

TERMS OF SERVICE

[v14012021]

These Terms of service constitute an electronic agreement between you (hereinafter the “User”) and Товарищество с ограниченной ответственностью "Маунтин вольф", зарегистрировано: НАО ГК «Правительство для граждан» по Западно-Казахстанской области от 17.11.2019, BIN: 191140018461, место нахождения: Казахстан, Западно-Казахстанская область, город Уральск, улица К.Аманжолов, здание 174, почтовый индекс 090000 [Mountain Wolf Limited Liability Partnership, registered: NJSC GC "Government for Citizens" for West Kazakhstan region, dated 17.11.2019, BIN: 191140018461, location: Kazakhstan, West Kazakhstan region, the city of Uralsk, K.Amanzholov Street, building 174, postal code 090000] (hereinafter “Mountain Wolf”) that applies to your use of this Site/Website, the APP, all Services, products and content provided by Mountain Wolf.

As used herein, “Mountain Wolf” or „mountainwolf.com“ refers to the company Товарищество с ограниченной ответственностью "Маунтин вольф“, including but not limited to, its owners, shareholders, directors, investors, employees or other related parties.

These Terms of service are an important document, which the User has to consider carefully when choosing whether to visit the Site/Website or the APP and/or to use Services, products and content of Mountain Wolf. Please read these Terms of service carefully before agreeing to them. References to "Mountain Wolf", "we", "our" or "us", are to Mountain Wolf, and references to "you", "your" or „his/her“ are to the „User“.

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 Terms of service, you agree with and accept all policies published on this Site/Website.

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.

1. DEFINITIONS

1.1. In these Terms of service the following words have the meaning set out below:

1.1.1. User: means a private and/or corporate customer, who uses the Mountain Wolf Services, agreed to the Terms of service and is a holder of an Account;

1.1.2. Site: means the Website <https://mountainwolf.com> through which, among other things, you can access your Account;

1.1.3. APP: under construction;

1.1.4. Account: means an Account registered by the User on the Mountain Wolf Site/Website, which is connected to an individual and multifunctional E-Wallet offering different Services. You can call it also (E-Wallet-)Account;

1.1.5. 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.);

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

1.1.7. Funds: means the Users current, total value of Cryptocurrency, Fiat currency and *(soon) the load volume of the Prepaid card* represented within the (E-Wallet-)Account;

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

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

1.1.10. Services: mean all and any service provided by Mountain Wolf;

1.1.11. Card: means the (Prepaid) Card issued to you that is linked to your (E-Wallet-)Account;

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

1.1.13. 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;

1.1.14. Transaction: means (i) transfer of Cryptocurrencies or Fiat currencies by the User to his/her Account ("Deposit Transaction"); (ii) transfer of Cryptocurrencies or Fiat currencies among the Users ("Trading Transaction"), (iii) withdrawal of Cryptocurrencies or Fiat currencies from his/her Account ("Withdrawal Transaction");

1.1.15. Send-Wolf: Transaction inbetween of Mountain Wolf (E-Wallet-)Account Users;

1.1.16. SEPA/Swift-Transfer: Withdrawal of Fiat currencies to a bank account;

1.1.17. 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.);

1.1.18. Buyer: means the User who submits an Order to buy Fiat or Cryptocurrencies through the Exchange;

1.1.19. Seller: means the User who submits an Order to sell Cryptocurrencies through the Exchange;

1.1.20. Order: means a User's instruction to buy or sell Cryptocurrency on certain conditions;

1.1.21. Storage: means a Service, which includes storing of (i) balances (in Fiat currency and/or in Cryptocurrency) from the abandoned Accounts, (ii) and no longer supported Cryptocurrencies;

1.1.22. Spread: means a fee which is payable to Mountain Wolf for each completed Transaction between Buyer and Seller;

1.1.23. 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.)

1.1.24. Total Price: means the total price paid by the Buyer in respect to each Transaction performed via the Service.

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

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

1.1.28. 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.

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

2. SCOPE OF SERVICES

2.1. Exchange Services: allow all Users of the Exchange to trade Cryptocurrencies.

2.2. Depending on the User's place of residence, the User may not be able to use all the functions of the Site. 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.

2.3. The User acknowledges and agrees that, when completing Trading Transactions, he/she is trading with other Users, and that Mountain Wolf acts only as an intermediary in such Transactions, not as counterparty to any trade.

2.4. E-Money Services (Supplements to the Terms of service for the area of E-Money Services): The following E-Money-Services may be provided to you by the Mountain Wolf (E-Wallet-)Account:

- an (E-Wallet-)Account enabling you to store electronic money issued by Mountain Wolf (the "E-Money Wallet" and "E-Money" respectively); and
- certain payment Services enabling you to send and receive E-Money.

2.5. Card Services (Supplements to the Terms of service for the area of Card Services): You can use your Card to buy goods and/or services. You can deposit Funds onto your Card using your (E-Wallet-)Account.

3. USER'S RIGHTS AND RESPONSIBILITIES

3.1. 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 Terms of service. By using the Site, the User agrees to accept and comply with the Terms of service stated herein.

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

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

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

3.5. 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 Terms of service and Mountain Wolf will have the right to take any further steps accordingly, including but not limited to report to the relevant state authorities.

3.6. 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;

3.7. 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.

3.8. 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.

3.9. 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.

3.10. Nothing in the Terms of service 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.

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

3.12. All added payment instruments to your (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.

4. USER'S REPRESENTATIONS AND WARRANTIES

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

- 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;
- The User cannot open and/or hold an Account, if (a) 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 (b) he/she is a resident of, or if he/she is a Corporate Customer incorporated in, a country where Mountain Wolf does not provide.
- the User assures that he/she is over 18 years of age;
- the User accepts these Terms of service;
- „in the case of Corporate Customers“: 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. Furthermore the User confirms that the legal entity fully accepts these Terms of service 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.
- By completing the Registration form, the KYC, the Verification process and accepting these Terms of service, 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.

4.2. The User represents and warrants that he will only use the Exchange to perform Transactions in accordance with the conditions set forth in these Terms and that they are duly authorized and have the capacity to enter into the Transactions on the Exchange.

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

4.4. The User represents and warrants that he/she will 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.

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

4.6. 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.

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

5. RIGHTS AND RESPONSIBILITIES

5.1. 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 Terms of service by the User.

5.2. Mountain Wolf undertakes to provide Services with the utmost effort, due care and in accordance with these Terms of service.

5.3. 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.

5.4. 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 Terms of service by Mountain Wolf.

5.5. 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.

5.6. 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.

5.7. Nothing in these Terms of service 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.

6. REPRESENTATIONS AND WARRANTIES

6.1. Mountain Wolf shall provide the Services with reasonable care and skill and in accordance with these Terms of service.

6.2. 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.

6.3. 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.

7. INTELLECTUAL PROPERTY RIGHTS

7.1. 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.

7.2. The trademarks, trade names, service marks and logos of Mountain Wolf and others used on the Site (hereinafter the "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. The 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.

7.3. Mountain Wolf supports the protection of intellectual property. If you would like to submit (i) a trademark claim for violation of a mark on which you hold a valid, registered trademark or service mark, or (ii) a copyright claim for material on which you hold a bona fide copyright, please send us an email to support@mountainwolf.com.

8. 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. You 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. You 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.

9. ACCOUNT MAINTENANCE

9.1. The Site is for the User's personal and non-commercial 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.

9.2. 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.

9.3. 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.

9.4. 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.

9.5. 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.

9.6. 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.

9.7. In case if it has been more than six (6) month 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.

9.8. 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 Section 12 hereof.

10. TRANSACTIONS

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

10.2. 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.

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

10.4. The User acknowledges and agrees that Deposit and Withdrawal Transaction in Fiat currency may be delayed due to bank verifications and security checks, for a period up to one (1) month. 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.

10.5. Unverified users are not allowed to withdraw any Cryptocurrencies from their Account within forty-eight (48) hours after the Account was created.

10.6. 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.

10.7. 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.

11. SPREAD

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

11.2. Prior to trading, the User must consider Spread rates published on the Exchange Platform. However, Mountain Wolf reserves the right to change Spread rates from time to time publishing updates on the Exchanger.

11.2. Spread amount is automatically charged off in the currency indicated after symbol “/” in the trading pair after the relevant Transaction.

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

11.4. Minimum and maximum price, as well as minimum and maximum order amount vary for each trading pair, and can be seen on the Trade Page when placing an order.11.6. 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.

12. ILLEGAL TRANSACTIONS

12.1. 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.

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

12.3. 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.

13. ACCOUNT SECURITY

13.1. 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.

13.2. 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.

13.4. 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 Support Service 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.

14. TERMINATION OF THE TERMS OF SERVICE

14.1. The User may terminate the Terms of service, and close his Account at any time, following settlement of any pending transactions.

14.2. The User also agrees that Mountain Wolf may, by giving notice, at its sole discretion terminate his/her access to the Site and to his/her Account, including without limitation, our right to: limit, suspend or terminate the service and Users' Accounts, prohibit access to the Site and its content, services and tools, delay or remove hosted content, and take technical and legal steps to keep Users off the Site if we think that they are creating problems or possible legal liabilities, infringing the intellectual property rights of third parties, or acting inconsistently with the letter or spirit of these Terms. Additionally, we may, in appropriate circumstances and at our discretion, suspend or terminate Accounts of Users for any reason, including without limitation: (1) attempts to gain unauthorized access to the Site or another User's account or providing assistance to others' attempting to do so, (2) overcoming software security features limiting use of or protecting any content, (3) usage of the Service to perform illegal activities such as money laundering, illegal gambling operations, financing terrorism, or other criminal activities, (4) violations of these Terms of service, (5) failure to pay or fraudulent payment for Transactions, (6) unexpected operational difficulties, or (7) upon the request of law enforcement or other government agencies, if deemed to be legitimate and compelling by Mountain Wolf, acting at its sole discretion.

14.3. Mountain Wolf also reserves the right to cancel unconfirmed Accounts or Accounts that have been inactive for a period of six (6) months or more, and/or to modify or discontinue our 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.

14.4. 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. Mountain Wolf shall transfer the currencies as soon as possible following the User's request in the time frames specified by Mountain Wolf.

14.5. Mountain Wolf will send the credit balance of the User's Account to him/her, however in circumstances a number of intermediaries may be involved in an international payment and these or the beneficiary bank may deduct charges. 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.

15. SERVICES AVAILABILITY

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

15.2. 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.

15.3. Mountain Wolf will use reasonable endeavors to ensure that the User can normally access the Site in accordance with the Terms of service. 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.

16. FINANCIAL OR LEGAL ADVICE

Mountain Wolf does not provide any financial, investment or legal advices 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.

17. TAXATION

17.1. 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 the User's state of residence regulations.

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

18. NOTICES AND COMMUNICATION

18.1. 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.

18.2. The User expressly agrees to receive any notices in electronic form, and to be bound by them, if so is required by the Terms of service.

19. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms of service shall be governed by and construed in accordance with the laws of Kazakhstan, unless otherwise expressly provided. All disputes and controversies arising out of or in connection with this website and these Terms of service shall be submitted to the Mountain Wolf main office in Kazakhstan and subsequently to the competent court in Kazakhstan as court of first instance. If any portion of these Terms of service 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.

20. LIMITATION OF LIABILITY

20.1. 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.

21. 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 (i) the User's use of and access to this Site or the Services found at this Site; (ii) the User's violation of any provision of the Terms of service or the policies or agreements which are incorporated herein; and/or (iii) 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 Terms of service or the User's use of this Site or the Services found on this Site.

22. MODIFICATIONS AND AMENDMENTS

Mountain Wolf reserves the right to amend or modify any portion of these Terms of service at any time by publishing the revised version of the Terms of service 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 Terms of service and shall apply on a going-forward basis with respect to any activity initiated after the publishing. In the event that 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 Terms of service.

23. FORCE MAJEURE

If Mountain Wolf is unable to perform the Services outlined in the Terms of service 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.

24. 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.

CONTACT US

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

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

25. E-MONEY SERVICES

25.1 The User can load Funds into his/her E-Money 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-Money 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-Money Wallet the User will be issued with E-Money by Mountain Wolf that represents the Funds the User has loaded. The E-Money 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-Money Wallet will not earn any interest. The Users E-Money Wallet may hold E-Money denominated in different currencies and will show the E-Money balance for the Users Fiat currencies and Cryptocurrencies.

25.2 The User may purchase supported Cryptocurrencies by using E-Money credited to his/her E-Money 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-Money 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-Money 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.

25.3 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.

25.4 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.

25.5 If a payment to load funds into the Users E-Money 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.

25.6 Account Information: The User will be able to see his/her E-Money Wallet balance and the related transaction history using the Site, including (i) the amount (and currency) of each Cryptocurrencies Purchase, (ii) a reference to identify the payer and/or payee (as appropriate), (iii) any fees charged (including a breakdown of the fees), (iv) 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 (v) the debit or credit date of each Cryptocurrencies Purchase (as appropriate).

25.7 The User may redeem all or part of any E-Money held in your E-Money 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. If this Terms of service are terminated, Mountain Wolf will redeem any E-Money remaining in the Users E-Money Wallet and transfer funds to the specified bank account or Prepaid Card. Prior to redeeming E-Money from the Users E-Money 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.

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

If the User believes that a transaction using the E-Money 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-Money 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.

It is important that the User regularly checks his/her E-Money 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.

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.

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.

25.9 Refund Rights: 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-Money 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.

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€.

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-Money 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-Money Wallet without prior notice to the User, although please note that during this period the User's E-Money 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-Money Wallet.

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-Money 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.

25.10 The User may appoint appropriately regulated third parties to access his/her E-Money 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-Money 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.

25.11 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-Money 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.

25.12 Consent. 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.

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 User's personal data, and the rights he/she has in respect of this.

Appendix 2: Supplements to the Terms of service for the area of Card Services

https://peakfs.blob.core.windows.net/hu-hu/pages/senator_terms_en.pdf

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

26. Mountain Wolf operates an independent and fully functional exchange platform. In order to provide the user with an enhanced trading experience and trading security, Mountain Wolf accounts are set up with other exchange platforms.

26.1. Kraken Accounts: Mountain Wolf companies 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. Mountain Wolf will not use or share customer data or information with Kraken. 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 Terms of Service.

Appendix 4: Supplements to the Terms of service regarding the scope of activities and involvement of Mountain Wolf s.r.o. (Slovak Republic)

27. GENERAL CONDITIONS

27.1. Mountain Wolf has extended its group of companies by Mountain Wolf s.r.o. with its registered office at Pluhová 2, 831 03 Bratislava-Nové Mesto, Slovak Republic, ID number 52 227 723, registered with the District Court Bratislava I, Section SRO, insert no. 143145/B (hereinafter referred to as "Mountain Wolf SK"). 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").

27.2. 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.

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

27.4. 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 paragraph 8 of these Terms of service.

27.5. In case of a refund of the Deposit, Mountain Wolf SK will charge a fee of 0,8% (min. 25 Euro).

28. DEPOSIT VIA MOUNTAIN WOLF SK

28.1. 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.

28.2. The User understands and agrees by the Order to the deposit the Funds to the his/her E-Money Wallet or E-Money Wallet of other User will be Funds transfer to account of the 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.

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

28.4. 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 the his/her E-Money Wallet or E-Money Wallet of other User.

28.5. 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.

28.5. The deposit fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these Terms of service. In case of deposits over 6000 Euro the fees will be deducted for every 6000 Euro or part thereof.

29. WITHDRAWAL VIA MOUNTAIN WOLF SK

29.1. 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 Senator Card or Cash4You Card (hereinafter "Card").

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

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

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

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

29.6. 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.

29.7 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.

29.8. The withdrawal fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these Terms of service. In case of withdrawals over 3000 Euro the fees will be deducted for every 3000 Euro or part thereof.

30. FINAL PROVISIONS

30.1. Dispute resolution. Mutual disputes arising from these Supplements to the Terms of service or in connection with them will be resolved before the courts of the Slovak Republic.

30.2. Applicable law and language of performance. The decisive right for performance on the basis of these Supplements to the Terms of service 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 English, possibly Slovak language.

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

30.4. Change of Terms of Services. Mountain Wolf has the right to change the Terms of Service. For any change to these Terms of Services or any of the Appendix the User must be notified. If the User does not agree with the change, the closed version of the Term of Services will be used with the User prior to this change.

Appendix 5: Supplements to the Terms of service regarding the scope of activities and involvement of Mountain Wolf FZCO (United Arab Emirates)

27. GENERAL CONDITIONS

27.1. Mountain Wolf has extended its group of companies by Mountain Wolf FZCO with its registered office at Dubai Silicon Oasis, DDP, Building A2, Dubai, United Arab Emirates, Registration Number: DSO-FZCO-3638, registered with the Dubai Silicon Oasis Authority (hereinafter referred to as "Mountain Wolf UAE"). 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").

27.2. 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.

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

27.4. 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 Terms of service.

27.5. In case of a refund of the Deposit, Mountain Wolf UAE will charge a fee of 0,8% (min. 25 Euro).

28. DEPOSIT VIA MOUNTAIN WOLF UAE

28.1. 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.

28.2. The User understands and agrees by the Order to the deposit the Funds to the his/her E-Money Wallet or E-Money Wallet of other User will be Funds transfer to account of the 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.

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

28.4. 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 the his/her E-Money Wallet or E-Money Wallet of other User.

28.5. 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.

28.5. The deposit fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these Terms of service. In case of deposits over 6000 Euro the fees will be deducted for every 6000 Euro or part thereof.

29. WITHDRAWAL VIA MOUNTAIN WOLF UAE

29.1. 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 Senator Card or Cash4You Card (hereinafter "Card").

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

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

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

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

29.6. 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.

29.7 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.

29.8. The withdrawal fee will be deducted according to the fees of Mountain Wolf and according to the provisions of these Terms of service. In case of withdrawals over 3000 Euro the fees will be deducted for every 3000 Euro or part thereof.

30. FINAL PROVISIONS

30.1. Dispute resolution. Mutual disputes arising from these Supplements to the Terms of service or in connection with them will be resolved before the courts of the United Arab Emirates.

30.2. Applicable law and language of performance. The decisive right for performance on the basis of these Supplements to the Terms of service 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.

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

30.4. Change of Terms of Services. Mountain Wolf has the right to change the Terms of Service. For any change to these Terms of Services or any of the Appendix the User must be notified. If the User does not agree with the change, the closed version of the Term of Services will be used with the User prior to this change.