FINEX FOREX SERVICES LTD.
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Terms and Conditions of Agreement

This Agreement sets out the terms and conditions on which Finex Forex Services Ltd. (“Finex”) will provide foreign exchange and virtual currency exchange services to the client named at the end of this Agreement (the “Client”). By signing below, the Client agrees to be bound by the following terms:

1. Finex is a money services business registered with FINTRAC. Finex provides currency exchange services. Finex does not purport to be, and is not, a securities dealer, portfolio manager, financial or investment advisor, commodities broker, or the like. Finex does not provide investment advice in connection with any transaction, and neither Finex nor its directors, officers, or employees shall be liable for any loss arising from the Client’s decision to enter into any transaction.

2. Orders and instructions received from the Client will be acted upon on a best-efforts basis. Finex does not guarantee that any order can or will be filled, or that any instruction will be acted upon. Finex is authorized to accept and rely on orders and instructions, whether oral or written, from any person Finex reasonably believes to be the Client’s authorized representative, as identified on the Client’s Authorized Signatory Form(s) on file with Finex. Finex may record and retain oral instructions for compliance and verification purposes, and the Client consents to the making and retention of such recordings.

3. Currencies and virtual currencies bought or sold on a spot basis are settled within two (2) business days, unless otherwise agreed in writing. Transactions are entered into at the Client’s request to meet the Client’s genuine currency exchange needs, and not for speculative purposes.

4. Finex’s liability under this Agreement for any breach shall be limited to the direct market movement in the applicable exchange rate between the order date and the date the breach is remedied. In no event shall Finex be liable for any special, indirect, or consequential damages. Finex shall not be liable for any loss arising, directly or indirectly, from the acts or omissions of third-party financial institutions, delays or failures in payment networks, government action, sanctions, natural disasters, or other circumstances beyond Finex’s reasonable control.

5. Finex collects the Client’s personal and business information to verify identity, assess risk, and meet its obligations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and other applicable law. This information is collected, used, and retained in accordance with Finex’s internal compliance policies and applicable privacy legislation, and will not be used for any purpose beyond servicing the Client’s account and meeting Finex’s legal and regulatory obligations.

6. The Client is solely responsible for ensuring that its use of Finex’s services complies with all laws and regulations applicable to the Client, including any foreign exchange controls, tax obligations, or virtual currency restrictions in the Client’s jurisdiction or the jurisdiction of any counterparty. Finex assumes no responsibility for the Client’s compliance with such laws.

7. Finex reserves the right to decline, delay, or reverse any transaction, and to suspend or close the Client’s account, where required to comply with applicable law, sanctions, or Finex’s internal risk and compliance policies, including where Finex is unable to verify the identity of the Client or the source of funds involved in a transaction.

8. This Agreement is governed by the laws of the Province of British Columbia and the federal laws of Canada applicable therein.

Client Acknowledgement

The undersigned confirms that they are authorized to bind the Client named below, and that the Client requests that an account be opened for the purpose of buying and/or selling foreign currency and/or virtual currency, and agrees to the Terms and Conditions set out above.

Legal Business Name (the “Client”)

Full Name of Signatory

Title / Position

Signature

Date