

STANDARD MONEY PLATFORM – TERMS AND CONDITIONS OF USE

Welcome to **STANDARD MONEY's** PLATFORM.

By using the SERVICES offered by **STANDARD MONEY**, the USER agrees to read the TERMS carefully in order to ensure perfect understanding of this document. When checking the option "ACCEPT" at the end, the USER agrees with the provisions of these TERMS, thus accepting it and being bound to it.

STANDARD MONEY, a private legal entity, enrolled with the CNPJ (Corporate Taxpayer Registry) 30.219.387/0001-32, having offices at Alameda Rio Negro, 585, sl. 144 and 145, torre A, Alphaville Industrial, Barueri, São Paulo, Cep 06454-000, is the holder of all rights on the platform, which consists of ONLINE SERVICES for the leasing of crypto-assets, made available through the "SITE" hosted under the domain <https://www.standardmoney.com.br>.

The use of the services offered by **STANDARD MONEY** by those whose tax residence is in the United States of America, Syria, North Korea, Iran, Iraq and China is forbidden, and other restrictions may be included without prior notice. Likewise, the use of the platform by people under 18 years old is prohibited.

1. ACCEPTANCE

1.1 By accepting these TERMS, the USER agrees that this document may undergo changes over time, that USER is entirely responsible for checking such changes from time to time, especially before using the SERVICES, and USER must also agree with the PRIVACY POLICY. If **STANDARD MONEY** informs the USER about any significant changes made in the TERMS, it will be done out of mere liberality.

1.2 If the USER has any objection to any provision of the TERMS including after its acceptance, the USER shall immediately cease its use in accordance with the provisions set forth in this TERM.

1.3 In order to use the SERVICES provided by **STANDARD MONEY** the USER must know how the cryptocurrency market works and must consider the inherent risk. The value of crypto assets may vary over time and location, and the USER is aware of such circumstance, accepting it at USER's own risk, in a conscious and informed manner.

1.4 By accepting the TERMS, the USER is aware that crypto-assets prices are highly volatile, with the possibility of loss.

2. ABOUT STANDARD MONEY's PLATFORM

2.1 In order to use the Platform's features, the USER must create an Access Account and if USER is an individual, he/she must be over 18 (eighteen) years old and legally capable, or if USER is a legal entity, the Access Account must be created by a duly constituted legal representative. The USER must also accept these Terms of Use and our Privacy Policy.

2.1.1 If **STANDARD MONEY** verifies any irregularity in the USER's registration, it may, at its discretion and at any time, block the registration until all irregularities are corrected.

2.1.2 The residents of the United States of America, Syria, North Korea, Iran, Iraq and China are forbidden from using **STANDARD MONEY's** services.

2.1.3 **STANDARD MONEY** reserves the right to change item 2.1.2 without the need for notification/information to any USER, except those whose tax residence is one of the aforementioned countries.

2.2 The registration will be done after an online form available on the platform's registration page is filled out with the following data: full name of the individual or corporate name if USER is a legal entity, individual's birth date, phone number, country of birth, tax address, e-mail and a password.

2.3 After the registration is completed, the USER will have an Access Account on the platform and it will be PENDING for use for the available SERVICES. In order for it to be ENABLED, the USER must provide the following additional information and digital copies of the following documents:

2.3.1. Individual: Additional contact information, identification document with a photo or equivalent document, proof of address, a selfie with the identification document and a sheet of paper where the following communication is read: "**STANDARD MONEY** Registration", containing the date and e-mail.

2.3.2. Legal entity: Additional contact information, legal representative's identification document with photo or equivalent document, Articles of Incorporation, selfie with identification document or equivalent and a sheet of paper where the following communication is read: "**STANDARD MONEY** Registration", containing the date and e-mail. When registering, the USER must inform true data for which USER will be exclusively responsible.

2.4 The USER's registration status will be PENDING until the effective validation and proof of authenticity of the documents are done. In case of missing or unintelligible information, it may be requested that the information be sent again or supplemented at a later date.

2.5 When completing the registration form the USER must provide true data, which will be their sole responsibility, and USER must be aware of the KYC policy. **STANDARD MONEY** is not responsible for false data entered in the registration.

2.6 Providing false information or misusing third-party's data in USER's own name is a crime, in which case the USER's access to all services and functionalities of the platform may be suspended or permanently canceled, without prejudice to other measures that are assured to the USER.

2.7 **STANDARD MONEY** may, at its sole discretion, request additional documents and information to confirm or maintain the Registration of any USER. If **STANDARD MONEY** decides to exercise this power in relation to any USER, the registration of that USER may be suspended or permanently canceled if the USER refuses to provide the information or send the required documents.

2.8 Each USER will maintain only a single Registration on the platform. If more than one Registration is found to exist for the same person, one or all of such Registrations may be suspended or canceled, at **STANDARD MONEY's** discretion.

2.9 **STANDARD MONEY** reserves the right to decline any registration request and to suspend or cancel a previously accepted Registration in the following cases:

- I. breach of any of the provisions of these Terms of Use;
- II. impossibility of verifying the identity of the USER or finding any false information provided by USER;
- III. fraudulent or criminal acts practiced by the USER or the adoption of any behavior on the USER's part that, at **STANDARD MONEY's** discretion, is incompatible with the objectives of the Site, or with the courtesy towards other USERS or that may, in any way, cause damage to third parties or the platform itself.

2.10 **STANDARD MONEY** may, at any time, change the Platform's eligibility criteria for access and use, without having to send any type of communication or prior notice to USERS.

2.11 **STANDARD MONEY** will keep Personal Data, through its automated system, for the uses and purposes defined in its Privacy Policy, accessible through the address: <https://www.standardmoney.com.br>. By accessing the Platform, you accept the Privacy Policy and agree to the treatment of your Personal Data by **STANDARD MONEY**.

2.12 **STANDARD MONEY** holds all rights over the Platform and may update the Platform whenever it wishes or deems necessary, or cease making it available or even discontinue it over time.

2.13 In case of discontinuity of the platform, **STANDARD MONEY** will inform USERS in advance.

2.14 Any and all quantity of crypto-assets transferred to **STANDARD MONEY** may be redeemed at any time provided all terms and prerogatives set forth in this Term are observed.

3. USERS OBLIGATIONS AND RESPONSIBILITIES

3.1 USERS are responsible and undertake to:

3.1.1 Use the Platform correctly and ethically, respecting the conditions that govern its use and purpose.

3.1.2 Provide correct, complete and updated registration data, in addition to informing the contact channel that can be activated by the company for the best performance of the services. If at any time it is verified that the USER provided false data or data that is not consistent with reality, **STANDARD MONEY** reserves the right to suspend or revoke USER's access to the platform, without prejudice to the adoption of measures it deems appropriate.

3.1.3 Have compatible devices and equipment, Internet connection service with antivirus, enabled firewall and duly up-to-date software programs.

3.1.4 Keep USER's Account data confidential from third parties and use it in an individual and non-transferable way, without providing, disclosing or sharing USER's password or any authentication mechanism with anyone, under penalty of having to bear the losses arising from the eventual misuse of the information and resources contained in the Access Account.

3.2 The USER is not allowed to register their password in third party applications for the purpose of performing automatic queries in USER's Platform Access Account. If USER suspects that the secrecy of USER's

password has been compromised, USER should change it as soon as possible and contact the available service channels.

3.3 Adopt a strong password as opposed to using an obvious or easy to guess sequence of numbers. Furthermore, the USER must not use their password in third party applications, portals and websites.

3.4 Adopt measures in USER's technological devices to prevent physical or logical access by unauthorized third parties, such as using a password and/or biometrics.

3.5 Acknowledge that all accesses and operations carried out after USER's successful digital authentication are undisputedly interpreted as USER's responsibility, including those derived from misuse or disclosure to third parties.

3.6 Keep USER's AntiSpam systems, similar filters or message redirection settings adjusted so that they do not interfere with the receipt of communications and materials from the Platform, and no excuse will be accepted in case USER has not had access to any e-mail or electronic messages because of the mentioned settings.

3.7 Respect all intellectual property rights owned by **STANDARD MONEY**, including all rights relating to third parties that may be, or have been, available in any way. Likewise, USERS may only reproduce the contents available on the Platform, especially its brands and environment layout, when expressly authorized by the company in this regard.

3.8 Not to access programming areas of the Platform, its database, source codes or any other data set available in these environments.

3.9 Not to perform or allow reverse engineering, nor translate, decompile, copy, modify, reproduce, lease, sublicense, publish, disclose, transmit, lend, distribute or, otherwise, inappropriately deal with the Platform's functionalities.

3.10 Not to use spider or data mining software of any kind or any other that has not been indicated herein that performs in a similar way.

3.11 The functionalities that make up the Platform are offered so that the services provided may be used, and they do not grant the USER any rights over the software used by **STANDARD MONEY** or over its IT structures that support the Platform

3.12 Any removal, blocking or suspension of any content or functionality of the Platform as a result of any complaint shall always be understood as a demonstration of good faith and intention to amicably resolve conflicts, never as an acknowledgement of guilt or of breach to the right of a third party by **STANDARD MONEY**.

3.13 In the event of damages to **STANDARD MONEY** or third parties, the liable party undertakes to i)- bear all obligations to indemnify the aggrieved party, including those arising from acts performed through their Access Account, ii)- to be the defendant of a lawsuit or of an administrative procedure, iii)- to request the exclusion of the company, and iv)- to bear all expenses and procedural costs related thereto, rendering **STANDARD MONEY** free of damages and encumbrances.

3.14 Failure to comply with any of the obligations set forth herein may result in total or partial suspension of functionality, or exclusion of the USER, without prior notice, as provided in this Term.

3.15 USERS acknowledge that the **STANDARD MONEY** platform takes custody only of crypto-assets, Bitcoin (BTC) and Tether (USDT) and that any other crypto-assets transferred to it, by whatever means allowed by it, will be immediately converted to Tether at the price quote of the time when they are received.

3.15.1 It is hereby established that **STANDARD MONEY** will only receive the BITCOIN crypto-asset and will pay its USERS with BITCOIN and/or USDT crypto-assets.

3.15.2 USERS further understand that the crypto-assets under custody by **STANDARD MONEY** are not securities issued or certified by government, central authority, monetary authority or financial institutions.

3.16 USER shall proceed in accordance with the ethical and legal precepts provided for in the Money Laundering, Illegal transfer of money abroad and Anti-Terrorism legislation, and shall also be aware of the AML (Anti-Money Laundering) rules, and that when disrespecting such precepts, USER shall be held accountable by the authorities and shall bear the penalties arising from such act.

4. USING STANDARD MONEY'S PLATFORM

4.1 The USER is aware that **STANDARD MONEY** is a custody business for the leasing of crypto-assets, and that the arbitrage and trade of crypto-assets that seeks to increase the volume of cryptocurrencies consists of a risk operation inherent to the activity and that there is no way to guarantee any profit despite presenting statistics of past performance on the platform purely for information purposes to the USER.

4.2. Once the registration has been validated by the company, the USER is able to keep their cryptography secure with **STANDARD MONEY**.

4.2.1. After the USER is able to custody their crypto-assets and obtain the validation of the SERVICES to be provided by the company, USER must transfer the amount contracted in USDT or the corresponding amount in BITCOIN to **STANDARD MONEY's** digital custody wallet for the validation of the services.

4.2.2 Transactions with the volume of crypto-assets transferred to **STANDARD MONEY's** digital wallet will be of up to two business days (D + 2) after receipt of the crypto-assets.

4.2.3 This transfer can be made from an external wallet or from the use of the available balance on the platform.

4.3 The values obtained from the crypto-assets arbitrage and trade operations will be calculated and allocated daily in the USER's account on the platform.

4.4 Transfers of crypto-assets to **STANDARD MONEY** will be accepted if they are made in USDT and/or BITCOIN, and no other crypto-asset is accepted.

4.4.1 If the USER transfers BITCOIN to **STANDARD MONEY's** digital wallet, the BITCOINS will be converted to Tether (USDT) by the platform itself on the day of receipt.

4.5 In case of early redemption of the volume custodied by **STANDARD MONEY**, the USER must request the cancellation of the application in accordance with the provisions set forth herein.

4.6 When the USER wishes to REDEEM their volume of crypto-assets, USER shall do so out of USER's own initiative on **STANDARD MONEY's** platform, taking into account the criteria established in the Terms of Use and in the Leasing Agreement.

4.7 After informing **STANDARD MONEY** of their intention to not renew the agreement, USER must request the WITHDRAWAL on the Platform, which will be done within thirty working days (D + 30) at most, and Blockchain's transactions term must also be taken into consideration as it may extend this deadline, without any liability on **STANDARD MONEY's** part.

4.8 Transfers related to withdrawals will be made in USDT and/or BITCOIN, the price of which will be calculated at the moment of its completion.

4.9 Withdrawal fees will not be charged.

5. OPERATIONAL CHARGES

5.1 **STANDARD MONEY** does not charge any deposit and custody fees for crypto-assets.

5.2 The percentage of the value that will be passed on to the USER will be the percentage indicated on the platform in a variable way.

5.2.1 If the percentage established on the platform is exceeded, the surplus will be reverted to **STANDARD MONEY** by way of remuneration for the services provided, and the USER will receive the limit established on the platform.

6. TERM AND RENEWAL OF THE AGREEMENT

6.1 These Terms and Conditions shall be valid for the term stipulated on the leasing agreement, and all changes and amendments shall be bound to the acceptance of such Terms.

6.2 If the crypto-assets operated by **STANDARD MONEY** remain under custody, this agreement will be automatically renewed and all the clauses set forth herein here shall remain in full force.

6.3 **STANDARD MONEY** will remain in possession of the crypto-assets transferred by the USER and USER is allowed to redeem the volume increase always on the first day of each month, abiding by the leasing agreement clauses as well as its fees, values and fines, and the non-redeemed added volume is not incorporated to the amount made available in the leasing and does not represent a percentual volume for future increase, remaining available to the USER for transfer or for entering into a new agreement.

6.4 When requesting redemption of the volume increase, the USER will receive their cryptocurrency in BITCOIN or USDT, directly in their digital wallet informed upon their registration on **STANDARD MONEY's** platform, within period of three working days (D + 3) at most from the day the request was made on the online platform.

6.5 If **STANDARD MONEY** has no interest in renewing this agreement, **STANDARD MONEY** must inform the USER in advance, without the need to justify its reasons.

6.6 In case of termination before the agreement end date, the fines and terms provided for in the leasing agreement will be applied.

7. TAXES

7.1 The parties agree that the USER shall have sole responsibility for the information, tax filing and payment of all taxes levied on the volume of crypto-assets that USER owns, in accordance with the legislation applicable in the country in which USER is domiciled.

7.2 **STANDARD MONEY** exempts itself from any taxation, fines or any type of imposition by the public authority on the non-declaration/information of the volume of USER's crypto-assets.

8. LIMITATIONS ON LIABILITIES AND DISCLAIMER

8.1 The Platform and its functionalities are presented to the USERS as they are available, and may undergo constant improvements and updates, and **STANDARD MONEY** undertakes to:

I. preserve its functionality, with non-broken links using a layout that respects usability and navigation, whenever possible;

II. display the functionalities in a clear, complete, accurate and sufficient way so that there is an exact perception of the operations being carried out; and

III. protect, through the state-of-the-art available, the data collected by the available functionalities.

8.2 **STANDARD MONEY** endeavors to maintain the continuous and permanent availability of the Platform. However, there may be, occasionally, some temporary unavailability due to necessary maintenance or generated by force majeure, such as natural disasters, failures in communication systems and access to the Internet or acts by third parties that are beyond **STANDARD MONEY's** sphere of surveillance and responsibility.

8.2.1 If this occurs, **STANDARD MONEY** shall do everything in its power to restore access to the Platform as soon as possible, within the technical limitations of its services and third-party services, on which it relies to stay online.

8.3 Any maintenance procedures that cause the Platform to be unavailable for long periods of time will be informed through the official communication channels, such as e-mails or telephone calls.

8.4 The USER does not have any right to demand the availability of the Platform, nor can USER seek compensation for damages in case the Platform remains offline, regardless of the reason.

8.5 In the event of Platform unavailability, the USER may contact **STANDARD MONEY** through all other official communication channels referred to in this Term.

9. STANDARD MONEY IS NOT LIABLE:

9.1 For any problems, bugs, glitches or improper functioning that occur in the USERS' devices and equipment arising directly or indirectly from the regular use of the Platform.

9.2 For any direct or indirect damage caused by third party events, for example, but not limited to, hacker attacks on USER's system, server or Internet connection failures, including software actions that may, in any way, damage physical or logical assets or the USER's connection due to access, use or navigation on the Platform, as well as the transfer of data, files, images, texts, audios or videos contained therein.

9.3 For USERS' navigation on external links available on the Platform. USERS must read the Terms and Conditions of Use and Privacy Policy of the website accessed and to proceed as determined.

9.4 For verifying, controlling, approving or vouching for the appropriateness or accuracy of the information or data made available on such links, therefore not being responsible for losses or damages caused by the visit to such sites. It is up to the USER to verify the reliability of the information and data contained there before making any decision or taking any action.

9.5 For any and all liabilities for eventual losses and damages, loss of profits and consequential damages, the causes of which may be attributed, directly or indirectly, to the services, use or performance of the platform;

9.6 For acts of God or force majeure;

9.7 For dangerous and/or inappropriate use of the platform;

9.8 For technical factors, including internet problems, that make it impossible to transfer data and/or download information from the platform.

9.9 For acts of bad faith on the USER's part.

10. PRIVACY

10.1 **STANDARD MONEY** has a document called Privacy Policy, which regulates the treatment of data collected on the Platform. Such Policy is an integral and inseparable part of these Terms and Conditions of Use and can be accessed through the link found on the platform.

10.2 If any provision of the Privacy Policy conflicts with any other herein, the one described in the most specific way shall prevail.

11. TECHNICAL SUPPORT

11.1 The technical support service provided is limited to clarifications about **STANDARD MONEY's** operation, and it is assumed that the USER knows how to use the computer and mobile device and their functions, as well as the operating system under which the system will be used. It is also assumed that the computer is properly configured and in good working order.

11.2 Technical support is limited to serving the USER via e-mail, and a support ticket is available at the SITE's Service Desk, and **STANDARD MONEY** is committed to replying within 24 (twenty-four) business hours, except in exceptional situations, counted from the moment the USER contacted the Technical Support.

11.3 The Technical Support provided by **STANDARD MONEY** does not cover USER's internet connection, internal network and computers/mobile devices.

11.4 **STANDARD MONEY's** Technical Support also does not include financial, economic or tax advice or consultancy, and the USER will be fully responsible for the decisions he/she makes when using the platform.

12. INTELLECTUAL PROPERTY

12.1 All intellectual property rights such as brand, business name or domain name, as well as logos, trademarks, emblems, screen content related to the Platform's services and the set of programs, databases, networks and files that allow the USER to access and use USER's account on **STANDARD MONEY** belong to the company and the only right granted to the USER is to use the SERVICE provided therein. The misuse and the total or partial reproduction of said contents are prohibited, except with express authorization.

12.2 **STANDARD MONEY** may be improved and, as a result, it may also suspend its services temporarily. The USER hereby agrees with modifications, implementation of new features, tools, improvements or corrections on the platform.

13. MISCELLANEOUS PROVISIONS

13.1 When navigating the Platform and using its functionalities, the USER agrees to abide by the Terms and Conditions of Use and the Privacy Policy in force on the date of access. Therefore, it is recommended that the USER keeps themselves updated.

13.2 The tolerance of any noncompliance with any of the clauses and conditions set forth herein shall not constitute a novation of the obligations stipulated in this document, nor shall it prevent or inhibit their enforceability at any time.

13.3 If any provision of these Terms and Conditions of Use or of the Privacy Policy published on the Platform is deemed inapplicable or without effect, the remainder of both documents remains in force, without the need for legal action declaring such an assertion.

13.4 The USER acknowledges that all communication made through **STANDARD MONEY's** website <https://www.standardmoney.com.br> to the e-mail address informed in USER's registration is valid, effective and sufficient for the disclosure of any subject that refers to the services contemplated by this agreement and to the conditions related to the provision of such services, or any other subject addressed therein, except for the different provisions expressly provided for in these Terms and Conditions of Use.

13.5 The USER has the right, at any time, to request his/her account to be closed at **STANDARD MONEY**.

13.6 The closing of the USER's account will only be possible if there is no record of funds, that is, if there are, at the time of cancellation, no values in BITCOINS and/or USDT, and the USER must make the withdrawal.

13.7 After the closing of the USER's account, carried out by the USER himself or by **STANDARD MONEY**, the USER acknowledges that he/she may no longer have access to and/or redeem information on transactions carried out through the platform, and **STANDARD MONEY** has no obligation to store information, nor to pass this information on to the USER.

13.8 In the event of suspected fraud or any other illegal activity, **STANDARD MONEY** may, in addition to

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resorting to applicable legal measures at the time of termination, retain any stored funds until the conclusion of the investigations.

13.9 In case of account closure, all fees paid and charges made before closing are non-refundable.

13.10 The closure of the registration will not affect previous rights and obligations. The obligations of any of the contracted parties shall continue in full force and effect until they are remedied.

13.11 Failure to enforce or mere liberality not to enforce any provisions of this document does not constitute a waiver of rights, and the enforcement of such provisions may be required at any time.

13.12 The Terms and Conditions of Use described herein shall be interpreted according to the legislation of **STANDARD MONEY's** headquarters to settle any dispute or controversy involving this document or the use of the platform.

I acknowledge that I have read and I do hereby accept the terms and conditions contained in this document.

