



CoinRequest

Thank you for using CoinRequest, an invoicing platform to simplify cryptocurrency transactions.

This user agreement sets out the terms on which CoinRequest offers you access to – and use of – its services. Please read its terms and conditions carefully because they affect your legal rights.

This user agreement covers important information about our services. This user agreement includes information about future changes to its provisions, payments and payment terms, limitations of liability, privacy information and resolution of disputes, including an agreement to resolve any disputes that may arise between you and us before the courts of the Netherlands.

Please note that in general we rely on third party wallets to execute our services. We do not store your cryptocurrency, nor do we send them. We provide a second layer service tool for you to simplify of sending- & receiving your assets.

If you have any questions regarding this user agreement or any part thereof, please refer to <https://about.coinrequest.io/contact/>.

Article 1. Introduction

CoinRequest is a registered tradename and limited liability company established under the laws of the Netherlands ("**CoinRequest**", "**we**" and "**us**"). CoinRequest is registered with the Dutch Chamber of Commerce under number **75564513**.

This user agreement (the "**User Agreement**") sets out the terms on which CoinRequest offers you (a "**user**" or "**you**") access to – and use of – its services. By accessing, signing up for or otherwise using CoinRequest's services, websites and software applications (together, the "**CoinRequest Service**" or "**Service**"), or accessing any content or material that is made available by CoinRequest through the Service you are entering into a binding contract with CoinRequest.

The User Agreement consists of the terms and conditions below and incorporates the CoinRequest Privacy Statement (<https://about.coinrequest.io/privacy-policy-coinrequest.pdf>), the CoinRequest Costs and Charges (Annex 1) and any other policies, procedures and other guidelines that we post on our website or otherwise make available to you. The User Agreement is the framework agreement under which CoinRequest provides all its Service to you. All instructions, all transactions between you and CoinRequest, together form one single agreement.

By entering into this User Agreement, you declare that you have received, read, understood and accepted these documents. You agree to comply with all of the terms of this User Agreement when accessing or using the Service.



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Article 2. Definitions and interpretation

Capitalized words have the meaning ascribed to them in this User Agreement.

In the event of a conflict between the provisions of the main body of this User Agreement and its annexes, the provisions of the annexes will prevail. In the event of a conflict between the provisions of the annexes and any other policies, procedures and other guidelines incorporated into this User Agreement, the provisions of the latter policies, procedures and other guidelines will prevail.

If any part of this User Agreement is determined to be invalid or unenforceable pursuant to applicable law, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of this User Agreement will continue in effect.

For the purposes of this User Agreement, "cryptocurrency" means the cryptographic digital currencies currently supported by CoinRequest.

Article 3. Representations

In order to enter into this User Agreement and use the Service, you represent that you:

1. are (a) a legal entity or (b) an individual that is at least eighteen (18) years of age and in the event that the laws of your jurisdiction require you to be of a certain minimum age greater than eighteen (18) years to enter into this User Agreement – you are at least such age;
2. have the legal authority and power to enter into a binding contract with us (either on behalf of yourself or – in the case you are entering into this User Agreement on behalf of a legal entity – on behalf of the legal entity you represent) and you are not barred from doing so under any applicable laws;
3. are the owner of the bank account(s) used by you in connection with the Service;
4. will use the Service for your own account and risk and not as agent or representative of a third party or otherwise for the benefit of a third party;
5. are of good repute and are not involved in any criminal misconduct;
6. will only sell cryptocurrencies using the Service that have been legitimately acquired;
7. do not reside in a country nor fall under a jurisdiction of a country under which applicable laws you are not allowed to enter into this User Agreement or use the Service;
8. do not reside in a country that falls under sanctions issued by the United Nations, the European Union, the United States of America or any other relevant governmental organization; and
9. do not appear on any relevant sanctions lists compiled and/or issued by the organizations mentioned under (4) above.

Notwithstanding the generality of representation (7) above, natural and legal persons that are residents of or incorporated in the United States of America or otherwise qualify as "US Citizen", "permanent resident", "resident alien" or "US Person" as defined in Regulation S and in Rule 4.7 of the US Commodity Exchange Act and residents of other jurisdictions that do not or only limited tolerate the offering of services relating to cryptocurrencies to their



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citizens must not utilize the "buy crypto" services of CoinRequest and herewith indemnify CoinRequest against the damage that CoinRequest suffers by violating this prohibition. You represent to CoinRequest that you are not a US person.

You also represent and warrant that any registration information (as well as any additional information we may require) that you submit to CoinRequest is true, accurate and complete and you agree to keep it that way at all times. In that regard, you agree to inform us immediately should any of the representations set out above no longer hold true.

In the event that CoinRequest becomes aware – or has reasonable grounds to suspect – that any of the above representations do not (or no longer) hold true, CoinRequest is allowed to immediately block your account until the situation is resolved to CoinRequest's satisfaction (as decided by CoinRequest in its sole discretion) and/or terminate your account and this User Agreement.



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Article 4. Registration

You will need your own CoinRequest account to obtain full access to <https://CoinRequest.io> and all of its subdomains (the "**Website**").

Upon registration, you will be provided with a CoinRequest account. You will be able to access the full capabilities of the platform provided the CoinRequest customer onboarding process (as further described below) has been completed.

CoinRequest has the right not to accept persons or entities as customer or not to accept them for certain services without giving a reason.

Article 5. Customer identification

Combatting money laundering and terrorism financing is at the core of CoinRequest's business. As a result, CoinRequest places prime importance on implementing – and strictly adhering to – appropriate and robust anti-money laundering policies and procedures (the "**CoinRequest AML Measures**").

As part of the CoinRequest AML Measures, CoinRequest needs to know its customers. This means that the identity of any Service user that wishes to make use of the CoinRequest service offering must be established and verified.

In order to buy or sell cryptocurrency (as described in Article 16), any user will be required to register an account with CoinRequest and appropriate partners to identify themselves. The level of identifying information to be submitted depends on a number of factors (such as transaction volume, trading volume, payment method and country of residence). You expressly agree that CoinRequest may verify the veracity of such information in any manner necessary. As part of the identification process, users must also provide a small transaction to one of CoinRequest's, or its partner's bank accounts. The name associated with the payment instrument chosen to effect this transaction (or the bank account directly or indirectly linked to the payment instrument, where applicable) must match the name of the user exactly.

Any cryptocurrency wallet address used in connection with the Service (for example to receive cryptocurrency bought using the Service) must be under your control, or the one that is receiving the transaction. Both parties that use the crypto "invoice" must have undergone the verification process to make an eligible transaction.

You agree to provide us with the information we request for the purposes of identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crime and permit us, or a third party (read partner), to keep a record of such information. You agree to keep us updated if any of the information you provide changes. Providing false, inaccurate or misleading information about your identity is a ground for immediate termination of your account.

In addition, further to the CoinRequest AML Measures, CoinRequest

1. will report all suspicious transactions to relevant authorities;



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2. employs active monitoring of transactions for fraud detection;
3. will cooperate with police, regulatory agencies, the office of the public prosecutor and other governmental agencies;
4. will block and/or freeze any user accounts associated with fraud;
5. is allowed to block and/or freeze any account if client has not supplied all information and/or documents required for verification and/or identification;
6. will charge fraudulent clients with costs made by CoinRequest for investigating and resolving fraudulent or other criminal activities, these costs will be settled against clients funds at CoinRequest.

Article 6. Account use

To prevent fraud and abuse, Service users may not register for – or use – multiple accounts. Any additional CoinRequest account determined to be created to circumvent this requirement will be disabled. Mass account creation may result in disabling of all related accounts.

For the avoidance of doubt, you may not buy, sell or transfer CoinRequest accounts.

You are solely responsible for maintaining the confidentiality and security of your account and password, restricting access to your account and for any use or action taken under your account.

You agree to accept responsibility for – and bear the full risk of – any and all activities that occur under your account and all transactions entered into under your account. CoinRequest cannot be held liable for any misuse of your login credentials and is always entitled to assume that the user who logs on to the Website is the party that it professes to be.

If you know, or have reason to suspect, that your login credentials have become available to unauthorized parties, you must change your credentials as soon as possible and notify CoinRequest accordingly so as to us to take appropriate measures. Contact form can be found here: <https://about.coinrequest.io/contact/>

If you believe there is unauthorized activity associated with your account, you should contact us immediately. At your request, we can temporarily block the access to your account.

Article 7. The relationship between you and us

This User Agreement governs the relationship between you and us. CoinRequest is an independent contractor for all purposes.

Your use of the Service is at your own risk.



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Article 8. Our responsibilities

The services of CoinRequest are that CoinRequest enables you to conduct transactions and offer FIAT payment methods facilitated by CoinRequest or its partners. CoinRequest will exercise due care in selecting and continuously monitoring the third parties that CoinRequest itself directly involves.

"As is" basis

We provide you with the Service (including, for the avoidance of doubt, the Website) on an "as is" basis: we make no representations or warranties of any kind as to the operation of the Service and disclaim any and all representations or warranties of any kind, express or implied, including without limitation any warranty that the Service will meet your requirements, will always be available, accessible, uninterrupted, timely, secure, operate without error or will contain any particular features or functionality. CoinRequest explicitly does not guarantee the continuous and faultless operation of its Service and is authorized to temporarily suspend access to or the operation of one or more Services, for instance in connection with malfunctions or repairs. It may be clear, that CoinRequest will only make use of this right where CoinRequest deems this necessary to comply with applicable rules and regulations (including, for the avoidance of doubt, anti-money laundering legislation) and/or for the protection of the Service users, of CoinRequest and/or of the proper functioning of markets and prices. Please be aware that we may modify, suspend or discontinue the Service, in whole or in part, at any time without notice. CoinRequest will not be liable for any problems that might occur due to changes it has made to its Service.

Website contents

The content of the Website is composed with the greatest care. However, CoinRequest cannot guarantee that all information on the Website is correct and complete at all times. All prices and other information posted on the Website and in other materials originating from CoinRequest are subject to obvious programming and typing errors.

User actions

We are not responsible for the actions of any user.

Third party goods and services

We have no control over, or liability for, the delivery, quality, safety, legality or any other aspect of any goods or services that you may purchase, hold or sell using the Service.

CoinRequest does not own or control the underlying software protocols which govern the operation of the cryptocurrencies supported by our Service. CoinRequest assumes no responsibility for the operation of the underlying protocols and we are not able to guarantee their functionality, security or availability.

You hereby acknowledge and accept the risk that underlying software protocols relating to any cryptocurrency may change. In particular, the underlying protocols are likely to be subject to sudden changes in operating rules (so called "forks") and such forks may materially affect the value, function and/or the name of the cryptocurrency you buy using the Service and/or that you store in one of the wallets supported on CoinRequest. You explicitly acknowledge that it is your responsibility to make yourself aware of – and determine how to deal with – upcoming forks. In the event of a fork, there is a risk that we may need to temporarily suspend operations in relation to that fork without providing



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advance notice to you. We may, in our reasonable discretion, decline to support either or both branches of a fork. You acknowledge the risks presented by forks and you accept that CoinRequest has no responsibility to assist you to move or sell an unsupported branch of a forked protocol.

Including above you acknowledge that CoinRequest has no access to any of the supported third party wallets, nor can we access your funds in any way due to the privacy and storage manners of these wallets.

Laws and regulations

You accept that CoinRequest is not obligated to provide any Service when CoinRequest believes that this will violate applicable laws and regulations. You accept that all Services are governed by applicable laws and regulations and that such laws and regulations have priority over the agreements concluded between you and CoinRequest.

Article 9. Your responsibilities

In addition to your other obligations set out in this User Agreement, you have the obligation to CoinRequest to take into account your own interests and the interests of CoinRequest and its users to be best of your ability and to utilize the Service in a careful and prudent manner.

CoinRequest does not provide (investment) advice regarding cryptocurrencies. You acknowledge that any information provided as part of the Service is not intended as a (personal) recommendation to buy, sell or hold (cryptocurrency) assets. All trading services of CoinRequest are offered on the basis of "execution only". Your orders are executed automatically by our third party partners and not by us.

You hereby confirm to be aware of and accept the risks associated with the purchase, sale and holding of cryptocurrencies and agree not to enter into transactions that can lead to losses that you cannot bear.

Article 10. CoinRequest wallets

For your convenience, CoinRequest offers a wide range of wallets for sending and receiving cryptocurrencies. Please note that these wallets are owned and maintained by the CoinRequest partners. We do not have access to these wallets, nor can we restore/send funds on your behalf. Everything sent is done by you, and is permanent.

CoinRequest Wallet security

CoinRequest will take every reasonable measure to secure the transaction and request you are sending. Lost of funds is your own risk, and CoinRequest cannot be held liable for any errors made by you, or the platform.



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Article 11. Partner program

CoinRequest may offer some of its users with non-business accounts the opportunity to participate in partner programs, where participating users may be granted certain referral payments.

CoinRequest has the right to change and cease such referral payments with immediate effect and without prior notification. In addition, CoinRequest has the right to remove referred users from your account at its sole discretion.

Article 12. Payments and pricing

You understand and acknowledge that all rates and quotes published on the Website are variable and subject to change at any time.

Payments to us can be made using any one of the payment methods supported by us. The availability of a method of payment depends on a number of factors including, for example, where you are located, the identification information you have provided to us and limitations imposed by third party payment processors. Please refer to the Website for an overview of the payment methods we currently support. Additional fees and conditions may apply based on the selected payment method. When using some payment methods, the amount of cryptocurrency delivered might differ from the amount indicatively quoted because of delayed settlement or discounted transaction fees. Please refer to our Website for more information on these fees and conditions.

Payments to you will be made by third party providers, or eventually by us if mentioned so.

Article 13. Costs and charges

The costs and charges due in connection with the Service are set out in Annex 1 hereto (CoinRequest Costs and Charges) and may be amended by CoinRequest from time to time without prior notice.

Please refer to the Website for the most recent overview of CoinRequest's costs and charges.

Article 14. Conflicts of interests

When providing its services, it is unavoidable that conflicts of interest occur. For example between CoinRequest and its users or between different CoinRequest users. CoinRequest will use all reasonable efforts to recognize such conflicts of interest and to prevent or control them.



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Article 15. Support for cryptocurrencies

CoinRequest strives to offer support (in the form of buying, selling and transacting services) for as many cryptocurrencies as possible.

From time to time, CoinRequest may decide to add or remove support for any cryptocurrency for any reason. You will be notified of such changes if it is related to the buying and/or selling of these assets. Any assets that are supported by wallets will not be delisted once listed, unless they have performed misconduct.

Under no circumstances should you attempt to use a CoinRequest Wallet to store, send, request or receive cryptocurrencies in any form that we do not support. We assume no responsibility or liability in connection with any attempt to use your Wallet(s) for cryptocurrencies that we do not support.

Cross-chain transactions may be supported by CoinRequest on an individual basis. The fees and conditions for such transactions are determined on a case-by-case basis.

Article 16. Taxes

You shall be solely responsible for and shall pay (and shall indemnify CoinRequest against any liability with respect to any failure by you to pay) all employment taxes, income taxes, value added taxes, goods and services taxes and any and all other taxes or sums due to national, federal, state or local governments (as the case may be) as a result of your use of the Service and CoinRequest's performance under this User Agreement.

You acknowledge that only you are responsible for the provision of information to tax authorities where such is required. Notwithstanding the above, upon request from a tax authority, CoinRequest will provide information relating to you to the tax authorities.

All prices posted on the Website and in other materials originating from CoinRequest include applicable taxes and other levies imposed by the Dutch government, unless stated otherwise.

Article 17. Acceptable use of the Service

You may not use the Service for any other purposes or in any way that is unlawful or in any manner that could harm CoinRequest or its affiliated companies, or its customers, suppliers or other parties, as determined in our sole discretion.

In addition, you may not use the Service in a manner that violates this User Agreement or that could damage, disable, overburden, or impair the Service (or any network(s) connected to the Service), interferes with any other party's use of the Service or otherwise undermines the integrity of the Service or any of its features.



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Article 18. Intellectual property

We may make available certain software, software development kits, libraries, application programming interfaces, services, documentation, sample code and related materials and information for use in connection with the Service (collectively referred to as the "**CoinRequest Materials**"). The CoinRequest Materials, together with other CoinRequest content included in – or made available through – the Service, such as text, graphics, logos, button icons, images, audio clips, digital downloads, data compilations and software is the property of CoinRequest, its affiliated companies or its content suppliers and protected by international copyright laws.

You obtain no rights under this User Agreement from us or our licensors to the CoinRequest Materials, including any related intellectual property rights. If you provide feedback about the CoinRequest Materials, we will use such feedback without restriction and without compensating you. In the event of a conflict between this User Agreement and any separate license, the separate license will prevail with respect to that CoinRequest Material.

You may not import, export, re-export, or transmit any CoinRequest Materials to any country, individual, corporation, organization or entity to which such export, re-export, or transmission is restricted or prohibited, including any country, individual, corporation, organization or entity under sanctions administered by the United Nations, the European Union, the United States of America or any other relevant government authority.

In addition, graphics, logos, page headers, button icons, scripts and service names included in or made available through the Service are trademarks or trade dress of CoinRequest in the Netherlands and other countries.

Our trademarks and trade dress may not be used in connection with any product or service that is not ours, in any manner that is likely to cause confusion among customers or in any manner that disparages or discredits us. All other trademarks not owned by us that appear in the Service are the property of their respective owners, who may or may not be affiliated with us.

Article 19. Provision of additional information

Upon our request, you are obligated to provide all supplementary information that we deem necessary for the provision of the Service or for meeting our obligations under applicable law and regulations.

Article 20. Use, disclosure and confidentiality of information

By visiting or registering for the Service, you authorize the collection, use and disclosure of information in accordance with our Privacy Statement. A copy of the most recent version of our Privacy Statement can be obtained from our website. CoinRequest will process your personal data in accordance with the Privacy Statement.

As part of your use of the Service, you may receive information relating to us or the Service that is not known to the general public ("**Confidential Information**"). You agree that:



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1. all Confidential Information will remain our exclusive property;
2. you will use Confidential Information only as is necessary for your use of the Service;
and
3. you will not otherwise disclose Confidential Information to any other person.

Unless you have received our express written permission, you may not issue any press release or make any public statement related to CoinRequest, the Service or your use of the Service.

Article 21. Indemnification

You will indemnify, defend and hold harmless CoinRequest and its affiliates (and their respective officers, directors, employees, directors, agents and representatives) from and against any and all costs arising out of any claim, action, audit, investigation, inquiry or other proceeding instituted by a person or entity that arises out of or relates to:

1. any actual or alleged breach of your representations, warranties, or obligations set forth in this User Agreement; and
2. your wrongful or improper use of the Service.

Article 22. Limitation of liability

Within the limits of applicable law, CoinRequest will only be liable to you for direct loss or damage resulting from attributable failure to comply with this User Agreement. We will not be liable for any direct or indirect damages arising in connection with this User Agreement, the (use of) the Service or any materials relating thereto.

For the avoidance of doubt and notwithstanding the generality of the foregoing, no liability shall exist in any manner whatsoever for:

1. differences in prices resulting from delayed processing of buy- and sell orders (with partners or us);
2. Errors in sending and/or receiving transactions to wallet addresses of any kind, since CoinRequest does not hold these keys, nor are these CoinRequest's wallets.
3. any damage incurred relating to the CoinRequest Wallet feature;
4. any losses resulting from hacks, system failures and/or regulatory actions; and
5. any indirect loss (including consequential loss, loss of income and profit, loss of data and non-material loss).

Except in case of intentional misconduct or willful recklessness by CoinRequest management or managerial staff, the liability of CoinRequest shall in all cases be limited to the amount paid by you for the Service during the month prior to the moment the cause of the damage occurred.



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Article 23. Term and termination

This User Agreement shall become effective upon your use of the Service and shall continue until it is terminated by you or us.

CoinRequest may terminate this User Agreement, terminate or suspend your account and access to the Service or immediately without serving notice or other formality if:

1. a bankruptcy, insolvency, temporary suspension of payment or a comparable arrangement under the laws applicable to you is requested or pronounced with respect to you;
2. you transfer any rights under this User Agreement to a third party in violation of this User Agreement;
3. a user dies (if they are a natural person) or becomes dissolved or is discontinued (if they are a legal entity);
4. you have provided incorrect information when entering into the User Agreement and the User Agreement would not have materialized or not under the same conditions if CoinRequest would have been aware of that;
5. you fail substantially in another manner towards CoinRequest in meeting obligations to CoinRequest; or
6. the relationship between you and us has been severely damaged in our opinion.

You may terminate this User Agreement immediately without notice for any reason.

Upon any termination or suspension of this User Agreement, your right to use the Service will cease.

Article 24. Fraud and other criminal misconduct

In the event that you use the Service in a manner that is fraudulent or that is intended to perpetrate or aid with – or that is otherwise connected to – fraud or other criminal misconduct (including but not limited to money laundering or terrorism financing) you agree that you will hold CoinRequest harmless against any and all negative consequences arising for CoinRequest in connection therewith and where necessary, that you will reimburse CoinRequest for any fees, costs, damages or losses (including but not limited to costs incurred as a result of any investigation and losses relating to reputational damage) arising as a result thereof.

For the avoidance of doubt, in the event CoinRequest suspects a user to be involved in fraudulent or other illegal activities, CoinRequest may freeze their account immediately and notify the competent authorities. In such event, all outstanding orders from that user will be cancelled without CoinRequest being liable for any losses incurred as a result.

Subsequent measures will be determined by CoinRequest in its sole discretion and in cooperation with the competent authority where relevant.



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Article 25. Death of a user

After the death of a user, the heir or heirs can only access the account of the deceased by logging in via one of the available options, since CoinRequest uses third party partners to activate special utilities, and has no insight in the personal data.

Article 26. Amendments

Occasionally we may amend this User Agreement. When we make material changes to the User Agreement, we will provide you with prominent notice as appropriate under the circumstances, for example by displaying a prominent notice on the Website or by sending you an email.

Your continued use of the Service after the changes have been made will constitute your acceptance of the changes. Please therefore make sure you read any such notice carefully. If you do not wish to continue using the Service under the new version of the User Agreement, you may terminate the User Agreement by contacting our customer support.

Article 27. Assignment and third parties

You may not assign or transfer any rights, obligations or privileges that you have under this User Agreement without our prior written consent. We may assign this User Agreement, in whole or in part, at any time without notice. Subject to the foregoing, this User Agreement will be binding on each party's successors and permitted assigns.

CoinRequest is authorized to engage third parties in the fulfilment of its obligations under the User Agreement. Although CoinRequest takes great care in selecting these parties, the user agrees and acknowledges that CoinRequest will not be liable for any losses or damages incurred by a user as a result of the acts or omissions of such third parties.

Article 28. Communication

All notices and communications from us to you relating to this User Agreement will be sent electronically. You consent to receive communications from us relating to the Service electronically, for example by e-mail, text message, mobile push notices or through notices and messages on our website.

We will send notices to you at the e-mail address maintained in our records for you.

You must send notices to us by contacting our customer support.

Article 29. Governing law and dispute resolution

The contractual (and non-contractual) legal relationship between you and us is subject to the laws of the Netherlands.



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Any disputes relating to this User Agreement will be brought before the competent court in Rotterdam, the Netherlands, unless legislation or international conventions mandatorily prescribe otherwise.

Article 30. Entire agreement

Other than as stated in this section or as explicitly agreed upon in writing between you and us, the User Agreements constitute all the terms and conditions agreed upon between you and us and supersede any prior agreements in relation to the subject matter of this User Agreement, whether written or oral.

Contact details

Should you have any questions, complaints or comments after reading this User Agreement, please contact us by email.

CoinRequest.io

The Netherlands

Email: info@coinrequest.io



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Annex 1. CoinRequest Costs and Charges

CoinRequest currently charges the following costs and charges in connection with the Service.

Service:	Costs and charges:
Account fees	None
Donationpage fees	Normal account: 5\$ annually Customizable account: 15\$ annually

This overview is subject to change from time to time. Please refer to the Website for the most recent version of this Annex 1 (CoinRequest Costs and Charges).