BIT24HR Terms of use

Purpose: This document constitutes a binding agreement between Mr. / Ms. / Mrs. _____ and BIT24HR, governing the use of crypto trading at the SubhX through its subsidiary that is responsible for cryptographic transactions on its Platform.

Welcome to BIT24HR! This is a User Agreement between you (also referred to herein as "USER" or "customer") and BIT24HR, a subsidiary of SUBHX ("BIT24HR", "we," "us," and "our"). This User Agreement ("Agreement" or "User Agreement") governs your use of the services provided by BIT24HR described below and such other services that may be offered by BIT24HR from time to time (By "BIT24HR service or Services") signing up to use a BIT24HR account or service through the Website http://BIT24HR.in, BIT24HR mobile application (if any/as the case may be), or any other BIT24HR Website (collectively the "BIT24HR") or by obtaining, holding or using a wrapped token issued by BIT24HR, you agree that you have read, understood, and accept all of the terms and conditions contained in this Agreement including our Privacy Policy, Cookie Policy, Prohibited Use Policy and E-Sign Disclosure and Consent Policy. Furthermore, you have to agree to additional terms and conditions to use certain Additional Services (as defined below).

This user agreement (this "Agreement") along with the Know Your Client (KYC)- Anti Money Laundering (AML) T&C sets forth the legally binding terms and conditions, your access to and use of any Websites, mobile Websites (if any or as the case may be), mobile applications (if any or as the case may be), desktop applications, products or services (the "Services") offered by BIT24HR and the business known as "BIT24HR" (further described on www.BIT24HR.in). SUBHX, with the trading name BIT24HR, operate separate parts of the Services to the extent of their individual capacities and are governed by the concerned Laws.

Any reference to SUBHX with its trading name BIT24HR, "us", "our", and "we" in this Agreement shall be construed to be a reference to BIT24HR. The "User",

"you", and "your" shall refer to any natural person or entity that you represent and its authorized users that subscribe to or use the Services. Certain features of the Website may be subject to additional guidelines, terms, or rules, which will be uploaded/published/mentioned/posted on the Website in connection with such features. All such other terms, guidelines, and rules are incorporated by reference into this Agreement.

1. Title & General Terms and Conditions

In accordance with the Indian Contract Act of 1872, the Information Technology Act of 2000, its rules, and the revised provisions regarding electronic records in several other statutes as modified by the Information Technology Act of 2000, this document is an electronic record. A computer system created this electronic record; no digital or physical signatures are needed.

Important Definitions - As used throughout this Agreement, the following terms have the following meanings.

- Account means the account established by a User who has downloaded the App or accessed the Website and registered with the Company to use the Website and the Platform.
- App means the mobile application provided by the Company to access the Platform.
- Authorized Individual means any person who is authorized to access and use the Website (including the App) and Platform on behalf of a User.
- Biometric Authentication means the identity authentication function using biometric credentials, including fingerprint, facial recognition or any other biometric data, as we may permit occasionally.

- Digital Asset means any digital asset (including a virtual currency or virtual commodity) that is a digital representation of value based on (or built on top of) a cryptographic protocol of a computer network.
- Digital Platforms refers to third-party distribution platforms where mobile applications or other software programs can be accessed or downloaded, including, but not limited to, the Apple App Store and Google Play.
- Governmental Authority mean any nation or government or any province or state or any other political subdivision thereof, or any entity, authority or body exercising executive, legislative, judicial, regulatory or administrative functions of or pertaining to government, including any government authority, agency, department, board, commission or instrumentality or any political subdivision thereof, any court, tribunal or arbitrator, and any self-regulatory organization.
- Material means any offering material, term sheet, market data, research report, product or service documentation or any other information provided through the Platform.
- Personal Information refers to information supplied by a User from which the identity of such User may be directly or indirectly ascertained.
- Privacy Policy means the additional terms and conditions governing the collection, use and disclosure of each User's Personal Information, as set out here https://BIT24HR.in . And, each user must read and agree to the Privacy Policy in order to use the App or the Website.
- Service Notifications are one-way notifications from the Company (which may include security-related notifications) via text messages or emails and, where applicable, push notifications through the Website. These notifications are sent to the User regarding certain information or events relating to an account to which a User has access through the Platform.

- Third-Party Financial Services Provider is any third party that offers a trading, fiat-crypto exchange or other financial services account that can be registered and accessed through the Platform.
- Third Party Account means a separate financial services account that a User establishes with a Third-Party Services Provider to conduct transactions.
- User means any person who has registered himself/herself with the Company to use the Website and access the Platform and any Authorized Individual acting on their behalf.
- User Identification Policy means the know-your-client policy and procedures adopted by the Company from time to time regarding the User's access to the Platform.
- User Credentials means the set of user identification, password, personal identification number, token and any other information or device provided to a User to access the Platform.
- Amendment of these Terms We may amend or modify this Agreement at any time by posting the revised agreement on the SUBHX Website and/ or providing a copy to you (a "Revised Agreement"). The Revised Agreement shall be effective as of the time it is posted but will not apply retroactively. Your continued use of the Services after the posting of a Revised Agreement constitutes your acceptance of such 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.

BY ACCESSING OR USING THE SERVICES, YOU ARE ACCEPTING THIS AGREEMENT AS WELL AS THE KNOW YOUR CLIENT (KYC)- ANTI MONEY LAUNDERING (AML) T&C (ON BEHALF OF YOURSELF OR THE ENTITY THAT YOU REPRESENT), AND YOU REPRESENT AND WARRANT THAT YOU HAVE THE RIGHT, AUTHORITY, AND CAPACITY TO ENTER INTO THIS AGREEMENT (ON BEHALF OF YOURSELF OR THE ENTITY THAT YOU REPRESENT). YOU MAY NOT ACCESS OR USE THE SERVICES OR ACCEPT THIS AGREEMENT IF YOU ARE NOT AT LEAST 18 YEARS OLD. IF YOU DO NOT AGREE WITH ALL OF THE PROVISIONS OF THIS AGREEMENT, DO NOT ACCESS OR USE THE BIT24HR WEBSITE. THESE TERMS REQUIRE THE USE OF ARBITRATION ON AN INDIVIDUAL BASIS TO RESOLVE DISPUTES AND ALSO LIMIT THE REMEDIES AVAILABLE TO YOU IN THE EVENT OF A DISPUTE. A REFERENCE TO THIS AGREEMENT SHALL ALWAYS INCLUDE REFERENCE TO THE KNOW YOUR CLIENT (KYC)- ANTI MONEY LAUNDERING (AML) T&C. SUCH KNOW YOUR CLIENT (KYC)- ANTI MONEY LAUNDERING (AML) T&C SHALL ALWAYS BE CONSIDERED AS A PART AND PARCEL OF AND IS TO BE READ WITH THIS AGREEMENT. IN THE EVENT OF ANY CONFLICT OR INCONSISTENCY BETWEEN THE PROVISIONS OF THIS AGREEMENT AND THE KNOW YOUR CLIENT (KYC)- ANTI-MONEY LAUNDERING (AML) T&C, THE PROVISIONS OF THIS AGREEMENT SHALL PREVAIL TO THE EXTENT OF SUCH CONFLICT OR INCONSISTENCY.

We may amend this Agreement related to the Services from time to time. Amendments will be effective upon our posting of such updated Agreement at this location or the amended policies or supplemental terms on the applicable Service. Your continued access or use of the Services after such posting constitutes your consent to be bound by the Agreement, as amended.

YOU ACKNOWLEDGE THAT TRADING IN CRYPTOCURRENCIES (ALSO REFERRED TO AS VIRTUAL DIGITAL ASSETS, CRYPTO-ASSETS, ETC.) INVOLVES A HIGH DEGREE OF RISK. CRYPTOCURRENCIES ARE SUBJECT TO CONSTANT AND FREQUENT FLUCTUATIONS IN VALUE AND EXCHANGE RATES, AND THE VALUE OF YOUR CRYPTOCURRENCY ASSETS MAY INCREASE OR DECREASE AT ANY TIME. ACCORDINGLY, YOU MAY SUFFER A COMPLETE LOSS OF THE FUNDS HELD IN YOUR ACCOUNT.

YOU ACKNOWLEDGE THAT YOU ARE SOLELY RESPONSIBLE FOR DETERMINING THE NATURE, SUITABILITY, AND APPROPRIATENESS OF THESE TRADING RISKS FOR YOU. YOU ACKNOWLEDGE AND AGREE THAT BIT24HR BEARS NO RESPONSIBILITY OR LIABILITY TO YOU OR ANY OTHER PERSON WHATSOEVER FOR ANY LOSSES OR GAINS INCURRED IN CONNECTION WITH YOUR USE OF THE SERVICES. YOU ALSO ACKNOWLEDGE AND AGREE THAT BIT24HR DOES NOT GIVE ADVICE OR RECOMMENDATIONS REGARDING THE TRADING OF CRYPTOCURRENCIES, INCLUDING THE SUITABILITY AND APPROPRIATENESS OF, AND INVESTMENT STRATEGIES FOR, CRYPTOCURRENCIES. YOU ALSO DECLARE THAT YOU ARE NOT IN THE BUSINESS OR PROFESSION OF REFERRING NEW USERS TO US. THE REFERRALS MADE BY YOU TO US ARE IN YOUR INDIVIDUAL CAPACITY. IN THE EVENT YOU ARE UNDERTAKING SUCH REFERRALS IN FURTHERANCE TO A BUSINESS OR PROFESSION, YOU ARE UNDER THE OBLIGATION TO BRING IT TO OUR NOTICE. IN SUCH A CASE, WE WILL BE ENTITLED TO DEDUCT / COLLECT ADDITIONAL WITHHOLDING TAXES AS MAY BE REQUIRED BY APPLICABLE LAW.

YOU ALSO ACKNOWLEDGE AND AGREE THAT BIT24HR AND YOUR ABILITY TO USE THE SERVICES MAY BE DETRIMENTALLY IMPACTED BY REGULATORY ACTION OR CHANGES IN REGULATIONS APPLICABLE TO CRYPTOCURRENCY. YOU AGREE THAT WE MAY DISCLOSE YOUR PERSONAL AND ACCOUNT INFORMATION IF WE BELIEVE THAT IT IS REASONABLY NECESSARY TO COMPLY WITH A LAW, REGULATION, LEGAL PROCESS, OR GOVERNMENTAL REQUEST.

YOU HEREBY ACKNOWLEDGE AND AGREE THAT BIT24HR IS NOT A FINANCIAL INSTITUTION, BANK, CREDIT UNION, TRUST, HEDGE FUND, BROKER, INVESTMENT OR FINANCIAL ADVISOR, AND IS NOT SUBJECT TO THE SAME LAWS, REGULATIONS, DIRECTIVES OR REQUIREMENTS APPLICABLE TO SUCH PERSONS. YOU ACKNOWLEDGE AND AGREE THAT NO ORAL OR WRITTEN INFORMATION OR ADVICE PROVIDED BY BIT24HR, ITS OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS, NOR ANY INFORMATION OBTAINED THROUGH THE SERVICES, WILL OR SHALL CONSTITUTE INVESTMENT OR FINANCIAL ADVICE. YOU ARE SOLELY AND EXCLUSIVELY RESPONSIBLE FOR ALL TRADING DECISIONS MADE BY YOU WHILE USING THE SERVICES.

BIT24HR IS MERELY A TECHNOLOGY PLATFORM, AND YOU ARE SOLELY AND ENTIRELY RESPONSIBLE FOR THE LEGAL, REGULATORY, AND TAX COMPLIANCE OF ALL TRANSACTIONS CARRIED OUT BY YOU USING THE SERVICES, SUBJECT TO THE TERMS OF THIS AGREEMENT.

2. BIT24HR Name And Website

The Bit24HR deals with the Bitcoins and the USDT/BTC; thus the Bit24HR hereby gives you a limited, non-exclusive, and non-transferable license to access and use the Website for the prices or charges, if any, and in accordance with the guidelines listed below.

The Website and all of its content—text, data, reports, pictures, photos, graphics, graphs, charts, animations, and video, among other things—may only be used for private, non-commercial purposes. You consent to refrain from copying, reproducing, altering, making derivative works from, storing, displaying, performing, publishing, distributing, transmitting, broadcasting, or circulating any Content to third parties or for any commercial purpose without Bit24HR 's prior written consent unless otherwise permitted by these Terms & Conditions.

All trade names, trademarks, service marks, and other product and service names and logos on the Website and within the Content are proprietary to their respective owners and are protected by applicable trademark and copyright laws. Any trademarks, service marks, or logos (collectively, the "Marks") displayed on the Website may be registered or unregistered marks of Bit24HR or others(third party). Nothing on this Website should be construed as granting any license or right to use any of the Marks displayed on the Website without the express written permission of Bit24HR or a third-party owner of such Marks. Copyright and other intellectual property laws applicable in India to protect the exclusive property of Bit24HR or its licensors.

Any unauthorized uses of the Marks or any other Content are strictly prohibited. To request permission to use any Content or other Bit24HR material, please contact Bit24HR through its website.

3. Use of Customer Service

Bit24HR provides users with the ability to compare prices of products across multiple online stores. The information provided by the Service is for general informational purposes only. You understand and acknowledge that Bit24HR does not own or control any third-party Websites or services, and that we have no control over, and assume no responsibility for their content, privacy policies, or practices. You agree to use the Service at your own risk. Bit24HR shall not be liable for any direct, indirect, incidental, special, or consequential damages resulting from the use or inability to use the Service.

4. TAXES

As per the new Income Tax regulations, some of the transactions made will be subject to TDS deductions and the applicable rate will be as per your TDS Declaration in your profile settings. Bit24HR is not responsible for determining USDT/BTC taxes that apply to your transaction or for collecting, reporting, or remitting any taxes arising from any transaction unless explicitly mentioned. It is your responsibility to determine, collect, report, and submit any taxes applicable to the payments you make or receive in connection with the use of the Website and the Service to the appropriate tax authority.

5. ELIGIBILITY

Age Limit -

By using the Platform, you further affirm that you are a person resident in India as defined by all applicable laws and shall remain so for the entire duration that you use the Platform and any products, services, or other offerings contemplated hereunder; in the event that you do not meet the eligibility conditions stated herein, you shall not use the Platform or any products, services, or other offerings contemplated hereunder. You further affirm that you are at least 18 years of age and are fully able and competent to enter into terms, conditions, obligations, affirmations, representations, and warranties, and to abide by and comply with the terms stated therein.

USER ACCOUNT REGISTRATION

- 1. In order to use the Platform and avail of the services on the same, you have to create an account ("Account").
- You can create an Account by submitting certain essential information such as your name, phone number, email ID, and any other KYC information sought by us or through any other platforms like Google Account.

- 3. Account Creation. In order to use certain features of the Website, you must register for an account ("Account") and provide certain essential information about yourself as prompted by the account registration form. You represent and warrant that: (a) all required registration information you submit is truthful and accurate; (b) you will maintain the accuracy of such information; (c) your use of the Services is and shall be in accordance with applicable law. You may temporarily suspend your Account at any time, for any reason, by following the instructions on the Website. BIT24HR may suspend or terminate your Account in accordance with TERMS AND CONDITIONS OF THIS AGREEMENT.
- 4. The Account is not a bank account, and the Digital Assets held in the Account are not deposits or other financial products. Except as otherwise permitted by the Platform, no interest will be paid on any funds or Digital Assets under your Account, and all Digital Assets that are directly held by us for your benefit are not insured by any Governmental Authority.
- 5. You may fund the Account by transferring Digital Assets from your accounts with third parties into the Account. No fees are charged by the Platform for funding the Account; however, third parties, such as your bank, may charge transaction and other fees. The Digital Assets will be transferred to the Platform's address for an omnibus user account. The Platform will then credit your Account with such amount of Digital Assets on the Platform's ledger.

Any sensitive personal data or information submitted by you to us is subject to our Privacy Policy, available/accessed at Bit24HR.

6. Customer Declarations and Obligations

Legitimate Purpose Declaration: -The Customer declares all transactions on BIT24HR are for legitimate trading, investment, or personal use, and not for any unlawful activities.

Tax Compliance: -The Customer agrees to have complied and comply with all relevant tax laws and regulations in India and will provide necessary documentation upon request by any legal or regulatory body.

Source of Funds: - The Customer guarantees that all funds used for transactions are legally obtained and not derived from illegal activities.

Identity Verification: - You agree to provide us with the information we request for 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, consistent with our Know Your Client (KYC) - Anti Money Laundering (AML) T&C. You will need to complete certain verification procedures before you are permitted to use the Services and your access to the Services may be altered as a result of information collected on an ongoing basis. The information we request may include certain personal information, including, but not limited to, your name, address, telephone number/mobile number, e-mail address (or any means of transmission), date of birth, taxpayer identification number, government identification number, and information regarding your bank account (such as the name of the bank, the account type, routing number, and account number). In providing us with this or any other information that may be required, you must confirm that the information is accurate and authentic. You agree to update this information and keep it current at all times. You authorize us to make the inquiries, USDT/BTC directly or through third parties, that we consider appropriate, in our sole discretion, to verify your identity or protect you and/or us against fraud or other financial crimes, and to take action we reasonably deem necessary based on the results of such inquiries.

Certain Restrictions: - By using the Services, you represent and warrant that: (i) neither you nor any of your directors, officers, employees, agents, affiliates or representatives is an individual or an entity that is, or is owned, or controlled by an individual or entity that is (a) currently the subject of any Sanctions, or (b) located, organized or resident in a Designated Jurisdiction; (ii) you have complied in all material respects with all applicable laws relating to Sanctions, anti-terrorism, anti-corruption and anti-money laundering; and (iii) you have instituted and maintained policies and procedures designed to promote and achieve compliance with such laws that govern this agreement.

Account Responsibilities: - You are responsible for maintaining the confidentiality of your Account login information and are fully responsible for all activities that occur under your Account, including all consequences under applicable laws. You agree to immediately notify BIT24HR of any unauthorized use or suspected unauthorized use of your Account or any other breach of security. BIT24HR. cannot and will not be liable for any loss or damage arising from your failure to comply or breach of the above requirements. BIT24HR. will not be liable or responsible for compromise, unauthorized use, or suspected unauthorized use of your Account or any manner related thereto.

Compliance: - You are solely responsible for ensuring that your use of the Services complies with all laws, rules, and regulations applicable to you, and the right to access the Services is automatically revoked where use of the Services is prohibited or to the extent that the offering, sale or provision of the Services conflicts with any law, rule or regulation applicable to you.

7. Accounts

Account Creation: - To use certain features of the Website, you must register for an account ("Account") and provide certain information about yourself as prompted by the account registration form. You represent and warrant that: (a) all required registration information you submit is truthful and accurate; (b) you will maintain the accuracy of such information; (c) your use of the Services is and shall be under applicable law. You may temporarily suspend your Account at any time, for any reason, by following the instructions on the Website. BIT24HR may suspend or terminate your Account under the Termination Clause of this agreement.

Other Related Terms to Account: - The Account will be used to record various Digital Assets transferred by you onto the Platform and conduct transactions on the Platform. The Account may be registered by any individual who is over 18 years old or an institution by its duly authorized representatives, provided such individual and institution have read and understand the Risk Disclosure Statements, which are incorporated by reference into, and shall be a part of this Agreement. Each User shall only register one trading Account on the Platform. Registration of multiple trading Accounts would be a violation of these Terms and may lead to immediate termination of these Terms and the Accounts involved based upon or citation of the breach of the agreement.

The Account is not a bank account, and the Digital Assets held in the Account are not deposits or other financial products. Except as otherwise permitted by the Platform, no interest will be paid on any funds or Digital Assets under your Account, and all Digital Assets that are directly held by us on your behalf for your benefit and are not insured by any Governmental Authority or BIT24HR.

You may fund the Account by transferring Digital Assets from your accounts with third parties into the Account. No fees are charged by the Platform for funding the Account; however, third parties, such as your bank, may charge transaction and other fees. The Digital Assets will be transferred to the Platform's address for the omnibus user account. The Platform will then credit your Account with such or a similar amount of Digital Assets on the Platform's ledger as the case may be.

You may withdraw all or some of the Digital Assets under your name recorded on the Platform's ledger. There is no minimum amount of Digital Assets required to maintain your status as a User. Digital assets will be transferred from the Omnibus user account held by the Platform to the specific Digital Assets address provided by you. Withdrawals may take up to _____days to complete, provided that larger withdrawals may take up to _____days to complete and that any withdrawal may be delayed as necessary to comply with Applicable Law and/or the Platform's User Identification Policy.

Available Only Where Permitted by Law: - The Services are only available in jurisdictions where they may be legally offered for sale of service provided by BIT24HR.

8. Trading

The Platform is a marketplace that allows you to place orders and facilitates the order matching and settlement of the purchase or sale of Digital Assets or derivatives with other Users. The Platform simply matches purchase and sale orders put forth by Users and assists Users with carrying out their intent as expressed via the orders. Except as expressly specified otherwise in this Agreement, neither the Company nor the Platform is acting as a principal in or other participant in those transactions, and Neither the Company nor the Platform is responsible for any disputes among or between Users regarding any transaction.

Matching Orders are automatically paired by the Platform through its proprietary software and models, and the Platform will notify the respective Users that the order has been executed. Once a match is made, the order is executed and cleared instantaneously. YOU SHOULD ONLY PLACE AN ORDER IF YOU FULLY INTEND TO COMPLETE THE TRANSACTION. You have the right to stop a preauthorized order by initiating procedures through your Account to effectuate the closure of such open order.

Unless otherwise permitted by the Platform, you may only sell such amount of Digital Assets as does not exceed the total amount of Digital Assets held in your Account and recorded in the Platform ledger, plus the applicable Transaction Fee (all included in the fees charged). Any attempt by you to sell more Digital Assets than the Platform records show exist in your Account after deduction of the applicable Transaction Fee will result in an unsuccessful trade and may be grounds for termination of the Account. You acknowledge that it may not be possible in all circumstances to cancel or modify an order, even before the order is matched or executed. We accept no responsibility for ensuring that an order is modified or cancelled and you understand and agree that if the order cannot be cancelled or modified, you are bound by any execution of the original order. You further acknowledge that attempts to modify or cancel, and replace an order may result in overexecution or the execution of duplicate orders, and you shall be responsible for all such executions.

You shall be deemed to have given orders through the Platform when we acknowledge such orders through the Platform or by such other means as we may determine (USDT/BTC you receive or become aware of such acknowledgement). You understand that the Platform provides the ability to show the real-time status of all of your open orders and pending instructions. You further understand that it is your responsibility to monitor your open orders and pending instructions in real time until the Platform acknowledges the full execution, cancellation, or rejection of the orders or instructions and that we assume no responsibility or liability if you fail to do so. If you fail to immediately notify us of any error in the real-time acknowledgement of the status of any of your open orders or pending instructions, including the Platform's failure to promptly acknowledge the receipt of an order after you transmit such order, we reserve the right to exercise in good faith discretion to require you to accept the trade or to remove the trade from your Account at your sole benefit or loss. We may, in some cases, and at our sole discretion, require secondary electronic, verbal, written, or other confirmation before acting if your Account activity is outside of its normal range of activities.

Your orders shall be subject to trading limits that we may establish, revise, and communicate to you from time to time.

Subject to the clause(s) mentioned herein in this agreement, once an order has been executed, the transaction may not be reversible.

You acknowledge that, due to technical and other restrictions, the price of Digital Assets displayed on the Website may be delayed, and, therefore, not reflect the current, live market value of such digital assets. USDT/BTC, you agree that the prices displayed on the Websitecontrol the value of your Account and your use of the Platform and Website.

You acknowledge and agree that the Platform cannot and does not warrant or guarantee that any Order placed through the Platform will be executed at the best-posted price.

Absent mutual consent of the parties involved- we reserve the right to cancel or nullify trades if:

(a)the trade resulted from an identifiable interruption or malfunction of execution, settlement,or communication system;

(b)the trade that the Company, in its sole discretion, believes to be fraudulent, manipulative,or disruptive to other Users or the Platform;

(c)the trade was executed by any Account that has been hacked by unauthorized users, and we determine in good faith that cancellation of the trades shall be in the best interest of Users or the Platform; or

(d)the Company believes in its sole discretion that your Account or trading activities therein violate these Terms.

9. Access to the Services

License- Subject to this Agreement, BIT24HR. grants you a non-transferable, non-exclusive, revocable, limited license to use and access the Services solely for your own personal or internal business purposes, under the Account type you are currently subscribing to.

Modification- BIT24HR. reserves the right, at any time, to modify, suspend, or discontinue the Services (in whole or in part) with or without notice to you. You agree that BIT24HR. will not be liable to you or any third party for any modification, suspension, or discontinuation of the Services or any part thereof, following the regulatory guidelines, Laws or any other provisions governing the service.

No Support or Maintenance- You acknowledge and agree that BIT24HR. will have no obligation to provide you with any support or maintenance in connection with the User Account Services that have been provided to you by the company and that is operated by you using your confidential credentials.

Ownership- You acknowledge that all the intellectual property rights, including copyrights, patents, trademarks, and trade secrets, in the Services and its content are owned by BIT24HRor its suppliers. Neither this Agreement (nor your access to the Services) transfers to you or any third party any rights, title, or interest in or to such intellectual property rights, except for the limited access rights expressly mentioned in this agreement. BIT24HR. and its suppliers reserve all rights not granted in this Agreement. There are no implied licenses granted under this Agreement.

Feedback- If you provide BIT24HR with any feedback or suggestions regarding the Website ("Feedback"), you hereby assign to BIT24HR all rights in such Feedback and agree that BIT24HR shall have the right to use such Feedback and related information in any manner it deems appropriate. BIT24HR will treat any Feedback you provide to BIT24HR as non-confidential and nonproprietary. You agree that you will not submit to BIT24HR any information or ideas that you consider to be confidential or proprietary.

10. Comprehensive Verification Consent

Verification Agreement: The Customer consents to undergo thorough verification procedures, which may include but are not limited to physical verification of the address provided, examination of bank statements, and verification against other officially valid documents.

Ongoing Monitoring: The Customer agrees that BIT24HR. may conduct ongoing monitoring of account activities to ensure compliance with AML guidelines and other regulatory requirements.

11. Prohibited Activities

In connection with your use of Services, you hereby agree that you will not:

(A) violate (or assist any other party in violating) any applicable law, statute, ordinance, or regulation;

(B) intentionally try to defraud (or assist in the defrauding of) BIT24HR. or any other User;

(C) provide false, inaccurate, or misleading information;

(D) trade taking advantage of any technical glitch, malfunction, failure, delay, default, or security breach;

(E) take any action that interferes with, intercepts, or expropriates any system, data, or information;

(F) partake in any transaction involving the proceeds of illegal activity;

(G) attempt to gain unauthorized access to other BIT24HR. Accounts, the Services, or any related networks or systems;

(H) use the Services on behalf of any third party or otherwise act as an intermediary between BIT24HR. and any third parties, unless BIT24HR. and the User has specifically entered into a written agreement enabling such use or action;

(I) use the Services to engage in conduct that is detrimental to BIT24HR. or to any other User or any other third party;

(J) collect any user information from other Users, including, without limitation, email addresses;

(K) defame, harass, or violate the privacy or intellectual property rights of BIT24HR. or any other User; or

(L) upload, display, or transmit any messages, photos, videos, or other media that contain illegal goods, pornographic, violent, obscene, or copyrighted images or materials for use as an avatar, in connection with a payment or payment request, or otherwise.

(M) In addition, you agree not to:

- upload, transmit, or distribute to or through the Services any computer viruses, worms, or any software intended to damage, or alter a computer system or data;
- (2) interfere with, disrupt, or create an undue burden on servers or networks connected to the Services, or violate the regulations, policies, or procedures of such networks;
- (3) attempt to reverse engineer, decompile, disable, interfere with, disassemble, copy, or disrupt the integrity or the performance of the Services, any third-party use of the Services, or any third-party data contained therein (except to the extent such restrictions are prohibited by applicable law); or
- (4) access the Services in order to build a competitive product or service or copy any ideas, features, functions, or graphics of the Services

> Enforcement: - We reserve the right (but have no obligation) to investigate and/or take appropriate action against you in our sole discretion if you engage in Prohibited Activities, or violate any other provision of this Agreement or otherwise create liability for us, or any other person. Such action may include, in our sole, and absolute discretion, terminating your Account in accordance with the provisions mentioned in this Agreement, reporting you to law enforcement authorities without providing any notice of you about any such report, and confiscating any balance remaining in an Account which has been terminated.

12. Third-Party Products and Services, Other Users

Third-Party Services: - You acknowledge that the Service will enable or assist you to access, interact with, and/or purchase services from several supported platforms and other third parties via third-party websites or applications (collectively, "Third-Party Services"). Such Third-Party Services atre not under the control of BIT24HR, BIT24HR does not review, approve, monitor, endorse, warrant, or make any representations concerning Third-Party Services and is not responsible for any Third-Party Services. You use all Third-Party Services at your own risk, and should apply a suitable level of caution, and discretion in doing so. Any use of Third-Party Services is governed solely by the terms, and conditions of such Third-Party Services and any contract entered into, or any transaction completed via any Third-Party Services is between you and the relevant third party, and not with BIT24HR. You shall comply in all respects with all applicable terms of the Third-Party Services that you access,or subscribe to in connection with the Services. If at any time any Third-Party Services cease to make their programs available to us on reasonable terms, we may cease to provide such features to you without entitling you to refund, credit, or other compensation.

Other Users: - We do not guarantee the identity of any User or other party, or ensure that a buyer, or seller is authorized to complete a transaction, or will complete a transaction. Your interactions with other Users are solely between you, and such Users. You agree that BIT24HR will not be responsible for any loss, or damage incurred as the result of any such interactions. If there is a dispute between you, and any User, we are under no obligation to become involved.

Release: - You hereby release, and forever discharge BIT24HR (and our officers, employees, agents, successors, and assigns) from, and hereby waive, and relinquish, every past, present, and future dispute, claim, controversy, demand, right, obligation, liability, action, and cause of action of every kind, and nature (including personal injuries, death, and property damage), that has arisen, or arises directly, or indirectly out of, or that relates directly, or indirectly to, the Services (including any interactions with, or act, or omission of, other Users, or any Third-Party Products, and Services).

13. SERVICES OFFERED AND OPERATED BY BIT24HR

Only the following Services are offered and operated by BIT24HR. Cryptocurrencies: - The BIT24HR wallet allows you to send, receive, and store cryptocurrency (USDT/BTC, "Wallet Transactions"). The BIT24HR wallet is only available in relation to the cryptocurrencies that BIT24HR, in its sole discretion, decides as per the governing provisions/law. The Cryptocurrencies may change from time to time. Under no circumstances should you attempt to carry out a BIT24HR Wallet Transaction in relation to a cryptocurrency other than a Supported Cryptocurrency.

Transaction instructions: - BIT24HR will process Wallet Transactions according to your instructions. You accept and agree that:

(a) BIT24HR does not guarantee the identity of any user, receiver, or other party to a BIT24HR Wallet Transaction. You are solely responsible for ensuring all transaction details are correct, and you should carefully verify, and selfdue diligence all transaction information before submitting transaction instructions to BIT24HR;

(b) BIT24HR does not have any control over, or any liability in relation to, the delivery, quality, or any other aspect of any goods, or services that you may buy from, or sell to any third party. BIT24HR shall not be responsible for, and will take no action in relation to, ensuring that any buyer, or seller you transact with using your BIT24HR wallet completes the relevant transaction, or has the requisite authority to do so;

(c) (i)if you send Supported Cryptocurrency using the BIT24HR wallet, you shall send such Supported Cryptocurrency only to another blockchain wallet owned by you; or

(ii) if you send Supported Cryptocurrency using the BIT24HR wallet to a third party, you shall not receive any consideration for such transfer; and,
(d) without prejudice to the generality of this Agreement, you will strictly comply with the Foreign Exchange Management Act, 1999, and Income Tax Act, 1961 in connection with all Wallet Transactions.

Receiving cryptocurrency: - You may receive Supported Cryptocurrency into your BIT24HR wallet by providing the sender with a receive address generated in your BIT24HR wallet. Your BIT24HR wallet will only be credited with Supported Cryptocurrency sent to a receive address generated through your BIT24HR wallet, and associated with that Supported Cryptocurrency. For example, your BIT24HR wallet will be credited with USDT/BTC when it is sent to a USDT/BTC recipient address generated through your BIT24HR wallet. Without prejudice to the generality of this Agreement, you will strictly comply with the Foreign Exchange Management Act, 1999 and Income Tax Act, 1961 in connection with all Wallet Transactions.

Fiat Currency P2P (peer-to-peer) transactions: - BIT24HR allows you to use fiat currency funds solely in exchange for certain Supported Cryptocurrencies, and with other BIT24HR Users in so-called "P2P transactions." In a P2P transaction, BIT24HR holds the cryptocurrency in escrow between the two counterparties until payment in fiat currency funds between the buyer, and seller Users has been confirmed. Such Supported Cryptocurrency is released as soon as payment is confirmed. BIT24HR does not take custody, or facilitate the transfer of the fiat currency funds in this model, and the transfer of the fiat currency funds is solely between Users without any responsibility, or liability of BIT24HR in this connection. Without prejudice to the foregoing, you hereby grant BIT24HR the right to resolve issues, and disputes among Users in its sole discretion.

Trading between Supported Cryptocurrencies: - BIT24HR allows you to trade with other Users between various Supported Cryptocurrencies.

Sharing User Information: - In the course of processing a Wallet Transaction, BIT24HR may be required to share your user information with other contractual third parties, or as required under applicable laws, or demanded upon a lawful request by any governmental authority. You hereby irrevocably grant full permission and authority for BIT24HR to share this information with such contractual third parties, or as required under applicable laws, or demanded upon a lawful request by any governmental authority, and release BIT24HR from any liability, error, mistake, or negligence related thereto.

Trade Corrections: - You acknowledge and agree that BIT24HR may correct, reverse, or cancel, in its sole discretion, any order, trade, transfer, or other transaction or activity with respect to which BIT24HR has discovered that there was an error or abnormality,USDT/BTC and such or error, or abnormality was caused by you, BIT24HR, or a third party or due to technical issues, system issues, software failure or otherwise. BIT24HR provides no guarantee, or warranty that any such attempt will be successful, and will have no responsibility or liability for such error(s), or any correction attempt(s).

14. SERVICES OFFERED AND OPERATED BY BIT24HR

Terms applicable to Indian Resident Users: -

In non-P2P transactions, Users resident in India (as defined under the Foreign Exchange Management Act, 1999) add to their INR balance by depositing Indian Rupees from their registered bank account/payment instrument to BIT24HR's, or its partners' bank account using regulated banking and payment channels, and can redeem their INR balance to their bank accounts/payment instrument by placing a withdrawal request to BIT24HR, upon which request BIT24HR will transfer the INR balance amount to the Users' registered bank account/payment instrument, using regulated banking, and payment channels, subject to Know Your Customer, and other safeguards carried out in BIT24HR's sole discretion, and subject to withdrawal limits published on the Website / mobile application from time to time. In this model, BIT24HR merely acts as a duly appointed agent of the User to whom the payment is due, and does not operate a payment system. You hereby duly appoint BIT24HR as your agent for this purpose.

Terms applicable to Non-Resident Indian Users: -

In all circumstances, Users not resident in India (as defined under the Foreign Exchange Management Act, 1999) shall not use BIT24HR's Services to trade between Indian Rupee (INR) and Supported Cryptocurrencies.

15. Fees And Taxes

I. If the company offers you services, you agree to pay the company any fees for the services you use, as per the rates that the company updates you on from time to time. You can pay the fees online using any payment USDT/BTC that the user has access to on the platform, or in another way. The fees you pay are non-refundable unless specified in these terms and conditions or by written agreement.

II. We offer our services under a subscription model (referred to as

"Subscription"). This means that if you decide to use our services, you will be billed according to the plan you select (referred to as the "Billing Cycle"). We reserve the right to change, modify, suspend, or terminate any terms and conditions related to the plan, including the period, rate, and services covered. In addition, we will notify you of any changes we make to the features of the plan before the end of your applicable Billing Cycle.

III. We (SUBHX with its trading name Bit24HR) reserve the right to modify the costs that we charge you for the Services at any time; however, for services that are invoiced on a subscription basis, the modification will only take effect after the current billing cycle of your subscription. We will give you advance notice of any changes to the fees.

IV. If the terms and conditions and policies of the third-party internet payment service provider are unacceptable to you, please do not purchase any Services through the Platform. If you have any questions, you can check the FAQs or get in touch with helpfee@Bit24HR. By using the Platform to purchase any Services, you hereby consent to be bound by the applicable terms and conditions and privacy policies of such third-party internet payment service providers. You also agree and acknowledge that the Company is not liable under any of the terms, and conditions, and policies of the thirdparty internet payment service provider.

General

You agree to pay BIT24HR. the fees or charges at https://bit24hr.in which may be updated from time to time at our sole discretion. Any such updated fees will apply prospectively to any trades, or other transactions that take place following the effective date of such updated fees. You authorize BIT24HR to remove any amounts from your Account for any applicable fees owed by you under this Agreement.

Initial Payment

Concurrent with the execution of this Agreement, the User/customer shall make an up-front payment to SubhX Infotech Private Limited of an amount equal to the Onboarding Fee plus one Monthly Fee. The Initial Payment is nonrefundable, and the Monthly Minimum Fee component thereof shall be applied only towards the first month of Service Fees owed by the user/ customer under this Agreement.

Withdrawal / Send fees

You may be charged a fee to send or withdraw a Supported Cryptocurrency from your wallet with BIT24HR. We currently do not charge fees to deposit, or receive Supported Cryptocurrency into your BIT24HR. wallet.

Service fees

BIT24HR. applies a Maker / Taker fee structure for customers who trade Supported Cryptocurrency using the Services. Please consult the page set forth at http://bit24hr.in – fees-for further information on applicable Maker, and Taker fees. BIT24HR. will, at the time of any transaction on the BIT24HR. Exchange, notify you of any fees that will apply to the transaction. By proceeding with any transaction, you accept, and agree to the applicable fees. Such fees will also be displayed in your transaction history upon completion of the transaction.

Fee Schedule

You shall pay Bit24HR ______ fee ("Transaction Fee"), along with any applicable VAT or similar taxes on all transactions that occur using the BIT24HR platform through which you accept certain blockchain-based digital currency, app coins, protocol tokens, or other digital currency from your customers (such transactions being "Transactions"). The pricing terms set forth herein are confidential, and shall not be shared with any third parties.

Taxes

All fees paid by you shall be made free, and clear of and without reduction for, any, and all taxes, except any required withholding of taxes according to applicable law, or on account of any Goods and Services Tax to the extent applicable. In the case where you withhold taxes according to applicable law, you shall furnish to us a statement detailing such withholding, and deposit of withheld taxes.

Withholding taxes

You hereby authorize BIT24HR to withhold tax, and deposit on your behalf under this Clause with effect from the date of the agreement. Unless otherwise specified in this Agreement, BIT24HR. may withhold tax at the rate prescribed by the concerned authority (or at such rate(s) as specified under law) of the total order value as per transactions undertaken by you in Supported Cryptocurrencies. For the purpose of this Clause, you will be presumed to be an Indian resident if you have provided an Indian address at the time of Account creation unless such information is updated subsequently. In the case where BIT24HR. withholds tax, BIT24HR. shall provide you with evidence of such withholding as per the statutory requirements. You would be solely responsible for ascertaining the total volume of relevant transactions carried out by you, and claim exemption(s), if any, from tax authorities. BIT24HR. shall not be responsible in any manner whatsoever for the same.

16. VERIFICATION OF USER IDENTIFICATION OR KNOW YOUR CLIENT(KYC)

- Before using the Bit24HR Platform, all Users must register for a Bit24HR Client Asset Account (digital wallet) through our regular application USDT/BTC. The Client must register by providing their email address, true name, and any other requested information, such as KYC documents.
- II. No orders can be completed until a Client Asset Account (digital wallet) is opened, and cleared money has been deposited. Website in compliance with this agreement; we reserve the right to refuse to open an account for you based on specific circumstances, and at our sole discretion.

- III. The Client will not be able to place orders until it has given Bit24HR the necessary information, and if Bit24HR is required by applicable law, and regulations to report transactions with the Client to a Competent Authority, or otherwise, the Client shall obtain, and provide Bit24HR with any information as Bit24HR may require.
- IV. To initiate a Client Asset Account, the Client needs to finish the registration process in its entirety.
- V. Bit24HR is required to conduct any, and all searches and inquiries that it deems necessary to verify the client's identity, and/or to implement any anti-money laundering measures that may be necessary under the AML Act, or its AML Policy. The client grants Bit24HR permission to use the information for the purposes of preventing money laundering, and terrorism financing, as well as for managing the client's asset account.
- VI. The following types of information are typically included in, but not restricted to, identity verification requests.
- VII. By submitting the aforementioned information, the client attests to the accuracy, and authenticity of the data. To be eligible for registration, the client must ensure that the data is accurate, full, and updated promptly, including any changes. If there is any reason to believe that any data you have submitted is inaccurate, dishonest, outdated, or incomplete, Bit24HR has the right to send you a notice demanding corrections, remove any irrelevant data directly, suspend the use of the client asset account, and, in certain situations, terminate Bit24HR Service to the client.

VIII. If the client cannot be reached using the contact information (any means, or ways provided to contact the client by the client himself/ herself) they have supplied, the client will be totally and entirely liable for any losses or costs they incur while using the Bit24HR service. (a) KYC Procedure for the Company's Own Services

(i) Separate, and independent of the Company's role as an outsourcing service provider to Lenders:

A. The Company will require verification of the User for certain transactions.
Such verification shall require a User to provide documentation that verifies the identity, and address of the User. The Company may also choose to conduct identification verification through photographic verification.
B. Identification & Address Proof: Documents for Identification, and home/ office address are required with the person/business name on. Acceptable forms of ID can include a PAN Card and/or proof of possession of Aadhar which are required for conducting KYC. You, the User, hereby explicitly provide consent to the Company to conduct such verification.

C. Selfie-check/ Liveness Check: As part of the selfie-taking/ liveness check process the user is asked to position their face within an oval on the screen, about 12 inches away, and then move a bit closer. The Company takes its KYC procedures seriously and thus the process should be with due diligence.

(ii) It must be noted that the KYC process will be handled by our duly registered third-party partner. The KYC procedure is further subject to change in line with any regulatory change.

(b) Rewards Account

(i) The Rewards Account is your virtual digital asset account maintained with one, or more of ANQ's Third Party Custodians, whereby ANQ provides the Wallet Service, engaging the Third-Party Custodians for custody services.

(ii) Ownership:

A. You own the balances in your Rewards Account, against your KYC provided to Company, and Third-Party Custodians through third-party KYC partners.
B. The Third Party Custodians secure your virtual digital assets in the Rewards Account through its technical infrastructure. The Company permits you to instruct the Third-PartyCustodians directly using the Platform.

C. Liability of any applicable taxes shall be borne, and undertaken by the User. (iii) Risk:

A. Value risk:

The Company or its Third-Party Custodians do not guarantee that the value of deposits in your Rewards Account will be protected against value erosion, as that is subject to market forces. B. Blockchain risk:

Company or the Third-Party Custodians do not guarantee the risk of the blockchain, or network functioning at any point of time.

(iv) Account Management:

A. You authorize the Company to pay account management fees, or other charges, as required, to the Third-Party Custodians on your behalf.

B. You also authorize the Company to charge account management fees or other charges, as required, payable by it to the Third-Party Custodians directly to balances on your Rewards Account.

C. The account management fees and any other charges shall be intimated to you on the Platform, and updated from time to time.

(v) Dormancy:

In the case of a dormant Rewards Account, where dormancy is defined as credit inactive in the rewards account for such number of days specified on the Platform (as updated from time to time), [despite more than [3] communications from the Company / Sub-Custodian], you may lose your right to claim such virtual digital assets, which shall stand forfeited by the Company. You hereby consent to the same, and authorize the Company to do so.

17. WAYS TO CONTACT CLIENT

- I. You consent to our contacting you by phone, email, SMS, or any other USDT/ BTC of communication for the following purposes:
- a) Getting input on the Platform/Services;
- b) Getting notifications about the Services offered by the Company;
- c) Addressing any concerns, questions, or information raised by other Users; and
- d) You consent to give the Company your complete cooperation in the wake of such communication.

18. RIGHTS AND RESPONSIBILITIES ASSOCIATED WITH USING THE PLATFORM

PROHIBITION CLAUSE

It is forbidden for users to engage in any illegal activity through the Platform, Lenders', or Sub-Custodian's platforms (where relevant).

This includes, but is not restricted to, the following acts:

- I. Breaching, or attempting to breach the platform's integrity or security;
- II. sending any information through the platform that could interfere with our ability to provide our services;
- III. purposefully submitting any incomplete, false, or inaccurate information on the platform;
- IV. sending unsolicited communications to other users;
- V. using any tool, engine, software, agent, or other device to navigate, or search the platform;
- VI. getting around or disabling any usage guidelines, digital rights
- management, or other security features of the platform; and
- VII. vii any illegal activities that are forbidden by Indian law.
- VIII. Unlawful activity
- IX. Fraud
- X. Gambling
- XI. Intellectual property infringement
- XII. Defamation or abuse
- XIII. Terrorist financing
- XIV. Money laundering
- XV. Distributing, or funding drugs, and drug paraphernalia or
- XVI. Malicious hacking.

19. INVESTIGATIVE POWER OF BIT24HR

In addition to having the right to disable information that violates this clause, the Company shall have the right to retain such information, and related records for at least 180 (one hundred and eighty) days in order to produce them to governmental authorities for investigative purposes, upon obtaining knowledge of such information on its own, or being brought to actual knowledge about any such information as mentioned above in writing, or through email signed with an electronic signature.

20. COMPLIANCE OF GOVERNMENTAL GUIDELINES REGARDING SHARING DETAILS OF CLIENTS

In compliance with applicable laws, we shall transfer sensitive personal data, or information, including any information, to any other body corporate or person in India, or located in any other country, that ensures the same level of data protection that is adhered to by us, only if such transfer is necessary for the performance of the lawful contract between Company, or any person on its behalf, and the User, or where the User has consented to data transfer. We may disclose, or transfer User-generated information to our affiliates, or governmental authorities in any manner that is permitted, or required by applicable law, and you hereby consent to such transfer.

21. SERVICES-RELATED PROVISIONS

- I. Before beginning trading on the Bit24HR platform, the Client must register, and open a Client Asset Account with Bit24HR in order to exchange Virtual Financial Assets (VFAs).
- II. The Client may request the withdrawal of the Virtual Financial Assets, and any fiat currency, subject to the restrictions outlined in www. Bit24HR .com/cost/.
- III. Supported Cryptocurrencies. The BIT24HR client asset wallet allows you to send, receive, and store cryptocurrency (USDT/BTC, "Wallet Transactions"). The BIT24HR wallet is only available in relation to the cryptocurrencies that BIT24HR, in its sole discretion, decides to support ("Supported Cryptocurrency(ies)"). The Supported Cryptocurrencies

may change from time to time. Under no circumstances should you attempt to carry out a BIT24HR Wallet Transaction in relation to a cryptocurrency other than a Supported Cryptocurrency.

- IV. Transaction instructions. BIT24HR will process Wallet Transactions according to your instructions. You accept and agree that:
- (a) BIT24HR does not guarantee the identity of any user, receiver, or other party(any third party) to a BIT24HR Wallet Transaction. You are solely responsible for ensuring all transaction details are correct, and you should carefully verify all transaction information before submitting transaction instructions to BIT24HR;
- (b) BIT24HR does not have any control over, or any liability in relation to, the delivery, quality, or any other aspect of any goods, or services that you may buy from,or sell to any third party. BIT24HR shall not be responsible for, and will take no action in relation to, ensuring that any buyer, or seller you transact with using your BIT24HR wallet completes the relevant transaction, or has the requisite Websiteauthority to do so; or absence of control over any liability arising out of FORCE MAJEURE.
- (c) (i) If you send Supported Cryptocurrency using the BIT24HR wallet, you shall send such Supported Cryptocurrency only to another blockchain wallet owned by you; or
- (ii) if you send Supported Cryptocurrency using the BIT24HR wallet to a third party, you shall not receive any consideration for such transfer; and,
- (d) without prejudice to the generality of this Agreement, you will strictly comply with the Foreign Exchange Management Act, 1999 and Income Tax Act, 1961 in connection with all Wallet Transactions.
- V. Receiving cryptocurrency. You may receive Supported Cryptocurrency into your BIT24HR wallet by providing the sender with a receive address generated in your BIT24HR wallet. Your BIT24HR wallet will only be credited with Supported Cryptocurrency sent to a receive address generated through your BIT24HR wallet, and associated with that Supported Cryptocurrency. For example, your BIT24HR wallet will be credited with USDT/BTC when it is sent to a USDT/BTC receive address generated through your BIT24HR wallet. Without prejudice to the generality of this Agreement, you will strictly comply with the Foreign

Exchange Management Act, 1999 and Income Tax Act, 1961 in connection with all Wallet Transactions.

- Outbound Digital Asset Transfers When you send Supported Digital VI. Assets from your BIT24HR Account to an external wallet ("Outbound Transfer"), such transfers are executed at your instruction by BIT24HR. You should verify all transaction information before submitting instructions to us. BIT24HR shall bear no liability or responsibility in the event you enter an incorrect blockchain destination address or incorrect Destination Tag/Memo, or if you send your Supported Digital Assets to an incompatible wallet. We do not guarantee the identity or value received by a recipient of an Outbound Transfer. Digital Asset Transfers cannot be reversed once they have been broadcast to the relevant Digital Asset network, although they may be pending, and designated accordingly, while the transaction is processed by network operators. BIT24HR does not control the Digital Asset network, and makes no guarantees that a Digital Asset Transfer will be confirmed by the network. We may cancel or refuse to process any pending Outbound Digital Asset Transfers as required by law or any court, or other authority to which BIT24HR is subject in any jurisdiction. Additionally, we may require you to wait some amount of time after the completion of a transaction before permitting you to use further BIT24HR Services and/or before permitting you to engage in transactions beyond certain volume limits.
- 7. Unauthorized and Incorrect Transactions- When a Digital Asset Transaction or USD transaction occurs using your credentials, we will assume that you authorized such transaction unless you notify us otherwise. If you believe you did not authorize a particular transaction, or that a transaction was incorrectly carried out, you must contact us as soon as possible via our help page at http://bit24hr.in or by phone at ______. It is important that you regularly check your Digital Asset Wallet, and any other wallets accessible through the BIT24HR Website, and your transaction history to ensure you notify us as soon as possible of any unauthorized, or incorrect transactions. Reporting an unauthorized transaction does not

guarantee that BIT24HR will be able to reverse the transaction or reimburse you for the transaction.

- 8. Reversal and Cancellation- You cannot cancel, reverse, or change any transaction marked as complete or pending. If your payment is not successful, if your account/wallet has insufficient funds, or if you reverse a payment made from funds in your bank account, you authorize BIT24HR, in its sole discretion, and completely reserves the right to either to cancel the transaction or to debit your other payment from your Digital Asset Wallet balances, or other linked accounts, in any amount necessary to complete the transaction. You are responsible for maintaining an adequate balance and/or sufficient credit limits to avoid overdrafts, non-sufficient funds (NSF), or similar fees charged by your payment provider. We reserve the right to refuse to process or to cancel, correct, clawback, or reverse, any Digital Asset Transaction or Transfers in our sole discretion, even after funds have been debited from your account(s), in response to a subpoena, court order, or other government order; or if we suspect the transaction may: involve money laundering, terrorist financing, fraud, or any other type of financial crime; be erroneous; or relate to a Prohibited Use or a Prohibited Business as outlined in the PROHIBITED USE POLICY. In such instances, BIT24HR will reverse the transaction, and we are under no obligation to reinstate a purchase, or sale order at the same price, or on the same terms as the cancelled transaction.
- 9. Bit24HR works hard to ensure that the information listed on the Bit24HR Platform is accurate; however, it cannot guarantee the content's accuracy, suitability, reliability, completeness, performance, or fitness for its intended use. Moreover, Bit24HR disclaims all liability for any loss or damage that may result from the content, directly or indirectly.
- 10. The information on Bit24HR 's platform is meant to assist users in making their own decisions, and it is subject to change at any time.

- 11. Bit24HR urges all users to trade sensibly and within their means and capacity, however, it is important for all users to be aware that using the Bit24HR platform carries certain dangers.
- 12. Bit24HR places a strong emphasis on online interface security to guarantee the uptime, and security of its stervices (notifications will be sent in the event of downtime, or maintenance). However, it disclaims all liability to users for unforeseeable events such as terrorist attacks, acts of God, force majeure, malicious targeted hacking, and other uncontrollable circumstances.
- 13. In the event of an irregular transaction or transactions, Bit24HR retains the right to cancel, rollback, or ban transactions of any kind on its platform based on its internal AML policy.
- 14. Except for the purpose of enabling users to log in and utilize Bit24HR services, Bit24HR will not request passwords or PINs from its users. Moreover, Bit24HR will not request that users transfer money that is not listed on its Trading Platform Service.
- 15. By utilizing the Bit24HR Platform and its services, the client certifies that all of the data they have given Bit24HR is true, accurate, and comprehensive.

22. CLIENT REPRESENTATIONS, WARRANTIES, AND COVENANTS

YOU REPRESENT AND WARRANT TO BIT24HR THAT

- I. You meet the requirements to enter into a contract under the Indian Contract Act of 1872;
- II. You have not been declared bankrupt and/or have not entered into a scheme of arrangement with your creditors, if any;
- III. Your behaviour will not be against the law, or to defeat the Law, the public interest, or the legitimate interests of others;

- IV. You will not avoid paying taxes, or fees or break any applicable laws, or rules;
- V. All of the information, and documents you provide to Bit24HR are true, complete, and accurate;
- VI. If you are an individual, you are at least eighteen years old.
- VII. You have entered into this agreement with Bit24HR through these Terms of Use, and you will enter into any transaction on the Bit24HR Platform as a principal, and not as another person's agent, or representative;
- VIII. You are not subject to any law, or regulation preventing it from entering into this agreement, or from conducting transactions on the Bit24HR Platform; and in this regard, You are not a resident of any other jurisdiction where it may be illegal to access the Bit24HR Platform, or trade with Bit24HR;
- IX. If You are a body corporate, unincorporated association- You comply with all applicable laws, and regulations regarding this agreement, and any transaction it contemplates, including, without limitation, all tax laws and regulations, exchange control requirements, and registration requirements;
- X. You have all necessary consents, licenses, and authorizations, and are fully able and authorized to enter into this agreement, and all transactions on the Bit24HR Platform (in accordance with its constitutional, and organizational documents, where applicable);
- XI. These Terms of Use, and any transactions you enter into under them create legally enforceable obligations against You in accordance with their terms, including in the jurisdiction in which You reside;
- XII. You acknowledge, and accept full responsibility for any financial loss resulting from trading in cryptocurrency assets under these Terms of Use, and you are willing to pay for any such losses;
- XIII. You must not violate the terms of any law, regulation, order, charge, agreement, or other instrument by which You are bound or to which Your assets are subject;
- XIV. You possess reliable and continuous access to the internet, as well as the email address, and mobile number that you gave Bit24HR during the application process;

- XV. You promise to comply with all applicable laws, and regulations regarding market abuse, manipulation, or misconduct, insider trading or dealing, and similar offences;
- XVI. You must have enough Client Funds in Your Account before placing any orders or transactions; otherwise, Your Order will be cancelled; and
- XVII. You must bear the entire financial responsibility for paying any taxes that may arise from Your use of Bit24HR Services or from trading cryptocurrency assets.
- XVIII. You shall not, in connection with a transaction undertaken in accordance with this agreement, change, distort, or in any other way manipulate the pertinent market or underlying details;
- XIX. You understand that Bit24HR may permit or help the Client to use, engage with, and/or purchase services from several supported platforms, and other third parties through third-party Websites or applications (collectively, "Third-Party Services"). You understand that Bit24HR has no control over Third-Party Services, and that Bit24HR neither reviews, approves, monitors, endorses, warrants, or makes any representations regarding Third-Party Services. You also understand that You use all Third-Party Services at your own risk, and that You should exercise appropriate caution, and discretion when using Third-Party Services. You agree to comply with all applicable terms of the Third-Party Services that you access or subscribe to in connection with the Services. If at any point any Third-Party Services cease to make their programs available to us on reasonable terms, we may cease to provide such features to you without entitling you to a refund, credit, or other compensation. Any use of Third-Party Services is governed solely by the terms, and conditions of such Third-Party Services, and any contract entered into, or any transaction completed via any Third-Party Services is between you, and the relevant third party, and not with Bit24HR.
- XX. Any use of Third-Party Services is governed solely by the terms, and conditions of such Third-Party Services, and any contract entered into, or any transaction completed via any Third-Party Services is between you, and the relevant third party, and not with Bit24HR. If at any point any Third-Party Services cease to make their programs available to us

on reasonable terms, we may cease to provide such features to you without entitling you to a refund, credit, or other compensation.

XXI. Without Bit24HR 's previous consent, you will not utilize any data or information presented on the Bit24HR Platform for commercial reasons.

- XXII. You agree to use the Bit24HR Platform in compliance with these Terms of Use, and the Privacy Policy; you will not engage in unfair/unlawful trade/ transactional practices or attempt to impede Bit24HR 's regular operations. Some examples of malicious activity include but are not restricted to- 1. interfering with the Bit24HR Platform through the use of a device, software, or subroutine;2. flooding network equipment with excessive requests for data loading; and 3. carrying out fraudulent sales or purchases on the market.
- XXIII. Through the use of any Bit24HR Service, you consent to Bit24HR 's unilateral determination of following the KYC, AML guidelines, and any other provisions regulating the trade, and transactions. If you have breached any of the aforementioned covenants, and Your consent to take an action without prior notice. Actions may include, but are not limited to:

o blocking, and closing order requests;

o freezing the Client Asset Account;

o reporting the incident to authorities;

- o publishing the alleged violations, and actions that have been taken; and o deleting any information, you published that is in violation.
- XXIV. You agree to the AML, and KYC checks, and procedures of the Bit24HR Platform. Bit24HR reserves the right to:

I. withhold the refund of any money, and cryptocurrency assets; and/or

- II. deny access to the Bit24HR Platform until all required procedures have been completed, and Your consent has been formally authorized.
- III. Without bias to the aforementioned, any Client fiat will be 'frozen' until the significant strategies are finished, and under no situation may they be 'traded' or 'removed'.
- XXV. In the event that your supposed infringement makes any misfortunes to an outsider, You will exclusively embrace every one of the legitimate liabilities in your own nameand hold Bit24HR innocuous from any

misfortune, fine or additional costs. In the event that, because of any supposed infringement Bit24HR brings about any misfortunes, is guaranteed by any outsider for pay or experiences any discipline forced by any managerial specialists, you will repay Bit24HR against any misfortunes, and costs caused consequently, remembering legitimate charges for a full reimbursement premise.

- XXVI. You recognize, and concur that the above portrayals and guarantees have been a material prompting to the choice of Bit24HR to allow You to open a record with Bit24HR, and exchange on the Bit24HR Stage.
- XXVII. If there should arise an occurrence of any strange way of behaving, variance or postponement in exchanges outside of Bit24HR 's reach, Bit24HR will not be at risk to You.

23. Customer Declarations and Obligations

Legitimate Purpose Declaration: -The Customer declares all transactions on BIT24HR are for legitimate trading, investment, or personal use, and not for any unlawful activities.

Tax Compliance: -The Customer agrees to have complied, and comply with all relevant tax laws, and regulations in India, and will provide necessary documentation upon request by any legal or regulatory body.

Source of Funds: - The Customer guarantees that all funds used for transactions are legally obtained, and not derived from illegal activities.

Identity Verification: - You agree to provide us with the information we request for 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, consistent with our Know Your Client (KYC)- Anti Money Laundering (AML) T&C. You will need to complete certain verification procedures before you are permitted to use the Services, and your access to the Services may be altered as a result of information collected on an ongoing basis. The information we request may include certain personal information, including, but not limited to, your name, address, telephone number, e-mail address, date of birth, taxpayer identification number, government identification number, and information regarding your bank account (such as the name of the bank, the account type, routing number, and account number). In providing us with this or any other information that may be required, you confirm that the information is accurate and authentic. You agree to update this information and keep it current at all times. You authorize us to make the inquiries, directly or through third parties, that we consider appropriate, in our sole discretion, to verify your identity or protect you, and/or us against fraud or other financial crimes, and to take an action we reasonably deem necessary based on the results of such inquiries.

Certain Restrictions: - By using the Services, you represent, and warrant that: (i) neither you nor any of your directors, officers, employees, agents, affiliates or representatives is an individual or an entity that is, or is owned or controlled by an individual or entity that is (a) currently the subject of any Sanctions, or (b) located, organized or resident in a Designated Jurisdiction; (ii) you have complied in all material respects with all applicable laws relating to Sanctions, anti-terrorism, anti-corruption, and anti-money laundering; and (iii) you have instituted, and maintained policies, and procedures designed to promote, and achieve compliance with such laws that govern this agreement.

Account Responsibilities: - You are responsible for maintaining the confidentiality of your Account login information, and are fully responsible for all activities that occur under your Account including all consequences under applicable laws. You agree to immediately notify BIT24HR. of any unauthorized use or suspected unauthorized use of your Account or any other breach of security. BIT24HR. cannot, and will not be liable for any loss or damage arising from your failure to comply or breach of the above requirements. BIT24HR. will not be liable or responsible for compromise, unauthorized use or suspected unauthorized use of your Account or any manner related thereto.

Compliance: - You are solely responsible for ensuring that your use of the Services complies with all laws, rules, and regulations applicable to you, and the right to access the Services is automatically revoked where use of the Services is prohibited or to the extent that the offering, sale or provision of the Services conflicts with any law, rule or regulation applicable to you.

Compliance with Legal and Regulatory Framework

Adherence to AML, and KYC Norms: Both parties commit to strictly adhering to AML policies, and KYC requirements as per Indian, and international regulations.

24. Rules of Conduct

You must use the Websites, and Services by the acceptance of our policy mentioned in this agreement. Accordingly, any use of the Websites and Services in violation of the user policy shall constitute a breach of this agreement.

You are solely responsible for the activity that occurs on your Account, regardless of whether the activities are undertaken by you, your employees, any third party (including your contractors or agents), your End Users, your licensees, or your customers.

You are responsible for notifying your employees, agents, and others related to your use of the Websites, and Services of the provisions of this agreement, including where the terms of the agreement are binding on them.

You shall not (directly or indirectly): (i) decipher, decompile, disassemble, reverse engineer or otherwise attempt to derive any source code or underlying ideas or algorithms of any part of the Websites or Services (including without limitation any application), except to the limited extent applicable laws specifically prohibit such restriction; (ii) modify, translate, or otherwise create derivative works of any part of the Websites or Services; or (iii) copy, rent, lease, distribute, or otherwise transfer any of the rights that you receive hereunder. You shall abide by all applicable local, state, and national laws, and regulations. To the extent any portions of the Websites or Services are subject to Open Source Licenses, such Open Source Licenses apply regardless of this section.

We reserve the right to access, read, preserve, and disclose any information as we reasonably believe is necessary to (i) respond to any applicable law, regulation, legal process or governmental request; (ii) enforce the terms, and conditions of this agreement, including investigation of potential violations hereof; (iii) detect, prevent, or otherwise address fraud, security or technical issues; (iv) respond to user support requests; or (v) protect the rights, property or safety of us, our users, and the public.

The Services are subject to the trade, and economic sanctions maintained, and guidelines by the Government, Governing Bodies, Regulatory Authorities or any concerned authority for that matter. By accessing the Services, you agree to comply with these laws, and regulations. Specifically, you represent, and warrant that you are not an individual or entity included on any lists of prohibited parties. Additionally, you agree not to – directly or indirectly – sell, export, re-export, transfer, divert, or otherwise dispose of any service received from BIT24HR in contradiction with these laws, and regulations. Failure to comply with these laws, and regulations may result in the suspension or termination of your Account.

You shall utilize proper security protocols, such as setting strong passwords, and access control mechanisms, safeguarding access to all logins, and passwords, and verifying the trustworthiness of persons who are entrusted with account access information. You are solely responsible for any unauthorized access to your Account and must notify BIT24Hr immediately of any such unauthorized access upon becoming aware of it.

You shall notify BIT24HR, using any means, if and when you learn of any security incidents or breaches affecting the Websites or Services, including unauthorized access to your Account or Account credentials, and shall aid in any investigation or legal action that is taken by authorities, and/or BIT24HR to

investigate, and cure the security incident or breach to the extent caused by your Account or your use of the Websites, and Services.

25. Data Protection and Security

Data Sharing: The Customer consents to the sharing of their information with legal, and regulatory bodies as required.

Personal Data- You acknowledge that we may process personal data in relation to you (if you are an individual), and personal data that you have provided or in the future provide to us in relation to your employees, and other associated individuals, in connection with this Agreement, or the BIT24HR Services. Accordingly, you represent, and warrant that: (i) your disclosure to us of any personal data relating to individuals other than yourself was or will be made in accordance with all applicable data protection, and data privacy laws, and such data are accurate, up to date, and relevant when disclosed; (ii) before providing any such personal data to us, you have read, and understood our Privacy Policy, and, in the case of personal data relating to an individual other than yourself, have (or will at the time of disclosure have) provided a copy of that Privacy Policy (as amended from time to time), to that individual; and (iii) if from time to time we provide you with a replacement version of the Privacy Policy, you will promptly read that notice, and provide a copy to any individual whose personal data you have provided to us.

Security Breach- If you suspect that your BIT24HR Account or any of your security details have been compromised or if you become aware of any fraud or attempted fraud or any other security incident (including a cyber-security attack) affecting you, and/or BIT24HR (collectively a" Security Breach"), you must notify BIT24HR Support immediately at http://BIT24HR.in or

______ and provide accurate, and up to date information throughout the Security Breach. You must take any steps that we reasonably require to reduce or manage any Security Breach. Prompt reporting of a Security Breach does not guarantee that BIT24HR will reimburse you for any losses suffered or be liable to you for any losses suffered as a result of the Security Breach. Computer Viruses- We shall not bear any liability, whatsoever, for any damage or interruptions caused by any computer viruses or other malicious code that may affect your computer or other equipment, or any phishing, spoofing or other attack. We advise the regular use of 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 BIT24HR. Always log into your BIT24HR Account(s) through the BIT24HR Website to review any transactions or required actions if you have any uncertainty regarding the authenticity of any communication or notice.

You own all rights, title, and interest in, and to Customer Data, and shall have sole responsibility, and liability for (i) the legality, appropriateness, and integrity of Customer Data; (ii) the completeness, reliability, accuracy, and quality of Customer Data; (iii) obtaining, and maintaining all necessary licenses, and consents required to use Customer Data, if any; and (iv) Your entering of Customer Data into the Cloud Service. You acknowledge that (i) We will not be held responsible in any way for any Proprietary Right or other rights' infringement or violation or the violation of any applicable laws, arising or relating to such Customer Data, and/or communications; and (ii) that any Personal Data contained in Customer Data has been collected, and is maintained in compliance with applicable Data Protection Laws.

You grant to Us, and Our Affiliates a right; (i) to use, host, transmit, monitor, manage, replicate, access, store, and cache Customer Data in connection with performing our rights, and obligations under the Agreement; and (ii) where necessary, to transfer Customer Data, to any third parties used by Us but only as required for the provision of the Services.

For the purposes of this Section the terms "data controller", "process" and "processing" shall have the meaning given under applicable Data Protection Laws.

If you suspect that your BIT24HR Account or any of your security details have been compromised or if you become aware of any fraud or attempted fraud or any other security incident (including a cyber-security attack) affecting you, and/or BIT24HR (collectively a "Security Breach"), you must notify BIT24HR Support immediately at http://bit24hr.in or call______ and provide accurate, and up to date information throughout the Security Breach. You must take any steps that we reasonably require to reduce or manage any Security Breach. Prompt reporting of a Security Breach does not guarantee that BIT24HR will reimburse you for any losses suffered or be liable to you for any losses suffered as a result of the Security Breach.

26. UNINTELLECTUAL PROPERTY RIGHTS

- I. Except if generally determined, all logos, data, text, illustrations, or different materials transferred by Bit24HR, which shows up on the Bit24HR Stage for different clients to get to ("Content") is the property of Bit24HR, and are safeguarded under copyright, brand name, and other relevant regulations.
- II. All logos, brand names, administration imprints, and logos of Bit24HR, and others utilized or shown on the Bit24HR Stage, ("Brand names") are the property of Bit24HR or its gathering organizations. You may not duplicate, mirror or use them without our earlier composed assent.
- III. You will not figure out or dismantle any piece of the Bit24HR Stage under any condition. Any such activity will add up to a material break of these Terms of Purpose, and may bring about Bit24HR ending the defaulting Clients Resource Record.
- IV. The Bit24HR Stage may in places incorporate outsider-licensed innovation including the product utilized for making or circulating crypto resources. Bit24HR possesses no freedoms to such outsider IP, and is limited by the permit terms for such IP, and by ideals of these terms You will likewise be limited by the said permit terms.

27. Confidentiality

Confidentiality: BIT24HR commits to maintaining the confidentiality, and security of the Customer's data in compliance with data protection laws.

Each party retains all rights in its Confidential Information. Both parties undertake to treat as confidential all of the other party's Confidential Information acquired before, and in connection with the performance of the Agreement, and to use such Confidential Information only to perform the Agreement. Confidential Information shall not be reproduced in any form except as required to accomplish the intent of the Agreement. Any reproduction of Confidential Information of the other party shall contain any, and all confidential or proprietary notices or legends which appear on the original. Concerning the Confidential Information of the other party, each party: (a) shall take all those steps the receiving party takes to protect its own similar proprietary, and Confidential Information, which shall not be less than a reasonable standard of care to keep all Confidential Information strictly confidential; and (b) shall not disclose any Confidential Information of the other to any Cloud Services Agreement (May 2021) and person other than those Representatives whose access is necessary to enable it to perform the Agreement, and who are obliged to maintain confidentiality to a similar extent as provided herein. Each party will be responsible for its Representatives' compliance with the provisions of this Section. The parties each shall have the right to provide the Reselling Partner with this Agreement.

A party which becomes aware of a suspected or actual breach of confidentiality, misuse or unauthorized dissemination relating to the other party's Confidential Information shall inform the other party in writing without undue delay.

Provisions mentioned above in 2nd bullet point shall not apply to any Confidential Information that: (a) is independently developed by the receiving party without reference to the disclosing party's Confidential Information, (b) is lawfully received free of restriction from a third party having the right to furnish such Confidential Information; (c) has become generally available to the public without a contractual breach by the receiving party; (d) at the time of disclosure, was known to the receiving party free of restriction; (e) the disclosing party has agreed in writing to be free of such restrictions; or (f) has to be disclosed according to statutory law or court, administrative or governmental order. In such event, the receiving party shall inform the disclosing party of the applicable provision or order without undue delay, to the extent legally possible, to enable the disclosing party to seek legal protection or otherwise prevent or limit disclosure of the Confidential Information.

Upon request, the receiving party shall destroy or return to the disclosing party all materials containing any of the Confidential Information, and any copies or derivatives prepared therefrom. However, this obligation to return or destroy Confidential Information shall not apply to copies of electronicallyexchanged Confidential Information made as a matter of routine information technology backup, and to Confidential Information or copies thereof which must be stored by the receiving party according to provisions of mandatory law, provided that such Confidential Information or copies thereof shall remain subject to the confidentiality obligations under this Agreement.

The obligations in this Section shall, with respect to each disclosure of Confidential Information, apply for a period of 5 (five) years from its first disclosure, provided, however, that trade secrets shall be protected until they are no longer trade secrets under applicable law.

Comprehensive Verification Consent, and Related Access to the Services

Verification Agreement: The Customer consents to undergo thorough verification procedures, which may include but are not limited to, physical verification of the address provided, examination of bank statements, and verification against other officially valid documents.

Ongoing Monitoring: The Customer agrees that BIT24HR. may conduct ongoing monitoring of account activities to ensure compliance with AML guidelines, and other regulatory requirements.

License. Subject to this Agreement, BIT24HR. grants you a non-transferable, non-exclusive, revocable, limited license to use, and access the Services

solely for your own personal or internal business purposes, under the Account type you are currently subscribing to.

Modification. BIT24HR. reserves the right, at any time, to modify, suspend, or discontinue the Services (in whole or in part) with or without notice to you. You agree that BIT24HR. will not be liable to you or any third party for any modification, suspension, or discontinuation of the Services or any part thereof.

No Support or Maintenance. You acknowledge and agree that BIT24HR. will have no obligation to provide you with any support or maintenance in connection with the Services.

Ownership. You acknowledge that all the intellectual property rights, including copyrights, patents, trademarks, and trade secrets, in the Services, and its content are owned by BIT24HRor its suppliers. Neither this Agreement (nor your access to the Services) transfers to you or any third party any rights, title or interest in or to such intellectual property rights, except for the limited access rights expressly mentioned in this agreement. BIT24HR. and its suppliers reserve all rights not granted in this Agreement. There are no implied licenses granted under this Agreement.

1. Suspension, Termination and Settlement

General: -

This Agreement will continue to apply to you until terminated by either you or BIT24HR.. Any provision of this Agreement which, either by its terms or to give effect to its meaning, must survive, and such other provisions which expressly, or by their nature, are intended to survive termination shall survive the expiration or termination of this Agreement.

a) You concur that we reserve the privilege to quickly suspend the Client Resource Record (and any records gainfully possessed by related elements or partners), freeze or lock the assets in all such Client Resource Records, and suspend admittance to Bit24HR assuming we suspect any such Client Resource Records to be disregarding these Terms of Purpose, Security Strategy, AML Guidelines act or any pertinent regulations, and guidelines.

- b) Following specific AML guidelines, and other material regulations, Bit24HR claims all authority to keep and utilize the exchange information or other data connected with such Client Resource Records for up to more out of five (5) years or the period expected by relevant regulation following the end of this understanding, and for the accompanying purposes: -
- I. That the Client Resource Record is dependent upon a legislative procedure, criminal examination or other forthcoming case;
- II. That Bit24HR identifies strange actions in the Client Resource Record;
- III. Assuming that Bit24HR recognizes unapproved admittance to the Client Resource Record;
- IV. That Bit24HR is expected to do as such by a court request or order by an administrative/government authority;
- V. In case of an associated breach with these Terms of Purpose;
- VI. In case of a thought criminal occasion, including yet not restricted to tax evasion, psychological militant supporting, and misrepresentation;
- VII. In the occasion the utilization of your Client Resource Record is dependent upon any forthcoming case, examination, or government continuing or potentially we see an uplifted gamble of legitimate or administrative rebelliousness related with your record action;
- VIII. you make any move that might avoid our controls like opening numerous records or manhandling advancements which we might propose occasionally;
- IX. Assuming that an exchange is incomplete during the record end process, Bit24HR will reserve the option to inform Your counterparty of the circumstance around then- in the event of any of the accompanying occasions, Bit24HR will reserve the option to straightforwardly end this understanding by dropping the Client Resource Record, and will reserve the privilege to forever freeze (drop) the authorisations of the Client Resource Record, and pull out the relating Client Resource Record:

- I. After Bit24HR ends administrations to you and you purportedly register in Your name or register in some other individual's name as a Bit24HR client at least a few times, straightforwardly or in a roundabout way;
- II. The primary substance of the client's data that You have given is untruthful, incorrect, obsolete or deficient;
- III. At the point when these Terms of Purpose are altered, you explicitly state, and tell Bit24HR of the Client's reluctance to acknowledge the corrected Terms of Purpose;
- IV. Whatever other conditions where Bit24HR considers it ought to end the administrations to You.
- c) Likely to subparagraph (e) below, when the Client Resource Record is shut/ removed, all charges, and liabilities owed to Bit24HR on the record will be expected, and payable to Bit24HR. Endless supply of all exceptional charges to Bit24HR (if any), the Client should promptly pull out all the equilibrium assets from the record.
- d) Bit24HR keeps up with full care of the fiat, and client information/data which might be gone over to the experts in occasion of record suspension/conclusion emerging from misrepresentation examinations, AML examinations or infringement of the law or these Terms of Purpose (for example exchanging on Bit24HR from an endorsed country).
- e) Despite anything going against the norm contained somewhere else in these Terms of Purpose, Bit24HR will consistently reserve the privilege to end the arrangement of Bit24HR Administrations to You whenever, including yet not restricted to shutting the significant Client Resource Record.

Suspension, Termination: -

- 1. Rights to Terminate: SUBHX/BIT24HR holds the right to terminate, and block the user in case of suspicion or fraudulent transaction or pattern found.
- 2. We may terminate your Account or suspend your access to the Services at any time, and with immediate effect for any reason or no reason if they violate any provisions of these terms, and

conditions or otherwise according to different clauses of this agreement, and it is our sole, and absolute discretion. We may decline to process any deposit or withdrawal without prior notice, and may limit or suspend your use of one or more Services at any time, in our sole discretion. For example, we may, in our sole discretion, not process, withhold, suspend, pause, or hold the deposits or withdrawals if we believe the transaction is suspicious, may involve fraud or misconduct, violates applicable laws, or violates the terms of this Agreement. If you have a balance remaining in an Account which has been suspended, we may freeze such balance for so long as the Account is suspended. If the Account is terminated due to fraud, violation of law, or violation of this Agreement, BIT24HR. may, in its discretion, confiscate any balance remaining in the Account, and deliver it to any applicable government, law enforcement, or other authorities where circumstances warrant.

3. We may, at any time, and our sole discretion, limit, suspend or terminate, or issue a warning to you regarding, the Platform or the Account, including terminating the Account (or certain functionalities thereof such as uploading, receiving, sending, and/or withdrawing Digital Assets), inter alia, if:

(a)we believe it is necessary or desirable to protect the security of the Account;

(b) if any transactions are made which we in our sole discretion deem to be (a) made in breach of this Agreement or breach of the security requirements of the Account; or (b) suspicious, unauthorized or fraudulent, including without limitation in relation to money laundering, terrorism financing, fraud or other illegal activities; (c)if we become aware or suspect that any Digital Assets or funds held in your Account may be associated with criminal proceeds or otherwise are not lawfully possessed by you;

(d)upon the insolvency, liquidation, winding up, bankruptcy, administration, receivership or dissolution of User, or where we reasonably consider that there is a threat of the same in relation to you;

(e)we are unable to verify or authenticate any information you provided;

(f)we believe, in our sole, and absolute discretion, that your actions may cause legal liability for you, the Platform or other Users of the Platform;

(g)we decide to cease operations or to otherwise discontinue any services or options provided by the Platform, or parts thereof;

(h)there is a change in your circumstances (including a deterioration in or change to your financial position) which we consider, in our sole discretion, material to the continuation of the Account;

(i) We are directed as such by any Governmental Authority;

(j)we are otherwise required to do so by applicable law;

- (k)there is a disruptive market event that triggers a trading halt; or (l)we otherwise decide in our sole discretion that termination or suspension of the Account, the Platform or the Terms is necessary.
- 4. We have no obligation to inform you of the ground or basis for suspending, terminating or freezing your Account or any digital assets in your Account or other actions we take regarding the Website, the Account, or the Platform.

Neither the Company, the Platform nor any third party acting on their behalf shall be liable to you for any suspension, limitation or termination of your Account or your access to any part of the Platform in accordance with this Agreement.

You shall not attempt to regain access to the Platform if your access is terminated by us, using the same or different username, without our prior written consent.

If there is any ongoing transaction on the Account that is subject to the termination procedures, the Company shall have the right to notify your counterparty of the proposed termination.

The Company maintains full custody of the assets, funds, and user data/ information which may be turned over to Governmental Authorities in the event of your Account's suspension or termination arising from fraud investigations, investigations of violation of law or violation of these Terms. We will not be liable to you, your Authorized Individuals, and/or any third party for loss or damage suffered due to delay, transmission errors, technical faults or defects, breakdowns, andillegal intrusion or intervention in the information provided, andservices offered, or any failures or delays in completing any orders or transactions using any Account. Similarly, we will not be liable for any loss or damage suffered due to delays, technical faults or interruptions in the availability of the Website, the Platform, or any Account (including maintenance work required by our systems).

Cancellation: -

You may cancel your Account at any time by withdrawing all balances, and sending us a message through the contact page requesting the cancellation

of your Account. Upon termination of this Agreement, and your Account, you remain liable for all transactions made while the Account was open.

Account Settlement: Upon termination, BIT24HR holds the right to hold the funds also the Customer is obligated to settle any outstanding balances or transactions or losses incurred by BIT24HR.

Disclaimer of Warranties

- I. Bit24HR will give admittance to the Bit24HR Stage on a "with no guarantees", and"industrially accessible" condition, and to the greatest degree allowed by regulation offers no type of guarantee concerning the Bit24HR Stage's unwavering quality, dependability, precision, and fulfilment of the innovation in question. The Bit24HR Stage serves simply as a setting of exchanges where crypto resources data can be gained, and crypto resources exchanges can be directed. The items in the Bit24HR Administrations or the Bit24HR Stage might contain bugs, mistakes, issues or different limits. Bit24HR takes care of any mistakes or exclusions in the Bit24HR Administrations or the Bit24HR Stage.
- II. You explicitly recognize, and concur that utilization of the Bit24HR Administrations, and the Bit24HR Stage is Your only gamble. Bit24HR have zero control over the quality, security or lawfulness of the crypto resources in any exchange, the honesty of the exchange data, or the limit of the gatherings to any exchange to play out their commitments. You should cautiously consider the related speculation chances, lawful status, and legitimacy of the exchange data, and venture choices preceding your utilization of the Bit24HR Stage.
- III. Bit24HR makes no guarantee that the Bit24HR Administrations or the Bit24HR Stage will be continuous, ideal, exact or dependable; nor do we make any guarantee with regards to the extremely durable accessibility of any data, and additionally that might be put away or moved through the Bit24HR Administrations or the Bit24HR Stage. You get it, and concur that any material and additional information downloaded or generally

got through the utilization of the Bit24HR Administrations or Bit24HR Stage is finished at Your circumspection and hazard, and You will be exclusively answerable for any harm to Your PC framework or telephone or some other gadget or loss of information that outcomes from the download of such material or information.

- IV. Bit24HR isn't liable for any digital assets loss that is transferred by You on the Bit24HR platform. We are not answerable for any immediate or backhanded harms or misfortunes caused to you, including without limit, lost benefits, business interference or other misfortune coming about because of the purpose of or dependence in any capacity on anything accessible on the Bit24HR Stage. You exclusively should assess the exactness, dependability, fulfilment, and convenience of Content accessible on the Bit24HR Stage that is utilized by you.
- V. Bit24HR doesn't give venture and monetary counsel to its clients. The Substance on the Bit24HR Stage accommodates general data just, and isn't planned to, and doesn't add up to speculation exhortation. By giving its endorsement, assent, guidance or data about any matter managed by these Terms of Purpose or regarding Bit24HR Administrations, Bit24HR doesn't make, make or give any guarantee, portrayal or undertaking about any conditions connecting with the topic of the assent or endorsement.
- VI. Bit24HR won't be at risk/fault for any misfortune or harm caused to your PC hardware, PC projects, information or other gadget brought about by an infection, refusal of administration assault, circulated disavowal of administration assault, or other mechanical unsafe material. You should utilize Your infection security programming. Bit24HR doesn't ensure that the Bit24HR Stage will be liberated from infections, deceptions or other code that shows sullying or damaging properties.

THE SERVICES ARE PROVIDED ON AN "AS-IS" AND "AS AVAILABLE" BASIS, AND BIT24HR. EXPRESSLY DISCLAIMS ANY AND ALL WARRANTIES AND CONDITIONS OF ANY KIND, IMPLIED, OR STATUTORY, INCLUDING ALL WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, QUIET ENJOYMENT, ACCURACY, OR NON-INFRINGEMENT. WE (AND OUR SUPPLIERS) MAKE NO WARRANTY THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, WILL BE AVAILABLE ON AN UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE BASIS, OR WILL BE ACCURATE, RELIABLE, FREE OF VIRUSES OR OTHER HARMFUL CODE, COMPLETE, LEGAL, OR SAFE. IF APPLICABLE LAW REQUIRES ANY WARRANTIES CONCERNING THE WEBSITE, ALL SUCH WARRANTIES ARE LIMITED IN DURATION TO NINETY (90) DAYS FROM THE DATE OF FIRST USE. BIT24HR. DISCLAIMS ANY AND ALL RESPONSIBILITY OR LIABILITY CONCERNING THE CONTENT MADE AVAILABLE THROUGH THE SERVICES, INCLUDING THE CUSTOMER CONTENT, OR ANY CONTENT OR SERVICES PROVIDED BY THIRD PARTIES. BIT24HR. DOES NOT CONTROL OR VET CUSTOMER CONTENT AND IS NOT RESPONSIBLE FOR WHAT USERS POST, TRANSMIT, OR SHARE ON OR THROUGH THE SERVICES. BIT24HR. IS NOT RESPONSIBLE OR LIABLE IN ANY MANNER FOR ANY THIRD-PARTY SERVICES ASSOCIATED WITH OR UTILIZED IN CONNECTION WITH THE SERVICES, INCLUDING THE FAILURE OF ANY SUCH THIRD-PARTY SERVICES OR SUPPORTED PLATFORMS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES. SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU. SOME JURISDICTIONS DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

Customer's Indemnification Obligation and Liabilities

INDEMNIFICATION

As a condition of using Bit24HR, you agree to indemnify, and hold harmless Bit24HR, its affiliates, contractors, licensors, and each of their directors, officers, employees, and agents from, and against any claims, and damages (including legal fees, fines, or penalties imposed by any regulatory authority) arising out of

- I. Your breach or our enforcement of this agreement (including, without limitation, Your breach of the Privacy Policy, AML Policy, or any other restrictions on the use of Bit24HR Services) or
- II. Your violation of any law, rule, or regulation, or the rights of any third party; and
- III. Your use of Bit24HR Services will also apply to Your violation of any applicable law, rule, or regulation, or the rights of any third party.
- IV. To the maximum extent permitted by applicable law, the Customer agrees to indemnify, and hold harmless SUBHX (OPC) Infotech Pvt Ltd, and its

affiliates against any claims, fraudulent transactions, losses, liabilities, or expenses arising from the Customer's violation of this agreement, applicable laws, or regulations.

- V. You also agree to indemnify, and hold BIT24HR. (and its officers, employees, and agents) harmless, including costs, and attorneys' fees, from any claim or demand made by any third party due to or arising out of (a) your use misuse, or inability to use the Website, the Platform, any Account on the Platform, or any of the content, including Third-Party Content contained therein or any content or information that you provided to the Platform or of the Services, (b) your violation of this Agreement, (c) your violation of applicable laws or regulations, or (d) Third-Party Services.
- VI. We shall notify you by email, mail, or other appropriate means, of any such claim or suit, and reasonably cooperate (at your expense) in the defense of such claim or suit. We reserve the right to participate in the defense of such a claim or choose our legal counsel but are not obligated to do so.
- VII. BIT24HR. reserves the right, at your expense, to assume the exclusive defence, and control of any matter for which you are required to indemnify us, and you agree to cooperate with our defence of these claims. You agree not to settle any matter without the prior written consent of BIT24HR. BIT24HR. will use reasonable efforts to notify you of any such claim, action or proceeding upon becoming aware of it.

LIMITATION ON LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL BIT24HR., ITS AFFILIATES AND THEIR RESPECTIVE SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, REPRESENTATIVES, SUPPLIERS OR CONTRACTORS BE LIABLE FOR ANY INCIDENTAL, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR SIMILAR DAMAGES OR LIABILITIES WHATSOEVER (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF DATA, INFORMATION, REVENUE, PROFITS OR OTHER BUSINESS OR FINANCIAL BENEFIT) ARISING OUT OF OR IN CONNECTION WITH THE SERVICES, ANY PERFORMANCE OR NON-PERFORMANCE OF THE SERVICES, OR ANY OTHER PRODUCT, SERVICE OR OTHER ITEM PROVIDED BY OR ON BEHALF OF BIT24HR. AND ITS AFFILIATES, USDT/BTC UNDER CONTRACT, STATUTE, STRICT LIABILITY OR OTHER THEORY EVEN IF BIT24HR. HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES EXCEPT TO THE EXTENT OF A FINAL JUDICIAL DETERMINATION THAT SUCH DAMAGES WERE A RESULT OF BIT24HR.'S GROSS NEGLIGENCE, FRAUD, WILLFUL MISCONDUCT OR INTENTIONAL VIOLATION OF LAW. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU. NOTWITHSTANDING THE FOREGOING, IN NO EVENT WILL THE LIABILITY OF BIT24HR., ITS AFFILIATES AND THEIR RESPECTIVE SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, REPRESENTATIVES, SUPPLIERS OR CONTRACTORS ARISING OUT OF OR IN CONNECTION THE SERVICES, ANY PERFORMANCE OR NONPERFORMANCE OF THE SERVICES, OR ANY OTHER PRODUCT, SERVICE OR OTHER ITEM PROVIDED BY OR ON BEHALF OF BIT24HR. OR ITS AFFILIATES USDT/BTC UNDER CONTRACT, STATUTE, STRICT LIABILITY OR OTHER THEORY, EXCEED THE AMOUNT OF THE FEES PAID BY YOU TO BIT24HR. UNDER THIS AGREEMENT IN THE TWELVE MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM FOR LIABILITY

UNDER NO CIRCUMSTANCES AND UNDER NO THEORY OF LAW (TORT, CONTRACT, STRICT LIABILITY OR OTHERWISE), SHALL WE OR ANY OF THE INDEMNITEES BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY DAMAGES ARISING FROM THE USE OR MISUSE OF, OR INABILITY TO USE, THE PLATFORM, THE WEBSITE, THIRD-PARTY CONTENT OR ANY ACCOUNT, REGARDLESS OF USDT/BTC SUCH DAMAGES ARE DIRECT, INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ANY CHARACTER, INCLUDING DAMAGES FOR TRADING LOSSES, LOSS OF INFORMATION, BUSINESS INTERRUPTION OR LOST PROFITS, LOST SAVINGS, OR LOSS OF DATA, OR LIABILITIES UNDER ANY CONTRACT, NEGLIGENCE, STRICT LIABILITY, OR OTHER THEORY ARISING OUT OF OR RELATING IN ANY MANNER TO THE WEBSITE, THE PLATFORM, THIRD-PARTY CONTENT OR ANY ACCOUNT OR FOR ANY CLAIM OR DEMAND BY ANY THIRD PARTY, EVEN IF WE KNEW OR HAD REASON TO KNOW OF THE POSSIBILITY OF SUCH DAMAGES, CLAIM OR DEMAND IF THE FOREGOING DISCLAIMER AND WAIVER OF LIABILITY SHOULD BE DEEMED INVALID OR INEFFECTIVE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN WARRANTIES AND/OR LIABILITIES, SO CERTAIN OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU.

IN NO EVENT SHALL OUR LIABILITY ARISE, REGARDLESS OF THE FORM OF ACTION AND DAMAGES SUFFERED BY YOU.

Release of BIT24HR; Indemnification-

If you have a dispute with one or more users of the BIT24HR Services, you release BIT24HR, its affiliates, and service providers, and each of their respective officers, directors, agents, joint venturers, employees, andrepresentatives from any, and all claims, demands, and damages (actual, and consequential) of every kind, andnature arising out of or in any way connected with such disputes. You agree to indemnify, and hold BIT24HR, its affiliates, and service providers, and each of its or their respective officers, directors, agents, joint venturers, employees, and representatives, harmless from any claim or demand (including attorneys' fees, and any fines, fees or penalties imposed by any regulatory authority) arising out of or related to your breach of this Agreement or your violation of any law, rule or regulation, or the rights of any third party.

Limitation of Liability- No Warranty

IN NO EVENT SHALL BIT24HR, ITS AFFILIATES AND SERVICE PROVIDERS, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, AGENTS, JOINT VENTURERS, EMPLOYEES OR REPRESENTATIVES, BE LIABLE (I) FOR ANY AMOUNT GREATER THAN THE VALUE OF THE SUPPORTED DIGITAL ASSETS ASSOCIATED WITH YOUR DIGITAL ASSET WALLET AT THE TIME OF THE EVENT OR CIRCUMSTANCE GIVING RISE TO YOUR CLAIM OR (II) FOR ANY LOST PROFITS, LOSS OF GOODWILL OR REPUTATION, LOSS OF DATA, DIMINUTION IN VALUE OR BUSINESS OPPORTUNITY, ANY LOSS, DAMAGE, CORRUPTION OR BREACH OF DATA OR ANY OTHER INTANGIBLE PROPERTY OR ANY SPECIAL, INCIDENTAL, INDIRECT, INTANGIBLE, OR CONSEQUENTIAL DAMAGES, BASED IN CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, ARISING OUT OF OR IN CONNECTION WITH ANY USE OF THE BIT24HR WEBSITEOR THE BIT24HR SERVICES, OR THIS AGREEMENT, EVEN IF BIT24HR HAS BEEN ADVISED OF OR KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES. AND NOTWITHSTANDING THE FAILURE OF ANY AGREED OR OTHER REMEDY OF ITS ESSENTIAL PURPOSE, EXCEPT TO THE EXTENT OF A FINAL JUDICIAL DETERMINATION THAT SUCH DAMAGES WERE A RESULT OF BIT24HR'S GROSS NEGLIGENCE, FRAUD, WILLFUL MISCONDUCT OR INTENTIONAL VIOLATION OF LAW. THIS MEANS, BY WAY OF EXAMPLE ONLY (AND WITHOUT LIMITING THE SCOPE OF THE PRECEDING SENTENCE), THAT IF YOU CLAIM THAT BIT24HR FAILED TO PROCESS A BUY OR SELL TRANSACTION PROPERLY, YOUR DAMAGES ARE LIMITED TO NO MORE THAN THE LESSER OF THE VALUE OF THE SUPPORTED DIGITAL ASSETS AT ISSUE IN THE TRANSACTION OR THE TOTAL VALUE OF THE SUPPORTED DIGITAL ASSETS ASSOCIATED WITH YOUR DIGITAL ASSET WALLET, AND THAT YOU MAY NOT RECOVER FOR LOST PROFITS, LOST BUSINESS OPPORTUNITIES, DIMINUTION IN VALUE OR OTHER TYPES OF SPECIAL, INCIDENTAL, INDIRECT, INTANGIBLE, EXEMPLARY, PUNITIVE OR CONSEQUENTIAL DAMAGES OR ANY DAMAGES ARISING OUT OF OR RELATING TO DIGITAL ASSETS THAT ARE NOT SUPPORTED DIGITAL ASSETS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

THE BIT24HR SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY REPRESENTATION OR WARRANTY, USDT/BTC EXPRESS, IMPLIED OR STATUTORY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, BIT24HR SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT. BIT24HR DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT ACCESS TO THE BIT24HR WEBSITE, ANY PART OF THE BIT24HR SERVICES, OR ANY OF THE MATERIALS CONTAINED THEREIN, WILL BE CONTINUOUS, UNINTERRUPTED, TIMELY, OR ERROR-FREE. BIT24HR DOES NOT GUARANTEE THAT ANY ORDER WILL BE EXECUTED, ACCEPTED, RECORDED OR REMAIN OPEN. EXCEPT FOR THE EXPRESS STATEMENTS OUTLINED IN THIS AGREEMENT, YOU HEREBY ACKNOWLEDGE AND AGREE THAT YOU HAVE NOT RELIED UPON ANY OTHER STATEMENT OR UNDERSTANDING, USDT/ BTCWRITTEN OR ORAL, CONCERNING YOUR USE AND ACCESS OF THE BIT24HR SERVICES AND BIT24HR WEBSITE. WITHOUT LIMITING THE FOREGOING, YOU HEREBY UNDERSTAND AND AGREE THAT BIT24HR WILL NOT BE LIABLE FOR ANY LOSSES OR DAMAGES ARISING OUT OF OR RELATING TO: (I) ANY INACCURACY, DEFECT OR OMISSION OF DIGITAL ASSET PRICE DATA, OR ANY ERROR, DELAY OR INTERRUPTION IN THE TRANSMISSION OF SUCH DATA; (II) VIRUSES OR OTHER MALICIOUS SOFTWARE OBTAINED BY ACCESSING OUR WEBSITES, SOFTWARE, SYSTEMS OPERATED BY US OR ON OUR BEHALF OR ANY OF THE BIT24HR SERVICES OR ANY WEBSITE OR SERVICE LINKED TO OUR WEBSITE; (III) GLITCHES, BUGS, ERRORS, OR INACCURACIES OF ANY KIND IN OUR WEBSITES, SOFTWARE, SYSTEMS OPERATED BY US OR ON OUR BEHALF OR ANY OF THE BIT24HR SERVICES; OR (IV) A SUSPENSION OR OTHER ACTION TAKEN WITH RESPECT TO YOUR BIT24HR ACCOUNT.

BIT24HR will make reasonable efforts to ensure that requests for electronic debits, and credits involving bank accounts, credit cards, and check issuances are processed promptly but BIT24HR makes no representations or warranties regarding the amount of time needed to complete processing which is dependent upon many factors outside of our control.

The foregoing limitations of damages, liability, and no warranty provisions are the fundamental elements of the basis of the bargain between BIT24HR, and you.

We will not be liable for our failure to perform any obligations under these Terms due to events beyond our control, and the time provided for performing such obligations shall be extended by a period equal to the duration of such events. Events beyond our control include, without limitation, acts of God, war, riot, arson, embargoes, civil commotion, strikes, labour disputes, equipment failures, bank failures, virtual currency market collapse or fluctuations, credit or debit card transaction processing failures, strikes, fire, flood, earthquake, hurricanes, tropical storms or other natural disaster or casualty, shortages of labour or material, shortage of transportation, facilities, fuel, energy, government regulation or restriction, acts of civil or military authority or terrorism, fibre cuts, weather conditions, breaches or failures to perform by third parties, technical problems, including hardware, and software crashes, and other malfunctions, failure of the telecommunications or information services infrastructure, hacking, SPAM or failure of any computer, server or software disruptions on account of or caused by vandalism, theft, phone service outages, power outage, Internet disruptions, viruses, and mechanical, power or communications failures.

Customer Feedback, Queries, Complaints

Contact BIT24HR- If you have feedback or general questions, contact us via our Customer Support webpage at http://BIT24HR.in. BIT24HR requires that all legal documents (including civil subpoenas, complaints, and small claims) be served on our registered agent for service of process. Current contact information for our registered agent in each state can be found on the Website.

Please note that our registered agent will accept service only if the entity identified as the recipient of the document identically matches the name of the entity registered with the Secretary of State, and for which our registered agent is authorized to accept service (BIT24HR). By accepting service of a legal document, BIT24HR does not waive any objections we may have, and may raise in response to such document.

Formal Complaint Process-

If you have a complaint with BIT24HR, you agree to first contact BIT24HR through our support team to attempt to resolve any such dispute amicably. If we cannot resolve the dispute through BIT24HR Support, you agree to use the Formal Complaint Process. You must complete the Formal Complaint Process before filing any arbitration or small claims action. If you do not complete it, then you agree that your claim or action must be dismissed from arbitration or small claims court.

Procedural Steps-

In the event that the dispute is not resolved through your contact with BIT24HR Support, you agree to use our complaint form to describe your dispute, how you would like us to resolve the complaint, and any other relevant information. The complaint form can be found on the Website for BIT24HR or can be requested from BIT24HR Customer Support. If you prefer to send a written complaint via mail, please include as much information as possible in describing your complaint, and how you would like us to resolve the complaint, including your support care number, and any other relevant information to BIT24HR. We will acknowledge receipt of your complaint form after you submit it. A BIT24HR customer relations agent will review, andevaluate your complaint based on the information you have provided, and information in the possession of BIT24HR. The Formal Complaint Process is completed when BIT24HR responds to your complaint or forty-five (45) business days after the date we receive your complaint, whichever occurs first.

Dispute Resolution Jurisdiction:

Arbitration Clause: Disputes arising from this agreement shall be resolved through arbitration under the laws of India in the Jurisdiction of Deogarh, Jharkhand.

Dispute Resolution. Please read this Arbitration Agreement carefully. It is part of your contract with BIT24HR., and affects your rights. It contains procedures for MANDATORY BINDING ARBITRATION AND A CLASS ACTION WAIVER.

(a) Any dispute, controversy or claim arising out of or relating to this contract, or the breach, termination or invalidity thereof, shall be settled by arbitration as follows:

In the case of disputes, controversies or claims involving BIT24HR: You, and BIT24HR agree to resolve any claims relating to this Agreement (including any question regarding their existence, validity, termination, or any services or products provided, and any representations made by us) through final, and binding arbitration, except as set forth under Exceptions to Agreement to Arbitrate below. You agree to first allow us to resolve any claims by contacting us on our Website / mobile / desktop applications. If we are not able to resolve your claims within 60 days of receiving the notice, you may seek relief through arbitration. Either you or BIT24HR may submit a dispute (after having made good faith efforts to resolve such dispute) for final, and binding resolution by arbitration under the arbitration rules, which are deemed to be incorporated into these Terms by reference. JUDGMENT ON ANY ARBITRAL AWARD MAY BE GIVEN IN ANY COURT HAVING JURISDICTION OVER THE PARTY (OR OVER THE ASSETS OF THE PARTY) AGAINST WHOM SUCH AN AWARD IS RENDERED. Exceptions.

In the case of disputes, controversies or claims involving Bit24Hr.in, you, and Bit24Hr.in agree to resolve any claims relating to this Agreement (including any question regarding their existence, validity, termination, or any services or products provided, and any representations made by us) through final, and binding arbitration. You agree to first allow us to resolve any claims by contacting us on our Website / mobile / desktop applications. If we are not able to resolve your claims within 60 days of receiving the notice, you may seek relief through arbitration as set forth below. Either you or Bit24Hr.in may submit a dispute (after having made good faith efforts to resolve such dispute) for final, and binding resolution by arbitration under the arbitration rules of the Indian Law, which are deemed to be incorporated into these Terms by reference, read with the Indian Arbitration, and Conciliation Act, 1996. The arbitration tribunal shall consist of a sole arbitrator to be appointed by following procedures laid down in the Law of the Land. The language of the arbitration hearings shall be English, and the seat of arbitration shall be Deoghar.

> (b) Waiver of Jury Trial. THE PARTIES HEREBY WAIVE THEIR RIGHTS TO GO TO COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR A JURY, as applicable, instead electing that all claims, and disputes shall be resolved by arbitration under this Arbitration Agreement. Arbitration procedures are typically more limited, more efficient, and less costly than rules applicable in a court, and are subject to very limited review by a court. In the event, any litigation should arise between you, and BIT24HR. in any state or federal court in a suit to vacate or enforce an arbitration award or otherwise, YOU AND BIT24HR WAIVE ALL RIGHTS TO A JURY TRIAL, instead electing that the dispute be resolved by arbitration.

 \succ (c) Waiver of Class or Consolidated Actions. ALL CLAIMS AND DISPUTES WITHIN THE SCOPE OF THIS ARBITRATION AGREEMENT MUST BE ARBITRATED OR LITIGATED ON AN INDIVIDUAL BASIS AND NOT ON A CLASS BASIS, AND CLAIMS OF

MORE THAN ONE CUSTOMER OR USER CANNOT BE ARBITRATED OR LITIGATED JOINTLY OR CONSOLIDATED WITH THOSE OF ANY OTHER CUSTOMER OR USER.

> (d) Confidentiality. All aspects of the arbitration proceeding, including but not limited to the award of the arbitrator, and compliance therewith, shall be strictly confidential. The parties agree to maintain confidentiality unless otherwise required by law. This paragraph shall not prevent a party from submitting to a court of law any information necessary to enforce this Agreement, to enforce an arbitration award, or to seek injunctive or equitable relief.

(e) Severability. If any part or parts of this Arbitration Agreement are found under the law to be invalid or unenforceable by a court of competent jurisdiction, then such specific part or parts shall be of no force, and effect, and shall be severed, and the remainder of the Agreement shall continue in full force, and effect.

 (f) Right to Waive. Any or all of the rights, and limitations outlined in this Arbitration Agreement may be waived by the party against whom the claim is asserted. Such waiver shall not waive or affect any other portion of this Arbitration Agreement.

> (g) Survival of Agreement. This Arbitration Agreement will survive the termination of your relationship with BIT24HR.

> (h) Emergency Equitable Relief. Notwithstanding the foregoing, either party may seek emergency equitable relief before a court of competent jurisdiction to maintain the status quo.

(i) Applicable Law: -

The laws of India excluding its choice of law provisions, will govern these Terms, and any dispute that arises between you, and Bit24Hr.in/BIT24HR.

(ii) Force Majeure: -

BIT24HR. is not responsible for damages caused by delay or failure to perform undertakings under this Agreement when the delay or failure is due to fires; strikes; floods; power outages or failures; acts of God or the state's enemies; lawful acts of public authorities; any, and all market movements, shifts, or volatility; computer, server, or Internet malfunctions; security breaches or cyberattacks; criminal acts; delays or defaults caused by common carriers; acts or omissions of third parties; or, any other delays, defaults, failures or interruptions that cannot reasonably be foreseen or provided against. In the event of force majeure, BIT24HR. is excused from any, and all performance obligations, and this Agreement shall be fully, and conclusively at an end. Bit24HR Administrations are offered exclusively on the computerized space, which is liable to gambles including hostile assaults. Bit24HR will not be at risk for any misfortune caused to the Client's record or the Client fiat or digital currencies gathered in that assuming the equivalent emerges because of any Power Majeure occasion, including commissions or oversights by outsiders, powers of nature, hostile assaults on Bit24HR servers or the individual gadgets of the Clients, changes in relevant regulation, or any misfortune brought about by conditions or occasions past the sensible control of Bit24HR.

The above limit on obligation incorporates any Power Majeure occasion set out hereunder including demonstrations of god; fire, demonstration of psychological oppressors, demonstration of common or military specialists, common aggravation, war, strike or other work debate, break in media communications or Internet providers or organization supplier administrations, the disappointment of hardware as well as programming, other disaster or whatever other event which is past sensible control of Bit24HR; hostile assaults including infection assault, hacking, refusal of administration assault or robbery of the individual gadgets of the Client bringing about misfortune to the record.

To the most extreme degree allowed by regulation, Bit24HR will not be obligated for any misfortune caused to Client because of an information break of private data of the Client, including of the Client account subtleties or Client secret word, including when such break has happened because of the Client imparting such subtleties to outsiders or because of the Client's inability to understand sensible expected level of effort. Bit24HR will likewise not be obligated or liable for misfortunes caused because of any revelation by Client of any Client account subtleties, remembering for record of a phishing assault or other outsider disturbance.

(iii) Electronic Communications: -

The communications between you, and BIT24HR. use electronic means, you use the Websiteor send us emails, or BIT24HR. post notice on the Website or communicate with you via email. For contractual purposes, you (a) consent to receive communications from BIT24HR. in an electronic form; and (b) agree that all terms, and conditions, agreements, notices, disclosures, and other communications that BIT24HR. provides to you electronically satisfy any legal requirement that such communications would satisfy if it were in hardcopy writing. The foregoing does not affect your non-waivable rights.

(iv) Amendments and Modifications

Right to Amend: BIT24HR reserves the right to amend the terms of this agreement, with proper notification to the Customer.

(v) Acceptance of Terms

Acknowledgement: By using BIT24HR's services, the Customer acknowledges, and agrees to all terms, and conditions outlined in this agreement. As a customer of 'BIT24HR' I hereby declare that all of the information, and documents shared are true, and that 'BIT24HR' should not be held responsible for any activity or transaction that I process as the same will be processed basis of this agreement.

Entire Agreement. This Agreement, with BIT24HR.'s Privacy Policy, constitutes the entire agreement between you, and us regarding the use of the Services. Our failure to exercise or enforce any right or provision of this Agreement shall not operate as a waiver of such right or provision. The section titles in this Agreement are for convenience only, and have no legal or contractual effect. The word "including" means "including without limitation". If any provision of this Agreement is, for any reason, held to be invalid or unenforceable, the other provisions of this Agreement will be unimpaired, and the invalid or unenforceable provision will be deemed modified so that it is valid, and enforceable to the maximum extent permitted by law. Your relationship with BIT24HR. is that of an independent contractor, and neither party is an agent or partner of the other. This Agreement, and your rights, and obligations herein, may not be assigned, subcontracted, delegated, or otherwise transferred by you without BIT24HR.'s prior written consent, and any attempted assignment, subcontract, delegation, or transfer in violation of the foregoing will be null, and void. BIT24HR. may freely assign this Agreement. The terms, and conditions outlined in this Agreement shall be binding upon assignees.

General Provisions

Entire Agreement- This Agreement, the Privacy Policy, E-Sign Disclosure, and Consent Policy, Prohibited Use Policy, and Appendices incorporated by reference herein comprise the entire understanding, and agreement between you, and BIT24HR as to the subject matter hereof, and supersedes any, and all prior discussions, agreements, and understandings of any kind (including without limitation any prior versions of this Agreement), between you, and BIT24HR. Section headings in this Agreement are for convenience only, and shall not govern the meaning or interpretation of any provision of this Agreement.

Assignments- We reserve the right to assign our rights without restriction, including without limitation to any BIT24HR affiliates or subsidiaries, or to any successor in interest of any business associated with the BIT24HR Services. In the event that BIT24HR is acquired by 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 as part of such merger, acquisition, sale, or other change of control. You may not assign any rights, and/or licenses granted under this Agreement. Any attempted transfer or assignment by you in violation hereof shall be null, and void. Subject to the foregoing, this Agreement will bind, and inure to the benefit of the parties, their successors, andpermitted assigns.

Severability- If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any local, state, or federal government agency, such provision will be changed,

and interpreted to accomplish the objectives of the provision to the greatest extent possible under any applicable law, and the validity or enforceability of any other provision of this Agreement shall not be affected.

Survival- All provisions of this Agreement which by their nature extend beyond the expiration or termination of this Agreement, including, without limitation, sections pertaining to suspension or termination, BIT24HR Account cancellation, debts owed to BIT24HR, general use of the BIT24HR Website, disputes with BIT24HR, and general provisions, shall survive the termination or expiration of this Agreement.

Non-Waiver of Rights- This Agreement shall not be construed to waive rights that cannot be waived under applicable laws, including applicable state money transmission laws in the state where you are located. In addition, our failure to insist upon or enforce strict performance by you of any provision of this Agreement or to exercise any right under this Agreement will not be construed as a waiver or relinquishment to any extent of our right to assert or rely upon any such provision or right in that or any other instance.

Relationship of the Parties- BIT24HR is an independent contractor for all purposes. Nothing in this Agreement is intended to or shall operate to create a partnership or joint venture between you, and BIT24HR, or authorize you to act as agent of BIT24HR.

COMPLIANCE WITH LOCAL/GOVERNING LAW

Bit24HR maintains a policy of cooperation with law enforcement authorities worldwide, andwill not hesitate to seize, freeze, or terminate the client account, and client fiat which are flagged or investigated by legal mandate. a) It is the User's responsibility to comply with local laws concerning the legal usage of Bit24HR Services in their local jurisdiction. To the extent of their local law, you must also factor all aspects of taxation, the withholding, collection, reporting, and remittance to their appropriate tax authorities. b) All Users of the Bit24HR Platform, and any of its services acknowledge, and declare that the source of their funds comes from a legitimate manner, and are not derived from illegal activities.

MODE OF PAYMENT

Currently, payment to be made under these Terms of Use, (must be made by one of the following:

a. IMPS, NEFT, and RTGS (as of now)

NOTICE

a) Except if these Terms of Purpose explicitly state in any case, a notification, assent, endorsement, waiver or other correspondence (notice) regarding this understanding should be composed. A notification might be given by hand conveyance, prepaid post, or electronic message to the beneficiary's actual location or email address as prompted every once in a while.

b) A notification given under this proviso will be considered to be gotten:

- 1. assuming that hand conveyed, at the hour of conveyance;
- 2. whenever sent by prepaid post, three Work Days after the date of posting;
- 3. whenever sent by electronic message, when the source gets a

computerized message affirming conveyance or eight business hours after the message has been sent (as recorded on the gadget from which the shipper sent the message) except if the source gets a mechanized message that the electronic message was not conveyed or the source knows or sensibly ought to realize that there is an organization disappointment, and in like manner knows or suspects that the electronic message was not conveyed, except if notification is received.

GOVERNING LAW AND JURISDICTION

These Terms of Use are governed by the laws of India.

The parties submit to the exclusive jurisdiction of the courts of Deoghar,

Jharkhand. India, in case of any disputes that may arise in respect of, or relating to these Terms of Use.

Support

Address.....

- II. Any suggestions by the Company regarding the use of the Services should not be understood as a warranty; instead, the Company shall acknowledge the complaint within twenty-four hours, and resolve it within fifteen days of the date of receipt.
- III. The Company agrees, and acknowledges that it will address, and make an effort to resolve the complaint under the standard policies, and procedures that it has adopted; any suggestions made by the Company regarding the use of the Service should not be interpreted as a warranty, and the User's dissatisfaction with the outcome or mode of redressal shall not be deemed to mean that the Company has not addressed the complaint.

I. Note: PEP Declaration []

- I hereby declare that I am not a Politically Exposed Person (PEP), nor am I a relative or close associate of a PEP. []
- I hereby declare that I am a Politically Exposed Person (PEP), or a relative or close associate of a PEP, and I understand that additional information, and documentation may be required.

By initialling/signing below I acknowledge, as a user/customer or an authorized representative of the user/customer that I have fully read, understand, and agree to all the terms, and conditions, amounts, and payment, and the rest of the terms described in this agreement: Signature of Customer/User: ______Signature of The Company

Date: _____Represented by-____

Name: Designation: Date:

BIT2HR