

General Terms and Conditions of Bit4You S.A.

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1. Purpose

The purpose of these General Terms of Use (abbreviated "GTU") is to define the rights and obligations of users in the context of the use of the SERVICES. They come into force on the date they are put online on the SITE.

If you do not unconditionally agree with the terms of use and conditions described, do not access this SITE and do not use these SERVICES.

2. Definitions

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In the general Conditions of Use (abbreviated "GTU"), the words or phrases in uppercase or lowercase have the following meaning, or the notions in singular have the same meaning as the concepts in plural and vice versa:

- CREDIT or BALANCE: means the total amount available on the CLIENT's WALLET

-BIT4YOU: means the company BIT4YOU whose registered office is located at 292b, Avenue Charles-Quint, 1083 Ganshoren, Belgium, and identified with the Carrefour Bank of enterprises under number 0691,780,343. BIT4YOU is a company subject to VAT, with the VAT number BE 0691.780.343 and is available at the e-mail address Contact@bit4you.io

-GTU: is the abbreviation of "General Terms of Use" and refers to these general conditions of use

-CLIENT: means any natural person over 18 years of age or legal person who has accepted the GTU and has opened an account at BIT4YOU

-COMMISSION: Amount levied by BIT4YOU in consideration for the use of the SERVICE.

-ACCOUNT: means a real account or a virtual account

-REAL ACCOUNT: means registration according to the provisions of our GTU and complying with the KYC identification requirements. The real account gives access to the CURRENCY WALLET and TO CRYPTOASSETS allowing using the EXCHANGE SERVICES BIT4YOU.

-VIRTUAL ACCOUNT: means registration giving access to the educational and virtual part of the Bit4you Exchange SERVICE. No deposit or KYC procedure is required to access this free service.

-CONSUMER: means any natural person who acts for purposes that do not fall within the scope of his commercial, industrial, artisanal or liberal activity.

-CRYPTOASSETS: Also known as "CRYPTOCURRENCY" or "cryptographic currency", is a virtual currency usable on a decentralized computer network, peer to peer. It is based on the principles of cryptography and integrates the user into the process of issuing and settling transactions.

-EXCHANGE: Means any transaction of purchase or sale carried out by the use of our SERVICE either at a price fixed by the CLIENT, or at the market price according to the book of purchase or the book of sale, the quantities available and the quantities requested or Offered by the CLIENT.

-FIAT CURRENCY ESTABLISHMENT PARTNER: Designates the Fiat CURRENCY partner which allows exchanges with the CURRENCY WALLETS of BIT4YOU.

-IDENTIFICATION NUMBER: A number specific to BIT4YOU and provided to the CLIENT when registering for the SERVICES of BIT4YOU. It makes it possible to identify, in a precise way, one single CLIENT.

-KYC ("Know Your Customer"): is the name given to the process of verifying the identity of a company's CLIENT. The term is also used to refer to the regulations governing these activities.

-CURRENCY: means the currency issued by a central bank of a state. The units of account are expressed in dollars (hereafter USD) or in Euro (hereafter EUR).

-ORDER or order of exchange: means an electronic purchase or sale instruction of CRYPTOASSETS.

-PRICE: means the price in USD to which the exchanges are made. The price can be fixed or limited in the Exchange orders.

-PURCHASE PRICE: Designates the price in USD determined by the CLIENT to whom the purchase of CRYPTOASSETS is made.

-SALE PRICE: Designates the price in USD determined by the CLIENT to whom the sale of CRYPTOASSETS is made.

-SERVICES: means all the procedures for registering, opening and closing real and virtual accounts, providing information, tools for analyzing and sharing information, buying and selling, alert systems and notifications, support, development, security, maintenance and support, as described more extensively in article 4 of these GTU.

-SITE: Represents all electronic, computer, technical and human resources implemented by BIT4YOU to provide SERVICES via the Web or mobile applications.

-STOP LOSS: (or stop protection) is the price level at which the CLIENT prefers to close his position in the event of loss. It also designates orders (sales in the case of a purchase) at trigger threshold on these stop levels. It defines the maximum loss acceptable to the CLIENT.

-TAKE PROFIT: is an order which allows defining as indicative a profit by liquidating a position when a determined price is reached.

-TRANSACTION: Refers to any transfer transaction of CURRENCIES or CRYPTOASSETS. A transaction is made at the request of the CLIENT in the form of an exchange or payment

order. A TRANSACTION may also consist of a credit or debit of the WALLET, a contribution or a withdrawal of funds.

-USDT: CRYPTOASSET having a constant parity equal to 1 USD.

-WALLET: Designates the accounts of assets in CRYPTOASSETS

-WALLET CRYPTOASSETS: Designates the CLIENT's CRYPTOASSETS account.

-Virtual WALLET: Refers to the virtual account (or accounts) of virtual CRYPTOASSETS that are offered for educational purposes and for evaluating SERVICES. A virtual starting capital is made available to the user.

3. The service Provider

Services are provided by BIT4YOU.

BIT4YOU's main activity is to provide SERVICES.

4. The services

BIT4YOU Services offers the following services:

1. Acquisition of USDT

The first service is to allow CLIENTS to acquire, by payment in currency (EUR, USD), from BIT4YOU, USDT and, where applicable, other CRYPTOASSETS previously acquired by BIT4YOU and of which BIT4YOU is therefore the owner.

It is therefore a sale by BIT4YOU of an asset (USDT and, where applicable, other CRYPTOASSETS) for payment of a price in currency by the CLIENT. The payment is initiated by the purchaser and is carried out by approved institutions other than BIT4YOU (credit institution, credit card issuer, electronic money establishment, etc.) such as any sale on a merchant site.

2. Reciprocal transfer of CRYPTOASSETS from a CRYPTOASSETS wallet to another CRYPTOASSETS wallet

if the CLIENT already has CRYPTOASSETS (including, among others, USDT acquired in accordance with the procedure described above in point 1) which he wishes to exchange for other CRYPTO currencies proposed by BIT4YOU, BIT4YOU directly connects the CLIENT with other CLIENTS and/or platforms that offer the CRYPTOASSETS requested by the CLIENT. At the request of the CLIENT, BIT4YOU carries out the transfer of the CRYPTOASSETS from the wallet CRYPTOASSETS of the CLIENT to the wallet CRYPTOASSETS of the counterpart.

These services are akin to a reciprocal transfer of CRYPTOASSETS between two CRYPTOASSETS wallets (by reference to a single transfer of CRYPTOASSETS from a CRYPTOASSETS wallet to another CRYPTOASSETS wallet described below).

3. Unilateral transfer of CRYPTOASSETS from a CRYPTOASSETS wallet to another wallet CRYPTOASSETS

The BIT4YOU CLIENT can transfer CRYPTOASSETS held in his CRYPTOASSETS wallet to another CRYPTOASSETS wallet. This transfer can for example be used for the purpose of making a liberality (donation).

4. Transfer of CRYPTOASSETS in exchange for goods and services

CRYPTOASSETS have a global dimension and a low transfer cost so that BIT4YOU's CLIENT can use the CRYPTOASSETS held in his CRYPTOASSETS WALLET as consideration, for example, with companies that agree to provide goods or services for exchange in CRYPTOASSETS rather than a cash payment.

As in the case of a unilateral transfer, it is a question of allowing a CRYPTOASSETS holder to transfer CRYPTOASSETS to another CRYPTOASSETS WALLET (in this case, owned by a company). There is no reciprocal exchange of CRYPTOASSETS between two CRYPTOASSETS wallets.

In order to do so, BIT4YOU will carry out CRYPTOASSETS transfer operations which are thus transferred to the company (natural person or legal person) who agrees to provide services or to deliver goods in exchange for CRYPTOASSETS (rather than a payment in EUR or USD).

Since it is a matter of allowing a CLIENT to transfer goods (CRYPTOASSETS) in exchange for services or deliveries of goods proposed by a company, without payment of price in currency, this transaction is akin to barter.

5. Viewing the WALLET CRYPTOASSETS only

BIT4YOU makes available to the CLIENT an interface that allows them to view the status of their WALLET CRYPTOASSETS. Unlike a securities account or a bank account for example, the CLIENT remains the owner of the CRYPTOASSETS and does not hold a receivable for BIT4YOU.

In the event of the disappearance or inaccessibility of the SITE set up by BIT4YOU, the CLIENT remains the holder of the CRYPTOASSETS held in his WALLET CRYPTOASSETS, to which he retains access through, where applicable, any other platform of CRYPTOASSETS.

This is only a CRYPTOASSETS visualization interface.

6. Off-line storage ("Cold storage")

BIT4YOU offers its CLIENTS an offline storage service, also called "Cold storage". The latter consists in maintaining the CLIENT's CRYPTOASSETS on an offline data storage medium, which guarantees additional security, especially useful when the CLIENT holds a large amount of CRYPTOASSETS.

The peculiarity of the offline storage service lies not only in the fact that the data is stored on an offline media, but also on the fact that the transfer of the data in reverse order on an online medium (for a later transfer to Another WALLET CRYPTOASSETS) will be carried out only with the double signature, on the one hand of the CLIENT who owns the CRYPTOASSETS, but also of representatives of BIT4YOU specially authorised to make this double signature.

The safety of the cold storage is thus in practice guaranteed by the mode of access to the management of the WALLET CRYPTOASSETS which requires, in addition to the approval of the CLIENT, the approval of at least half of the directors of BIT4YOU.

This release requiring double approval (like a double signature) constitutes increased security especially in the event of loss or theft of the information held by the CLIENT, since the transfer of the CRYPTOASSETS stored in a system (Cold storage) requires the approval of at least half of the BIT4YOU administrators.

7. Sale of CRYPTOASSETS for payment ("Fiat withdrawals")

The CLIENT can sell his CRYPTOASSETS for money. In this case, BIT4YOU can assist the CLIENT with:

- Exchange of CRYPTOASSETS for USDT, and
- Purchase USDT from the CLIENT against payment in EUR or USD. Payment can only be made to bank accounts on behalf of the CLIENT.

8. Provision of information

BIT4YOU can put information on the SITE concerning (exchange of) CRYPTOASSETS. The use of this information is however at the CLIENT's sole risk.

9. Limitations

Currently, only USDT, BTC, BCH, LINK, DAN, LTC, ETH, OMG, XRP, ETC and DTX can be transferred to an external address at BIT4YOU through the BIT4YOU platform. Other CRYPTOASSETS cannot be transferred to an external address in BIT4YOU through the BIT4YOU platform and can be converted to an internal address in BIT4YOU in USDT or BitCoins. This list of transferable CRYPTOASSETS may be reviewed and modified on a regular basis.

Transfers of these CRYPTOASSETS to an external address in BIT4YOU are not conducted in real time, but are performed at least once per working day.

Notwithstanding the foregoing, in order to ensure sufficient liquidity, as long as the frequency, intervals and volumes of acquisitions do not provide for such liquidity alone, and in order to ensure cost control in the interests of CLIENT, the company may retain the CRYPTOASSETS acquired by the CLIENT in a WALLET opened in the name of the company and held by it for account, and under the sole responsibility, of the CLIENT.

5. National regulations

Depending on your country of residence or nationality, depending on the various regulations, including customs, financial and tax applicable in your country, you may not be able to use all the functions of the SERVICES. It is your responsibility to follow the rules and laws of your country of residence and/or country from which you access this SITE and these SERVICES. The CLIENT therefore undertakes to comply with the regulations applicable to the transactions he requests or performs and recognizes that he meets the legal and regulatory obligations of his account and his associated wallets. In

no event shall BIT4YOU and its partners be liable for any infringement concerning the CLIENT in this regard.

6. Rights

As long as you accept and abide by these terms of use, BIT4YOU grants you the personal, non-exclusive, non-transferable, non-sublicensable and limited right to enter and use the SITE and SERVICES.

7. Capacity and authorisations

The CLIENT, a major natural person or legal person, expressly declares that they have the capacity and/or have received the necessary authorizations to use the SERVICES of BIT4YOU and guarantees the latter against any liability That may result from the use of the SERVICES by a person who does not have the required capacity and/or authorization.

8. Change of GTU

BIT4YOU may, at its option, change or amend these GTU at any time. CLIENTS will be notified of these changes via the SITE and by e-mail. It is the CLIENT's responsibility to be aware of the revised conditions. The CLIENT will be asked to explicitly accept the revised conditions before they can access the SITE and the SERVICES again.

The refusal to accept the new GTU automatically implies the decision of the CLIENT to close his virtual account and withdraw the funds from his real account to his bank account and/or, if necessary, to one of his addresses CRYPTOASSETS, in the best Time.

The CLIENT confirms the accuracy of the information provided, undertakes to update all the information he has provided during the registration process and agrees to comply at all times with the GTU.

If you do not unconditionally agree to the terms of use and conditions described, do not access this SITE and do not use this SERVICE.

9. Contact of the site and the services' operator

The site and the services are operated by BIT4YOU.

10. Risks

There are very significant risks to the exchange of currencies and CRYPTOASSETS. You should therefore carefully consider whether this risk-taking is right for you in the light of your situation and financial resources.

A. Financial risk

The first risk we will tackle is a financial risk. This is the risk of capital loss associated with the high volatility of CRYPTOASSETS. Prices can fluctuate in any direction and at any

time of the day or night. Past performance does not prejudice future performance is an adage that must always be kept in mind. The fact that the course of a CRYPTOASSETS has increased significantly over several months does not mean that such an upward trend will necessarily continue. These price fluctuations can increase or decrease the value of your assets in a significant way at any time. They are generally much more important than those that can be found in the "traditional" financial markets. Any currency-virtual or not-may be subject to very large fluctuations in value and may even become worthless. There is an inherent risk that losses will occur as a result of buying, selling or all transactions in a market. CLIENTS must understand that when acquiring CRYPTOASSETS, the whole value of these assets is at risk and therefore they can lose everything.

CRYPTOASSETS's Trading (buy-sell operations) also includes special risks that are not generally encountered in the official currency, stock or bond markets. Unlike most currencies, which are supported by Governments or other legal entities, or by products such as gold or silver, CRYPTOASSETS are a unique type of "fiat" currency, supported by technology and the confidence of Users. There is no central bank that can issue more currencies or take corrective action to protect the value of CRYPTOASSETS in the event of a crisis. Instead, the CRYPTOASSETS are a comprehensive yet autonomous and largely unregulated system of currency companies and individuals.

Traders rely on a digital, decentralized and partially anonymous system that relies on peer-to-peer networking and cryptography to maintain its integrity. The negotiation of CRYPTOASSETS is often prone to irrational (or rational) bubbles or loss of confidence, which could cause the demand to collapse in relation to supply. For example, due to unexpected changes imposed by software developers or others, by a government ban, by the creation of competing alternative currencies or because of a deflationary or inflationary spiral.

B. Operational risk

Operational risk is related to how economic agents interact with their CRYPTOASSETS. This may concern their storage, transfer to other portfolios, their conversion into fiduciary currencies,... Confidence can collapse due to technical problems: if the anonymity of the system is compromised, if money is lost or stolen, or if pirates penetrate the system despite all the protection systems put in place. If the network of one of the CRYPTOASSETS was to disappear, the value of the latter would be reduced to 0 (zero). The essential risks are related to the use of the username and password. CLIENTS must not, in any event, communicate their passwords to a third party and are required to maintain their confidentiality in all circumstances. They are also required, when using the Internet or mobile Internet, to take all necessary measures to maintain a high level of security on their computer equipment.

C. Other risks

Governments also have the option of restricting or banning any transactions, which would also result in very significant losses to CLIENTS. There may be additional risks that we have not foreseen or identified in the GTU. You must carefully assess whether your financial situation and risk tolerance are appropriate for the purchase, sale or negotiation of CRYPTOASSETS, such as, for example, Bitcoins, Bitcoin Gold, Cardano, Dash, Ethereum Classic, Miota, ME, Nem, Neo, NXT, QTUM, XRP, Ethereum, Litecoin and BitcoinCash,...

This risk list is illustrative and non-exhaustive. We use bank service providers to receive funds from CLIENTS and make payments. Our banking suppliers do not transfer, exchange or provide service in connection with the CRYPTOASSETS.

If you do not agree to run the risks described above, do not access this SITE and do not use the SERVICES.

11. Access to the SITE

CLIENTS are responsible, at their own cost, for the appropriate means of telecommunication and computer equipment allowing access to the SITE and the SERVICES of BIT4YOU. The CLIENTS are fully responsible for the correct operation of all their telephone, computer, electronic and Internet connection equipment.

12. Equipment

CLIENTS will have taken care to ensure that their equipment is:

- Free of viruses and malfunctions,
- With the latest updates to their operating system,
- Equipped with at least one antivirus with the latest update,
- With sufficient security to prevent the risk of an authorized or unauthorized third party obtaining access to data Related to the SERVICES provided to CLIENTS.

In no event shall BIT4YOU be held responsible for a technical malfunction independent of his will and/or control.

13. Security

CLIENTS will do everything possible to preserve security. CLIENTS will in particular ensure that there is no risk that hostile programs or viruses will access and disrupt BIT4YOU's computer systems.

14. Networks and systems

CLIENTS assume technical risks in the event of disruption or interruption of service, including those related to power outage, interruption of telephone or Internet connections, malfunction or Overloading networks or systems.

BIT4YOU is not responsible for the risks related to Internet access and the risks associated with remote data transmission by CLIENTS.

15. Opening virtual account, real account and WALLET CRYPTOASSETS

15.1 for the opening of its virtual or real account with BIT4YOU, the CLIENT is required to provide all the required information concerning his identity.

15.2 in the case of opening a real account, this information is subject to the KYC procedures of BIT4YOU for the purpose of validating the account.

15.3 No WALLET can be powered, and no withdrawal will take place if the real account is not or is no longer validated.

15.4 The opening of a WALLET may only be requested by a capable major natural person or a duly represented legal entity.

15.5 It may be opened only one WALLET per CRYPTOMMONNAIE and per person as part of the SERVICES provided by BIT4YOU.

15.6 for the activation of the WALLET, the minimum amount to be paid by the CLIENT is €200.

16. Right of withdrawal

16.1 the right of withdrawal described in this article 16 applies only to CLIENTS who act as a consumer.

16.2 The CLIENT, has a period of fourteen (14) calendar days to retract the contract without penalty and without indication of reason. This period runs from the day on which the contract is concluded i.e. the day on which the CLIENT has accepted these terms.

During this period of withdrawal, the execution of the contract can only commence after the CLIENT has agreed. The CLIENT expressly acknowledges and accepts that any exchange order made during the withdrawal period constitutes the CLIENT's agreement to commence execution of the contract during the withdrawal period.

16.3 If the CLIENT exercises his right of withdrawal after the commencement of the execution of the contract with his agreement, the CLIENT may only be obliged to pay, as soon as possible, the SERVICES actually provided by BIT4YOU.

16.4 If the CLIENT exercises his right of withdrawal after the commencement of the execution of the contract with his agreement, this automatically implies the decision of the CLIENT to close his account.

16.5 If the CLIENT does not exercise his right of withdrawal within the period of fourteen (14) calendar days, the contract shall be maintained in accordance with the provisions of these GTU.

16.6 under article VI. 53, 13 °, of the Code of Economic Law (Belgium), the CLIENT does not have the right of withdrawal concerning exchange orders. Article VI. 53 of the Code of economic law provides that "the consumer may not exercise the right of withdrawal provided for in article VI. 47 for: The provision of digital content not provided on a material medium if the performance has commenced with the agreement Consumer's express prerequisite, which also acknowledged that he would lose his right of withdrawal; The CLIENT acknowledges that he cannot benefit from the right of withdrawal in the event of acquisition, sale or exchange of CRYPTOASSETS, even within the period of fourteen calendar days following the opening of an account with BIT4YOU.

17. Duration of the contract and termination

17.1 The contract between the CLIENT and BIT4YOU for the provision of the SERVICES is concluded for an indefinite period.

17.2 The contract may be terminated by email (contact@Bit4You.io) at the discretion of each party with a seven-day notice. The CLIENT will request the closing of his account via the procedures published on the SITE in the section settings. The parties remain bound by the obligations that will be born before the actual termination of the contract.

17.3 in the event of the exercise of the right of termination in accordance with the foregoing, the account shall be closed in such a way as to prevent any further use of the CLIENT's identifiers. It will be maintained for 12 months from the date of termination, in order to manage any claims for orders made before the effective date of termination.

18. Documents to be provided for identification KYC

Depending on the circumstances and the identification technologies used, the CLIENT will be asked to install identification applications and will have to send it in accordance with the instructions of BIT4YOU, either by post or by post Electronic (e-mail), either by downloading or by SMS the following elements:

- A double-sided color copy of your ID card or a copy of the photo page of your Passport (Photo page). No other room will be accepted as a piece of identification
- A colour copy of a water, gas, electricity or telecommunications bill for less than three (3) months.
- A phone number
- In some cases, a video may be requested

If the CLIENT is a legal person (company, association,...), he must provide the following supporting documents:

- A copy of the statutes • For the leader mentioned in the statutes, a double-sided colour copy of his identity card or a copy of the photo page of his passport. No other room will be accepted as a piece of identification
- A colour copy of a water, gas, electricity or telecommunications bill for less than three (3) months.
- A phone number

BIT4YOU or its KYC partners reserve the right to request any other document or additional information, to carry out the checks relevant to compliance with the legal obligations including in particular in the fight against the laundering of Financing of terrorism, even below the minimum thresholds set by law. BIT4YOU will retain on electronic archiving support, for 10 years after terminating CLIENT relations, a copy of the probative document (s) used for their identification by complying with the European regulations on the protection Personal data.

19. Confidentiality and security of the account

the CLIENT is responsible for the confidentiality of his account information, as well as his username and password. The CLIENT is required to notify immediately by email to the address support@bit4you.io any unauthorized access to his account or any other case of security breach. The CLIENT's account is personal and unique and should not be communicated to a third party. The CLIENT agrees to take all reasonable precautions to maintain the confidentiality of his username and password to access his account.

In this respect, the CLIENT agrees in particular to:

- Do not write anywhere and in any case its password and all other security devices and other codes transmitted by BIT4YOU to the client, even in coded form;
- Always use its username and password to protect against prying eyes and ears;
- Be unwilling to dial its username and password in front of third parties;
- Consult your CLIENT's area regularly to detect any suspicious operation.

It is also strongly recommended that the CLIENT use a unique password for each service. In particular, the use of the same password between professional and personal e-mail is imperatively prohibited. Choose a password that has no connection to you (a password consisting of a company name, a date of birth, etc.). Never ask a third party to generate a password for you. Always change the default passwords as soon as the systems contain them. Renew your passwords with a reasonable frequency. Every 30 days is a good compromise. Do not store passwords in a file on a computer workstation that is particularly exposed to risk (e.g. online on the Internet), much less on easily accessible paper. Don't send your own passwords to your personal email. Configure the software, including your Web browser, so that they do not "remember" the selected passwords. If you want a simple rule: choose passwords of at least 12 characters of different types (uppercase, lowercase, digits, special characters). BIT4YOU may, at its discretion, impose an expiration date of CLIENT passwords beyond which it will not be able to access the platform without a prior modification of its password.

BIT4YOU will never ask a CLIENT to provide them with their password, by any means, by telephone, by email, by SMS, by registered mail, or by any other means.

20. Payment Provider

The payment provider retained by BIT4YOU is the Worldline company acting as a FIAT partner currency establishment. They provide CLIENTS with a payment page with different means of payment. The GTU of the company Worldline are available at the following address www.worldline.com.

21. Exchanges and Limitations

21.1 The SERVICES allow the CLIENT to submit Exchange orders for the purchase or sale of CRYPTOASSETS.

21.2 for an exchange order to be taken into account, it must represent at least an equivalent of EUR 50 (fifty euro).

21.3 The price is set in USD.

21.4 any price display in another currency is a spot conversion of this amount as an indication in the display currency chosen by the CLIENT and is made for its convenience of use of the SERVICES.

21.5 The price of the offers and requests made by the CLIENT is left at the CLIENT's sole discretion. The prices shown are all taxes included.

21.6 to proceed with an exchange order, the CLIENT must log on to the SITE with his identification number according to the procedures recommended by BIT4YOU.

21.7 depending on its choice, the CLIENT chooses to buy or sell CRYPTOASSETS.

21.8 in the case of a purchase order, the SITE proposes in an indicative manner the price corresponding to the best offer of sale at the same time.

21.9 in the case of a sales order, the SITE proposes in an indicative manner the price corresponding to the best offer of purchase of the moment.

21.10 the CLIENT is free to modify these indicative prices to enter the price at which he wishes to carry out his exchange order. The CLIENT then chooses the amount of CRYPTOASSETS of each type he wants to buy or sell. This number is left to his discretion. The SITE calculates the total of the exchange order that the CLIENT can control before validating it.

21.11 the submitted Exchange orders engage the CLIENT. The CLIENT must submit them only after careful examination of the market and the data seized by it.

Once exchange orders are matched, an irreversible exchange occurs without additional notification. BIT4YOU proceeds with the transfer of currencies and CRYPTOASSETS between the corresponding wallets. When the CLIENT submits a purchase order from CRYPTOASSETS to BIT4YOU, he acknowledges that the order submitted also materializes his consent so that BIT4YOU proceeds to the debit of his WALLET when the order is executed under the conditions established by the CLIENT.

21.12 The purchase exchange orders of CRYPTOASSETS are honoured within the limits of the stocks of CRYPTOASSETS available in the markets.

21.13 The sales Exchange orders of CRYPTOASSETS will be honoured within the limit of the buyers available on the market.

21.14 in the event that a purchase Exchange order is accepted with a stock partially or totally exhausted, the part of the unsatisfied exchange will be cancelled and the CLIENT will be reimbursed if possible immediately and no later than thirty (30) days Follow the order.

21.15 in certain market conditions, it will be difficult or impossible to liquidate a position. This can happen, for example, when the market reaches a daily limit of price fluctuations ("limit movement"), if the liquidity is insufficient on the market.

21.16 placing conditional orders, such as STOP loss orders, will not necessarily limit your losses to the expected amounts, since market conditions may make it impossible to enforce these orders.

21.17 the placing of conditional orders, such as TAKE PROFIT orders, will not necessarily guarantee your earnings to the expected amounts, since market conditions may make it impossible to enforce these orders.

22. Commissions

BIT4YOU requests a COMMISSION, as described below, for SERVICES rendered by BIT4YOU via the SITE.

The COMMISSION, which includes in particular the costs incurred by BIT4YOU, for the acquisition and sale of crypto-assets corresponds to a percentage in principle between 0% and 2% of the value of the crypto-assets acquired or transferred and is determined at the time of the transaction Depending on the market value of the purchase and the market value for sale. Depending in particular on the liquidity in the relevant market, this maximum percentage may be greater than 2%. The current rates are those published on our website at <https://www.bit4you.io/services>.

The COMMISSION is included in the total amount which appears at the time of completion of the operation, which shows, before validation by the CLIENT, the amount in EUR or USDT, or the number of CRYPTO-assets, to be ceded by the CLIENT and the Counter-party in CRYPTO-Assets to be received by the CLIENT.

The costs of purchase and sale between the CRYPTO-ASSETS and the EURO and between the EURO and the CRYPTO-ASSETS are 0.5%.

BIT4YOU may modify the tariffs of the COMMISSIONS for the SERVICES in a manner as described in article 8 of these GTU.

23. Notifications

23.1 Notifications of disputes, complaints or requests from CLIENTS

Any dispute, complaint or request relating to:

- To information communicated by BIT4YOU
- An error in the performance of an exchange or in its failure to do so,
- Or for any other reason

Must be notified to BIT4YOU by the CLIENT within fifteen (15) calendar days from the day on which the client was aware of it or is presumed to have been aware of it (in particular in view of his or her account's consultation habits and the date and time His or her last access to his account) or in any other longer period provided for by special provisions or by law. This notification can be done by sending an e-mail to the following email address: support @ Bit4You or by mail to the following address:

S.A. BIT4YOU

292 Avenue Charles-Quint, 1083 Ganshoren, Belgium

Erroneous accounts on behalf of a CLIENT, whether in addition or in less, which BIT4YOU has found and accepted following a CLIENT challenge, shall be rectified without prior notice. The maximum processing time for claims that may relate to other aspects of the service is one (1) month from the date of receipt of the claim. If however, because of the complexity of the subject matter of the claim, the processing time exceeds the initial month, this extension of the delay will then be motivated and explained to the CLIENT.

CLIENTS acting as consumers may also lodge a complaint via the European Platform ([HTTP://EC.EUROPA.EU/CONSUMERS/ODR](http://ec.europa.eu/consumers/odr)) If the dispute, complaint or initial request from BIT4YOU is not remedied in a manner Satisfactory according to the CLIENT.

23.2 Notification in case of fraud

Any notification of fraud, suspicion or attempted fraud must be notified as soon as the CLIENT is aware of it. This notification must be done by sending an e-mail to the following email address: Fraud@Bit4You.io

24. Refusal to execute orders, fraud, suspension, termination and closing of the WALLET

The refusal to execute an exchange order by BIT4YOU is, unless otherwise provided by law, notified to the CLIENT within one (1) Business day following the decision to refuse execution via a message on the CLIENT area and by e-mail. Unless otherwise provided by law, this notification contains the grounds for refusal and, if the refusal is justified by a material error, it contains the procedure to be followed to correct this error.

Unless otherwise provided by law, BIT4YOU may decide to terminate an account without having to give reasons, notice, formalities or indemnities to the client and will not be required to send any notification of refusal to the CLIENT but may According to its assessment, immediately close or suspend the CLIENT's wallet (or) and consistently refuse all exchange orders in the following cases:

- The total of the purchase order of CRYPTOASSETS is greater than the amount available on the CLIENT's WALLET. No open exchange order may be passed;
- The CLIENT has breached one of its obligations to BIT4YOU arising out of these GTU;
- If the CLIENT has not complied with BIT4YOU instructions;
- For any other legitimate reason;
- The CLIENT's account does not comply with the GTU and is awaiting receipt of conforming supporting documents;
- When the limits of use of the platform are reached or when the maximum number of payment orders that can be made has been achieved, out of the will of BIT4YOU;
- The Exchange order contains any factual error;
- The payment order does not emanate from the CLIENT;

- Suspicion of fraud is found;
- The CLIENT attempts to create a new account using the same contact information e-mail address and/or telephone number and/or bank details and/or means of payment;
- If it tries to overcome or circumvent the security features of the SITE;
- If it uses the SERVICE to carry out illegal activities such as, for example, money laundering, illegal gambling, terrorist financing, or other criminal activities;
- In the event of default or fraudulent payment for transactions;
- In the event of unforeseen operational difficulties;
- At the request of the competent authorities;
- A legal provision obliges BIT4YOU not to execute and/or block SERVICES;

The refusal to perform a SERVICE by BIT4YOU may in particular be notified to the CLIENT after the implementation of the automated treatments and the specific investigations carried out by the competent and qualified personnel of BIT4YOU.

It is important to note that a rejected exchange order is deemed not received. The suspension or closure of an account does not affect the payment of COMMISSIONS due on previous transactions.

In the event of suspicion of fraud or fraud, the CLIENT will be responsible for providing evidence of good faith and lack of fraud. The reactivation of a WALLET will be done at the discretion of BIT4YOU.

Until the notification of BIT4YOU fraud in the form prescribed by BIT4YOU, the CLIENT remains liable for unauthorized trading up to a maximum of one hundred and fifty euro (EUR 150), all transactions combined.

Nevertheless, the CLIENT remains responsible for all losses incurred prior to the notification of BIT4YOU fraud:

- In case of fraud or attempted fraud on the part of the CLIENT;
- In case of gross negligence;
- In the event that it has not fulfilled its obligation to use the SERVICE in accordance with the GTU and the recommendations contained in these GTU;
- In the event of late notification of unauthorized use, or loss, or theft of one or more elements of its identifier;

BIT4YOU reserves the right to seek compensation for damages that it has suffered as a result of the fraud and/or violation of these GTU.

In the event of an account closing, the credit available on the wallets subject to the closing will qualify for a withdrawal to the benefit of the CLIENT subject to the current transactions and any unpaid, bank rejections or future oppositions.

The CLIENT whose wallet (s) have been closed by BIT4YOU is not authorized, unless otherwise agreed by BIT4YOU, to open another wallet. Any WALLET opened in violation of this provision may be immediately closed by BIT4YOU, without notice.

In the event of termination by BIT4YOU, for example for accounts that have been verified but for which there is or is a doubt as to the authenticity of the identity or the documents provided, members must send the details of a valid bank account To allow the transfer of currencies to their account if necessary. This bank account must be held by the CLIENT. The payment of prices in exchange for CRYPTOASSETS can be made on a bank account valid only after conversion into currency. However, in certain circumstances, a number of intermediaries could be involved in an international payment which will entail costs. We will make every reasonable effort to ensure that these costs are communicated to you before you send your payment; However, you acknowledge that these fees may not always be calculated in advance, and that you agree to be responsible for these costs. When closing an account, any amount less than five dollars (5 USD) of value will not be returned to you. BIT4YOU reserves the right not to convert the CRYPTOASSETS into currency to return them to a portfolio that belongs to the CLIENT.

Fraud or non-observance of these GTU by the CLIENT may give rise to legal proceedings on the part of BIT4YOU.

25. Death

In the event of the death of the CLIENT holding a real account, BIT4YOU must be notified as soon as possible by the rights holders or their agent at the address Support@bit4you.io.

Upon receipt of this written letter, BIT4YOU shall ensure that no transactions are carried out on any of the assets and will proceed to the closing of the wallet (or), resulting in the closing of the account by BIT4YOU.

If the assets that BIT4YOU holds in the name of the deceased are greater than the costs of supporting the withdrawal costs, they may be withdrawn in favour of the rights holders only in the event of production by those rights holders or their agent of Evidence, in accordance with applicable law, establishing the devolution of succession.

The customer can make five transfers of CRYPTOASSETS to external addresses per 24-hour period free of charge. A sum of 1€ will be charged for each additional external transfer.

26. Transfers from CRYPTOASSETS to an external address

Currently, only USDT, BTC, BCH, LINK, DAN, LTC, ETH, OMG and DTX can be transferred from/to an address outside BIT4YOU through the BIT4YOU platform. Other CRYPTOASSETS cannot be transferred from/to an address outside BIT4YOU through the BIT4YOU platform. They can be converted to an internal BIT4YOU address in USDT or BitCoin. This list of transferable CRYPTOACTIVES may be reviewed and modified regularly.

Transfers of these CRYPTOASSETS to an address outside BIT4YOU do not take place in real time, but are carried out at least once a working day.

The customer may carry out ten transfers of cryptoactives to external addresses free of charge per 24-hour period. A sum of 5 USDT will be charged for each additional external transfer.

27. Transfers of currencies and CRYPTOASSETS, limits of responsibility of BIT4YOU

27.1 for all of its SERVICES, BIT4YOU is subject to an obligation of means and not of result.

27.2 BIT4YOU's liability to CLIENTS acting as consumers is limited as follows:

- for the breach of an obligation consisting of one of the principal benefits of the contract, the liability of BIT4YOU shall be limited Up to the balance available on the CLIENT's wallets at the time of the breach, with a maximum of EUR 25,000;
- for the breach of an obligation consisting of one of the non-principal benefits of the contract, the liability of BIT4YOU will only be incurred in the case of a gross negligence of BIT4YOU or that of its servants or agents, and will in any case be limited to the Balance available on the CLIENT's wallets at the time of the breach, with a maximum of EUR 25,000.

27.3 BIT4YOU's liability to CLIENTS who do not act as consumers will only be incurred in the case of BIT4YOU's gross negligence, and will in any case be limited to the balance available on the CLIENT's wallets at the time of the fault, with a Maximum of 25,000 EUR.

27.4 The foregoing limitations of BIT4YOU's liability do not apply in the case of deceit or fraud.

27.5 BIT4YOU implements all reasonable technical means to ensure the proper execution of CRYPTOASSETS transfers. The CLIENT acknowledges, however, that BIT4YOU is not responsible for problems related to the Internet or the network of foreign exchange platforms. In particular, BIT4YOU could not be held responsible for the appearance of a fork on the block chain of the CRYPTOMMONAIE in question and which would invalidate certain past transactions.

27.6 the CLIENT accepts that BIT4YOU may, without notice and at its discretion, place daily or monthly limits on transactions made through the SERVICE. These limits are

necessary to limit the possible consequences of computer problems, compromised identifiers or fraud. These limits may be modified in accordance with the circumstances or regulations, at BIT4YOU's sole discretion.

28. Force Majeure

28.1 unless otherwise stipulated herein or mandatory laws and, without prejudice to other causes of exclusion or limitation of liability provided herein, BIT4YOU shall in no event be held liable for any damage caused By a case of force majeure.

28.2 are deemed to constitute a case of force majeure: all events outside the control of BIT4YOU, including but not limited to: power outage, computer failure, telecommunications blocking, fire or flooding, Strike of its staff or of one of its subcontractors or suppliers, war, terrorist attack, disturbance, riots or occupation of the territory by foreign forces, negligence of a third party such as the persons responsible for the delivery of electricity Or telecommunications services, governmental or legal restrictions, legal or regulatory changes in the forms of marketing, and any other case independent of the will of one of the parties preventing the normal execution of Present general terms of use by this party. BIT4YOU just as the CLIENT will have to notify by any means available to the other party any case of force majeure to which it would be subjected.

28.3 BIT4YOU cannot be held responsible for malfunctions of technical devices independent of its control and accepts no direct or indirect responsibility for the services and products to which they refer.

29. Collection and processing of personal data

BIT4YOU processes personal data in accordance with its privacy Policy (<https://www.bit4you.io/privacy-policy>) and its "cookie" policy (<https://www.bit4you.io/cookie-policy>).

30. Intellectual Property

No intellectual property rights relating to the use of the SERVICE and the WALLET are transferred. Unless otherwise specified, all elements of this SITE are the property of BIT4YOU and are protected by copyright, trademarks and other applicable laws. The trademarks, service marks and logos of BIT4YOU and other sites used on this SITE ("marks") are the property of BIT4YOU and their respective owners. The software, texts, images, graphics, data, videos and audio used on this SITE belong to BIT4YOU. Unauthorized use may violate copyright and other applicable laws and may result in criminal or civil sanctions. The brand "BIT4YOU" is the property of the company BIT4YOU. The CLIENT agrees not to delete the mention of the mark "BIT4YOU" on any element supplied or made available to him by BIT4YOU, such as software, document or banner advertising.

31. Evidence

Communications made through e-mail are validly accepted forms of communication as evidence by the CLIENT and by BIT4YOU. All the information recorded in the BIT4YOU computer databases relating to the CLIENT has, until proven otherwise, the same probative force as a written paper signed on a hard copy, both with regard to their

content and with regard to the Date and time when they were made and/or received. These unalterable, safe and reliable traces are engraved and preserved in BIT4YOU's computer systems.

32. Miscellaneous

32.1 if one or more provisions of the contract are considered to exceed the legal limits by any court or other competent authority or jurisdiction, these provisions shall be automatically reduced to the legal limits in accordance with the laws Force-. The remaining part of these provisions and all other provisions of these GTU shall remain applicable.

32.2 the non-exercise of its rights by one of the parties shall in no case be regarded as a waiver of these rights.

32.3 in the event that additional administrative formalities are required for the performance of these GTU, BIT4YOU and the CLIENT will provide mutual assistance for the regularization of these formalities.

32.4 In the case of necessary formalities caused by the customer carrying out a transaction coming from or going to the darkweb or a site offering illegal services, a compensation of 363€ (VAT incl.) may be invoiced as management fees by BIT4YOU without the customer being able to oppose it.

32.5 The CLIENT accepts that BIT4YOU may at any time, modify the SERVICES and rates.

32.6 for the duration of the account and up to a period of six (6) months after the end of the account, the CLIENT shall not, directly or indirectly, resort to the solicitation, recruitment or engagement, as an independent contractor or otherwise, of Staff members (salaried or independent workers, collaborators, consultants or other) of BIT4YOU without the prior written permission of BIT4YOU.

32.7 if the CLIENT fails to comply with this obligation, he shall pay to BIT4YOU damages equal to twelve (12) times the gross monthly salary that the person received at BIT4YOU in the last month in which he worked there, without prejudice to the right BIT4YOU to claim additional damages.

The non-solicitation provisions do not apply in the event that the BIT4YOU collaborator has applied for a spontaneous application for a job with the CLIENT, provided that this spontaneous application can be proved.

33. Applicable law and Jurisdictional clause

The GTU are governed by Belgian law.

In the case of CLIENTS who act as consumers, any dispute relating to the performance, interpretation or validity of the GTU shall be brought before the courts and tribunals of the CLIENT's residence.

With respect to other CLIENTS, any dispute relating to the execution, interpretation or validity of the GTU shall be brought before the courts and tribunals of Brussels (Belgium).