GENERAL TERMS AND CONDITIONS

FINTECH SK s.r.o. company

Article I
Basic provisions and definition of basic terms

1.1 Business name: FINTECH SK s.r.o.
Registered office: Gen. Svobodu 1, 911 08 Trenčín, Slovak Republic
Company ID: 54 500 923
Registered in the Commercial Register of the District Court Trenčín, section Sro, entry No. 43391/R
(hereinafter referred to as the “Business”).

1.2 The Trader is the holder of a permit granted by the National Bank of Slovakia on 19. 12. 2025 to perform the activities of a provider of selected crypto-asset services pursuant to Regulation (EU) 2023/1114 of the European Parliament and of the Council on markets in crypto-assets (hereinafter referred to as "MiCA"), including the service of exchanging Crypto-assets for funds, pursuant to Decision of the National Bank of Slovakia No. z. 100-001-029-760 of 19.12.2025 and Act No. 248/2024 Coll. on certain obligations and authorizations in the field of crypto-assets.

1.3 Supervision of the activities of the Trader as a provider of crypto-asset services under Regulation (EU) 2023/1114 (MiCA) is carried out by the National Bank of Slovakia as the competent supervisory authority.

1.4 These general terms and conditions (hereinafter referred to as the "GTC") govern the rights and obligations between the Merchant and a natural or legal person (hereinafter referred to as the "Customer") when buying and selling crypto assets through crypto asset machines (ATMs) and/or through the online platform available at www.bitcoinmat.sk , www.bitcoinmat.org and www.bitcoinzmenaren.sk

1.5 The use of the ATM services and the online platform available at www.bitcoinmat.sk , www.bitcoinmat.org and bitcoinzmenaren.sk is conditional on familiarization with these GTC and consent to their content. Without consent to these GTC, it is not possible to use the ATM services and the online platform

available at www.bitcoinmat.sk, www.bitcoinmat.org and www.bitcoinzmenaren.sk, to the extent permitted by generally binding legal regulations.

1.6 The provisions of these GTC apply to the extent that they do not conflict with the mandatory provisions of consumer protection legislation.

1.7 For the purposes of these GTC, the following applies:

1.7.1 Price List – a document issued by the Merchant, containing fees and exchange rates, published on the ATM and/or on the Merchant's website. The Price List contains in particular fees pursuant to Article X of these GTC and other costs related to the provision of services.

1.7.2 Carrier – a legal or natural person providing the transport of postal items on the basis of a contractual relationship.

1.7.3 External blockchain address – a public address on a blockchain network that is not managed by the Merchant and that is used to receive or send cryptoassets outside the Merchant's systems.

1.7.4 External crypto-wallet – a crypto-wallet to which the Customer has sole authority and which is not managed by the Merchant.

1.7.5 Internal account – individual records of crypto-assets held by the Trader on behalf of a specific Client within the framework of providing crypto-asset custody and management services pursuant to Regulation (EU) 2023/1114 (MiCA). The internal account is maintained in the Trader's systems and serves to record the balance of crypto-assets, execute orders and execute Transactions. The internal account does not represent a blockchain address under the exclusive control of the Client. Crypto-assets recorded in the internal account are held by the Trader on behalf of the Client and are kept separately from the Trader's own assets.

1.7.6 Credit – an internal prepaid value recorded in the Customer's account in the Merchant's systems, which serves exclusively to pay for the price of services provided by the Merchant through its platform. Credit is usable only to a limited extent within the Merchant's closed service system and does not constitute electronic money, a payment service or a bank deposit under special legal regulations. Credit is not transferable to another person, does not bear interest and is not repayable in the full amount in which it was purchased for cash. Withdrawal of credit in the form of cash via an ATM is provided by the Company

as a service. Withdrawal of credit is subject to fees specified in the Price List . One (1) unit of Credit corresponds to the nominal value of one (1) unit of the relevant fiat currency in which the service is provided (e.g. EUR, CZK or another currency according to the Merchant's current offer).

1.7.7 Crypto-address – an address in the blockchain network used to receive or send crypto-assets. A crypto-address can be expressed in the form of a QR code or an alphanumeric code. A crypto-address means a crypto-address that is associated with a crypto-wallet.

1.7.8 Cryptoassets (hereinafter referred to as "cryptocurrencies") – digital representations of value or rights within the meaning of Art. 3 of MiCA, which can be transferred and electronically stored using distributed ledger technology (DLT/blockchain) or similar technology. Cryptoassets can be purchased or sold via ATMs and online platforms available at www.bitcoinmat.sk , www.bitcoinmat.org and www.bitcoinzmenaren.sk

The term "cryptocurrency" is used by the Trader in communication with Customers as a simplified and commonly used designation for crypto-assets within the meaning of Art. 3 of the MiCA. The term "cryptocurrency" is not separately defined by law and generally does not constitute legal tender, electronic money or a financial instrument, unless the relevant law expressly provides otherwise. This designation does not affect their legal qualification under the relevant law.

1.7.9 Crypto wallet – a software or hardware tool that allows for the storage of crypto assets and the management of crypto addresses/accounts.

1.7.10 Online Platform of the Merchant – a technical interface operated by the Merchant, available mainly through the Merchant's website at www.bitcoinmat.sk , www.bitcoinmat.org and www.bitcoinzmenaren.sk , an interface or customer account through which information, documents and services related to the provision of ATM services and the online platform are made available to the Customer.

1.7.11 Framework Agreement – a contractual relationship arising from registration or first use of the service, which regulates the general terms and conditions of provision of services. Individual Transactions represent separate contracts concluded on the basis of the Framework Agreement.

1.7.12 Decisive date – is the day on which the Trader reliably learns of the Customer's death or his/her declaration of missing, i.e. the day on which the Trader receives reliable documents confirming the fact that the Customer will die or has been declared dead or missing (e.g. death certificate, court or notary record conducting inheritance proceedings, court decision with a clause of legal force declaring the Customer dead or missing).

1.7.13 Staking – a service that enables the inclusion of crypto-assets held on behalf of the Customer in the validation mechanism of the relevant blockchain network in order to obtain a reward according to the rules of this network. Staking is provided as a complementary service to the crypto-asset custody and management service and does not constitute a regulated investment product or financial instrument under special legal regulations.

1.7.14 Transaction – means the purchase or sale of crypto assets made through an ATM or online platform in accordance with these GTC.

1.7.15 Customer – a natural or legal person who, by completing and submitting the order form, agrees to the GTC and other terms and conditions and uses the services provided via ATM and the online platform available at www.bitcoinmat.sk , www.bitcoinmat.org and www.bitcoinzmenaren.sk

1.7.16 Internal customer profile – a set of data and records maintained in the Merchant's information systems, created during Customer registration, when entering identification or contact details via an ATM or online platform or when carrying out Transactions, for the purposes of identifying and verifying the Customer's identity, fulfilling obligations under the AML Act, sanctions and other generally binding legal regulations, recording and monitoring Transactions, risk management, fraud prevention and ensuring the security of services.

1.7.17 Customer Account – an individual electronic account of the Customer maintained in the Merchant's information system available to the Customer on the Merchant's Platform.

1.7.18 Contract – Framework contract or individual contract for a Transaction concluded between the Merchant and the Customer pursuant to these GTC.

1.7.19 Agreement on the use of the Trader's Platform – a separate agreement concluded between the Customer and the Trader on the use of the Trader's Platform by the Customer.

1.7.20 The Merchant typically processes crypto asset transfers to blockchain addresses in batches within internal operating cycles throughout the day. For this reason, transactions made via an ATM or the Merchant platform are not considered instant and there may be a time delay between the execution of the transaction by the Customer and its submission to the blockchain network.

The Merchant is authorized to perform necessary security, technical and control actions, including AML/KYC checks, blockchain address checks or other internal control mechanisms, before sending the transaction. During this process, the transaction may be temporarily suspended.

The Customer acknowledges and agrees that the exact time of sending the transaction to the blockchain network depends on the Merchant's operational processes, the technical condition of the systems and the relevant blockchain network.

Article II
Customer registration, pre-contractual relationship, creation of Customer status

2.1 A natural person over 18 years of age, fully capable of legal acts, or a legal entity that uses the Merchant's services via an ATM or online platform may become a Customer.

2.2 Before concluding the Contract, all pre-contractual information required by law is made available to the Customer, in particular these GTC, the Price List and warnings about the risks associated with crypto-assets and other information required by consumer protection legislation.

2.3 For the purposes of these GTC, a Customer is considered to be a person who:
a) performs registration via the online platform, or
b) enters identification or contact details via an ATM or online platform to the extent required by law.
By entering data, a pre-contractual relationship is established between the Trader and this person. The mere entry of data does not automatically mean the establishment of a business relationship within the meaning of the AML Act.

2.4 For the purposes of fulfilling obligations under Act No. 297/2008 Coll. (AML Act), the Trader distinguishes between a business relationship and the execution of a transaction outside a business relationship. A business relationship arises if the relationship between the Trader and a person is of a lasting nature or is expected to be repeated, in accordance with the definition under Section 2 of the AML Act.

In the case of one-off transactions outside the business relationship, the Broker shall carry out identification and verification of the client to the extent provided for by the AML Act, in particular if the value of the transaction reaches the statutory limit or if other statutory conditions are met. The scope of identification may be differentiated according to the amount and nature of the Transaction, as well as the riskiness of the Customer, in accordance with the AML Act. When assessing limits under the AML Act, the Broker shall also take into account related or follow-on Transactions, if required by law.

2.5 For the purposes of identification, compliance with legal obligations, recording of Transactions and risk management, an internal customer profile is created in the Merchant's information systems. Internal customer profile:

a) serves exclusively for registration, regulatory and security purposes,
b) is not a payment account,
c) is not an investment account,
d) does not represent a blockchain address under the exclusive control of the Customer,
e) does not in itself constitute a cryptoasset custody service.
Cryptoassets are held through an internal account pursuant to Article V.

2.6 When registering via the online platform, a customer account may be created for the Customer with access via authentication data.

2.7 When using services via ATM, the scope of Customer identification may be differentiated according to the amount of the Transaction and the requirements of legal regulations. In the simplified identification mode, the Customer may not be provided with a customer account with active access.

2.8 The Customer's telephone number or email address may be used to send a one-time authentication code (OTP) or other security feature for the purpose of identity verification, Transaction authorization, and access to the Customer's account (if established).

Article III
Identification, rights and obligations of the Customer and tax cooperation

3.1 The Merchant is an obliged entity pursuant to Act No. 297/2008 Coll. (AML Act) and is obliged to process, store and evaluate data about the Customer to the extent and for the period stipulated by generally binding legal regulations.

3.2 The Customer is obliged to undergo identification and identity verification, provide true, complete and up-to-date data and documents, provide the Broker with all necessary cooperation for the purpose of fulfilling obligations under the AML Act and other legal regulations. The Customer is obliged to immediately notify the Broker of any change in his identification or personal data.

3.3 The Customer's identity may also be verified through an external provider of identification and verification services (e.g. through a service enabling remote identification and verification of identity documents, including biometric verification). The Customer acknowledges that in such a case, he may be redirected to a secure interface of such provider for the purpose of performing identification in accordance with the AML Act.

3.4 The Customer is obliged to carefully consider whether his financial situation and ability to assess risk correspond to the nature of the purchase or sale of crypto assets and to carry out the purchase or sale only after this careful consideration.

A breach of the Customer's obligations under this Article may result in the application of measures under Article XI (Breach of Obligations and Consequences) of these GTC, including temporary restriction of the provision of services, suspension or refusal to execute a Transaction, or charging an administrative fee.

3.5 The Customer acknowledges that the price of crypto-assets may be subject to significant and unpredictable fluctuations and may fall significantly in a short period of time, including the possibility of losing the entire value of the invested funds.

3.6 Upon request by the Broker, the Customer is obliged to prove and document the origin and source of funds or crypto-assets, as well as to provide information about the purpose and nature of the Transaction. Failure to provide the

requested cooperation may lead to the rejection or suspension of the Transaction to the extent required by AML law or the Broker's internal procedures.

3.7 The Customer may not use the Merchant's services to circumvent sanctions, embargoes or other international restrictions. If the Customer or the Transaction is affected by sanctions, the Merchant is entitled to refuse or suspend the execution of the Transaction.

3.8 When purchasing crypto assets via the online platform, the Customer is obliged to pay the price of the crypto assets in accordance with the payment instructions provided by the Merchant and in accordance with the current Price List, by bank transfer in the relevant fiat currency supported by the Merchant or, in the case of purchasing crypto assets via an ATM, by direct deposit of cash into the ATM.

3.9 When selling crypto-assets via the online platform, the Customer is obliged to send the relevant amount of crypto-assets from the crypto-address to which he has the authority to dispose, to the crypto-address designated by the Merchant, or in the case of selling crypto-assets via an ATM, the Customer undertakes to send the relevant amount of crypto-assets from the crypto-address to which he has the authority to dispose, to the crypto-address designated by the Merchant, in accordance with the instructions displayed on the ATM and valid at the time of confirmation of the order.

3.10 The Customer acknowledges that when purchasing crypto assets, payment of the price by wire transfer from a third party's bank account is not permitted. Payment of the price must be made exclusively from a bank account held in the Customer's name. Violation of this obligation shall be considered a violation of the Customer's obligations under these GTC.

3.11 The Customer is responsible for the accuracy, completeness and timeliness of all data entered when using the Merchant's services, in particular data relating to the transaction amount, the type of currency or crypto-assets to be the subject of the transaction, and the crypto-address used to send or receive crypto-assets.

3.12 The Customer acknowledges that the Trader is entitled and obliged, in accordance with DAC8 and Act No. 359/2015 Coll., to collect, store and report

data on transactions with crypto assets to the relevant tax authorities. The Customer is obliged to provide tax-relevant data required by law.

3.13 If the Customer is a politically exposed person within the meaning of the AML Act or a person connected to such a person, the Broker is entitled to apply Enhanced Due Diligence, in particular to require additional information on the origin of funds, the purpose of the Transaction and the source of assets. The Broker is entitled to refuse to conclude or continue a business relationship if the risk associated with such a Customer cannot be adequately managed.

3.14 In cases stipulated by generally binding legal regulations, in particular under the European Union legislation governing transfers of funds and crypto-assets, the Trader is obliged to ensure the transfer of identification data about the sender and recipient of crypto-assets to the relevant service provider or competent authorities. The Customer acknowledges that the execution of the Transaction may be conditional on the provision of such data.

Article IV
Rights and obligations of the Merchant

4.1 The Merchant is an obliged entity pursuant to Act No. 297/2008 Coll. (AML Act) and implements measures to prevent and detect money laundering and terrorist financing.

4.2 The Trader is obliged to comply with the sanctions and restrictive measures of the European Union, the UN and the Slovak Republic.

4.3 The Merchant is authorized to identify and verify the Customer's identity, monitor transactions, request additional information or documents, and fulfill the notification obligation to the competent authorities.

4.4 The Trader is obliged to execute the Client's instructions with professional care and in accordance with legal regulations.

4.5 Before confirming the Transaction, the Customer is shown the current exchange rate and the estimated value of the Transaction via the ATM or online platform. The service fee is included in the exchange rate. When using an ATM, the exchange rate may be displayed continuously during data entry and preparation of the Transaction. The exchange rate is derived from current market prices of crypto assets and may change in real time. Due to the time

difference between the confirmation of the order by the Customer, the processing of the Transaction and its execution, there may be a slight deviation between the rate displayed when confirming the Transaction and the rate used for its final execution. The final exchange rate, the amount of the fee included in the rate and the total price of the Transaction are indicated on the confirmation of the Transaction, i.e. on the printed receipt from the ATM or in the electronic confirmation. By confirming the Transaction, the Customer agrees to the use of the current exchange rate valid at the time of the Transaction.

In the case of an ATM, the Transaction can only be cancelled by the Customer until the first banknote is inserted or the order to send crypto assets is confirmed. After this point, the Transaction is considered binding.

In the case of regular or recurring Transactions (e.g. a regular investment program or DCA), the Transaction will be executed at the current exchange rate valid at the time of its execution according to the Client's settings. The exchange rate cannot be guaranteed in advance. Details of the terms of the regular investment program, including the minimum Transaction amount, execution frequency and any fees, are regulated by the Broker's Price List.

If in the future additional cancellation of the Transaction is allowed after its confirmation, the Merchant may apply a reasonable fee or reimbursement of costs associated with the cancellation of the Transaction, and the Customer will be informed of this fact before the confirmation of the Transaction.

4.6 After fulfilling the conditions for the execution of the Transaction according to these GTC, in particular after receiving funds or after delivering the relevant amount of crypto-assets, the Trader will ensure the execution of the Transaction without undue delay, within a reasonable period taking into account the technical and operational conditions of the banking system or the relevant blockchain network, by crediting the crypto-assets to the Customer's internal account, sending the crypto-assets to an external blockchain address or transferring funds to the Customer's bank account.

4.7 The Merchant is entitled to refuse to conclude the Contract, refuse to execute the Transaction, suspend or terminate the business relationship if necessary, in particular in the event that:

a) The customer does not provide the requested cooperation,
b) it is not possible to perform identification or identity verification,

c) there are doubts about the truthfulness or completeness of the data,
d) there is a reasonable suspicion of a violation of AML/CFT obligations or sanction regimes,
e) The transaction shows signs of fraud, misuse of the service or other risky behavior,
f) the execution of the Transaction is not possible due to lack of liquidity, technical failure or temporary unavailability of services,
g) The customer has permanent residence, habitual residence or registered office in a jurisdiction that is considered risky or does not meet international standards in the field of combating money laundering or terrorist financing, according to internationally recognized lists,
h) this results from a decision of a competent public authority or from another legal obligation.

4.8 If the Merchant has reasonable suspicion that the Transaction is unfair, fraudulent or otherwise risky, it is entitled to conduct an appropriate review and postpone its execution for the time necessary for its assessment. After the Transaction has been executed in the blockchain network or after it has been executed through the banking system, it is no longer possible to stop or cancel the Transaction.

4.9 The Merchant is entitled to take a video recording or photograph of the Customer's face in connection with the execution of a transaction via an ATM or online platform, solely for the purposes of fulfilling AML obligations, preventing fraud, protecting the Merchant's legitimate interests and ensuring the security of operations. The processing of such data is carried out in accordance with the GDPR and specific legal regulations.

4.10 The Merchant does not enter into or maintain business relationships with Customers who are considered unacceptable from the point of view of assessing the risk of money laundering or terrorist financing. These include entities without a sufficiently identifiable ownership structure, so-called shell entities, anonymous or unregulated entities, and persons whose identification cannot be adequately carried out.

4.11 The Merchant's Services are not intended for persons who are permanent residents, habitually resident or domiciled in a jurisdiction where the provision of such services is prohibited or restricted without appropriate authorization.

The Customer declares that by using the Merchant's Services, he does not violate the laws of his home jurisdiction.

4.12 The Merchant performs ongoing monitoring of the business relationship and the Customer's Transactions to the extent required by AML law, including the evaluation of unusual business operations.

4.13 The Merchant is entitled to take measures pursuant to Article XI (Breach of Obligations and Consequences) if the Customer breaches obligations under these GTC or applicable legal regulations.

Article V
Subject matter and nature of services (process of buying and selling crypto assets)

5.1 Scope of activities: According to Article 3, point 16 of Regulation No. 2023/1114 on markets in crypto-assets (MiCA), the Trader provides services in the following scope:
a) providing custody and management of crypto assets on behalf of clients,
b) exchange of crypto-assets for funds,
c) exchange of crypto-assets for other crypto-assets,
d) execution of orders relating to crypto-assets on behalf of clients,
e) provision of crypto-asset transfer services on behalf of clients,
Services can be provided via ATM or online platform.

5.2 The Merchant provides the service of custody and management of crypto assets on behalf of the Customer in accordance with Article 75 et seq. of the MiCA.
As part of this service:
a) The Merchant holds the Client's crypto assets through technological infrastructure under its control,
b) manages private cryptographic keys or other access mechanisms,
c) ensures the receipt and storage of crypto-assets through blockchain addresses controlled by the Merchant,
d) keeps records of crypto assets in the Customer's internal account.

Cryptoassets held on behalf of Clients are kept separate from the Trader's own assets in accordance with legal regulations. The Trader does not acquire ownership rights to the Client's cryptoassets unless the parties expressly agree otherwise or unless it results from the nature of a particular Transaction.

5.3 An Internal Account represents an individual record of crypto assets held by the Trader on behalf of a specific Customer. The Internal Account is maintained in the Trader's systems, does not represent a blockchain address under the sole control of the Customer, and serves to record the balance and execute the Customer's orders.

The balance recorded in the internal account represents crypto assets held by the Broker on behalf of the Client and not a claim against the Broker. Disposition of crypto assets may be subject to security, AML or technical requirements of the Broker. The Broker shall keep records of client crypto assets in a manner that enables their identification and segregation in accordance with Article 75 et seq. of the MiCA.

5.4 The Merchant maintains internal records enabling the scope of crypto assets held on behalf of individual Customers to be identified at any time and ensures their ongoing reconciliation with records maintained at the relevant blockchain addresses or with external infrastructure providers.

5.5 Cryptoassets held by the Broker on behalf of the Client within the framework of the cryptoasset custody and management service are kept separate from the Broker's own assets to the extent provided for by Regulation (EU) 2023/1114 (MiCA). In the event of the Broker's bankruptcy, these cryptoassets do not belong to its assets and do not serve to satisfy its creditors. If they were included in the inventory of assets for procedural reasons, they are subject to exclusion and release to the authorized Client in accordance with the relevant legal regulations.

5.6 When providing crypto asset exchange services, the Trader may act as a direct counterparty (OTC model) or ensure the execution of the order through an external trading platform.

The Trader may execute orders on behalf of clients in accordance with the scope of the granted authorization. The specific model of execution of the Transaction is displayed before its confirmation.

5.7 The Merchant provides a service of transferring crypto assets on behalf of clients in connection with the execution of Transactions. The Client's crypto assets may be held in an internal account maintained in the Merchant's systems as part of the custody service.

The Merchant may make a blockchain address available to the Client to receive crypto assets.

The transfer of crypto-assets to an external blockchain address specified by the Customer is possible through the Merchant's system only in connection with the execution of a specific Transaction (when purchasing crypto-assets for fiat currency). Separate withdrawal of crypto-assets from an internal account without the execution of a Transaction is not possible. The Merchant is entitled to condition the execution of the transfer on the fulfillment of identification, security or AML requirements.

The Customer is responsible for the correctness of the blockchain address entered during the Transaction.
Transactions made on the blockchain network are generally irreversible and cannot be canceled or reversed once confirmed on the network. The Merchant is not responsible for the loss of crypto assets caused by the Customer entering an incorrect or invalid blockchain address.

5.8 The Merchant may enable the Customer to use the crypto-asset staking service. Staking is the technical process of involving crypto-assets in the validation mechanism of the relevant blockchain network in order to obtain a reward according to the rules of this network. Staking service:
a) is provided in connection with the crypto-asset custody service,
b) it is not a regulated investment product or portfolio management service or investment advice under special legal regulations,
c) is not subject to protection under the legal regulations governing financial instruments,
d) does not guarantee any return or minimum return.

By involving crypto assets in staking, the Customer agrees that:
a) crypto-assets may be temporarily tied up (lock-up period),
b) there may be a reduction in remuneration or loss of part of the assets (e.g. slashing),
c) the amount of the reward depends on the rules of the relevant blockchain network.

Detailed staking conditions, including the method of calculating rewards, fees and risks, are regulated in the special staking conditions published on the Trader's website.

The trader is entitled to reduce the staking reward by the fee for providing the staking service. The amount and method of determining the fee are specified in the special staking conditions or in the Price List.

The Merchant is entitled to change the staking conditions accordingly due to changes in the rules of the relevant blockchain network, regulatory requirements or risk management. The Merchant shall inform the Customers using the staking service of such a change, in particular via email or customer account.

The Merchant reserves the right to temporarily suspend or terminate the provision of the staking service if required by a change in regulatory requirements, an interpretation by a supervisory authority, a change in legislation, or an increased technological or security risk.

Staking does not constitute accepting deposits, collective investing or providing an investment service under specific legal regulations. The Customer acknowledges that the involvement of crypto assets in staking does not result in the transfer of ownership rights to the Trader.

5.9 The Merchant may enable the Customer to use the crypto-asset purchase financing service, in which the purchase of crypto-assets may be carried out using funds provided or mediated by the Merchant.

Such a service does not constitute the provision of a loan, consumer credit or other regulated financial service under specific legislation, unless expressly stated otherwise.

The terms and conditions for providing this service, including any fees, limits or security, are set out in the Price List.

If the financing of the purchase of crypto assets is provided through a third party, such person must be authorized to provide the relevant financial services under the relevant legislation. In such a case, a separate contractual relationship may be concluded between the Client and such provider, which is governed by the terms and conditions of such provider.

The Merchant does not provide consumer loans or loans secured by crypto assets unless expressly stated otherwise.

5.10 The process of concluding the Agreement and implementing individual Transactions is governed by these GTC and the relevant provisions of the legal order of the Slovak Republic, in particular civil law regulations, consumer protection regulations and Regulation (EU) 2023/1114 (MiCA).

Each individual Transaction constitutes a separate contract concluded between the Merchant and the Customer in accordance with Article XII of these GTC.

Detailed conditions for concluding individual Transactions, the moment of their conclusion, binding nature, determination of price and implementation are regulated in Article XII of these GTC. The provisions of Article V are of a general nature and in the event of a different regulation, the specific regulation specified in Article XII shall prevail.

5.11 When performing services via ATM:
a) The Customer selects the desired Transaction,
b) becomes familiar with the current conditions of the Transaction, including the exchange rate and fees,
c) confirms the continuation of the Transaction,
d) enter or scan the crypto address (if relevant),
e) deposit cash or send crypto assets according to the instructions displayed on the device.

In the case of purchasing crypto assets via ATM, the acquired crypto assets are credited to the Customer's internal account maintained by the Merchant, or sent to an external blockchain address designated by the Customer, according to their instructions, after the Transaction is completed.

In the case of the sale of crypto assets via ATM, the cash payout is conditional on the proper delivery of the relevant amount of crypto assets to the blockchain address controlled by the Merchant and confirmation of the Transaction on the relevant blockchain network.

When selling crypto assets, the Customer may be issued an order slip containing details of the blockchain address designated by the Merchant for receiving crypto assets and identification data of the Transaction (e.g. QR code or reference code). Cash withdrawal is possible only after the conditions under these GTC and relevant legal regulations are met.

5.12 When performing services via the online platform:

a) The Customer places an order and becomes familiar with the terms and conditions of the Transaction,
b) confirms the Transaction,
c) pays the price by bank transfer from a bank account held in his name, uses Credit, or gives an instruction to use crypto assets registered in his internal account, depending on the nature of the Transaction.

After fulfilling the conditions under these GTC, in particular after receiving funds or confirming the availability of crypto assets, the Merchant will ensure the execution of the Transaction:
a) by crediting crypto assets to the Customer's internal account,
b) by sending crypto assets to an external blockchain address designated by the Customer,
c) by crediting funds to the Customer's bank account or to the Customer's internal account (Credit),
d) or by making an internal transfer within the Trader's system.

The execution of the Transaction is subject to compliance with identification, security and AML requirements.

5.13 An order to buy, sell or transfer crypto assets confirmed by the Customer is binding in the manner and at the time specified in Article XII of these GTC. After the technical execution of the Transaction in the blockchain network or after its implementation through the banking system, the Transaction is generally irreversible due to the nature of decentralized networks or bank transfers, to the extent permitted by generally binding legal regulations. This does not affect the Customer's rights arising from legal regulations in the event of non-performance or defective performance by the Trader.

5.14 When concluding a specific Transaction, the Customer may determine that the acquired crypto-assets will be:
a) credited to his internal account maintained by the Merchant as part of the crypto-asset custody and management service, or
b) sent to an external blockchain address designated by the Customer.

Cryptoassets registered in the internal account are held by the Trader on behalf of the Client as part of the provision of the custody service pursuant to Article 75 et seq. of Regulation (EU) 2023/1114 (MiCA). The internal account does not constitute a blockchain address under the exclusive control of the Client. The

transfer of cryptoassets from the internal account to an external blockchain address is not available as a separate withdrawal service. Sending cryptoassets to an external address is possible solely within the framework of the implementation of a specific Transaction pursuant to Article X of these GTC, if the nature of the service allows it and if the security, AML and technical conditions are met.

5.15 The Broker does not provide investment advice, individual investment recommendations or portfolio management services within the meaning of specific legal regulations. The Broker does not assess the suitability or appropriateness of a particular Transaction for the Client, unless the legal regulations expressly provide otherwise.

Information provided via ATM, online platform or customer support is of an informational and technical nature only and cannot be considered as an investment recommendation, a recommendation to make a specific Transaction or a guarantee of the future development of the value of crypto assets. The Customer makes decisions on the purchase, sale, transfer or staking of crypto assets independently and at his own risk.

5.16 The Merchant is entitled to set limits for the execution of Transactions, transfers, withdrawals or other operations via an ATM or online platform, in particular depending on the extent of the identification and verification of the Customer's identity carried out in accordance with the AML Act, as well as for reasons of risk management, security or operational needs.

Limits can be differentiated mainly according to:
a) the level of identification and verification of the Customer's identity,
b) the method of service implementation (ATM / online platform),
c) the type or volatility of the crypto-asset,
d) the internal risk assessment of the Customer or the Transaction,
e) technical or liquidity conditions.

The Merchant is entitled to change the limits accordingly. The current limits are displayed before confirming the Transaction, before entering a transfer or withdrawal, or are published on the Merchant's website.

Article VI
Customer Representations, Risks and Operating Conditions

A detailed warning about the risks associated with crypto-assets is provided in a separate document “Warning about the risks associated with crypto-assets”, which is made available to the Client before the conclusion of the Transaction. This document is:
a) published on the Trader's website,
b) made available via an online platform

6.1 The Customer declares that:
a) uses exclusively his own funds and crypto-assets, which he is authorized to dispose of,
b) acts in his own name and on his own account, unless he has expressly notified the Broker that he is acting on behalf of,
c) the funds or crypto-assets do not originate from criminal activity and are not intended to finance terrorism or other illegal activity,
d) is not subject to international sanctions, restrictive measures or limitations that would prevent it from using the services of the Trader,
e) is authorized to enter instructions regarding crypto-assets registered in his internal account and is responsible for the correctness and consequences of such instructions,
f) has been duly informed of the nature of the crypto-asset custody and management service and understands that the crypto-assets are held by the Broker on his behalf in accordance with Article V of these GTC.

6.2 The Customer acknowledges the risk of fraudulent actions by third parties, in particular persons posing as employees of banks, public authorities, the Broker or as investment advisors or intermediaries. The Customer is obliged to maintain the confidentiality of his authentication data, passwords, one-time codes (OTP) and other security elements and may not make them available to a third party. The Broker never asks the Customer to disclose the password, private keys or authentication codes. In case of doubts about the authenticity of the communication or instruction, the Customer is obliged to refrain from executing the Transaction and immediately contact the Broker's customer support.

6.3 The Customer acknowledges that:
a) trading in crypto-assets is associated with a high level of volatility and the risk of significant price fluctuations,

b) the value of crypto-assets may be subject to sudden and unpredictable changes due to market developments, regulatory interventions, technological changes or changes in user confidence,
c) past price or yield performance is not a guarantee of future performance,
d) there may be a partial or complete loss of invested funds or the value of crypto assets,
e) crypto-assets are not subject to deposit protection, investor protection schemes or other compensation schemes under specific legislation,
f) the technical functioning of the blockchain network may be affected by protocol changes (e.g. fork), cyber incidents or other technological events.
If the Customer uses the staking service, he acknowledges that the return is not guaranteed and there may be a reduction or loss of part of the crypto assets involved in accordance with the rules of the relevant blockchain network. The Customer confirms that he understands the nature of the crypto assets, the scope of the services provided, including the custody service and possible staking, and is able to bear any financial loss.

6.4 The Customer acknowledges that Crypto Asset Transactions are generally irreversible once technically executed on a blockchain network due to the nature of decentralized networks. If the Customer enters an incorrect blockchain address, uses the wrong network or provides incorrect identification data required to execute a transfer, this may result in a permanent loss of the Crypto Assets that cannot be technically reversed.

The Merchant is not liable for damage caused by incorrectly entered data or unauthorized use of authentication means by the Customer, if the Customer acted in accordance with his instructions and these GTC. This does not affect the Merchant's liability for damage caused by a breach of its legal or contractual obligations.

6.5 The use of the ATM is subject to compliance with the instructions displayed on the device and the relevant operating rules. The Merchant is entitled to amend the ATM operating rules accordingly in a manner adapted to the amendment of these GTC, with its current wording being made available to the Customer before using the ATM.

The Merchant is not liable for temporary unavailability of the ATM or limitation of service provision if it is caused by a technical failure, planned maintenance, power outage, failure of telecommunications or IT systems, delay in confirming

the Transaction in the blockchain network or other objective circumstances independent of the Merchant's will, to the extent permitted by law.

The Merchant is entitled to temporarily restrict the provision of services via ATMs also for the purpose of fulfilling legal obligations, protecting system security, protecting Customers or managing operational risks.

6.6 The use of the online platform is subject to compliance with the technical and security instructions of the Merchant. The Merchant is not liable for the temporary unavailability of the online platform or the limitation of the provision of services if it is caused by a technical failure, planned maintenance, internet connection failure, telecommunications or IT systems failure, cyber incident, delay in confirming the Transaction in the blockchain network or other objective circumstances independent of the Merchant's will, to the extent permitted by law.

The Merchant is entitled to temporarily restrict or suspend the provision of services via the online platform also for reasons of compliance with legal obligations, protection of system security, protection of Customers, management of operational or liquidity risks, or in case of suspicion of unauthorized or fraudulent conduct.

Article VII
Exclusion of liability and force majeure

7.1 The Merchant is liable for damage caused by a breach of its legal or contractual obligations to the extent provided for by generally binding legal regulations, in particular Regulation (EU) 2023/1114 (MiCA), the Civil Code and consumer protection legislation. The Merchant's liability cannot be excluded or limited to the extent not permitted by mandatory provisions of law. The Merchant is also liable for the proper and secure provision of the crypto-asset custody and management service to the extent resulting from Regulation (EU) 2023/1114 (MiCA).

7.2 The Merchant is not liable for damage caused by incorrect, incomplete or erroneously entered data by the Customer, in particular for damage incurred as a result of:
a) incorrectly entered crypto address,
b) using the wrong blockchain network,

c) sending crypto assets to an address other than that specified by the Customer,
d) entering an incorrect amount or currency,
if the Trader acted in accordance with the Customer's instruction and these GTC.

The application of an administrative fee under these GTC does not exclude the Trader's right to compensation for damages if the damage incurred exceeds the amount of the administrative fee.

7.3 The Customer acknowledges that Transactions made in a blockchain network are generally irreversible after confirmation. The Merchant is not liable for the consequences arising from the technical irreversibility of blockchain Transactions if it has acted in accordance with the Customer's instructions and there has been no breach of its obligations in providing custody or order execution services, especially if the transactions are made on a public decentralized blockchain network.

7.4 The Merchant is not responsible for the development of the value of crypto assets, market volatility or market fluctuations in their price. The Merchant does not provide any guarantees regarding the future value or profitability of crypto assets or the return from staking.

7.5 The Merchant is not liable for temporary unavailability or limitation of the provision of services via an ATM or online platform if it is caused by circumstances beyond its control that could not reasonably have been prevented or their consequences adequately averted, in particular as a result of:
a) technical failure or planned maintenance,
b) power outage, internet or telecommunications networks,
c) failure of IT systems or external service providers,
d) delay in confirming the Transaction in the blockchain network,
e) force majeure (war, natural disaster, terrorist attack, etc.),
to the extent permitted by law.

7.6 The merchant is not liable for damages caused by misuse:
a) access data to the customer account,
b) email address,
c) authentication means including OTP codes,
d) the Customer's external crypto-wallet,

if such misuse was not caused by a breach of security or other obligations on the part of the Merchant.

7.7 The Merchant is not liable for damages or losses incurred in connection with the use of the Customer's external crypto-wallet, which it does not manage or control, unless they were caused by a breach of the Merchant's obligations.

7.8 The Trader is not liable for damages or losses caused by decisions of courts, law enforcement agencies or other public authorities, if it acted in accordance with generally binding legal regulations and did not violate its obligations. It is also not liable for damages arising from changes in generally binding legal regulations or their interpretation.

7.9 The Merchant is not liable for the breach of its obligations under these GTC if it was caused by circumstances excluding liability (force majeure) that occurred independently of its will and prevented it from fulfilling its obligation, if it cannot reasonably be assumed that it would have averted or overcome such an obstacle or its consequences.

7.10 Force majeure includes, in particular, events of war, terrorist attacks, natural disasters, epidemics, widespread power outages or telecommunications networks, interventions by public authorities, cyber attacks, systemic failures of blockchain networks or global outages of financial markets.

7.11 If a security incident or other event occurs that may have a material impact on crypto assets held on behalf of the Client, the Broker shall inform the affected Clients without undue delay in a manner appropriate to the nature of the incident, in particular through the Client Account or e-mail communication.

Article VIII
Personal data protection and tax cooperation

8.1 The Merchant processes the Customer's personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council (GDPR) and relevant legal regulations. The processing of personal data applies to services provided through both the ATM and the online platform.

8.2 The Customer acknowledges that the Retailer is authorized and obligated to process and provide personal data, as well as transaction data, to the relevant public authorities, in particular to law enforcement authorities, supervisory authorities, and the Financial Administration of the Slovak Republic, to the

extent and under the conditions stipulated by generally binding legal regulations.

8.3 The provision of data is carried out mainly on the basis of Act No. 359/2015 Coll. on the automatic exchange of information for tax purposes, as amended (implementation of Council Directive (EU) 2023/2226 – DAC8), Act No. 297/2008 Coll. (AML Act) and other generally binding legal regulations of the Slovak Republic and the European Union. The Customer acknowledges that the provision of data pursuant to this article is carried out without the need for his or her specific consent, as it is the fulfillment of the Merchant's legal obligation.

8.4 The Trader is obliged to maintain confidentiality of information concerning the Customer that he has learned in connection with the provision of services, to the extent stipulated by generally binding legal regulations. The Trader is entitled to make information concerning the Customer available to or communicate it to third parties only in cases where such an obligation or authorization arises from generally binding legal regulations, if these are persons ensuring the fulfillment of the Trader's obligations or the provision of services (in particular suppliers and contractual partners), or if the Customer has given his consent.

8.5 Detailed information on the processing of personal data, including the rights of the data subject, are set out in a separate document – Personal Data Protection Policy.

8.6 The Customer acknowledges that these GTC do not in themselves constitute a legal basis for the processing of personal data under the GDPR. The Customer's personal data are processed primarily for the purpose of fulfilling the Merchant's legal obligations, including obligations under the AML Act and tax regulations, performing the contract or pre-contractual measures, as well as for the purpose of protecting the Merchant's legitimate interests, in particular in the areas of fraud prevention, security and risk management, always in accordance with the GDPR and specific legal regulations.

Article IX
Pricing and method of executing Transactions

9.1 When providing services via ATM, the Broker acts as the direct counterparty of the Customer (OTC model). Transactions between the Broker and the Customer are executed over-the-counter, while the Broker may execute

subsequent trades on exchanges or through other liquidity providers for the purposes of ensuring liquidity or managing its positions.

9.2 When providing services via the online platform, the Merchant may:
- act as the Customer's direct contractual counterparty (OTC model), or
- ensure the execution of the Customer's order through an internal matching system or through an external trading platform (e.g. an exchange), with the Trader acting in his own name and on his own account or as an intermediary for the execution of the order in accordance with the relevant legal regulations.

9.3 The specific model for implementing the Transaction is determined by the type of service and the technical settings of the online platform.

9.4 The exchange rate is determined based on the current market price of the relevant crypto asset, which is mainly based on reference prices of major international trading platforms or digital asset price aggregators.

9.5 The reference market price may be increased by the Trader's trading margin and costs associated with the execution of the Transaction, including costs for ensuring liquidity, exchange rate risk, operating costs and network fees.

9.6 Before confirming the Transaction, the Customer is shown the current exchange rate and the estimated total price of the Transaction. The exchange rate is derived from the current market prices of crypto assets and may change in real time. The final exchange rate and total price of the Transaction are determined at the time of execution of the Transaction and are indicated on the confirmation of the execution of the Transaction.

9.7 The Customer acknowledges that when executing a Transaction in the OTC model, the Broker acts as a direct counterparty and the exchange rate is determined according to the Broker's internal pricing model based on reference market prices. The Broker does not guarantee that the offered exchange rate is the most advantageous available on the market at a given moment.

9.8 The Trader does not provide investment services under specific regulations governing financial instruments or execute orders on a regulated market in financial instruments. The provision of order execution services relating to crypto-assets is carried out exclusively within the scope of the authorisation under Regulation (EU) 2023/1114 (MiCA).

Price list, fees and exchange rates

9.9 The Merchant publishes a current Price List containing information on fees and methods of determining exchange rates. The Price List is available via ATM and online platform and forms part of these GTC. The Price List may include, in particular, trading fees, administrative fees pursuant to Article X of these GTC, network fees and other costs related to the provision of services. The Price List may be updated by the Merchant as appropriate. The current version of the Price List is always decisive for a specific Transaction.

9.10 Before confirming the Transaction, the Customer is shown the individual terms and conditions of the specific Transaction, in particular:

a) type of crypto-asset,
b) quantity or amount,
c) exchange rate,
d) the total amount of the Transaction.

By confirming the Transaction, the Customer agrees to these terms and conditions.

9.11 The exchange rate displayed before the confirmation of the Transaction is based on the current market prices of crypto assets and serves as a guide for the Customer. Due to the time difference between the confirmation of the order by the Customer, the processing of the Transaction and its execution, there may be a slight deviation between the rate displayed when confirming the Transaction and the rate used for its final execution. The final exchange rate and the total price of the Transaction are stated in the confirmation of the execution of the Transaction.

9.12 The Customer acknowledges that the exchange rate of crypto assets may change at short intervals depending on market developments. The exchange rate displayed during the entry or confirmation of the Transaction is indicative and the final exchange rate used in the execution of the Transaction is stated in the confirmation of the execution of the Transaction.

9.13 When selecting external trading platforms or liquidity providers, the Trader shall take into account in particular price, liquidity, reliability, security and operational risks. The Trader shall ensure that the execution of Transactions is carried out in a transparent manner and in accordance with the principles of fair and honest business dealings, with the exchange rate used in the Transaction being based on current market conditions.

Article X
Additional services and administrative fees

10.1 Additional services

10.1.1 In addition to the standard services provided, the Merchant may also provide additional or individual administrative services that require manual intervention, individual technical solutions or processing beyond the scope of the automated system.

The provision of an additional service under this article is voluntary and the Merchant is not obliged to provide such a service, especially if its provision would be technically impossible or would be contrary to legal regulations.

10.1.2 These services are provided mainly in cases where the need for their performance arose:
a) based on the Customer's individual request, or
b) as a result of incorrect data entry, violation of instructions or other action by the Customer in violation of these GTC.

10.2 Administrative fees

10.2.1 The Merchant is entitled to charge a reasonable administrative fee, in particular for:
a) audit or ATM service caused by incorrect use of the device or failure to comply with instructions by the Customer,
b) manual processing of the Transaction with an incorrectly entered value or other non-standard process,
c) issuing a replacement document or changing the collection location,
d) cancellation of the Transaction, if its processing status allows intervention,
e) changing the target blockchain address before processing the Transaction, if technically possible,
f) issuing or manually issuing a document beyond the scope of legal obligations,
g) preparing an individually processed statement,
h) attempting to recover funds sent via an incorrect blockchain network, if technically possible,
i) manual control or individual processing of the Transaction caused by a breach of the Customer's obligations,

j) processing a refund made based on the Customer's individual request outside of the statutory claim.

10.2.2 The specific amount of fees is stated in the current Price List published on the Merchant's website or made available via an ATM or online platform.

10.2.3 The administrative fee will only apply if:
a) demonstrable costs were incurred by the Trader, or
b) an activity was performed beyond the scope of a standard automated process.

10.2.4 The administrative fee shall not apply if the need for intervention arose solely due to a reason on the part of the Trader or as a result of a technical error in the system.

10.2.5 The administrative fee is payable at the time of performance of the relevant action. The Merchant is entitled to offset it against the Customer's receivable or deduct it from the funds recorded in the Customer's account, if the nature of the service allows it.

10.3 Nature and reasonableness of fees

10.3.1 Administrative fees represent compensation for costs associated mainly with:
a) by manual intervention in the processing of the Transaction,
b) individual technical solution,
c) by verifying or checking the Transaction,
d) communication with external infrastructure providers,
e) processing the Customer's individual request.

10.3.2 Administrative fees are not in the nature of a contractual penalty or sanction for breach of obligations.

10.3.3 In the event of recovery of funds sent via the wrong network, the following may be charged:
a) fixed administrative fee,
b) a variable fee depending on the amount of the renewed amount,
(c) an external fee charged by the infrastructure provider.

The success of the recovery is not guaranteed.

10.3.4 The refund fee will not apply in the event of a legitimate complaint or legal claim of the Customer.

10.3.5 The Merchant is not responsible for the amount of external fees charged by third parties.

10.3.6 The amount of administrative fees is appropriate to the scope of the activity performed and follows the principle of proportionality.

10.3.7 Nothing in this article shall limit the consumer's statutory rights under specific legislation.

Article XI
Breach of obligations and consequences

11.1 Definition of violation

11.1.1 Breach of obligations means an action or omission by the Customer in violation of these GTC, the Contract, the Price List or generally binding legal regulations.

11.1.2 Violations are divided according to their severity into:
a) less serious violations,
b) serious violations,
c) violations establishing a legal obligation for the Trader to act in accordance with AML or sanction regulations.

11.2 Minor violations

The following are considered to be less serious violations:
a) incorrect or incomplete data entry,
b) failure to comply with technical instructions,
c) action requiring manual control,
d) use of another person's bank account in violation of the GTC.

The trader is entitled to:
a) call on the Customer to remedy the situation,
b) temporarily limit the provision of the service,
c) charge an administrative fee pursuant to Article X if demonstrable costs have been incurred.

11.3 Serious violations

The following are considered serious violations in particular:
a) repeated minor violation,
b) providing false or misleading information,
c) circumvention of security measures,
d) misuse of services,
e) conduct giving rise to increased regulatory or reputational risk,
f) violation of legal regulations,
g) providing funds derived from illegal activity or attempting to circumvent AML controls.

The trader is entitled to:
a) temporarily block the account,
b) suspend or reject the Transaction,
c) terminate the contractual relationship with immediate effect.

The application of these measures does not exclude the application of an administrative fee or the right to compensation for damages.

11.4 Compensation for damages

The application of an administrative fee does not exclude the Trader's right to full compensation for damages if the breach of obligations resulted in damages exceeding the amount of the administrative fee.

11.5 AML and regulatory regime

11.5.1 If a breach of obligations gives rise to suspicion of an unusual business transaction or other obligation under the AML Act or sanctions regulations, the Broker is entitled to take measures without prior notice to the Customer.

11.5.2 These measures do not constitute a contractual sanction, but rather the fulfillment of a legal obligation.

11.6 Proportionality

The Merchant shall apply measures appropriate to the nature and severity of the breach and, if possible, shall provide the Customer with the opportunity to remedy the breach.

Article XII
Terms and conditions of individual transactions

12.1 Closing the Transaction

12.1.1 General provision

Each individual order for the purchase, sale or transfer of crypto-assets (hereinafter referred to as the "Transaction") constitutes a separate contract concluded between the Merchant and the Customer based on the Framework Agreement and these GTC. The content of a particular Transaction consists of the individual parameters displayed to the Customer immediately before its confirmation, and these GTC.

12.1.2 Closing a Transaction via ATM

When executing a Transaction via ATM:

a) The Customer selects the desired Transaction type,

b) enters or scans the crypto-address (if relevant),

c) becomes familiar with the current exchange rate, fees and total price,

d) confirms the Transaction.

The Transaction is considered concluded at the moment of confirmation of the Transaction by the Customer immediately before the insertion of the first banknote or confirmation of the order to send crypto-assets. By inserting the first banknote or confirming the order to send crypto-assets, the Transaction becomes irrevocable, unless these GTC or legal regulations provide otherwise. Until the moment of conclusion of the Transaction, the Customer may cancel the Transaction without financial consequences.

12.1.3 Closing a Transaction via the online platform

When carrying out a Transaction via the online platform:

a) The Customer places an order,

b) becomes familiar with the current exchange rate, fees and total price,

c) confirms the Transaction.

The Transaction is considered concluded at the moment of confirmation of the order by the Customer. Upon confirmation of the Transaction, the Transaction becomes binding and irrevocable, unless these GTC or legal regulations provide otherwise.

12.2 Binding and irrevocable

12.2.1 After the conclusion of the Transaction pursuant to clause 12.1, the Transaction is binding.

12.2.2 After concluding a Transaction via an ATM, it is not possible to unilaterally cancel the Transaction if the first banknote has already been inserted or the order to send crypto assets has been confirmed.

12.2.3 After concluding a Transaction via the online platform, the Transaction cannot be unilaterally cancelled, unless these GTC or legal regulations provide otherwise.

12.2.4 Irreversibility under points 12.2.2 and 12.2.3 does not apply to cases where the Transaction was executed in violation of the Customer's instruction or as a result of a breach of the Merchant's legal or contractual obligations.

12.3 Determining the price and exchange rate

12.3.1 Before concluding a Transaction, the Customer is shown the current exchange rate and the estimated value of the Transaction via the ATM or online platform. The service fee is included in the exchange rate.

12.3.2 ATM mode
When using an ATM, the exchange rate may be displayed continuously during data entry and preparation of the Transaction. The displayed exchange rate is derived from current market prices of crypto assets and may change in real time. Due to the time difference between the confirmation of the order by the Customer, the processing of the Transaction and its execution, there may be a slight deviation between the rate displayed when confirming the Transaction and the rate used for its final execution.

12.3.3 Online mode
When using the online platform, the Customer is shown the current exchange rate and the estimated value of the Transaction before confirming the Transaction. The exchange rate is derived from the current market prices of crypto assets and may change in real time depending on market developments up to the moment of execution of the Transaction.

12.3.4 The final exchange rate, the amount of the fee included in the exchange rate and the total price of the Transaction are stated on the confirmation of the Transaction, i.e. on the printed receipt from the ATM or in the electronic

confirmation. The data stated on the confirmation of the Transaction are considered decisive.

12.3.5 The Customer acknowledges that the prices of crypto-assets may change significantly even in a short period of time. For this reason, the data displayed during the entry or confirmation of the Transaction may be indicative. The data provided in the confirmation of the execution of the Transaction shall prevail.

12.4 Transaction Execution

12.4.1 The implementation of the Transaction is subject to the fulfillment of the conditions under these GTC, in particular:
a) by properly concluding the Transaction,
b) by receiving funds or delivering crypto-assets,
c) by fulfilling obligations under the AML Act and sanctions regulations.

12.4.2 For a Transaction made via an ATM, execution is subject to:
a) by depositing cash or
b) by delivering the crypto assets to the address specified by the Merchant, in accordance with the instructions displayed on the device.

12.4.3 For a Transaction made via the online platform, execution is subject to:
a) by receiving a non-cash payment from a bank account held in the Customer's name,
b) by using Credit, or
c) by delivering crypto assets according to the Merchant's instructions.

12.4.4 The Merchant shall ensure the execution of the Transaction without undue delay after the conditions under these GTC have been met, namely:
a) by crediting crypto-assets to the Customer's internal account,
b) by sending crypto-assets to an external blockchain address specified by the Customer,
c) by crediting funds to the Customer's bank account, or
d) by making an internal transfer within the Merchant's system.

12.4.5 The Merchant is entitled to refuse or suspend the execution of a Transaction in cases stipulated by these GTC or legal regulations, in particular if:
a) the identification conditions are not met,
b) there is a suspicion of a violation of AML/CFT obligations,

c) The transaction is subject to sanctions regimes,
d) there is suspicion of fraudulent or risky conduct.

12.5 Special provision for internal account (custody regime)

12.5.1 If crypto-assets are credited to the Client's internal account, they are held by the Broker on behalf of the Client as part of the crypto-asset custody and management service pursuant to Article V of these GTC.

12.5.2 An Internal Account does not constitute a blockchain address under the sole control of the Customer.

12.5.3 Transferring crypto assets from an internal account to an external blockchain address is not available as a stand-alone withdrawal service.

12.5.4 Sending crypto assets to an external address is possible exclusively within a specific Transaction under these GTC, if the nature of the service allows it and if the security, AML and technical conditions are met.

12.6 Content of a specific Contract

12.6.1 The data displayed to the Customer immediately before confirming the Transaction, together with these GTC, constitute the content of the specific concluded Contract.

12.6.2 These data represent individual parameters of a specific Transaction and are binding on both contracting parties.

Article XIII
Duration of the contract, Withdrawal from the contract, Complaints

13.1 Duration of the framework agreement

13.1.1 The framework agreement between the Merchant and the Customer is concluded for an indefinite period of time, unless terminated in accordance with these GTC or generally binding legal regulations.

13.1.2 The Framework Agreement is concluded upon the Customer's registration via the online platform, or upon the first use of the Merchant's service via an ATM or online platform.

13.1.3 Each individual Transaction constitutes a separate contract concluded on the basis of the Framework Agreement pursuant to Article XII of these GTC.

13.1.4 A complaint about administrative fees charged under Article X is only possible if the fee was charged in violation of these GTC or without performing the relevant administrative action.

13.2 Termination of the framework agreement

13.2.1 The Customer is entitled to terminate the Framework Agreement at any time without giving any reason.

13.2.2 Termination by the Customer is effective on the date of delivery of the termination of the Framework Agreement to the Retailer, unless the Customer specifies a later effective date.

13.2.3 The Merchant is entitled to terminate the Framework Agreement without giving any reason with a notice period of 30 days, which begins on the date of delivery of the notice to the Customer, unless otherwise provided by law.

13.2.4 During the notice period, the contracting parties are obliged to settle all mutual rights and obligations.

13.2.5 Termination of the Framework Agreement shall result in the cancellation of the customer account. This shall not affect the rights and obligations arising from Transactions already concluded and executed.

13.2.6 Serious or repeated breach of the Customer's obligations under these GTC may be grounds for termination of the contractual relationship by the Retailer.

13.3 Immediate termination by the Merchant

13.3.1 The Merchant is entitled to terminate the Framework Agreement with immediate effect if:
a) The Customer has violated its obligations under these GTC,
b) The Customer has failed to provide the required cooperation under the AML Act or sanctions regulations,
c) there is reasonable suspicion of fraudulent, illegal or risky conduct,
d) a security incident or account misuse has occurred,
e) this results from legal regulations or a decision of the competent public authority.
13.3.2 Immediate termination shall not affect the Merchant's rights arising from the Customer's breach of obligations.

13.4 Death of the Customer

13.4.1 In the event of the death of the Customer, the business relationship is suspended as of the Decision Date.

13.4.2 The subsequent settlement of rights and obligations will take place in accordance with the relevant legal regulations, in particular within the framework of inheritance proceedings.

13.5 Withdrawal from the Framework Contract concluded remotely

13.5.1 If the Framework Agreement was concluded via an online platform as a distance contract and the Customer is a consumer, he/she is entitled to withdraw from it within 14 days from the date of its conclusion, unless special legal regulations provide otherwise.

13.5.2 Withdrawal from the Framework Agreement shall result in the termination of the customer account. This shall not affect the provisions of Article 11.6 relating to individual Transactions.

13.6 Withdrawal from individual Transactions

13.6.1 Given that the price of crypto-assets depends on fluctuations in the financial market, which the Trader has no influence on, the Customer does not have the right to withdraw from the contract for the purchase or sale of crypto-assets concluded through an ATM or online platform, if the Transaction has been properly executed.

13.6.2 The provision of the previous paragraph shall apply in particular if the Transaction has already been technically executed in the blockchain network or implemented through the banking system.

13.6.3 This does not affect the Customer's rights arising from legal regulations in the event of non-performance or defective performance by the Retailer.

13.7 Complaints

The customer is entitled to file a complaint regarding the services provided via the ATM or online platform, in particular in connection with the execution of a transaction, the receipt or sending of funds, the sending or receiving of crypto assets, or the technical functionality of the ATM or online platform.

The Merchant will confirm receipt of the complaint without undue delay after its delivery, in particular via e-mail communication or via the Customer's customer account, if one has been established.

The Customer is obliged to notify the Retailer of the complaint without undue delay after discovering the facts that are the subject of the complaint, in the manner specified by the Retailer.

To process a complaint, it is necessary for the Customer to submit proof of purchase or sale of crypto assets, if issued during the transaction, or another transaction identifier allowing its unambiguous identification in the Merchant's systems.

13.8 Time limit for handling complaints

The Trader undertakes to handle the complaint without undue delay, no later than within the period specified by the relevant legal regulations. If special legal regulations do not stipulate a specific period, the Trader will handle the complaint as a rule within 30 days from the date of its proper notification, unless the nature of the matter requires a longer time for its assessment.

Detailed conditions for applying and handling complaints are regulated in the Retailer's Complaints Procedure, which is published on the Retailer's Platform and forms an integral part of these GTC.

13.9 Alternative Dispute Resolution (ADR)

A customer who is a consumer has the right to contact the Retailer with a request for redress if he is not satisfied with the manner in which the Retailer handled his complaint, or if he believes that the Retailer has violated his rights.

If the Trader responds negatively to the request for redress or does not respond to it within 30 days from the date of its sending, the Customer has the right to submit a proposal to initiate alternative dispute resolution (ADR) to an alternative dispute resolution entity in accordance with the relevant legal regulations.
This does not affect the Customer's right to submit a complaint or suggestion to the National Bank of Slovakia as the supervisory authority over the Trader's activities.

Article XIV

Conflict of interest

14.1 The Trader shall identify, prevent and manage conflicts of interest in accordance with Regulation (EU) 2023/1114 (MiCA), generally binding legal regulations and its internal policies for managing conflicts of interest.

14.2 A conflict of interest may arise in particular between:
a) the Trader and the Customer,
b) different clients,
c) the Trader and related persons,
d) internal conflicts of interest.

14.3 Details on the identification and management of conflicts of interest are set out in the document "Notice of Conflict of Interest", which is published on the Trader's website and is also available to the Client upon request.

Article XV
Final provisions

15.1 The Trader is entitled to appropriately amend or update these GTC, in particular due to changes in legal regulations, decisions of the supervisory authority, expansion or change of the services provided, or adjustments to technical or operational processes.

15.2 The Customer is informed of any changes to the GTC by means of a notification sent to the e-mail address provided by the Customer. The new version of the GTC is also published on the Merchant's website www.bitcoinmat.sk , www.bitcoinmat.org and www.bitcoinzmenaren.sk .

15.3 The Customer undertakes to confirm that he has read the new version of the GTC in his Account. If the Customer does not agree with the new version of the GTC, he is entitled to terminate the framework relationship before they come into effect.

15.4 If the Customer does not agree with the new wording of the GTC, he/she is entitled to terminate the Framework Agreement before the changes enter into force without any sanctions.

15.5 If any provision and/or part of these GTC becomes invalid, ineffective and/or unenforceable, such fact shall not affect the validity, effectiveness and/or enforceability of the other provisions and/or parts of these GTC. In such a case,

the Merchant is entitled to accept the amendment to these GTC and/or their new wording. The invalid provision shall be replaced by a provision that most closely matches the original provision in its meaning and purpose.

15.6 Disputes arising between the Merchant and the Customer shall be resolved primarily by agreement. If they are not resolved by agreement, the competent court of the Slovak Republic shall have jurisdiction over the dispute, without prejudice to the consumer's rights arising from mandatory legal regulations.

15.7 The provisions of these GTC shall apply to the extent that they do not conflict with mandatory provisions of consumer protection legislation. In the event of conflict, the relevant generally binding legislation shall prevail.

15.8 The contractual language is Slovak.

15.9 In the event that these GTC are prepared in multiple language versions and in the event of a conflict between individual language versions, the Slovak version of these GTC shall prevail and shall be used, unless legal regulations provide otherwise.

15.10 These GTC apply to all services provided by the Merchant, regardless of the method of their implementation, both through ATMs and online platforms.

15.11 By confirming these GTC, the Customer declares and confirms that he has read these GTC carefully and thoroughly, understood their text in its entirety, and expressed his agreement with them freely, seriously, clearly, unrestrictedly, not under duress or under noticeably disadvantageous conditions.

15.12 These GTC and the legal relationships arising from them are governed by the law of the Slovak Republic. If the Customer is a consumer and has his habitual residence in another Member State of the European Union, this choice of law shall not affect the protection afforded to him by the mandatory provisions of the law of the country of his habitual residence within the meaning of Regulation (EC) No. 593/2008 on the law applicable to contractual obligations.

These GTC enter into force on **January 1, 2026** .

FINTECH SK s.r.o.
In Trenčín, on January 1, 2026