Mountain Wolf will only hold Funds received from Users in a designated customer money account with a regulated financial institution and/or Electronic Money Institution (EMI). E-Money held in an E-Wallet will not earn any interest. The Users E-Wallet may hold E-Money denominated in different currencies and will show the E-Money balance for the Users Fiat currencies and Cryptocurrencies.

1.2. The User may purchase supported Cryptocurrencies by using E-Money credited to his/her E-Wallet. To carry out a Cryptocurrency Transaction using E-Money, the User has to follow himself/herself the relevant instructions on the Site. A Cryptocurrency Transaction using E-money should normally be settled no later than one business day after Mountain Wolf receives the Users instructions. The User authorises Mountain Wolf to debit E-Money from his/her E-Wallet. Although Mountain Wolf will attempt to deliver Cryptocurrencies to the User as promptly as possible, E-Money may be debited from his/her E-Wallet before Cryptocurrencies are delivered to the Users Cryptocurrencies Wallet.

The User may sell Cryptocurrencies in exchange for E-Money. The User authorises Mountain Wolf to debit his/her Cryptocurrencies Wallet and credit his/her E-Money Wallet with the relevant amount of E-Money.

1.3. If Mountain Wolf receives instructions from the User to purchase Cryptocurrencies using E-Money on a non-business day or after 4:30 pm (Kazakhstan time) on a business day, Mountain Wolf may treat those instructions as if they were received by the following business day.

1.4. When the User gives Mountain Wolf instructions to carry out a Cryptocurrencies Transaction using E-Money, the User cannot withdraw his/her consent to that Cryptocurrencies Transaction unless the Cryptocurrencies Transaction is not due to occur until an agreed date in the future. In the case of a Future Transaction, the User has to withdraw his/her consent up until the end of the business day before the date that the Future Transaction is due to take place. To withdraw his/her consent to a Future Transaction, follow the instructions on the Site.

1.5. If a payment to load funds into the Users E-Wallet is not successful, the User authorises Mountain Wolf, in its sole discretion, either to cancel any related Cryptocurrencies Transactions or to debit the Users other payment methods, including Mountain Wolf balances or other linked accounts, in any amount necessary to complete the Cryptocurrencies Transactions in question. The Users are responsible for maintaining an adequate balance and/or sufficient credit limits in order to avoid overdraft, or similar fees charged by his/her payment provider.

2. Account Information

2.1. The User will be able to see his/her E-Wallet balance and the related transaction history using the Site, including:

- a) the amount (and currency) of each Cryptocurrencies Purchase,
- b) a reference to identify the payer and/or payee (as appropriate),
- c) any fees charged (including a breakdown of the fees),
- d) where there has been a currency exchange, the rate of exchange, and the amount (in the new currency) after exchange (where you are the payer) or the amount (in the original currency) before the exchange (where you are the payee), and
- e) the debit or credit date of each Cryptocurrencies Purchase (as appropriate).

2.2. The User may redeem all or part of any E-Money held in your E-Wallet at any time by selecting the relevant option in the Site and following the instructions. Unless agreed otherwise, Funds will be transferred to the bank account or Prepaid Card specified by the user.

2.3. If this GTS are terminated, Mountain Wolf will redeem any E-Money remaining in the Users E-Wallet and transfer funds to the specified bank account or Prepaid Card. Prior to redeeming E-Money from the Users E-Wallet, Mountain Wolf may conduct checks for the purposes of preventing fraud, money laundering, terrorist financing and other financial crimes. This may mean that Users are prevented or delayed from withdrawing E-Money until those checks are completed to Mountain Wolf 's reasonable satisfaction in order to comply with our regulatory requirements.

3. Unauthorised and Incorrect Transactions.

3.1. Where a purchase of Cryptocurrencies and or redemption of E-Money is initiated from the Users E-Wallet using the Users credentials, Mountain Wolf will assume that the User authorised such transactions, unless the User notifies us otherwise.

3.2. If the User believes that a transaction using the E- Wallet has been carried out that he/she did not authorise (an Unauthorised Transaction), or if the User has reason to believe that a transaction using the E- Wallet has been incorrectly carried out or is not complete (an Incorrect Transaction), the User has to contact Mountain Wolf as soon as possible, and in any case no later than 13 months after the Unauthorised Transaction or Incorrect Transaction occurred.

3.3. It is important that the User regularly checks his/her E-Wallet balance and the transaction history to ensure any Unauthorised Transactions or Incorrect Transactions are identified and notified to Mountain Wolf at the earliest possible opportunity.

3.4. Mountain Wolf is not responsible for any claim for Unauthorised Transactions or Incorrect Transactions. Mountain Wolf is not responsible for any claim for Unauthorised Transactions or Incorrect Transactions if the User has acted fraudulently, intentionally or with gross negligence and this has resulted in the Unauthorised Transactions or Incorrect Transactions.

3.5. During any investigation of any actual or potential Unauthorised Transactions or Incorrect Transactions, Mountain Wolf reserves the right to suspend the Users Account to avoid further losses.

4. Refund Rights.

4.1. If an Unauthorised Transaction occurs as a result of Mountain Wolf's failure, Mountain Wolf will refund the User the amount of that transaction by no later than the end of the next business day after becoming aware of the Unauthorised Transaction and restore the User's E-Wallet to the state it would have been the Unauthorised Transaction had not taken place. Generally, the User will not be liable for losses incurred after the User notified us of the Unauthorised Transaction or if Mountain Wolf has failed at any time to provide the User with the means for notifying us.

4.2. The User will be liable for the first 35€ of any losses you incur in respect of an Unauthorised Transaction which arises from the use of lost or stolen credentials (for example when the User failed to keep the login details for his/her Account secure), and if the User is fraudulent, or the User intentionally or negligently fail to carry out his/her obligations under this Agreement and this results in Unauthorised Transactions (for example, if the User deliberately shares his/her email and password with a third party, or are grossly negligent in keeping his/her email and password secure, in both cases), the User will be liable for all resultant losses incurred as a result of any such Unauthorised Transactions, not just the first 35€.

4.3. Where there is a dispute between Mountain Wolf and the User regarding whether or not a transaction is an Unauthorised Transaction, Mountain Wolf may (but are not obliged to) temporarily credit the User's E-Wallet whilst Mountain Wolf settle the dispute. Where Mountain Wolf determine that the transaction was authorised, Mountain Wolf may reverse that credit and correct errors made in any statement of E-Wallet without prior notice to the User, although please note that during this period the User's E-Wallet may be temporarily locked to avoid further Unauthorised Transactions. The User will also be liable to Mountain Wolf (as a debt) for any E-Money he/she has transferred which was temporarily credited to his/her E-Wallet.

4.4. Where an Incorrect Transaction is made as a result of Mountain Wolf's action or error Mountain Wolf shall refund to the User the amount of that transaction without undue delay and restore his/her E-Wallet to the state in which it would have been, the Incorrect Transaction has not taken place. Mountain Wolf will also endeavour to provide the User with reasonable notice where possible. Mountain Wolf will also pay any charges for which Mountain Wolf are responsible, and for any interest which the User can show that he/she had to pay as a consequence of any Incorrect Transaction. Irrespective of Mountain Wolf's liability, on the User's request, Mountain Wolf shall try to trace any Incorrect Transaction initiated by the User free of charge. However, Mountain Wolf cannot guarantee that Mountain Wolf will be able to trace such transactions.

4.5. The User may appoint appropriately regulated third parties to access his/her E-Wallet. The User should be aware that by virtue of such access, that Regulated Third Party may access the User's transactional and other data, and/or may initiate transfers from his/her E-Wallet. The User will be liable for any actions that any Regulated Third Parties take on his/her Account. Mountain Wolf reserves the right to refuse access to any Regulated Third Parties.

4.6. Mountain Wolf may refuse access to Regulated Third Party for objectively justified and duly evidenced reasons relating to unauthorised or fraudulent access to the User's E-Wallet. In such cases, unless Mountain Wolf are prohibited by applicable law, Mountain Wolf will inform the User that that Regulated Third Party's access has been denied and the reasons why.

Mountain Wolf will permit access again once Mountain Wolf are satisfied that the reasons for refusing access no longer exist.

5. Consent.

5.1. By opening an Account, the User provides his/her explicit consent to Mountain Wolf providing E-Money Services to the User. The User can withdraw this consent at any time by closing his/her Account.

5.2. For the avoidance of doubt, this consent does not relate to processing of User's personal information or his/her rights under and in accordance with data protection law and regulations. Please see Privacy Policy for information about how Mountain Wolf processes the

Appendix 2: Supplements to the GTS for the area of Card Services

<https://www.andersonandpartnercard.com/en/terms-and-conditions-anderson-and-partner-january-2021/>

Appendix 3: Supplements to the GTS for the integration of external Exchange Platforms or Accounts

1.1. Mountain Wolf operates an independent and fully functional exchange platforms. In order to provide the user with an enhanced trading experience and trading security, Mountain Wolf accounts are set up with regulated banks, regulated money institutions, E-Money institutons and other well-known cryptoexchange platforms (e.g. Kraken, Binance, Bitrex, etc).

1.2. Mountain Wolf SK has partnered with Payward Ltd., 6th Floor, One London Wall, London, EC2Y 5EB and Payward Pte. Ltd., 8 Tomasello Boulevard, #15-04, Suntec Tower Three, Singapore 038988 (hereinafter „**Kraken**“) regarding Exchange and Transfer services.

1.3. Mountain Wolf will not use or share customer data or information with Kraken.

1.4. TOO Mountain Wolf (Kazakhstan), Mountain Wolf s.r.o. (Slovak Republic), etc. have independent and fully verified corporate accounts and wallets with Kraken in accordance with Kraken's GTS.

Appendix 4: Supplements to the GTS regarding the scope of activities and involvement of Mountain Wolf SK

1. General conditions

1.1. Mountain Wolf SK provides services in the field of carrying out business activities with cryptocurrencies, trading in cryptocurrencies, cryptocurrency trading activities, management of accounts in the field of cryptocurrencies (hereinafter "**Services**").

1.2. Mountain Wolf may use and share your information with Mountain Wolf SK. This information is needed and used by both companies to assess and process applications, provide you with products and services and manage the relationship with you and/or as part of a sale, reorganization, transfer or other transaction relating to our business; and, understand our Users preferences, expectations and financial history in order to improve the products and services we offer. Mountain Wolf may transfer the personal data of the User which were collected by registration and verifying the User. You authorize Mountain Wolf to share your identity and banking information with Mountain Wolf SK.

1.3. Mountain Wolf SK Services are only accessible to Users who have been verified in accordance with paragraph 8 of these GTS and who have an (e-wallet) account, use Send IBAN (Bank transfer) or Send Card (Transfer to the connected Card).

1.4. Mountain Wolf SK may refund the Deposit if the Depositor is not a verified User, if the Depositor's personal data does not match the data of a User, or if the Depositor does not pass or has not passed the verification process pursuant to these GTS.

1.5. In case of a refund of the Deposit, Mountain Wolf SK will charge a Fee in accordance to the provisions of these GTS.

2. Deposit via Mountain Wolf SK

2.1. The User can load Euro Funds into his/her E-Money Wallet using one of the payment methods available on the Site, such as Card or bank transfers to the IBAN bank accounts of Mountain Wolf SK. The specific information about the IBAN bank accounts of Mountain Wolf SK are published on the Site.

2.2. The User understands and agrees by the Order to the deposit the Funds to his/her E-Money Wallet or E-Money Wallet of other User will be Funds transfer to account of our partner Payward Ltd., 6th Floor, One London Wall, London, EC2Y 5EB (hereinafter “**Kraken account of Mountain Wolf SK**”) and exchange the Funds to Cryptocurrency with the actual rate.

2.3. User understands and agrees that the Kraken account of Mountain Wolf Slovakia will transfer the Funds in Cryptocurrency to the account of our partner Payward Pte. Ltd., 8 Tomasello Boulevard, #15-04, Suntec Tower Three, Singapore 038988 (hereinafter “**Kraken account of Mountain Wolf**”).

2.4. User understands and agrees that the Kraken account Of Mountain Wolf exchange and transfer the Funds to Mountain Wolf bank account and add the Funds to his/her E-Money Wallet or E-Money Wallet of another User.

2.5. Third-party deposits, Unknown user deposits, or deposits that cannot or may not be accepted by Mountain Wolf will be returned to the sender's account with a deduction of the relevant Receive fee (in this case as a processing fee).

2.6. User understands and agree that Mountain Wolf and Mountain Wolf SK has right to make any transactions and financial compensation to protect the Deposits of the Users.

2.7. The deposit fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these GTS.

3. Withdrawal via Mountain Wolf SK

3.1. The User apply the Order to withdraw the Funds or part of the Funds (hereinafter “**Withdrawal**”) to the User’s bank account (hereinafter “**IBAN account**”) or to the User’s Prepaid Card (hereinafter “**Card**”).

3.2. User understands and agrees that Mountain Wolf will send the information about the Order to Mountain Wolf SK.

3.3. User understands and agrees that the Withdrawal will be transferred to Kraken account of Mountain Wolf and exchange to cryptocurrency.

3.4. User understands and agrees that Withdrawal will be transferred to Kraken account of Mountain Wolf SK.

3.5. User understands and agrees that Withdrawal will be exchanged to Euro currency and afterwards transferred to IBAN bank account of Mountain Wolf SK.

3.6. Mountain Wolf Slovakia transfers the Withdrawal to the IBAN account of the User and/or the Card of the User in accordance with the Order.

3.7 User understands and agree that Mountain Wolf and Mountain Wolf SK has right to make any transactions and financial compensation to protect the Withdrawal of the Users.

3.8. The withdrawal fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these GTS.

4. Dispute resolution.

Mutual disputes arising from these this Appendix to the GTS or in connection with the Mountain Wolf SK will be resolved under the GTS in the General Arbitration Court of SR (Všeobecným Rozhodcovským súdom SR), Dunajská 8, 811 08 Bratislava, Slovak Republic, ID No.: 37814681, in Slovak language with the final decision of one arbitrator appointed by the Arbitration Court according to the internal rules of the Court with the right of the court in accordance with the provisions of Art. 22a para. 1 of Act No. 244/2002 Coll., to which the parties expressly agree.

5. Applicable law and language of performance.

The decisive right for performance based on these Supplements to the GTS regarding the scope of activities and involvement of Mountain Wolf s.r.o. (Slovak Republic) is the law of Slovak Republic, while the chosen language of communication is Slovak language.

6. Communication.

Communication between the parties to these GTS is conducted only in writing. For written communication is also considered electronic for the purposes of these GTS communication, i.e., via e-mail. The parties may individually agree on another form of communication.

Appendix 5: Supplements to the GTS regarding the scope of activities and involvement of Mountain Wolf UAE

5. General conditions

5.1. Mountain Wolf UAE provides services in the field of carrying out business activities with encryption software trading, cyber risk management services and public networking services (hereinafter "**Services**").

5.2. Mountain Wolf may use and share your information with Mountain Wolf UAE. This information is needed and used by both companies to assess and process applications, provide you with products and services and manage the relationship with you and/or as part of a sale, reorganization, transfer or other transaction relating to our business; and understand our Users preferences, expectations and financial history in order to improve the products and services we offer. Mountain Wolf may transfer the personal data of the User which were collected by registration and verifying the User. You authorize Mountain Wolf to share your identity and banking information with Mountain Wolf UAE.

5.3. Mountain Wolf UAE Services are only accessible to Users who have been verified in accordance with these GTS and AML Program and who have an (e-wallet) account, use Send IBAN (Bank transfer) or Send Card (Transfer to the connected Card).

5.4. Mountain Wolf UAE may refund the Deposit if the Depositor is not a verified User, if the Depositor's personal data does not match the data of a User, or if the Depositor does not pass or has not passed the verification process pursuant to paragraph 8 of these GTS.

5.5. In case of a refund of the Deposit, Mountain Wolf UAE will charge a fee in accordance to the provisions of these GTS

6. Deposit via Mountain Wolf UAE

6.1. The User can load Euro Funds into his/her E-Money Wallet using one of the payment methods available on the Site, such as Card or bank transfers to the IBAN bank accounts of Mountain Wolf UAE. The specific information about the IBAN bank accounts of Mountain Wolf UAE are published on the Site.

6.2. The User understands and agrees by the Order to the deposit the Funds to his/her E-Money Wallet or E-Money Wallet of other User will be Funds transfer to account of our partner Payward Ltd., 6th Floor, One London Wall, London, EC2Y 5EB (hereinafter “**Kraken account of Mountain Wolf UAE**”) and exchange the Funds to Cryptocurrency with the actual rate.

6.3. User understands and agrees that the Kraken account of Mountain Wolf UAE will transfer the Funds in Cryptocurrency to the account of our partner Payward Pte. Ltd., 8 Tomasello Boulevard, #15-04, Suntec Tower Three, Singapore 038988 (hereinafter “**Kraken account of Mountain Wolf**”).

6.4. User understands and agrees that the Kraken account Of Mountain Wolf exchange and transfer the Funds to Mountain Wolf bank account and add the Funds to his/her E-Money.

6.5. Third-party deposits, Unknown user deposits, or deposits that cannot or may not be accepted by Mountain Wolf will be returned to the sender's account with a deduction of the relevant Receive fee (in this case as a processing fee).

6.6. User understands and agree that Mountain Wolf and Mountain Wolf UAE has right to make any transactions and financial compensation to protect the Deposits of the Users.

6.7. The deposit fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these GTS.

7. Withdrawal Via Mountain Wolf UAE

7.1. The User apply the Order to withdraw the Funds or part of the Funds (hereinafter “**Withdrawal**”) to the User's bank account (hereinafter “**IBAN account**”) or to the User's Prepaid Card (hereinafter “**Card**”).

7.2. User understands and agrees that Mountain Wolf will send the information about the Order to Mountain Wolf UAE.

7.3. User understands and agrees that the Withdrawal will be transferred to Kraken account of Mountain Wolf and exchange to cryptocurrency.

7.4. User understands and agrees that Withdrawal will be transferred to Kraken account of Mountain Wolf UAE.

7.5. User understands and agrees that Withdrawal will be exchanged to Euro currency and afterwards transferred to IBAN bank account of Mountain Wolf UAE.

7.6. Mountain Wolf UAE transfers the Withdrawal to the IBAN account of the User and/or the Card of the User in accordance with the Order.

7.7 User understands and agree that Mountain Wolf and Mountain Wolf UAE has right to make any transactions and financial compensation to protect the Withdrawal of the Users.

7.8. The withdrawal fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these GTS.

8. Dispute resolution

Mutual disputes arising from these Appendix to the GTS or in connection with the Mountain Wolf UAE will be resolved under the Rules of Arbitration of the International Chamber of Commerce at the International court of Arbitration by one arbitrator appointed in accordance with the said Rules. The Emergency Arbitrator Provisions shall not apply.

The parties agree, pursuant to Article 30(2)(b) of the Rules of Arbitration of the International Chamber of Commerce, that the Expedited Procedure Rules shall apply, provided the amount in dispute does not exceed 500 000, - EUR (five hundred thousand euros) at the time of the communication referred to in Article 1(3) of the Expedited Procedure Rules. The chosen language of communication is English.

9. Applicable law and language of performance.

The decisive right for performance based on this Appendix to the GTS regarding the scope of activities and involvement of Mountain Wolf FZCO (United Arab Emirates) is the law of United Arab Emirates, while the chosen language of communication is English.

Appendix 6: Price list

Package Basic Service	Fee	Bronze Tier (-10 % on MW fee)	Silver Tier (-20 % on MW fee)	Gold Tier (-30 % on MW fee)	Platin Tier (-40 % on MW fee)	Minimum fee
Subscription fee (one-time)	-	freeze 600 MWT	freeze 1,300 MWT	freeze 2,500 MWT	freeze 5,000 MWT	-
Easy Trading	2.70 %	2.43 %	2.16 %	1.89 %	1.62 %	-
Bank deposit SEPA	0.70 %	0.66 %	0.62 %	0.58 %	0.54 %	5.00 €
Bank deposit SWIFT (not available)	1.20 %	1.16 %	1.12 %	1.08 %	1.04 %	15.00 €
Withdrawal to Prepaid Card	0.50 %	0.475 %	0.45 %	0.425 %	0.40 %	7.00 €
Withdrawal Cryptocurrency	0.35 %	0.33 %	0.31 %	0.29 %	0.27 %	-
Withdrawal SEPA to bank account	1.00 %	0.95 %	0.90 %	0.85 %	0.80 %	7.00 €
Withdrawal SWIFT to bank account (not available)	2.50 %	2.40 %	2.30 %	2.20 %	2.10 %	50.00 €
Send-Wolf Euro	0.10 %	0.09 %	0.08 %	0.07 %	0.06 %	2.00 €
Creation fee for a personal ETH/ERC20 wallet (one-time)	0.04 ETH	0.04 ETH	0.04 ETH	0.04 ETH	0.04 ETH	-

Reduce fees: Due to lower network fees, the **USDT TRC20** is very popular as transfer token.

Package Standard Service	Fee	Bronze Tier (-10 % on MW fee)	Silver Tier (-20 % on MW fee)	Gold Tier (-30 % on MW fee)	Platin Tier (-40 % on MW fee)	Minimum fee
Subscription fee (one-time)	298.00 €	freeze 600 MWT	freeze 1,300 MWT	freeze 2,500 MWT	freeze 5,000 MWT	-
Easy Trading	1.80 %	1.62 %	1.44 %	1.26 %	1.08 %	-
Bank deposit SEPA	0.60 %	0.57 %	0.54 %	0.51 %	0.48 %	5.00 €
Bank deposit SWIFT (not available)	1.10 %	1.07 %	1.04 %	1.01 %	0.98 %	15.00 €
Withdrawal to Prepaid Card	0.40 %	0.385 %	0.37 %	0.355 %	0.34 %	7.00 €
Withdrawal Cryptocurrency	0.30 %	0.285 %	0.27 %	0.255 %	0.24 %	-
Withdrawal SEPA to bank account	0.80 %	0.77 %	0.74 %	0.71 %	0.68 %	7.00 €
Withdrawal SWIFT to bank account (not available)	2.30 %	2.22 %	2.14 %	2.06 %	1.98 %	50.00 €
Send-Wolf Euro	0.08 %	0.072 %	0.064 %	0.056 %	0.048 %	1.50 €
Creation fee for a personal ETH/ERC20 wallet (one-time)	0.02 ETH	0.02 ETH	0.02 ETH	0.02 ETH	0.02 ETH	-

Reduce fees: Due to lower network fees, the **USDT TRC20** is very popular as transfer token.

Package Professional Service	Fee	Bronze Tier (-10 % on MW fee)	Silver Tier (-20 % on MW fee)	Gold Tier (-30 % on MW fee)	Platin Tier (-40 % on MW fee)	Minimum fee
Subscription fee (one-time)	398.00 €	freeze 600 MWT	freeze 1,300 MWT	freeze 2,500 MWT	freeze 5,000 MWT	-
Easy Trading	0.80 %	0.72 %	0.64 %	0.56 %	0.48 %	-
Bank deposit SEPA	0.50 %	0.48 %	0.46 %	0.44 %	0.42 %	5.00 €
Bank deposit SEPA to personalised IBAN	0.50 %	0.48 %	0.46 %	0.44 %	0.42 %	5.00 €
Bank deposit SWIFT (not available)	1.00 %	0.98 %	0.96 %	0.94 %	0.92 %	15.00 €
Withdrawal to Prepaid Card	0.35 %	0.34 %	0.33 %	0.32 %	0.31 %	7.00 €
Withdrawal Cryptocurrency	0.25 %	0.24 %	0.23 %	0.22 %	0.21 %	-
Withdrawal SEPA to bank account	0.70 %	0.68 %	0.66 %	0.64 %	0.62 %	7.00 €
Withdrawal SWIFT to bank account (not available)	2.20 %	2.13 %	2.06 %	1.99 %	1.92 %	50.00 €
Send-Wolf Euro	0.05 %	0.045 %	0.04 %	0.035 %	0.03 %	1.00 €
Creation fee for a personal ETH/ERC20 wallet (one-time)	-	-	-	-	-	-

Reduce fees: Due to lower network fees, the **USDT TRC20** is very popular as transfer token.

Monthly fee:

Basic – 0 EUR/ month

Standard – 0 EUR / month




Professional – 8 EUR / month

Appendix 7: Prohibited Jurisdictions

Clients cannot operate in, be owned by entities or persons in, or send receive money to/from these jurisdictions:

Afghanistan	Libya
Albania	Mali
Barbados	Mauritius (only with express permission)
Belarus (private own entities with express permission)	Myanmar
Botswana	Mongolia
Burundi	Nicaragua
Cambodia	Pakistan
Canada (only with express permission)	Palau
Central African Republic	Panama
Chad	Sudan
Cuba	Syria
Democratic Republic of the Congo	Samoa
Equatorial Guinea	Samoa, Western
Eritrea	Sierra Leone
Ghana	Somalia
Guinea Bissau	South Sudan
Haiti	Trinidad & Tobago
Iran	Ukraine: Regions of Crimea, Donetsk and Luhansk
Iraq	USA (only with express permission)
Jamaica	Vanuatu
Korea, North	Venezuela
Lao People's Democratic Republic	Uganda
Lebanon	Zimbabwe
Liberia	Yemen

Appendix 8: Membership Plan

Basic € 0.00	Standard € 298.00	Professional € 398.00
 <p>Completely FREE, without hidden fees or registration payment. Our Basic membership plan is all you need to get started. Join today and enjoy:</p>	 <p>With the Standard membership plan, you become a member of our Affiliate Community and enjoy seven levels of commission in addition to lower trading fees. Join for a one-time fee of € 298 and enjoy:</p>	 <p>For a one-time payment of € 398 and a monthly fee of € 8, the Professional membership plan grants you the highest Affiliate Community role with fifteen levels of commission and the lowest trading rates.</p>
<ul style="list-style-type: none"> ✓ Fully verified account ✓ Easy Trading and Send-Wolf features ✓ 1-level Affiliate Community membership ✗ Prepaid Card * ✗ low exchange and transaction fees ✗ 50 Mountain Wolf Token (MWT) ✗ Personalized IBAN ** 	<ul style="list-style-type: none"> ✓ Fully verified account ✓ Easy Trading and Send-Wolf features ✓ 7-level Affiliate Community membership ✓ Prepaid Card * ✓ low exchange and transaction fees ✗ 50 Mountain Wolf Token (MWT) ✗ Personalized IBAN ** 	<ul style="list-style-type: none"> ✓ Fully verified account ✓ Easy Trading and Send-Wolf features ✓ 15-level Affiliate Community membership ✓ Prepaid Card * ✓ lowest exchange and transaction fees ✓ 50 Mountain Wolf Token (MWT) ✓ Personalized IBAN **
<div style="background-color: #4CAF50; color: white; padding: 5px; border-radius: 5px;">Your current plan</div>	<div style="background-color: #004a7c; color: white; padding: 5px; border-radius: 5px;">Upgrade for € 298</div>	<div style="background-color: #004a7c; color: white; padding: 5px; border-radius: 5px;">Upgrade for € 398</div>

Monthly fee:

Basic – 0 EUR/ month

Standard – 0 EUR / month

Professional – 8 EUR / month

Appendix 9: Affiliate program

15/15 Provisions

Search																	
Package	Type	LVL01	LVL02	LVL03	LVL04	LVL05	LVL06	LVL07	LVL08	LVL09	LVL10	LVL11	LVL12	LVL13	LVL14	LVL15	LVL-15
Basic	Subscription	50.00 €															
Basic	Upgrade	5.00 %															
Basic	Service	3.00 %															
Standard	Subscription	50.00 €	25.00 €	25.00 €	20.00 €	20.00 €	15.00 €	15.00 €									
Standard	Upgrade	5.00 %	5.00 %	4.00 %	4.00 %	3.00 %	3.00 %	2.50 %									
Standard	Service	3.00 %	3.00 %	3.00 %	2.00 %	2.00 %	2.00 %	1.50 %									
Professional	Subscription	50.00 €	25.00 €	25.00 €	20.00 €	20.00 €	15.00 €	15.00 €	10.00 €	10.00 €	5.00 €	5.00 €	5.00 €	5.00 €	5.00 €	5.00 €	
Professional	Upgrade	5.00 %	5.00 %	4.00 %	4.00 %	3.00 %	3.00 %	2.50 %	2.50 %	2.00 %	2.00 %	1.50 %	1.50 %	1.00 %	1.00 %	1.00 %	
Professional	Service	3.00 %	3.00 %	3.00 %	2.00 %	2.00 %	2.00 %	1.50 %	1.50 %	1.50 %	1.00 %	1.00 %	1.00 %	0.50 %	0.50 %	0.50 %	
Intermediary	Subscription	60.00 €	35.00 €	35.00 €	30.00 €	30.00 €	25.00 €	25.00 €	20.00 €	20.00 €	15.00 €	15.00 €	15.00 €	15.00 €	15.00 €	15.00 €	10.00 €
Intermediary	Upgrade	7.00 %	7.00 %	6.00 %	6.00 %	5.00 %	5.00 %	4.50 %	4.50 %	4.00 %	4.00 %	3.50 %	3.50 %	3.00 %	3.00 %	3.00 %	2.00 %
Intermediary	Service	5.00 %	5.00 %	5.00 %	4.00 %	4.00 %	4.00 %	3.50 %	3.50 %	3.50 %	3.00 %	3.00 %	3.00 %	2.50 %	2.50 %	2.50 %	2.00 %
Super node	Subscription	60.00 €	35.00 €	30.00 €	30.00 €	25.00 €	25.00 €	20.00 €	20.00 €	15.00 €	15.00 €	15.00 €	15.00 €	15.00 €	15.00 €	15.00 €	10.00 €
Super node	Upgrade	7.00 %	7.00 %	6.00 %	6.00 %	5.00 %	5.00 %	4.50 %	4.50 %	4.00 %	4.00 %	3.50 %	3.50 %	3.00 %	3.00 %	3.00 %	2.00 %
Super node	Service	6.00 %	6.00 %	6.00 %	5.00 %	5.00 %	5.00 %	4.50 %	4.50 %	4.50 %	4.00 %	4.00 %	4.00 %	3.50 %	3.50 %	3.50 %	3.00 %