GENERAL BUSINESS TERMS AND CONDITIONS

14.11.2022

I.
INTRODUCTION PROVISIONS

1. These General Business Terms and Conditions (hereinafter "GTC") were issued by the company ASCALON MATEC OÜ with its seat in the Republic of Estonia, Kesklinna linnaosa, Tornimäe tn 7-26, 10145 Tallinn, registry code: 16350564 (hereinafter "Company") and they apply to the www.onecrypto.com website and any site with the domain onecrypto.com (https://*.onecrypto.com) (hereinafter as „Website") and OneCrypto application (hereinafter as „App").

2. These GTC are issued for the purposes of defining terms and adjusting rights and obligations between the Company as a provider and its users. The GTC govern user´s use of the Website and the App. By accessing or using the Website and/or the App, users are accepting these GTC, and they represent and warrant that they have the authority and capacity to enter into these GTC. The user may not use the Website and the App or accept the GTC if he is not at least 18 years old.

3. By registering with the Company the user acknowledges that he has carefully read and understood these GTC.

4. If you do not agree with all of the provisions of these GTC, do not access and use the Website and the App.

II.
BASIC DEFINITIONS

1. **DeFi** - a short for decentralized finance, a mechanism that uses cryptocurrency and blockchain technology to manage financial transactions. In the case of the App, the following DeFi services apply: crypto staking, liquidity mining, yield farming a crypto arbitrage trading.

2. **Extension wallet** - a crypto wallet that is used to interact with blockchain networks. It is a non-custodial service, meaning that no one else can access user´s funds. Crypto tokens and coins exist in a sort of encrypted vault within a browser, protected by a password. Users can use the wallet by installing the appropriate extension in a browser or via a mobile app. The most popular and most used Extension wallets include MetaMask and Coinbase Wallet.

3. **MATIC token** - an ERC-20 token that powers the Polygon network. It's used to pay for gas/transaction fees.

4. **OneCrypto** - a project and brand of the Company.

5. **OneCrypto NFT** - a non-fungible token minted through the Ethereum smart contract based on the ERC721 protocol. OneCrypto NFTs are represented by unique cards. There are several editions of NFT

cards available, each with its own set quantity and value. Tokens also differ in their guaranteed annual return. The available editions are as follows:

➢ Diamond in a total of 1000 pieces and the annual return of 44%. The value of one Diamond NFT is 5000 USDT.

➢ Rhodium in a total of 5000 pieces and the annual return of 33%. The value of one Rhodium NFT is 2000 USDT.

➢ Gold in a total of 10000 pieces and the annual return of 27%. The value of one Gold NFT is 1000 USDT.

➢ Silver in unlimited quantity and the annual return of 17%. The value of one Silver NFT is 200 USDT.

6. **OneCrypto services** - services that allow users to create a regular and long-term passive income thanks to automated crypto strategies and algorithms based on DeFi tools and techniques and their combinations. These strategies are applied to tokens and coins created on the ERC-20 protocol, an overview of which is available on the Website and in the App.

7. **USDT** - a blockchain-based cryptocurrency whose cryptocoins in circulation are backed by an equivalent amount of traditional fiat currencies (in this case USD).

8. **WORK token** - an ERC20 token based on the smart contract created on the Ethereum blockchain network and represents the native token of OneCrypto.

Ownership of one WORK token gives the token owner access to the so-called working power via the App. Each such token represents the work of the specially created automated strategies and algorithms, as well as the energy spent on services activation, system maintenance and connection to the liquidity providers and protocols. One WORK token is worth 10 USDT and this price is fixed.

9. **User** - is a natural person/consumer (any natural person who is not an entrepreneur) or a legal person/customer (any legal entity or natural person – entrepreneur), a person, who uses the Website and/or the App or who, in accordance with these GTC fills the registration form via the Website or the App and places orders of Company´s services in an electronic form (hereinafter as "Order") to Company. Consumer: any natural person who is not an entrepreneur. Customer: any legal entity or natural person – entrepreneur.

10. **Order** by a natural person is an expression of a unilateral legal act, by which the buyer – natural person, who is not an entrepreneur expresses his or her interest in the supply of the services provided by Company for the price stated in the Order. Such Order also represents draft purchase agreement in the sense of section 208 of Estonian Law of Obligations Act (hereinafter the "LOA"). Buyers enter into legally binding relationship with Company under the contract concluded remotely in accordance with provisions of section 52 of the LOA.

11. **Order** by a legal person is an expression of a unilateral legal act by which the buyer – a legal person or a natural person who is an entrepreneur expresses his or her interest in the supply of the services provided by Company for the price stated in the Order. Such Order also represents draft purchase agreement in the sense of section 208 of the LOA. Buyer enters into legally binding relationship with Company under the contract concluded in accordance with provisions of the LOA.

III.
PERSONAL DATA PROTECTION

1. All personal data are processed in accordance with the Estonian Personal Data Protection Act and the REGULATION (EU) 2016/679 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) and the applicable national legal standards concerning personal data processing. More information in the Company´s Privacy Policy available on the Website and in the App.

IV.
USE OF ONECRYPTO SERVICES

1. To start using OneCrypto services, the User needs to have the current version of the App and an Extension wallet with which he connects to the App.

2. The connection condition is the setting of the Polygon network in the Extension wallet, as the entire App works in this network.

3. When connecting to the Extension wallet, the User confirms that he has read and accepts these GTC.

4. The User can also use the demo version of the App. In this case, registration is required by entering the email address and creating a password. The User has virtual 10,000 USDT at his disposal for testing.

5. These login details (email address and password) are also used to access User´s quiz account and online chat.

6. The minimum exposure to start using OneCrypto services is 1 500 USDT in WORK tokens and 300 USDT in OneCrypto NFTs. To obtain these tokens, the User must have the corresponding amount of USDT coins in his Extension wallet, as well as MATIC tokens, which are used to pay transaction fees in the Polygon network. The appropriate amount of USDT coins for the purchase of tokens, and MATIC tokens for transaction fees will be automatically deducted from User´s Extension wallet.

7. If the User does not own any USDT coins and MATIC tokens, he can purchase them through the Website or the App. The Transak service is available for this purpose.

8. After successful completion of transactions, the User will then be automatically connected to one of the three levels of Membership, described in the article V.

9. If the User is not interested in using Membership program, it is not necessary to purchase WORK tokens. The User can only purchase OneCrypto NFTs through the App, which offer a guaranteed annual return.

10. The commitment period for holding OneCrypto NFTs is 12 months and will by automatically extended for another 12 months after this period. If the User decides to sell his OneCrypto NFTs before the expiration of 12 months, a cancellation fee of 18% will be charged. In this case, the User loses the right to the annual revenue.

11. OneCrypto NFTs can be also trade on the NFT marketplaces with other Users. In this case the cancellation fee does not apply.

12. When selling WORK tokens and OneCrypto NFTs the corresponding USDT amount will be automatically credited to the User´s Extension wallet after deducting the applicable fees.

13. Payouts arising from the use of OneCrypto services are automatically credited every Wednesday to the User´s extension wallet after deducting the related fees.

14. The Company does not provide investment advice and any content on the Website and in the App should not be considered as an investment advice or recommendation.

V.
MEMBERSHIP

1. OneCrypto Membership program allows Users to increase their crypto profits depending on their exposure.

2. Its essence is a specially created module of automated strategies based on unique algorithms that analyze and monitor individual crypto markets and execute transactions. It is based on the use of various DeFi techniques and their combinations.

3. The individual strategies differ in the potential return, the level of risk and the DeFi tools implemented.

4. There are three Membership levels, namely Tiger, Leopard and Lion.

5. The condition for activating the strategies and connecting to the appropriate Membership level is the ownership of WORK tokens and OneCrypto NFTs in the respective defined values. The connection to the individual Membership levels is made automatically via the App depending on the value of WORK tokens and OneCrypto NFTs the User owns.

6. The condition for connection to the Tiger strategy is the fulfillment of the minimum exposure requirements. The Users needs to own WORK tokens worth at least 1500 USDT and OneCrypto NFTs worth 300 USDT. Crypto staking is implemented at this Membership level.

7. The condition for connection to the Leopard strategy is the ownership of WORK tokens in the minimum value of 1500 USDT and OneCrypto NFTs worth at least 3 000 USDT. Crypto staking and liquidity mining are implemented at this Membership level.

8. The condition for connection to the Lion strategy is the ownership of WORK tokens worth at least 1500 USDT and OneCrypto NFTs in the minimum value of 7 000 USDT. Crypto staking, liquidity mining and yield farming are implemented at this Membership level.

9. OneCrypto NFTs offer Users a guaranteed annual return which is achieved by crypto trading arbitrage applied at all Membership levels.

10. Detailed and comprehensive information about the mentioned DeFi tools implemented in the strategies can be found on the Website.

11. If the User makes several WORK tokens and OneCrypto NFTs purchases within a day, the working power related to these tokens will be activated within 24 hours, including the connection to the corresponding Membership level.

12. Tokens that are currently in operation are distributed equally for individual DeFi services.

13. If the User decides to sell his WORK tokens and OneCrypto NFTs portfolio, he will be automatically disconnected from the appropriate Membership level.

14. If there were active positions at the time WORK tokens and OneCrypto NFTs were sold, the User loses the right to receive revenue from those positions.

15. In case User´s exposure increases or decreases as he buys or sells WORK tokens and OneCrypto NFTs, he will be automatically disconnected from his current Membership level and then automatically connected to the Membership level that corresponds to the amount of WORK tokens and OneCrypto NFTs he currently owns.

16. The fee for using OneCrypto services is automatically deducted from the payout when the active position is closed.

17. Payouts are displayed in the App immediately after closing the active crypto position and are credited to the User´s extension wallet every Wednesday.

VI.
INSURANCE

1. Insurance is a tool that allows Users to reduce the risk of crypto trades to a minimum, based on insurance credits they obtain depending on their exposure and activity.

2. Insurance credits are being automatically used to cover any losses from crypto transactions.

3. The User can obtain insurance credits in following ways:

   ➢ successfully passing OneCrypto paid training quizzes at the Basic, Pro or Premium level worth 37 USD, 370 USD or 770 USD. This way, the User will receive insurance credits worth 100 USDT, 500 USDT or 1 000 USDT.

   ➢ activating insurance subscription. The user has to activate regular 70 USD monthly subscription and he will receive insurance credits worth 100 USDT each month.

   ➢ publishing a review. If the User writes a review, post or comment on OneCrypto, its App and services via Trustpilot, he will receive insurance credits worth 50 USDT per post. The review must be written using the same email address that the User has registered with OneCrypto.

   ➢ purchasing additional OneCrypto NFTs. If the User buys more OneCrypto NFTs in addition to the ones he already owns, he will receive insurance credits worth 18 % of the nominal value of his exposure in these tokens.

4. If the User uses up his insurance credits, he will be disconnected from individual OneCrypto services. In order to be reconnected, he needs to obtain additional insurance credits.

VII.
AFFILIATE PROGRAM

1. The Company offers an affiliate program for its Users, who are interested in promoting OneCrypto and its services.

2. The User needs to activate the ambassador module via the App, based on which he will get his unique affiliate link.

3. To get the affiliate link, the User must own WORK tokens in the minimum amount of 1 500 USDT and OneCrypto NFTs in the minimum amount of 300 USDT. At the same time, the User needs to fill in his personal data in the App.

4. For each affiliate partner the User brings to OneCrypto, he will receive a reward of 6% of the affiliate partner´s each WORK tokens purchase.

5. This amount is divided into three parts. The User will receive the first 3% immediately after each purchase, another 2% after 3 months and the remaining 1% after half a year, provided that his affiliate partners actively use OneCrypto services. This condition applies to every new exposure of the User´s affiliate partners converted to WORK tokens.

6. If User´s affiliate partner decides to leave OneCrypto during this period, he will lose the right to the remaining part of the revenue.

7. The affiliate rewards will be automatically credited to User´s Extension wallet connected to the App.

VIII.
AIRDROP

1. Airdrop is a marketing tool, that aims to raise awareness of OneCrypto and increase interest in using OneCrypto services.

2. Each User who will engage in promotional activity by sharing his unique affiliate link through various channels, will be rewarded with free Air NFTs worth 50 USDT each. The User can use these tokens to activate OneCrypto services or trade them via NFT marketplaces.

3. Air NFTs are issued in a limited edition of 3000 pieces with a total value of 150 000 USDT. This amount is held in a unique transparent account, which each User can verify upon request.

4. The User needs to own WORK tokens in the minimum amount of 1500 USDT and OneCrypto NFTs in the minimum amount of 300 USDT to participate in Airdrop.

5. For each new active User, the User brings to OneCrypto thanks to his promotional activity and affiliate link sharing, he will be able to mint a free Air NFT worth 50 USDT. An active User is a User who meets the minimum requirements for activating OneCrypto services.

6. If the User chooses to trade Air NFTs with the Company, the Company will purchase them from him for 50 USDT each, automatically through a smart contract associated with the account where 150 000 USDT is held on the Polygon network.

IX.
USER FEES

1. Use of OneCrypto services includes the following fees:

➢ 30% of the payout for using OneCrypto services

➢ 6% of the value of WORK tokens when selling them

➢ 18% of the value of OneCrypto NFTs if the User decides to sell them before the expiration of 12 months

X.
STATISTICAL DATA

1. All statistical data and calculations available on the Website and in the App regarding yields or ROI are only informative and do not guarantee future returns.

2. The provision of article X., paragraph 1. does not apply to the annual yield from holding OneCrypto NFTs, which is guaranteed.

XI.
RISK FACTORS

1. Interacting with the Company involves certain risks. Users should carefully consider all applicable risk factors along with all other information provided in in this document and determine whether they are acceptable to them. Without limitations, these risks include the following:

➢ **Risk of losing access to OneCrypto due to the loss of private keys/login details or User failure**

To acquire, hold and sell WORK tokens and OneCrypto NFTs a User needs to have an Extension wallet connected to the App. A User should be aware that he is responsible for setting up his Extension wallet and taking appropriate measures to secure it. Losing the private key or providing his login details to others may result in loss of access to tokens and other assets a User holds. Additionally, User´s failure to follow the procedures set for acquiring, selling or transferring WORK tokens and OneCrypto NFTs including the provision of the wrong wallet address may also result in the loss of tokens.

➢ **Risk from hardware, software, or internet failures**

There are risks associated with using OneCrypto including, but not limited to, the failure of hardware, software, internet connections, or other technologies and computer infrastructures on which OneCrypto relies. Such failures may result in disruptions in communication, errors, distortions, delays or in the suspension of OneCrypto operations. The Company has made, and continue to make, every effort possible to limit the risk of viruses, DDOS attacks, physical break-ins, and other malicious activities.

> **Limitations of the smart contract and risk of malfunction in the Ethereum network or any other Blockchain**

Smart contracts are still a new technology and are at an early stage of development. The experimental nature of smart contracts carries certain risks. There is a risk that the smart contract may unintentionally include weaknesses or bugs in the source code. While the best possible effort is made to audit the smart contract, the audit is not to be seen as any kind of warranty or assurance that the smart contract is without defects. In addition, the blockchain networks may be affected by malicious acts or sudden changes which may have a negative impact.

> **The value of crypto coins and tokens and fluctuation in rewards**

The rewards resulting from the use of OneCrypto services and tools depend on the price development of respective crypto coins and tokens. Crypto coins and tokens are often subject to volatile fluctuations in value, and this may affect the value of the rewards.

> **Force Majeure**

OneCrypto shall not be liable for any failure of or delay in the provision of its services or fulfillment of its obligations for the period that such failure or delay is beyond their reasonable control, materially affects the performance of any of their obligations, and could not reasonably have been foreseen or provided against. Such circumstances shall include acts of nature, mass civil disorder, armed conflict, industrial actions, lockdowns, and strikes, epidemic health crisis, and prolonged shortage or failure of energy sources or communications.

> **Partial or total loss of virtual assets and collapse in liquidity with respect to a virtual asset**

The potential User should carefully consider whether holding digital assets is suitable for him in respect of his financial situation.

> **Regulatory uncertainty with respect to virtual assets, and government action against virtual assets and persons involved in virtual assets activities.**

> **Extreme fluctuations in transaction fees and uncertainty with respect to other transaction parameters.**

> **Failure of virtual transactions to be confirmed in a timely manner or at all.**

> **Third party risks**

The liquidity providers and partners for OneCrypto are third parties, therefore it is necessary to take into account the possible risks of failure of their services.

XII.
THIRD PARTY CONTENT

1. The Website and the App may contain links to third-party websites or services that are not owned or controlled by the Company.

2. The Company has no control over and assumes no responsibility for, the content, privacy policies, or practices of any third-party websites or services. A User acknowledges and agrees that the Company shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods or services available on or through any such websites or services.

3. The Company strongly advises Users to read the terms of service and privacy policies of any third-party websites or services.

XIII.
DISCLAIMER OF WARRANTIES AND LIMITATIONS OF LIABILITY

1. User´s use of the Website, the App and OneCrypto services is at User´s sole risk. With the exception of any warranties expressly provided in these GTC, the Website, the App and OneCrypto services are provided to the User as "as is" and with all faults and defects without warranty of any kind. To the maximum extent permitted under the applicable law, the Company, on its own behalf and on behalf of its affiliates, expressly disclaims all other warranties, whether expressed implied, statutory, or otherwise, including all implied warranties of merchant, fitness for a particular purpose, title, and warranties that may arise out of course dealing, course of performance, usage, or trade practice.

2. Without limitation to the foregoing, the Company provides no warranty od undertaking, and make no representation of any kind that the Website, the App and OneCrypto services will meet User´s requirements, achieve any intended results, be compatible, or work with any other software, applications, systems, or services, operate without interruption, meet any performance or reliability standards, or be error-free, or that any errors or defects can or will be corrected, the results that may be obtained from the use of the Website, the App and OneCrypto services will be accurate or reliable, or the quality of any products, services, information, or other materials purchased or obtained by the User will meet his expectations.

3. The User agrees that the Company is not responsible for any data compiled by the Website, the App and OneCrypto services and that the Company will not be liable for any indirect, incidental, special, consequential, exemplary damages, or damages for loss of profits including but not limited to, damages for loss of goodwill, use, data or other intangible losses, whether based on contract, tort,

negligence, strict liability or otherwise, resulting from the use or the inability to use the Website, the App and OneCrypto services; the cost of procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into through or from the Website, the App and OneCrypto services; unauthorized access to or alteration of User´s transmission or data; statement or conduct of any third party on the Websitem, the App and OneCrypto services; or any other matter relating to the Website, the App and OneCrypto services.

4. Note that some jurisdictions do not allow the exclusion of or limitations on implied warranties or the limitations on the applicable statutory rights of consumers, so more or all of the above exclusions and limitations may not apply to you.

5. The Company is not responsible for User´s yields. They depend only on User´s exposure and behavior and development on crypto coins ant tokens markets. The Company is responsible only for the stability of the user environment and the system and for the functionality of the Website and the App.

XIV.
APLICABLE LAW

1. The Company is legally registered as Private limited company in the Republic of Estonia and it legally operates in the Republic of Estonia in accordance with all laws of the European Union.

2. It is the responsibility of a User to inform himself regarding the local laws in his home jurisdiction. The Company does not have any responsibility for any tax or other obligations the User may have in his country.

XV.
COMPLAINTS

1. A complaint is understood as a unilateral act of Users intended to claim the rights in regard to the responsibility for defects of the supplied services. Complaints must be made in written form or in form of a message sent via the Website or the App (Online chat).

2. Complaints regarding defects must be made without any delay, however, no later than within fourteen (14) calendar days from the day of defect detection.

3. Complaints made in written form can be delivered to the Company at the following address: Kesklinna linnaosa, Tornimäe tn 7-26, 10145 Tallinn, Estonia.

4. The Company will respond to the complaints immediately, but no later than 30 working days from the date of receipt. If, due to the complexity of the complaint or the number of complaints received, the

Company is unable to comply with the User's complaints within 30 working days, the Company will comply with the request within the next 60 working days. The User will be informed in advance of the intended extension.

XVI.
CANCELLATION (ANNULMENT) OF ORDERS

1. The Company has the right to cancel an Order, if it´s not possible to confirm such Order, mostly due to false information stated in the Order, or if relevant service is no longer provided or is exhausted, or if the price has changed significantly. If such a situation occurs, the User will be informed by the Company immediately in order to agree on further steps. If the User has paid the full purchase price or a part of it and no agreement on further steps was made, this amount of payment shall be repaid within fourteen (14) days.

2. The Company has the right to withdraw from the contract due to exhaustion of the number of activations for the service, unavailability of the service or software, or if the Company has discontinued the service or for reasons of force majeure, or if it is unable to deliver (activate) the service within the time limit specified by these GTC or at the price specified on the Website or In the App. The Company is obliged to inform Users on this fact without any delay and repay already paid deposits for the services agreed on in the contract within fourteen (14) days from the announcement about withdrawal from the contract by the transfer selected by the User.

3. Provisions governing withdrawal from contracts intended exclusively for User as a natural person, who is not an entrepreneur (Consumer):

   ➢ User can cancel his Order, i.e. if the paid service has not been activated within the time limit set by these GTC. User have the right to withdraw from the contract without stating any reason within fourteen (14) days from the day when the relevant service was to be activated. By withdrawing from a contract by a User, it is cancelled since the beginning (ex tunc). The User cannot withdraw from the contract (Order) if the relevant toll service has been activated, e.g. after paying the purchase price for the service. The impossibility of withdrawal according to the previous sentence also applies, if the service was activated, but the User did not use it and could use it through the Website or the App.

   ➢ User is not allowed to withdraw from the contract (Order) if the price of selling service or providing service depends on price movements on the financial market which cannot be influenced by Company.

   ➢ User is not allowed to withdraw from the contract (Order) if the service is custom made according to personal requirements of User or if the service is designed individually for a single User, or if it is not possible to return respective service because of their properties.

➢ Company is obliged to return all payments received from User in regards to the contract (Order) or in connection with it, including other costs and charges, without any unnecessary delay and not later than fourteen (14) days from the day when the notice of withdrawal from the contract was delivered.

➢ Company is obliged to return payments to User using the same payment method as User used, however, the conversion rate for payment of withdrawal will be determined according to the currency pair USDT / cryptocurrency used on the date of payment from the Order. This does not prevent User from the right to agree with Company a different payment method if no other fees charged to User are connected with such agreement. This does not apply to the fees charged by the transaction network of the cryptocurrency.

➢ Company is not obliged to cover additional costs for User, if they chose explicitly such payment method which is different from the less expensive one, offered by Company.

➢ If the User has requested to start the service within the withdrawal period, he is obliged to pay Company the price for the services actually provided by the date on which he informed Company of his decision to withdraw from this contract. The User is only responsible for reducing the value of the service.

➢ By granting consent to the commencement of the provision of the service or electronic content before the expiry of the period for withdrawal from the contract (Order), User loses the right to withdraw from the contract (Order) after the full provision of the service

4. In the event of withdrawal from the contract (Order), the User may use the withdrawal form, which is stated below:

MODEL WITHDRAWAL FORM
(fill in this form only if you wish to withdraw from a contract)

The company name: ASCALON MATEC OÜ, with its seat in the Republic of Estonia, Kesklinna linnaosa, Tornimäe tn 7-26, 10145 Tallinn, identification number: 16350564.

I/We(*) hereby give notice that I/We (*) withdraw from my/our (*) contract of sale for the provision of the following service*: _____.
Ordered on/Received on* _____.
Name and surname of consumer/consumers* _____.
Address of consumer/consumers* _____.
Signature of consumer/consumers* (only if this form is notified on paper) _____.
Date ___. ___. _____.

* Please delete as appropriate by crossing out

5. Withdrawal form must be made in written form and delivered to the Company at the following address: Kesklinna linnaosa, Tornimäe tn 7-26, 10145 Tallinn, Estonia.

6. Provisions governing contract withdrawal intended exclusively for User as a legal person or natural person - entrepreneur:

    ➢ User can withdraw from a contract if Company breaches obligations laid down by these GTC repeatedly.

XVII.
DISPUTES AND SUPERVISORY AUTHORITIES

1. For all disputes under these GTC as well as for all successive legal relationships between contractual parties, exclusive jurisdiction is conferred to Estonian courts. The parties have exercised the choice of authority via these GTC in compliance with Article 25 (1) letter. a) Regulation (EU) No 1215/2012 of the European Parliament and of the Council on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters (Brussels I). The parties have exercised the choice of right in compliance with Article 3 (1) Regulation (EC) No. 593/2008 of the European Parliament and of the Council on the law applicable to contractual obligations (Rome I), while the decisive right is represented by substantive rules of the Republic of Estonia.

2. Consumers have the right to recourse to the Company with a request of remedy (via e-mail to disputes@onecrypto.com), if they are not satisfied with the way how the Company handled their complaint or if they assume that the Company violated their rights. If the Company responds to this application in a negative way or later than within thirty (30) days from the day it was sent, consumers have the right to make a proposal for starting alternative dispute resolution to alternative dispute resolution entity (hereinafter as "ADR entity"), in compliance with section 28 of Estonian Consumer Protection Act.

3. Consumer can submit a complaint also through alternative dispute resolution platform (ADR platform), which is available online at the following link: https://europa.eu/youreurope/business/dealing-with-customers/solving-disputes/online-dispute-resolution/index_en.htm.

4. Alternative dispute resolution can be used only by the following type of Consumers: natural person who does not act within subject of his or her business activities, job or occupation when concluding and fulfilling Consumer contract. Alternative dispute resolution is related only to disputes between consumers and the seller which results from the consumer contract or related to the consumer contract. Alternative dispute resolution is related only to distance contracts. Alternative dispute resolution is not related to disputes where the dispute value does not exceed the amount of 20 EUR. ADR entity can require consumers to pay a fee for starting the alternative dispute resolution in the maximum amount of 5 EUR with VAT.

5. Supervision of compliance with Estonian Consumer Protection Act is carried out by Estonian Consumer Protection and Technical Regulatory Authority according to specific regulations.

6. The Estonian Consumer Protection and Technical Regulatory Authority has the following details: address: Endla 10A, 10122 Tallinn, tel. +372 667 2000; Consumer advice hotline: +372 620 1707 (Mon-Fri 10.00-15.00), email: info@ttja.ee.

XVIII.
COOKIES

1. Cookies are related to European and Estonian laws on privacy and data protection.

2. The Website uses cookies. By browsing the Website you agree to their usage.

3. 3. According to the European Commission recommendation:

   ➢ **Cookies**

   In order to ensure the proper functioning of the Website, we sometimes save little data files, the so-called cookies, to your computer. This is commonly done by the majority of large websites.

   ➢ **What are cookies?**

   Cookies are small text files which are stored on a User's computer or mobile device by the website while browsing. Thanks to these files, websites store information on your steps and preferences (as username, language, font size and other view settings) for a certain period of time so that Users do not have to select this information again when visiting or browsing the website for the next time.

   ➢ **How do we use cookies?**

   These websites use cookies in order to remember User settings, for better advertising adjustment for the needs of visitors and for the necessary functionality of the websites.

   ➢ **How to control cookies?**

   Cookies can be controlled or deleted at the User´s choice – for more details go to aboutcookies.org. You can delete all cookies saved in your computer and most of the browsers can be set in such a way you will make them impossible to save cookies. However, in such a case, you will probably have to adjust manually some of the settings every time you visit the website and some services and functions will not work.

   ➢ **How to disable cookies?**

You can set usage of cookies in your browser settings. Most browsers enable cookies by default.

XIX.
FINAL PROVISIONS

1. The Company may alter the contents hereof. Therefore, it is in the User's own interest to review the GTC on a regular basis and to regularly review potential changes thereto on a regular basis. The current form hereof is valid from the date of its publication on the Website. Obligations to announce changes of these GTC in a written form are fulfilled by their placement on the Website and in the App.

2. These GTC shall enter into force and validity on the date of publication on the Website and in the App.

3. The Company may at any time, at its sole discretion, cease the operation of the Website, the App and OneCrypto services temporarily or permanently, without giving any prior notice. The User agrees and acknowledge that Company does not assume any responsibility nor liability with respect to, or in connection with the termination of the Website, the App and OneCrypto services and/or loss of any data.

4. If the User is interested in contacting the Company, he can do so via the online chat or live call available on the Website and in the App.

5. The following contact address is available for written contact:
   ASCALON MATEC OÜ
   Kesklinna linnaosa, Tornimäe tn 7-26
   10145 Tallinn, Estonia

6. However, before contacting the Company, it is necessary for the User to review the FAQ section and all information available on the Website and in the App.

7. Further information regarding the Company can be found on the Website and in the document Whitepaper which is available on the Website. The Company strongly recommends that Users acquaint themselves with this information properly and thoroughly. The Company is not responsible for the ignorance of Users.