

User Agreement

Last updated: January 10, 2022

This User Agreement (this “Agreement”) is among you, Payid19 Inc. This Agreement governs your use of the services provided by Payid19. By using any of the Services or signing up to use an account through www.Payid19.com (the “Website”) or any of our associated websites (including, without limitation, the technology and the platform integrated therein), APIs and/or any and all related applications (collectively, the “Payid19 Site”), you agree that you have read, understood and accept all of the terms and conditions contained in this Agreement, as well as all of the terms and conditions of our Privacy Policy which is hereby incorporated by reference and forms part of this Agreement. You should read this Agreement and the Privacy Policy carefully and in their entirety. This Agreement is effective as of the earliest date and time at which you use any of the Services or the Payid19 Site.

Unless otherwise stated herein, references to “Payid19”, “we”, “us” or “our” in this Agreement will refer collectively to Payid19 Inc their respective direct and indirect subsidiaries and affiliates and any entities under common control with Payid19. In this Agreement, “you,” “your” or “User” means any person or entity using the Payid19 Site or our Services and the person to whom Payid19 enters into this Agreement. If you do not agree to be bound by the terms and conditions of this Agreement or the Privacy Policy, you must not use or access the Payid19 Site or use or access any of Payid19’ products or Services. Any use of or access to the Payid19 Site or our Services means you consent to and agree to the terms and conditions of this Agreement and the Privacy Policy. If you do not read and accept this Agreement and our Privacy Policy in their entirety, you should not use or continue using the Payid19 Site or our Services.

Payid19 is a licensed virtual currency wallet service provider and no partnership, joint venture, employee-employer, agency or franchiser-franchisee relationship is intended or created by this Agreement. We do not endorse or recommend any particular virtual currency, digital asset or transaction. No content on the Payid19 Site nor communications with our personnel constitutes transaction, purchase or investment advice. Independent advice should be sought where applicable and appropriate. You acknowledge and agree that the decision to use our Services and all transaction decisions are made solely by you and we bear no responsibility or liability for the outcome of your decisions.

CAUTION: The risk of loss in using and/or holding virtual currencies can be substantial. Therefore, you should carefully evaluate whether you can bear the risk of using and/or holding virtual currencies and whether it is suitable for you.

You accept and understand that this Agreement may be modified or updated by us from time to time, in our sole discretion. We will provide you with notice of such changes by posting the revised agreement on the Website and/or providing a copy to you. The amended Agreement will be deemed effective immediately upon posting on the Website. Your continued use of the Site and/or our Services constitutes your agreement to be bound by the revised agreement. If you do not agree with any such modification, your sole and exclusive remedy is to terminate your use of the Services and close your account.

Certain Services may be subject to additional terms and conditions specified by us from time to time, and your use of such Services is subject to those additional terms and conditions, which are hereby incorporated into this Agreement by reference.

Unless otherwise instructed, your account will be held in a general multi-client wallet managed and overseen by Payid19 and its accounting procedures or your account may be held in a separate individual wallet if instructed by you and when available as part of our Services.

If you have questions about this Agreement or our Services, please also consult the FAQ section of the Website or contact us at info@Payid19.com.

1. *Eligibility.* The Payid19 Site and our Services are not available to persons under the age of 18; persons who are suspended or removed from using the Payid19 Site or our Services; persons who are not in compliance with this Agreement or the Privacy Policy; and persons who are not lawfully permitted to use our Services, cannot enter into legally binding contracts or who, in our sole opinion, present an unacceptable level of credit, legal or reputational risk to us, our Services or to others. Any use of the Payid19 Site or our Services by anyone who falls within such categories is strictly prohibited and in violation of this Agreement. In order to use the Payid19 Site and our Services, you must register for a personal or merchant account (an "Account") and accept the terms of this Agreement and our Privacy Policy. We may, in our sole discretion, refuse to open an Account for you or limit the number of Accounts that you may hold. When creating your Account, you must provide accurate and complete information, and you must keep this information up to date. You may never use another User's account or take virtual currency or funds from another User's account without permission.

If you open an Account on behalf of an organization, or other entity, then (i) "you" includes you and that entity, and (ii) you represent and warrant that you are an authorized representative of the organization or entity with the authority to bind the organization or entity to this Agreement, and that you agree to this Agreement on the entity's or organization's behalf.

2. *Our Services.*

- 2.1. *Virtual Currency Wallet Services.* Payid19 is a licensed virtual currency wallet service provider that enables you to store, track, transfer, and manage your balances of certain supported virtual currencies (collectively, "Virtual Currency Transactions"). We will process Virtual Currency Transactions in accordance with the instructions we receive from you. Prior to submitting instructions to us, you should verify all transaction information. We do not guarantee the identity of any recipient, user, requestee or other party. You cannot reverse a Virtual Currency Transaction once it has been broadcast to the relevant Virtual Currency network. If a Virtual Currency Transaction has not yet been confirmed on the Virtual Currency network, Virtual Currency associated with such transaction will be designated as pending and will not be included in your Virtual Currency wallet balance or be available to conduct Virtual Currency Transactions. You cannot reverse or change any Virtual Currency Transaction marked as complete or pending.

You must comply with all applicable laws, regulations, licensing requirements and third party rights (including, without limitation, data privacy laws) in your use of the Services.

We may refuse to process or cancel any pending Virtual Currency Transaction as required by law or any court or other authority to which we are subject in any jurisdiction. We further reserve the right to delay any Virtual Currency Transaction if we perceive a risk of fraud or illegal activity. We also have the right to refuse to process or cancel any Virtual Currency Transaction due to technological issues with the blockchain software, our own software, or for other technological reasons.

Our Services are available only in connection with those virtual currencies that we support which may change from time to time. A full list of the virtual currencies we currently support can be found on the Website at F.A.Q. You will not use your Account or your virtual currency wallet to store, send, request, or receive virtual currencies in any form that we do not support (we will use reasonable efforts to help you move or sell virtual currency that we no longer support). We assume no responsibility or liability in connection with any attempt to use your Account or virtual currency wallet for virtual currencies that we do not support.

You acknowledge that: (i) Payid19 is not a bank or brokerage and the Services provided are facilitation services rather than banking services; and (ii) Payid19 is not acting as a trustee, fiduciary or escrow with respect to your virtual currency or funds, but is acting only as a Service provider.

You agree that you will not receive interest or other earnings in your Account or virtual currency wallet from the use of our Services except through your own Virtual Currency Transactions and Payid19 has no responsibility or liability to you for Virtual Currency Transactions conducted by you or conducted by us in accordance with your instructions. You are prohibited from using our Services for any illegal or fraudulent purposes or for the purpose of consummating transactions for any other parties.

By initiating Virtual Currency Transactions or by sending and receiving virtual currency, you appoint Payid19 as your nominee custodian to manage your Account where it is appropriate in the sole opinion of Payid19 or by your instruction. Should we suffer any damage, expense, liability, cost or loss from your use of our Services, you shall indemnify and reimburse us in full for such damage, expense, liability, cost or loss within five days of receiving an invoice from us (the "Payment Deadline"). If you fail to pay by the Payment Deadline or payment is not sufficient to reimburse us for such damage, expense, liability, cost or loss, we reserve the right to debit your Account accordingly and/or to withhold amounts from virtual currency or funds you have requested to transfer.

- 2.2. *Internet Provider.* Payid19 acts as a Service provider by creating, hosting, maintaining and providing our Services to you via the Internet. We cannot ensure that a buyer or a seller you are dealing with will actually complete the Virtual Currency Transaction and all risk of a Virtual Currency Transaction remains with you. We do not guarantee continuous, uninterrupted or secure access to our Services or the Payid19 Site and we make no representations or warranties regarding the amount of time needed to complete Virtual Currency Transaction processing which is dependent upon many factors outside of our control. Access to Services may become degraded or unavailable during times of significant volatility or volume.
- 2.3. *Underlying Protocols.* We do not own, control, operate or maintain the underlying software protocols which govern the operation of the virtual currencies supported by us. In general, the underlying protocols are open source software and anyone can use, copy, modify, and distribute them. By using our Services, you acknowledge and agree (i) that we are not responsible for the operation of the underlying protocols and that we make no guarantee of their security, functionality or availability; and (ii) that the underlying protocols are subject to sudden changes in operating rules, which may materially affect the value, function, name of the virtual currency and/or our ability to support certain virtual currencies. In the event of a fork in a virtual currency, you agree that we may temporarily suspend our Services (with or without advance notice to you) and that we may, in our sole discretion, decide whether or not to support (or cease supporting) either branch of the forked protocol entirely. You also agree that in the event you send a Virtual Currency Transaction at the time of a Virtual Currency fork, we will only honor the originally-intended Virtual Currency Transaction that you sent. You acknowledge and agree that we assume absolutely no responsibility or liability whatsoever in respect of an unsupported branch of a forked protocol.
- 2.4. *Identity Verification.* During registration of your Account and at any other time you have an Account, you agree to provide us with the information we request for the purposes of ongoing due diligence, identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crime and permit us to keep a record of such information. You agree and represent and warrant that all information you provide us at any time will not be false, inaccurate or misleading. You will need to complete certain verification procedures before you are permitted to use our Services. Your access to our Services and the limits that apply to your use of our

Services, may be altered, suspended or terminated as a result of information collected about you on an ongoing basis and/or your failure to provide us with information we request on a timely basis. You authorize us to make inquiries, whether directly or through third parties, that we consider necessary to verify your identity or protect you and/or us against fraud or other financial crime, and to take action we reasonably deem necessary based on the results of such inquiries. When we carry out these inquiries, you acknowledge and agree that your personal information may be disclosed to fraud prevention or financial crime agencies and that these agencies may respond to our inquiries in full.

Verification of Users is only an indication of increased likelihood that a User's identity is correct. Because User verification on the Internet is difficult, we cannot and do not guarantee any User's identity.

You are solely responsible for the activity that occurs in relation to your Account, and you must keep your Account password secure. We recommend that you use "strong" passwords (passwords that use a combination of upper and lower case letters, numbers and symbols) with your Account. You must notify us immediately of any breach of security or unauthorized use of your Account by emailing us at info@Payid19.com. We will not be responsible or liable for any damages, liability or losses caused by any unauthorized use of your Account.

You may control your User profile and how you interact with our Services by changing the settings in your Account settings page. By providing us with your email address, you consent to our using such email address to send you Service-related notices, including any notices required by law, in lieu of communication by postal mail. We may also use your email address to send you other messages, such as changes to features of our Services. If you do not want to receive such email messages, you may opt out by clicking "unsubscribe", or something similar in the email message. Opting out may prevent you from receiving email messages regarding updates, improvements, or offers.

- 2.5. Identity Verification Period and Account Closure. To comply with anti-money laundering (AML) regulations, prevent fraud, and ensure the security of our platform, users who are requested to complete identity verification must complete the process within a maximum of 3 months from the request date. If the identity verification process is not completed within this period, Payid19 reserves the right to close the user's account and seize the remaining balance to prevent potential risks associated with unverified accounts.
- 2.6. *No Warranty*. THE PAYID19 SITE, ALL INFORMATION PROVIDED THROUGH THE PAYID19 SITE AND OUR PRODUCTS AND SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

To the maximum extent permitted by law, each of us and our respective past, present and future employees, officers, directors, advisors, contractors, consultants, licensors, equity holders, members, partners, shareholders, suppliers, managers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (individually, a "Payid19 Party" and collectively, the "Payid19 Parties") disclaim all representations and warranties, whether express, implied or statutory, including, without limitation, implied warranties of merchantability, fitness for a particular purpose, and non-infringement. No advice or information, whether oral or written, obtained by you from us or through use of the Payid19 Site or our Services will create any warranty not expressly stated herein. Without limiting the foregoing, the Payid19 Parties do not warrant that our Services will meet your requirements; the content on the Payid19 Site is accurate, reliable or correct; that our Services will be available at any particular time or location, uninterrupted, error-free or secure; that any defects or errors will be corrected; or that the Payid19 Site is free of viruses or other harmful components. Use of the Payid19 Site and our Services are at entirely your own risk and any content downloaded or otherwise obtained through the use of the Payid19 Site or our Services is downloaded at your own risk.

The materials and related graphics on the Payid19 Site could include technical inaccuracies or typographical errors. Accordingly, you should verify all information before relying on it, and all decisions based on information contained on the Payid19 Site are your sole responsibility and we shall have no liability for such decisions. Changes are periodically added to the information

contained on the Payid19 Site. The Payid19 Parties may make improvements and/or changes to the Payid19 Site, our products and Services and/or the materials described on the Payid19 Site at any time. We do or may offer features or services through third parties. We have no control over and do not warrant, endorse, guarantee, or assume responsibility or liability for any product or service advertised or offered by a third party through the Payid19 Site or any hyperlinked website or service, and we will not in any way monitor or be a party to any transaction between you and any third-party. We are not responsible or liable for ensuring that a third party you transact with will complete the transaction or is authorized to do so. You use third party services at your own risk and you are solely responsible for reviewing and understanding the implications of using the services of such third parties.

- 2.6. *Limitation of Liability.* To the maximum extent permitted by applicable law, in no event shall any of the Payid19 Parties be liable for any indirect, punitive, incidental, special, consequential or exemplary damages, including, without limitation, damages for loss of business revenues, loss of profits, goodwill, use, data or other intangible losses, arising out of or relating to: (a) the use of, or inability to use, the Payid19 Site or our Services; (b) any information provided by us or available from the Payid19 Site; (c) any conduct or content of any other User of our Services or third party; or (d) the failure to receive in any way the transmission of any data, content, virtual currency, funds or property from you. Furthermore and without limiting the generality of the foregoing, under no circumstances will any Payid19 Party be responsible for any liability, claim, proceeding, damage, loss, expense or injury resulting from hacking, tampering or other unauthorized access or use of our Services or your Account or the information, virtual currency or funds contained therein.

To the maximum extent permitted by applicable law, none of the Payid19 Parties shall be responsible or liable for any: (a) errors, mistakes, omissions or inaccuracies of information or content provided by us or on the Payid19 Site; (b) loss, liability, cost, expense or damage of any nature whatsoever suffered or incurred arising out of or in connection with your access to or use of the Payid19 Site, any of its content or our products or Services; (c) unauthorized access to or use of our secure servers and/or any and all personal information stored therein; (d) fault, delays, interruptions or lack of availability of the Payid19 Site or any of our Services or products provided through the Payid19 Site; (e) bugs, viruses, trojan horses, or the like that may be transmitted to or through our Services by any third party; (f) errors or omissions in any content or for any loss or damage incurred as a result of the use of any content posted, emailed, transmitted, or otherwise made available through the Payid19 Site or our Services; and/or (g) action of other Users, User Content (as defined below) or the defamatory, offensive, or illegal conduct of any third party. In no event shall the Payid19 Parties be liable to you for any claims, proceedings, liabilities, obligations, expenses, damages, losses or costs in an amount exceeding the amount you paid to us under this Agreement or one hundred U.S. dollars (USD \$100.00), whichever is greater.

This limitation of liability section applies whether the alleged liability is based on contract, tort, negligence, strict liability, or any other basis, even if a Payid19 Party has been advised of the possibility of such damage. The foregoing limitation of liability shall apply to the fullest extent permitted by law in the applicable jurisdiction.

The disclaimers, exclusions, and limitations of liability under this Agreement will not apply to the extent prohibited by applicable law.

- 2.7. *Indemnification.* You agree to defend, indemnify and hold harmless each Payid19 Party from and against any and all claims, proceedings, damages, obligations, losses, liabilities, costs or debt, and expenses (including but not limited to attorney's fees) arising from: (a) your use of and access to the Payid19 Site and our Services, including any data, virtual currency or content transmitted or received by you; (b) your violation of any term or condition of this Agreement,

including without limitation, your breach of any of the representations and warranties contained herein; (c) your violation of any third-party right, including without limitation any right of privacy or Intellectual Property Rights (as defined below); (d) your violation of any applicable law, rule or regulation; (e) your User Content or any content that is submitted via your Account including, without limitation, misleading, false, or inaccurate information; (f) your fraudulent behaviour, willful misconduct or gross negligence; or (g) any other party's access and use of your Account or our Services with your unique username, password or other appropriate security code.

1. *Fees and Referrals.*

2. *Fees.* A full list of our fees for traditional payment processing and virtual currency wallet services can be found at Fees/Pricing on the Website, in this Agreement or in a separate fee schedule provided by us, which we may change from time to time. Changes to fees/pricing are effective as of the effective date indicated in the posting of the revised Fees/Pricing on the Website or in a separate fee schedule provided by us, and will apply prospectively to any transactions that take place following the effective date of such posting or such separate fee schedule. Merchants and business operators in high risk industries may be required to pay higher fees in our sole discretion. If you are unsure whether you or your business is classified as high risk or in violation of Section 7.1 of this Agreement, please contact info@Payid19.com. Your Account and all Virtual Currency Transactions are made and displayed in the currency of the virtual currency held or the virtual currency of the Virtual Currency Transaction you are conducting.

If you have chosen to setup our conversion feature to allow for an automated conversion of Virtual Currencies when you receive them as a payment or otherwise (ie. an automatic conversion of ETH to BTC), you agree to accept such conversion at the rate provided including, without limitation, our conversion fees, which may be adjusted from time to time. We do not guarantee the availability of any conversion rate.

You authorize us, or our designated third party, to charge or deduct from your Account funds for any applicable Fees owed in connection with transactions completed or approved by you or in connection with your Account via the Services.

3. *Referrals and Affiliates.* We currently offer an affiliate program which offers Users who make referrals to us a percentage of our transaction fees earned from such referrals for 5 years. For full information on such affiliate program see Help – Affiliates on the Website. We reserve the right to cancel, suspend or modify such affiliate program at any time without notice and in our sole discretion.

4. *Receiving Payments.*

- 4.1. *Funding of Payments.* You are responsible for maintaining an adequate balance and sufficient proceeds in your Account in order to pay for fees and complete transactions and in order to avoid overdraft, insufficient funds, or similar fees being charged. If reversal of funding occurs because you have used credit then you are fully and solely responsible for any resulting debit.
- 4.2. *Withdrawals.* You may withdraw virtual currency from your Account; however, we reserve the right to require you to provide certain information including, without limitation, identification information and settle any outstanding fees or other amounts prior to completing any withdrawals.

5. *Sending Payments.*

- 5.1. *Sending Payments.* You may send virtual currency from your Account to another User's account

or to an external virtual currency address; however, we reserve the right to require you to provide certain information including, without limitation, identification information and settle any outstanding fees or other amounts prior to completing any such payments. You authorize us to deduct from your Account fees, costs, expenses and claims due and unpaid by you. All Virtual Currency Transactions are at your sole risk. *Rejected Payments.* When you send a payment to a third party through our Services, the recipient is not required to accept the payment, even if the recipient is also a registered User. The recipient may return the payment or, in some cases, use our Services to reject payments that you send. Any payments sent through our Services that are rejected or unclaimed by a recipient will be returned to you as soon as reasonably practicable after the date the payment is rejected and the virtual currency or funds are returned. Our standard fees apply for such transactions.

6. *Refund Policy.*

6.1. *Completed Transactions.* It is the nature of Bitcoin, Litecoin, and the other virtual currencies that we support that all Virtual Currency Transactions are final with no method of refunding, charging back or other recourse for the sender of the virtual currency. As such we are unable to cancel, reverse or provide refunds for any Virtual Currency Transaction made through our Services. We do provide a feedback system so buyers can leave ratings for sellers (and vice versa).

6.2. *Incomplete Transactions/Overages.* If your virtual currency was not received and/or confirmed on the relevant virtual currency platform or you sent more virtual currency than you intended to send we may be able to refund you the virtual currency as long as you have promptly notified us in time and such virtual currency is still within our control. To apply for a refund, open a support ticket providing your transaction ID, verification code, and refund virtual currency address. The ticket must be opened with the email address used for the applicable Virtual Currency Transaction. Refunds will be either (at our discretion): (a) the original amount of the virtual currency we have received and is still within our control; or (b) an amount equivalent to the USD value at the time of the Virtual Currency Transaction. All refunds must be claimed within 30 days of us receiving your virtual currency or it will be forfeited. Refunds of virtual currency and other funds may be returned to you minus our costs, the unsubsidized coin/miner network transaction fee and any other third party charges. For a refund to be honored it must be at least equal to the network transaction fee for that virtual currency times two, otherwise it will be forfeited.

6.3. *Sent to wrong coin/chain, missing tags, delisted coins, etc.* If you have sent virtual currency to the wrong virtual currency, virtual currency wallet or blockchain, or to a delisted virtual currency and it needs to be recovered by us manually there will be a recovery fee equal to 8% of the recovered virtual currency, if the virtual currency can be recovered at all, and we reserve the right in our sole discretion to not attempt to recover small amounts. This would also apply to virtual currency that require a destination tag, payment ID, memo, etc. that was not sent or sent to an incorrect address. We will not recover virtual currency we do not support. You must contact us within 30 days after an applicable Virtual Currency Transaction for us to recover your virtual currency, if recoverable, or it will be forfeited.

6.4. *Refund Process;* To facilitate the refund process for overpayments or underpayments, Payid19 provides users with a unique refund link. Customers can use this link to claim refunds for any excess or insufficient payments. The refund must be requested within 30 days of the transaction, and failure to do so within the specified timeframe may result in the loss of eligibility for a refund. Payid19 reserves the right to verify transactions before processing refunds and may decline refund requests that do not meet the necessary criteria.

6.5. *No Liability for Errors/Omissions.* You accept and acknowledge that we are not liable or responsible for any errors or omissions that are made in connection with any Virtual Currency Transaction initiated via the Services. We strongly encourage you to review your transaction details carefully before attempting to transfer a virtual currency.

7. *Prohibited Activities*

7.1. *Prohibited Activities.* You agree not to engage in any of the following prohibited activities which may be amended by us from time to time in our sole discretion ("Prohibited Activities"). The

specific types of prohibited activities listed below are illustrative, but not exhaustive. If you are uncertain as to whether or not your use of our Services involves a Prohibited Activity, please contact info@Payid19.com as soon as possible. By accessing and using the Payid19 Site and our Services and opening an Account, you confirm that you will not use your Account, the Payid19 Site or our Services to do any of the following: *Unlawful Activity*. Being an individual or entity sanctioned under sanctions programs administered in the countries where we carry on business, including, but not limited to, European Union law sanction programs and sanctions programs administered by the United Nations (collectively, the "Sanctions Programs"); carry on activity which would violate, or assist in violation of, any law, legislation, statute, ordinance, regulation (including, but not limited to, those governing financial services, consumer protection, unfair competition, anti-discrimination, or false advertising) or Sanctions Program, or which would involve proceeds of any unlawful activity; publish, distribute or disseminate any illegal material or information; or be in violation of any court order.

- (a) *Unlawful Businesses*. Carry on any of following businesses or activities: (i) pornography and the creation, sale or distribution of other obscene materials (including literature, imagery and other media) and sexually-related sites offering services such as prostitution, escorts, pay-per view and adult live chat features; (ii) unlawful gambling and/or unlawful gaming activities, including but not limited to payment or the acceptance of payments for wagers, gambling debts or gambling winnings, regardless of the location or type of gambling activity (including online and offline casinos, sports wagering, lotteries, bidding fee auctions and office pools) with the exception of payments for online gaming transactions that are expressly authorized by law in the jurisdiction of both the sender and the recipient of the payment; (iii) fraudulent businesses, sale of counterfeit or unauthorized or stolen items or the sale of goods or services that are illegally imported or exported; (iv) marijuana dispensaries and related businesses where it is illegal to carry on such businesses; sale of tobacco, e-cigarettes, and e-liquid; online prescription or pharmaceutical services; age restricted goods or services; weapons and munitions; gunpowder and other explosives; fireworks and related goods; or toxic, flammable, and radioactive materials; (v) sale of narcotics or illegal substances, and any equipment designed for making or using such drugs; (vi) ponzi schemes, pyramid schemes, high risk investment schemes and other businesses that we determine in our sole discretion to be unfair, deceptive, or predatory towards consumers; and (vii) any businesses that we believe poses elevated financial risk, legal liability, or violates the law.
- (b) *Abusive Activity*: Transmit or upload any material to the Payid19 Site that contains viruses, trojan horses, worms, time bombs, cancelbots, easter eggs or any other harmful or deleterious programs or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or other personal information; actions which impose an unreasonable or disproportionately large load on our infrastructure, or detrimentally interferes with, intercepts, or expropriates any system, data, or information; attempt to gain unauthorized access to the Payid19 Site, other Users' accounts, computer systems or networks connected to the Payid19 Site, through password mining or any other means; use account information of another party to access or use the Payid19 Site; transfer your Account access or rights to your Account to a third party, unless by operation of law or with our express permission; any activity which creates costs, expenses, losses or liability for us or causes us to lose (in whole or in part) the services of our ISPs or other suppliers; activity which operates to defraud us, our Users, or any other person including, without, limitation, taking funds or virtual currency from our platform or from other Users that is not rightfully and legally yours or overdrawing or removing more virtual currency or funds from our platform than were legitimately in your Account; modifying, disassembling, decompiling or reverse engineering our Services; using any robot, spider, other automatic device, or manual process to monitor or copy our web pages or the content contained herein without our prior express written permission; provide any false, inaccurate, or misleading information

to us; transmitting spam, chain letters, or other unsolicited email; attempting to interfere with, compromise the system integrity or security or decipher any transmissions to or from the servers running our Services; impersonating another person or otherwise misrepresenting your affiliation with a person or entity, conducting fraud, hiding or attempting to hide your identity; use any device, software or routine to bypass our robot exclusion headers, or to interfere or attempt to interfere with the proper working of the Payid19 Site or any activities conducted on the Payid19 Site or our Services; accessing any content on the Payid19 Site through any technology or means other than those provided or authorized by us; bypassing the measures we may use to prevent or restrict access to our Services, including without limitation removing, circumventing, disabling or otherwise interfering with security-related features or features that prevent or restrict use or copying of any content or enforce limitations on use of the Payid19 Site or the content therein; or deleting our copyright or other proprietary rights notices.

- (c) *Abuse Of Others:* Be defamatory, abusive, extortionist, trade libelous, unlawfully threatening or harassing or otherwise violate or infringe the legal rights (such as, but not limited to, rights of privacy, publicity and intellectual property) of others; interfere with another individual's or entity's access to or use of the Payid19 Site or any of our Services; incite, threaten, facilitate, promote, or encourage hate, racial intolerance, or violent acts against others; harvest or otherwise collect information from the Payid19 Site about others, including without limitation email addresses, without proper consent.
- (d) *Intellectual Property Infringement:* Engage in transactions which violate, infringe or misappropriate any intellectual or industrial property right of any person (such as copyright, trademarks, patents, or trade secrets, or other proprietary rights of any party), right of publicity or privacy or commit a tort; use of our intellectual property, name, or logo, including use of the Payid19 trade or service marks, without express consent from us or in a manner that otherwise harms us or our brand; create a false identity for the purpose of misleading others or fraudulently or otherwise misrepresent yourself to be another person or a representative of another entity including, but not limited to, an authorized user of the Payid19 Site or our representative, or fraudulently or otherwise misrepresent that you have an affiliation with a person, entity or group.

We reserve the right at all times to monitor, review, retain and/or disclose any information as necessary to satisfy any applicable law, regulation, sanctions programs, legal process, or governmental request. We reserve the right to cancel and/or suspend your Account and/or block transactions or freeze funds immediately and without notice if we determine, in our sole discretion, that your Account is associated with a Prohibited Activity.

Our Services are not available in every jurisdiction and we reserve the right to select the markets and jurisdictions where we provide Services. Persons and entities in jurisdictions where we do not provide Services are prohibited from using or accessing the Payid19 Site and any of our Services.

- 7.2. *License.* If you post, upload, input, provide or submit your personal data to us, including without limitation, your name, email address, IP address, cryptocurrency address, text, code or other information and materials, sign up to our mailing list or create an Account (collectively, your "User Content"), you must ensure that the User Content provided by you at that or at any other time is true, accurate, up to date and complete and that any User Content you post, upload, input, provide or submit to us or via the Payid19 Site does not breach or infringe the intellectual property rights of any third party. We do not own, control or endorse any User Content that is transmitted, stored or processed via the Payid19 Site or sent to us. You are solely responsible and liable for all of your User Content and for your use of any interactive features, links or information or content on the Payid19 Site, and you represent and warrant that (i) you own all intellectual

property rights (or have obtained all necessary permissions) to provide your User Content and to grant the licenses in this Agreement; (ii) your User Content will not violate any agreements or confidentiality obligations; and (iii) your User Content will not violate, infringe or misappropriate any intellectual property right or other proprietary right, including the right of publicity or privacy, of any person or entity. You are responsible for maintaining the confidentiality of your User Content and any of your non- public information. Furthermore, you are entirely responsible for any and all activities that occur under your Account. You agree to notify us immediately of any unauthorized use of your User Content, Account or any other breach of security. We will not be responsible or liable for any loss or damages that you may incur as a result of someone else using your User Content or Account, either with or without your knowledge. However, you could be held liable for losses, expenses and costs incurred by any Payid19 Party or another party due to someone else using your User Content or Account. You may not use anyone else's User Content or account at any time without the permission of such person or entity.

By posting, uploading, inputting, providing or submitting your User Content to us, you grant us and any necessary sub-licensees a non-exclusive, worldwide, perpetual, right and permission to use, reproduce, copy, edit, modify, translate, reformat, create derivative works from, distribute, transmit, publicly perform and publicly display your User Content and sub-license such rights to others.

You must immediately update and inform us of any changes to your User Content by updating your personal data by contacting us at info@Payid19.com, so that we can communicate with you effectively and provide accurate and up to date information to you.

Although we have no obligation to screen, edit or monitor User Content, we reserve the right, and have absolute discretion, to remove, screen or edit User Content. Furthermore, if we have reason to believe that there is likely to be a breach of security, breach or misuse of the Payid19 Site or if you breach any of your obligations under this Agreement or our Privacy Policy, we may suspend your use of the Payid19 Site at any time and for any reason.

Any User Content submitted by you on the Payid19 Site may be accessed by us globally.

- 7.3. *Our Proprietary Rights.* Except for your User Content, the Payid19 Site and all materials therein or transferred thereby, including, without limitation, software, technology, code, images, text, graphics, illustrations, logos, patents, trademarks, service marks, copyrights, photographs, audio, videos, music, and User Content belonging to other Users (the "Our Content"), and all Intellectual Property Rights (defined below) related thereto, are our exclusive property and our licensors (including other Users who post User Content to the Payid19 Site). Except as explicitly provided herein or in any applicable additional terms and conditions, nothing in this Agreement shall be deemed to create a license in or under any such Intellectual Property Rights, and you agree not to sell, modify, reverse engineer, license, rent, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works from any of Our Content, absent specific consent in writing from us. Use of Our Content for any purpose not expressly permitted by this Agreement is strictly prohibited.

For the purposes of this Agreement, "Intellectual Property Rights" means all patent rights, copyright rights, mask work rights, moral rights, rights of publicity, trademark, trade dress and service mark rights, goodwill, trade secret rights and other intellectual property rights as may now exist or hereafter come into existence, and all applications therefore and registrations, renewals and extensions thereof, under the laws of any state, country, territory or other jurisdiction.

You may choose to or we may invite you to submit comments or ideas about our Services, including without limitation about how to improve our Services or our products ("Ideas"). By

submitting any Ideas, you agree that your disclosure is gratuitous, unsolicited and without restriction and will not place us under any fiduciary or other obligation, and that we are free to use the Ideas without any additional compensation to you, and/or to disclose the Ideas on a non-confidential basis or otherwise to anyone. You further acknowledge that, by acceptance of your submission, we do not waive any rights to use similar or related ideas previously known to us, or developed by any of the Payid19 Parties, or obtained from sources other than you.

Notwithstanding the foregoing, HTML logos provided by Payid19 through its affiliate program (the "Logos"), may be used solely for the purpose of directing web traffic to the Payid19 Site and/or to our Services. These Logos may not be altered, modified, or changed in any way, or used in a manner that defames or is otherwise harmful to us or our Services. Logos may also not be displayed in any manner that implies any sponsorship or endorsement by us. If we decide to terminate the affiliate program in our sole discretion, the use of the Logos as set forth in this Section

7.3 shall also terminate.

- 7.4. *Third Party Content.* We may display third-party content, advertisements, links, promotions, logos and other materials on the Payid19 Site (collectively, the "Third-Party Content") for your convenience only. We do not approve of, control, endorse or sponsor any third parties or Third-Party Content, and we make no representations or warranties of any kind regarding such Third-Party Content, including, without limitation, the accuracy, validity, legality, copyright compliance, or decency of such content. If you access a third-party website or service from the Payid19 Site or share your User Content on or through any third-party website or service, you do so at your own risk, and you understand that this Agreement and our Privacy Policy do not apply to your use of such sites. You expressly relieve the Payid19 Parties from any and all responsibility and liability arising from your use of any third-party website, service, or content, including without limitation User Content submitted by other Users.

8. *Security*

- 8.1. We care about the integrity and security of your personal information and we take a number of security measures including storing all Users' personal information in an encrypted fashion. However, we cannot guarantee that unauthorized third parties will not defeat our security measures or use your personal information for improper purposes. You acknowledge that you provide your personal information to us at your own risk.

We are not responsible or liable for any damage or interruptions caused by any computer viruses, spyware, scareware, Trojan horses, worms or other malware that may affect your computer or other equipment, or any phishing, spoofing or other attack from using the Payid19 Site. We advise the regular use of a reputable and readily available virus screening and prevention software. You should also be aware that SMS and email services are vulnerable to spoofing and phishing attacks and should use care in reviewing messages purporting to originate from us. Our customer support will never seek to access your computer or ask for your password or your two factor authentication codes. Always log into your Account through the official Website to review any transactions or required actions if you have any uncertainty regarding the authenticity of any communication.

9. *Closing, Suspension, Termination and Remedies.*

- 9.1. *Closing Your Account and Forfeiture for Non-Activity.* You may close your Account at any time in accordance with our policies and procedures by withdrawing all balances. Upon closure of your Account, you authorize us to cancel or suspend any pending transactions at the time of cancellation and any balance in your Account will be delivered to you or to your virtual currency address as instructed less any outstanding amounts owed to us, the unsubsidized coin/miner network transaction fee and any other third party charges. In the event your Account is closed, whether by you or us, any virtual currency or funds in your Account must be claimed and

removed by you within 30 days of your Account's closure date. If you fail to claim and remove virtual currency or funds in your Account within 30 days of your Account's closure date, a recovery and return fee equal to 8% of all the virtual currency and funds in your Account will be charged by us, if the virtual currency can be recovered and returned at all, and we reserve the right in our sole discretion to not attempt to recover and return to you small amounts.

You may not use closure of your Account as a means of evading investigation or inquiries by us. If any queries or investigation is pending at the time you request closure of your Account, we may refuse your request to close your Account and/or hold your virtual currency and/or funds as appropriate to protect us against financial and/or legal liability. If you are later determined to be entitled to some or all of the virtual currency and/or funds in dispute, we will pay such virtual currency and/or funds to you. You will remain responsible and liable for all obligations related to your Account even after such Account is closed.

If you do not access your Account for a period of two years and we have been unable to contact you after three attempts at the last contact address we have for you in our records, your Account may be terminated at Payid19' election and in our sole discretion. On the date of termination of your Account, your virtual currency and funds will be subject to applicable laws regarding escheat of unclaimed property and you hereby irrevocably designate and appoint Payid19 or its designee and their respective duly authorized officers and agents as your agent and attorney-in-fact to act for and in on your behalf and stead to execute and file any such instruments and papers and to do all other lawfully permitted acts to, at our sole election, donate the virtual currency and/or funds in your Account to a charity of our choice or transfer the virtual currency and funds to our account, with no liability or responsibility to you or to your successors, assigns, heirs, executors, administrators and legal representatives. This power of attorney is coupled with an interest and shall not be affected by your subsequent incapacity.

2. *Suspension, Termination; other Remedies, etc.* Without limiting any other remedies we may have under applicable law, we may, without liability: (a) refuse to complete or block, cancel or reverse a Virtual Currency Transaction you have authorized, including, without limitation, block funding to or withdrawals from your Account; (b) suspend, restrict, or terminate your access to your Account and to any or all of our Services (including, but not limited to, the ability to send funds or make withdrawals from your account and/or limit withdrawals); (c) place a hold on or freeze any virtual currency and/or funds in your Account for any period of time we deem appropriate; (d) issue statements or warnings to the public or other Users; (e) contact law enforcement or other relevant authorities and/or disclose information about you and/or your Account and your Account transactions to law enforcement or other relevant authorities; (f) suspend, deactivate or close your Account with immediate effect for any reason; and/or (g) refuse to provide our Services to you, including but not limited to, where:
- You are in breach of this Agreement or we have concerns or reasonably suspect you are acting in breach of this Agreement.
 - We reasonably suspect you of using the Payid19 Site or our Services in connection with a Prohibited Activity.
 - You are in breach of applicable law, we have concerns or reasonably suspect you are in breach of applicable law or we are, in our reasonable opinion, required to do so by applicable law or any court or other authority to which we are subject in any jurisdiction.
 - We have concerns about the security of your Account, that a transaction is erroneous or we suspect your Account or our Services is being used in a fraudulent, illegal, suspicious or unauthorized manner including, without limitation, for transactions with high volumes.
 - We suspect money laundering, terrorist financing, fraud, or any other financial crime.
 - Use of your Account is subject to any pending litigation, investigation, or government proceeding and/or we perceive a heightened risk of legal or regulatory non-compliance associated with your Account activity or you are subject to a court order.

- You have failed to pay our fees or there is insufficient virtual currency or funds in your Account to cover the transaction and (where applicable) associated fees at the time that we receive notification of the transaction.
- You fail to provide us with information we request on a timely basis and/or we have concerns about the information collected about you.
- Our service partners are unable to support your use of our Services.
- You take any action that may circumvent the security of the Payid19 Site or our controls such as opening multiple Accounts or consummating transactions for the benefit of a third party.

Additionally, to secure performance of your obligations under this Agreement, you hereby grant to Payid19 or its designee a continuing first priority security interest in and to all of your right, title and interest in and to all of your Account(s), together with any interests therein, whether now owned or existing or hereafter acquired or arising and regardless of where located and all products, proceeds, substitutions, additions, accessions and replacements thereof (all of the same being herein referred to collectively as the "Collateral"). You must not create security over your Collateral without our prior written consent.

In addition to any rights and remedies we may have under this Agreement or applicable law, upon the occurrence and during the continuance of any default in your payment of any fees, expenses, costs, losses, liabilities or other obligations owing to us (collectively, the "Obligations"), you hereby authorize us at any time and from time to time, without prior notice to you or consent from you, any such notice or consent being waived by you to the fullest extent permitted by applicable law, to set off and apply any and all Collateral at any time held by us to or for the credit of you or your Account against any and all Obligations owing to us under this Agreement, under any other agreement or otherwise, now or hereafter existing, irrespective of whether or not we shall have made demand under this Agreement or any other agreement and although such Obligations may be contingent or unmatured or denominated in a currency or virtual currency different from that of the Collateral.

We may, without prior notice, suspend our Services; change our Services; stop providing our Services or features of our Services, to you or to Users generally; or create usage or Virtual Currency Transaction limits for our Services. Upon termination of your Account for any reason or no reason, you continue to be bound by this Agreement.

You are solely responsible for your interactions with other Users. We reserve the right, but have no obligation, to monitor disputes between you and other Users. We shall have no responsibility or liability for your interactions with other Users, or for any User's action or inaction.

If we suspend or close your Account, or terminate your use of our Services, in whole or in part, for any reason, we will use commercially reasonable efforts to provide you with notice of our actions unless a court order or other legal process prohibits us from providing you with such notice. You acknowledge that our decision to take certain actions, including limiting access to, suspending, or closing your Account, may be based on confidential criteria that are essential to our risk management and security protocols. You agree that we are under no obligation to disclose the details of its risk management and security procedures to you.

10. *General Contract Terms*

- 10.1. *Limited License.* We grant you a non-exclusive, limited, non-transferable, freely revocable license, subject to the terms of this Agreement, to access and use the Payid19 Site, and related content, materials, information (collectively, the "Content") solely for approved purposes as permitted by us from time to time. Any other use of the Payid19 Site or Content is expressly prohibited and all other right, title, and interest in the Payid19 Site or Content is exclusively the

property of us and our licensors. You agree not to copy, transmit, distribute, sell, license, reverse engineer, modify, publish, or participate in the transfer or sale of, create derivative works from, or in any other way exploit any of the Content, in whole or in part. "Payid19", and all logos related to our Services or displayed on the Payid19 Site are our or our licensors' trademarks or registered marks. You may not copy, imitate or use them without our prior written consent.

- 10.2. *Assignability.* This Agreement is personal to you and you cannot transfer, assign or delegate your rights, licenses, interests and/or obligations to anyone else. We may transfer, assign or delegate our rights, licenses, interests and our obligations at any time, including as part of a merger, acquisition or other corporate reorganisation involving us.
- 10.3. *Entire Agreement.* This Agreement (including the Privacy Policy and any other documents incorporated by reference herein) comprise the entire agreement between you and us as to the subject matter hereof, and it supersedes any and all prior discussions, agreements and understandings of any kind (including without limitation any prior versions of this Agreement), and every nature between and among you and Payid19. This Agreement will bind and inure to the benefit of the parties, their respective successors, assigns, heirs, executors, administrators and legal representatives.
- 10.4. *Interpretation.* Section headings in this Agreement are for convenience only and shall not govern the meaning or interpretation of any provision of this Agreement.
- 10.5. *Invalidity.* Any provision of this Agreement which may be determined by competent authority to be prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof, and any such prohibition or unenforceability in any jurisdiction shall not invalidate or render unenforceable such provision in any other jurisdiction. In such case, the parties shall in good faith modify or substitute such provision consistent with the original intent of the parties.
- 10.6. *Enforcement of Our Rights.* Our failure to enforce any threatened or existing violation, default or breach of this Agreement shall not be deemed a waiver of such a violation, default or breach, and we shall have the right to enforce the same at a later time and the right to waive in writing any provision or condition imposed herein for its benefit without thereby waiving any other provision or condition. *Survival.* All provisions of this Agreement will continue to be binding and operate after the termination or expiration of this Agreement or your Account.
- 10.7. *Electronic Communications.* You agree that this Agreement constitutes "a writing signed by you" under any applicable law or regulation. To the fullest extent permitted by applicable law, this Agreement, any amendments and any other agreements, notices or other communications regarding your Account and/or your use of our Services (collectively, the "Communications"), may be provided to you electronically directly and indirectly or posting on the Payid19 Site, secured and unsecured, and you agree to receive all Communications from us in electronic form. Electronic Communications may be posted on the pages of the Payid19 Site and/or delivered to your e-mail address. You may print a copy of any Communications and retain it for your records. All Communications in either electronic or paper format will be considered to be in "writing," and to have been received no later than two (2) business days after posting or dissemination, whether or not you have received or retrieved the Communication. Payid19 reserves the right but assumes no obligation to provide Communications in paper format.
- 10.8. *Credit Report.* You agree that we may obtain and review your credit report for the purpose of assessing your suitability to open an Account and/or use any of our Services.
- 10.9. *Taxes.* It is your sole responsibility to determine whether, and to what extent, any taxes apply to

any Virtual Currency Transactions you conduct through our Services, and to withhold, collect, report and remit the correct amounts of taxes to the appropriate tax authorities. Your transaction history is available through your Account.

- 10.10. *No Sales to Children.* Our Services are not for children, but only for adults. If you are under eighteen (18) years of age, you may not use our Services.
- 10.11. *Not Liable for Breach.* We are not liable for any breach of this Agreement where the breach is due to abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all effects to the contrary, nor are we liable where the breach is due to the application of the law or mandatory legal rules.
- 10.12. *Applicable Law.* This Agreement shall be governed in all respects, including as to validity, interpretation and effect, by English law. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly excluded.
- 10.13. *Arbitration.* Read this section carefully because it requires each party to this Agreement to arbitrate our disputes and limits the manner in which you can seek relief from us. For any dispute with us, you agree to first contact us at info@Payid19.com and attempt to resolve the dispute with us informally. In the unlikely event that we have not been able to resolve a dispute we have with you after ninety (90) days, we each agree to resolve any claim, dispute, or controversy (excluding any claims for injunctive or other equitable relief as provided below) arising out of or in connection with or relating to this Agreement, or the breach or alleged breach thereof, by binding arbitration in accordance with the London Court of International Arbitration (LCIA) rules in effect at the time of the arbitration, except as they may be modified herein or by mutual agreement of the parties. The number of arbitrators shall be one who shall be mutually selected by Payid19 and you. The seat, or legal place, of arbitration shall be London, England. The language to be used in the arbitral proceedings shall be English. The governing law of the Agreement shall be as set forth in Section 10.13 herein. The arbitration award shall be final and binding on the parties. The parties undertake to carry out any award without delay and waive their right to any form of recourse insofar as such waiver can validly be made. Judgment upon the award may be entered by any court having jurisdiction thereof or having jurisdiction over the relevant party or its assets. Each party will be responsible for paying any arbitration fees, administrative and arbitrator fees in accordance with applicable arbitration rules, and the award rendered by the arbitrator shall include costs of arbitration, reasonable attorneys' fees and reasonable costs for expert and other witnesses.

Nothing in this Section shall be deemed as preventing us from seeking injunctive or other equitable relief from the English courts as necessary to prevent the actual or threatened infringement, misappropriation, or violation of our data security, Intellectual Property Rights or other proprietary rights. You agree to submit to the exclusive jurisdiction of the English courts for any actions for which we retain the right to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation or violation of our data security, Intellectual Property Rights or copyrights, trademarks, trade secrets, patents, or other intellectual property or proprietary rights, including, without limitation, any provisional relief required to prevent irreparable harm. You agree that London, England is the proper forum for any appeals of an arbitration award or for trial court proceedings in the event that the arbitration provision above is found to be unenforceable.

- 10.14. *Change of Control.* In the event that we are acquired by or consolidated, amalgamated or merged with a third party entity, we reserve the right, in any of these circumstances, to transfer or assign the information we have collected from you and our relationship with you (including this

Agreement) as part of such merger, consolidation, amalgamation, acquisition, sale, or other change of control.