

PUBLIC OFFER AGREEMENT ON THE USE OF IFXBIT PLATFORM

IFXBIT (hereinafter referred to as the "Platform") entered into a public offer agreement with a natural or legal person, hereinafter referred to as the "Client" (also referred to as "you") registering an account at www.ifxbit.com.

The Client accepts the terms and conditions of this Agreement as follows:

1. TERMS AND CONCEPTS.

- 1.1. Account** refers to a basic virtual account that includes the main and additional accounts that IFXBIT creates for each user to record their use of the IFXBIT services, their transactions, asset changes and basic information.
- 1.2. IFXBIT Services** refer to the various services provided by IFXBIT, which are based on Internet and/or blockchain technologies and offered through IFXBIT websites, mobile applications and other forms (including new ones that will become available due to future technological developments).
- 1.3. USD** stands for USD-denominated currency and backed by a stablecoin.
- 1.4. Conversion Start Date** means the date specified by IFXBIT when the Intended Conversion of a stablecoin starts.
- 1.5. Cryptocurrency trading** refers to spot transactions in which one digital currency is exchanged for another digital currency.
- 1.6. Designated Stablecoin** means any digital asset that IFXBIT may from time to time designate as such provided that IFXBIT may remove any digital asset from the scope of this definition at any time without prior notice.
- 1.7. Assigned Stablecoin Conversion** means, in relation to each Assigned Stablecoin, an automatic conversion of this Designated Stablecoin to USD upon deposit or transfer to your IFXBIT account or USD conversion to that designated stablecoin in relation to a withdrawal request.
- 1.8. Digital currencies** are encrypted or digital tokens or cryptocurrencies with a certain value based on blockchain and cryptography technologies, which are issued and managed in a decentralized manner.
- 1.9. Digital assets** are digital currencies, their derivatives or other types of digital assets with a certain cost.

1.10. KYC refers to the "know your customer" procedure. As a part of this process, IFXBIT may do whatever it deems necessary to identify users, verifying their identity, scrutinizing and investigating user transactions for the purpose of compliance with any applicable laws or regulations.

1.11. Leverage is the ratio between the amount of margin and the volume of a trading operation (for example, 1:10, 1:100, etc.). If the leverage is 1:100, this means that to complete a transaction a Client needs an amount 100 times less than the amount of the transaction.

1.12. Margin trading means trading operations using leverage, when the Client can make transactions for amounts significantly exceeding the amount of his own funds.

1.13. Spoofing is a cyber-attack in which a scammer pretends to be a trusted source to access important data or information.

1.14. Stablecoins are cryptocurrencies with a fixed or stable exchange rate. They are universal unit of account, convenient for trading, preservation of capital and protecting the investment portfolio from volatility of cryptocurrency rates.

1.15. Users mean all persons, institutions or organizations that gain access, download or use IFXBIT platform or IFXBIT services and comply with the terms and conditions installed by IFXBIT. If there are other agreements for developers, distributors, market makers, or digital currency exchanges, such agreements have equal power.

2. BASIC PROVISIONS

2.1. CONTRACTUAL RELATIONSHIP

These terms constitute a legal agreement and create a binding contract between you and IFXBIT.

2.2. CHANGES TO THESE TERMS

IFXBIT reserves the right to change or modify these terms at its sole discretion at any time without notice to the users. Clients are required to check these terms on the website www.ifxbit.com for updates from time to time. Any modifications or changes to these terms and conditions will be effective upon posting on the website or providing to users. As such, continued use of the IFXBIT services is deemed to be your acceptance of the amended terms. If you do not agree to any change to these terms, you must immediately stop using the IFXBIT services.

3. IFXBIT ACCOUNT REGISTRATION AND REQUIREMENTS

3.1. REGISTRATION

All users must apply to create an IFXBIT account at <https://ifxbit.com/> before using IFXBIT services. You agree to provide complete and accurate information when opening an IFXBIT account and agree to promptly update any information you provide to IFXBIT in order to ensure the integrity and accuracy of information. Registration, use, protection and management of such accounts shall be

equally governed by the provisions of this Section, unless otherwise specified in these terms or Additional terms.

3.2.ACCOUNT ELIGIBILITY

By registering an IFXBIT account, you declare and confirm that:

- As an individual you are at least 18 years old, or you are eligible to conclude a binding contract in accordance with the applicable law;
- As an individual, legal entity or other organization, you have full legal capacity and sufficient authority to accept these terms;
- You have not previously been suspended from using the IFXBIT Platform or the IFXBIT services.

3.3.USER IDENTITY VERIFICATION

Registration of an account with IFXBIT will be deemed your agreement to provide the necessary personal information for identity verification. This information will be used to verify identity of users, detection of traces of money laundering, terrorist financing, fraud and other financial crimes through IFXBIT or for other lawful purposes declared by IFXBIT. IFXBIT will collect, use and share such information in accordance with our Privacy Policy. In addition to providing such information, you agree to allow us to keep a record of this information while your account is active and for 5 (five) years after your account is closed in accordance with global data storage industry standards.

3.4.ACCOUNT USE REQUIREMENTS

An IFXBIT account can only be used by the account owner. IFXBIT reserves the right to suspend, freeze or cancel the use of IFXBIT accounts by persons who are not the account holders. IFXBIT shall not be liable for any loss or damage arising from the use of an IFXBIT account by you or any third party with your permission or not.

4. IFXBIT SERVICES

After the registration and identity verification, you can trade cryptocurrencies in your IFXBIT account in accordance with these terms.

4.1.IFXBIT HAS THE RIGHT TO:

- Provide, modify or cancel any IFXBIT services in its sole discretion;
- Allow or prevent certain users from using any IFXBIT services in accordance with the relevant terms;
- IFXBIT has the sole authority to determine which Digital Assets are listed on the platform and may add or remove Digital Assets from the platform from time to time in its sole discretion.
- IFXBIT can also change the order size available for each digital asset. With respect to such additions, deletions, or changes, IFXBIT may, but is not required to, notify users in advance, and IFXBIT shall not be liable to users in connection with such additions, deletions or changes.

5. RESTRICTIONS

5.1. When you use the IFXBIT services, you agree and undertake to comply with the following provisions:

- While using the IFXBIT services, you shall ensure that all actions you perform comply with the requirements of the applicable laws and regulations, these terms and various IFXBIT guidelines.
- Your use of the IFXBIT services must not violate the public interest, public morality or the legitimate interests of others, including any action that may interfere with, violate, adversely affect or prevent other users from using IFXBIT services.
- You agree not to use the services for market manipulation (such as pumping schemes and reset, fictitious trading, self-trading, pre-launch, quote filling, and spoofing or layering, whether or not prohibited by law).

5.2. By accessing IFXBIT services, you agree that IFXBIT has the right to investigate any breach of these terms, to determine unilaterally whether you have breached these terms, and take action in accordance with the relevant terms without your consent or prior notice. Examples of such actions include, but are not limited to:

- Blocking and closing orders;
- Freezing your account;
- Reporting the violation to the relevant authorities;
- Publication of alleged violations and actions taken;
- Removal of any information you have posted that is found to be infringing.

6. MARGIN TRADING

6.1. RISKS OF MARGIN TRADING

As a leveraged trader, you acknowledge and agree that you access and use margin trading and borrowing services on your fear and risk. Such risks include, but are not limited to:

- Liquidity, market depth and trading market dynamics are highly fluctuating and changing rapidly. Using leverage can work in your favor or to your detriment, which can lead to large or profit or loss, as the case may be.
- Risky transactions and the value of your blockchain assets may decrease. If the value of your assets falls to a certain level, you are responsible for actions in these market conditions. In some market situations, it may be difficult or impossible for you to liquidate position.
- Margin trading does not have guaranteed measures against losses.

6.2. TO START MARGIN TRADING:

- You must be fully aware of the risks associated with margin trading and bear the full responsible for any trading and non-trading activities under your IFXBIT account. You must not transact or invest in funds that exceed your financial possibilities;
- You agree to hold a sufficient amount of Digital Assets in your account as requires IFXBIT for users to participate in margin trading;

- Even with the ability to force liquidate any position, IFXBIT cannot guarantee no loss;
- During the maintenance of the IFXBIT system, you agree to be fully responsible for managing your account under risk conditions, including, but not limited to, closing positions.
- You agree to conduct all transactions, margin trading and be fully responsible for their activities. IFXBIT is not responsible for any loss or damage caused by your use of any IFXBIT services or your ignorance of the risks associated with your use digital assets or your use of IFXBIT services.

7. OBLIGATIONS

7.1 DISCLAIMER OF WARRANTIES:

- IFXBIT does not represent or warrant that the IFXBIT site, services or materials are accurate, complete, reliable, up-to-date, error-free, or protected from viruses or other harmful components.
- IFXBIT does not guarantee that any order will be executed, accepted, booked except for the express statements, agreements and rules set forth in these terms.
- You hereby acknowledge and agree that you have not relied on any other statements or agreements written or oral, in relation to the use of and access to the IFXBIT services.
- You accept and agree to that IFXBIT shall not be liable for any loss or damage arising from or related to with any inaccuracy, defect or omission in data on the price of digital assets, any error or delay in the transmission of such data, interruption of any such data, Regular or unscheduled maintenance by IFXBIT and interruption and change of service as a result of such service, any damages incurred as a result of actions, omissions of other users or violation of these terms, any damage caused by illegal actions of third parties or actions not authorized by IFXBIT; other exceptions mentioned in the disclaimer and platform rules issued by IFXBIT.
- The disclaimer of implied warranties contained herein may not apply where prohibited. applicable law of the jurisdiction in which you reside.

8. ADVERTISEMENTS

Please note that all official announcements, news, promotions will be listed on the website. Users undertake to regularly and promptly refer to these materials. IFXBIT is not responsible or liable in any way for compensation, if users have suffered personal losses due to ignorance or negligence of the ads.

9. TERMINATION OF THE CONTRACT

9.1. ACCOUNT SUSPENSION

- You agree that IFXBIT has the right to immediately suspend your account IFXBIT records, freeze or freeze Digital Assets or Funds on all such accounts records, and suspend your access to IFXBIT for any reason, including if IFXBIT suspect any such accounts violate these terms, Privacy Policy or any applicable laws and regulations.

- You agree that IFXBIT is not responsible to you for any permanent or temporary change to your IFXBIT account, and for suspension or termination of your access to all or any part of the IFXBIT Services.
- IFXBIT leaves reserves the right to store and use transaction data or other information related to such IFXBIT accounts.
- The aforementioned account controls may also subject of government proceedings, criminal investigation or other pending litigation
- IFXBIT detects unusual account activity;
- IFXBIT detects unauthorized access to the IFXBIT account; IFXBIT is required to do so by court order or order regulatory/government body.

9.2. CANCELLATION OF ACCOUNTS

- In the event of any of the following events, IFXBIT shall have the right to directly terminate these terms, canceling your account, and has the right, but not the obligation, to permanently freeze (un)authorize your IFXBIT account and revoke the corresponding account.
- After IFXBIT ceases to provide services to you. You are allegedly registering under the name of any other person as a user IFXBIT again, directly or indirectly.
- If the information you provided is incorrect, inaccurate, out of date or incomplete.
- When these terms are amended, you declare that you do not wish to accept amended terms by applying for the cancellation of your IFXBIT account.
- You request that the services of IFXBIT be terminated. As well as under any other circumstances in which IFXBIT considers it necessary stop providing their services.
- If your IFXBIT account is terminated, account details and transaction information, conforming to data storage standards will be securely stored for 5 (five) years. You acknowledge that user-initiated logout will also be subject to the protocol termination of the above.

9.3. After your account is closed due to fraud, violation of the law or these terms, IFXBIT fully stores Digital Assets, funds and user data/information, which can be transferred to government authorities in case of suspension / closure of accounts as a result of a fraud investigation, a breach of law investigation, or a breach of these terms.

9.4. IFXBIT does not provide financial advice. IFXBIT is not your broker, intermediary, agent or advisor and has no fiduciary relationship or obligation to you in connection with any transactions or other decisions or actions performed by you using IFXBIT.

9.5 Compliance Users are required to comply with laws regarding the use of IFXBIT services in their local jurisdictions, as well as other laws and regulations applicable to users.

9.6 Users also must take into account within the framework of the law all aspects of taxation, withholding, fees, reporting and transfers to the relevant tax authorities.

9.7 All users of IFXBIT services confirm that their funds come from legitimate sources and do not originate from illegal activities.

9.8 Users agree that IFXBIT requires them to provide or otherwise collect necessary information and materials in a manner consistent with relevant laws or government orders to verify the legitimacy of sources and the use of their funds.

10. PRIVACY POLICY

Access to IFXBIT will require you to provide certain personal information.

11. DISPUTE RESOLUTION

11.1. NOTICE OF CLAIMS AND DISPUTE RESOLUTION PERIOD

- If you have a claim against IFXBIT, you should contact IFXBIT and you're the request will be assigned a ticket number. IFXBIT will try to resolve your issue internally as soon as possible. The parties agree to negotiate in good faith to resolve the dispute (such discussions must remain confidential and subject to applicable rules protecting discussion of the details of the settlement from being used as evidence in any litigation proceedings).
- If the dispute cannot be satisfactorily resolved and you wish to take legal action claim against IFXBIT, you agree to set forth the cause of such claim in writing in the Notice Claim" in the IFXBIT Prior Notice Form. The claim notice must describe the nature and basis of the claim or dispute, indicate specific assistance requested, indicate the original request number and include your address IFXBIT account email.

11.2. WAIVER OF CLASS ACTIONS

- You agree that any claims relating to these terms or your relationship with IFXBIT as a user of IFXBIT services (regardless of whether they are based on a contract, tort, law, fraud, misrepresentation or any other offences, as well as whether claims arise during or after the termination effect of these terms) will be brought against the other party in arbitration only on an individual basis, and not as a plaintiff or a member of a group in an alleged collective or representative lawsuit.

12. ACCEPTABLE USE, LIABILITY AND LIABILITY

12.1. The Client agrees to be solely responsible for:

- for all activities that result from the use of a username or passwords;
- for all transactions in the financial markets;
- for confidentiality and use of username and passwords;

12.2. The Client agrees that:

- IFXBIT may record oral or telephone conversations with the Client in order to confirm them;
- the data specified in the registration form is true and belongs to the account holder.

12.3. By accessing or using the services, the Client undertakes not to violate any laws, contracts, intellectual property rights or other rights of third parties.

12.4. The client also undertakes:

- not use the IFXBIT services in ways that interfere with the work of other users;
- attempt to circumvent any content filtering methods that IFXBIT uses;
- access a service or area of IFXBIT services to which he does not have access rights;
- use the IFXBIT services to pay for, support or otherwise participate in any illegal gambling games for the purpose of fraud, money laundering, terrorist activities or other illegal activities;
- develop any third-party applications that interact with IFXBIT services without its prior written consent;
- use a software robot or other automated means or interface, not provided by IFXBIT to access IFXBIT services or to extract data;
- use or attempt to use another user's account without authorization.

12.5. The Client guarantees that the digital assets participating in transactions and belonging to him are received and are in legal possession.

13.6. IFXBIT guarantees that the information provided by the Client in the Registration Form are confidential and not subject to disclosure. In the event of such disclosure, the resulting the disputed situation is resolved in accordance with these terms.

13.7. The Client agrees that IFXBIT or any third party involved in providing the Client with services, is not responsible for any failures in the telephone network, the Internet, regulatory works, improvements or any events and circumstances beyond the control of IFXBIT, the provider media or any third party involved in the provision of services to the Client.

13.8. The Client agrees that if IFXBIT has reason to believe that through the account the Client is being laundered, or the account holder conceals or communicates knowingly false registration data, IFXBIT has the right to suspend all transactions on the Client's account for carrying out the necessary checks until the circumstances are fully clarified. Under necessary checks the following operations are implied verification of registration data, identification of the Client, checking account replenishment history, etc. IFXBIT can initiate a check if there is reason to believe that transactions on the Client's account were carried out in violation of these terms.

13.9. The Client agrees that IFXBIT has the right to request any documents for any transactions on Client's account. In case of refusal to provide the requested documents, IFXBIT has the right to refuse Client in further service.

14. COMMUNICATION

14.1. The client assumes the risk of any financial loss caused by the fact that he did not receive or received a delayed message from IFXBIT.

14.2. The Client acknowledges that information sent by e-mail in unencrypted form is not protected from unauthorized access.

14.3. The client is solely responsible for maintaining the confidentiality of information received from IFXBIT, and assumes the risk of any financial loss caused by unauthorized access of third parties to his account.

14.4. IFXBIT may use to communicate with the Client:

- email;
- telephone;
- postal items;
- platform internal mail;
- announcements in the "IFXBIT News" section on the official website of IFXBIT.

14.5. IFXBIT will use the Client's data specified by him when opening an account, in connection with which the Client is obliged to notify the Company of any changes in contact information.

14.6. Any correspondence (documents, announcements, notices, confirmations, reports, etc.) considered received by the Client:

- one hour after sending to his email address;
- immediately after sending by the internal mail of the platform;
- immediately after the end of the telephone conversation;
- immediately upon receipt of the postal item;
- immediately after the announcement is posted in the IFXBIT News section on the IFXBIT official website.

15. TERMINATION OF IFXBIT TERMS OF USE

15.1. These terms shall terminate in the event of:

- statements of one of the Parties of the desire to terminate the relationship;
- violation by the Client of these terms.

15.2. IFXBIT has the right to terminate the agreement with the Client unilaterally by notifying the Client about such termination and returning in full the funds of the Client, which are on his account on moment of termination.

15.3. In the event that IFXBIT terminates the activities governed by the terms:

- IFXBIT warns the Client about this one month before the termination of activities;
- IFXBIT pays the Client the funds in the account at the time of closing.

15.4. In the event of the Client's death:

- the right to demand the withdrawal of funds from the Client's account passes to the heirs of the respective queue or heirs under the will;
- the right to use the Client's account and the right to conduct operations in the financial markets by inheritance not getting through.

15.5. The Client agrees that IFXBIT reserves the right, in its sole discretion, to suspend, terminate, in whole or in part, the Client's access to IFXBIT services, followed by notification through data exchange.

In this case, this agreement is considered terminated with the moment of termination of the provision of services to the Client.

15.6. If any of these terms is found to be invalid or otherwise enforceable under applicable law, it is invalid or not an enforceable condition shall be deemed superseded by a valid and enforceable force the condition that most fully corresponds to the purpose of the original condition, and the remaining conditions remain in force.

16. LANGUAGE OF THE AGREEMENT

16.1. The primary language of these terms is English.

16.2. For the convenience of IFXBIT customers, these terms may be translated into other languages. The translation is for informational purposes only.

16.3. In the event of any inconsistency between the English version of these terms and their translation the English version is considered to be the priority.