The services provided by CoinCash (coincash.eu/hu) and MrCoin (www.mrcoin.eu/hu)

Tiwala Solutions Limited Liability Company

GENERAL TERMS AND CONDITIONS

I. INTRODUCTION

I.1 The present General Terms and Conditions (hereinafter referred to as "GTC") contain the rules and general terms and conditions of the services provided by Tiwala Solutions Ltd. (hereinafter referred to as "Service Provider") to natural persons and legal entities (hereinafter referred to as "Customer") in connection with the virtual payment instruments belonging to the **CoinCash (coincash.eu) and MrCoin (mrcoin.eu)** brands, through the websites operated by the Service Provider. The initiation of a sales transaction between the Service Provider and the Customer (hereinafter referred to as the "Parties"), the establishment of a transactional relationship and the Customer's acknowledgement and acceptance of the terms and conditions contained in the GTCs shall together constitute a commercial contract.

I.2 Acceptance of the GTC by the Customer is a prerequisite for the Customer to use the virtual currency exchange option on the Service Provider's websites (coincash.eu and mrcoin.eu, hereinafter referred to as the Service Provider's website or website), or to personally settle the value of the virtual currency or exchange the virtual currency for legal tender at the Service Provider.

I.3 The GTC may contain different provisions depending on whether the Customer is using CoinCash services on the coincash.eu website or MrCoin services on the mrcoin.eu website.

I.4 By accepting an offer for the purchase of a virtual payment instrument on the Service Provider's website or in person at the Service Provider, the Customer accepts these General Terms and Conditions and agrees to the performance of the sale on the basis thereof.

I.5 The Customer shall indicate his acceptance of the General Terms and Conditions on the Service Provider's website by placing an X in the box indicating acceptance and, in the case of a paper contract, the Customer shall declare his acceptance on the cryptocurrency purchase/sale receipt.

I.6 The Service Provider has the right to unilaterally amend these GTC on its website, while informing the Customers at the same time. The modification of the GTC shall be published by the Service Provider on its website or the acceptance of the modification shall be initiated by the Customer by means of an electronic letter. The amended provisions shall become effective for Customers upon the conclusion of the first sale initiated after the publication, of which the Service Provider shall inform the Customer by means of a notice of the change, which shall also apply to sales initiated after the amendment.

I.7 In the event of an amendment to the GTC, the Service Provider shall inform the Customer that the amendment shall be deemed accepted by the Customer if the Customer has not informed the Service Provider of its refusal to accept the amendment before the amendment enters into force. The Service Provider shall consider any declaration by the Customer that the Customer does not accept the amended terms and conditions as binding on him as a rejection of the amendment. The Service Provider shall inform the Customer that it shall not be able to provide the Service in case of refusal to accept the GTC.

I.8 Technical information necessary for the use of the website, which is not included in the GTC, is provided to Customers by the Service Provider through the information available on the website or through the Service Provider's Customer Service.

II. CONCEPTS

Exchange rate:

In relation to the exchange between virtual and legal tender or virtual and virtual currencies, the exchange rate shall mean the exchange rate specified by the Service Provider's manager, employee or employee in person and on the basis of the information provided on the Service Provider's website. The Service Provider allows Customers to exchange legal tender and virtual currencies as indicated on the subpage https://coincash.eu/hu/arfolyam/. The Service Provider draws attention to the fact that the exchange rates indicated on https://coincash.eu/hu/arfolyam/ are for information purposes only and do not constitute a binding offer. The Exchange Rate applicable to the actual sale of the Service shall be determined in each case on the basis of an individual price calculation, as set out in these GTC, which shall be communicated to the Customer by the Service Provider by e-mail.

Public distributed ledger (public blockchain):

A database of digital transactions, organised at a point in time, which are created, renewed and stored simultaneously on all participants' devices, according to a predefined algorithm, ensuring the identity-preserving property of the database for all users. In the case of bitcoin, this is the case of the blokchain.com website, which allows users to track virtual currency transactions in bitcoin. In the case of settlement of a service contract with a Customer, the Service Provider considers the public information contained in the distributed register of digital transactions as a means of evidence with full probative value.

Electronic switching:

A non-paper-based exchange initiated by the Customer, the Customer's beneficiary or the Customer's authorised representative, in the form of a contract with the Service Provider, using the Service Provider's electronic service on the Service Provider's website, for the purchase of a virtual payment instrument or the sale of a virtual payment instrument, which transaction is legally and economically independent from the legal relationship between the Customer and beneficiary or the Customer and the authorised representative.

Fiat money:
Any currency issued by an official state or central bank that is not a cryptocurrency. Fiat money is legal tender, its value is determined by the issuing state and is not backed by any physical commodity such as gold or silver. Examples of fiat money are HUF (Hungarian forint), EUR (euro), USD (US dollar).

Announcement:
The electronic communication of the indicative exchange rates of the virtual currencies offered by the Service Provider in the form of a list or a rate sheet, as well as a list containing other information on virtual currencies. Its use is not mandatory for the Service Provider.

Website:
The coincash.eu and mrcoin.eu websites are available.

Receipt of a cryptocurrency purchase/sale receipt:
The Customer shall initiate the Service Provider's service for the purchase of virtual means of payment in the case of paper-based exchange on a form completed on paper by the Service Provider's employee, worker or manager and received by the Customer personally or by his/her authorised representative or beneficiary, and accept the offer for the purchase. Before acceptance/acceptance, the Service Provider shall verify all the data necessary for the execution of the virtual payment instrument switch, in particular the data allowing the identification of the Customer, the Customer's authorised representative or the Customer's beneficiary.

Working day:
The calendar day on which the Service Provider is open for the purpose of carrying out a virtual currency exchange transaction in person at its central business location.

Paper-based exchange:
A change initiated on paper, using a form provided by the Service Provider, where the Customer does not initiate the Service Provider's service provision electronically and does not the Service Provider's offer electronically.

Cash account holder:
A natural person, legal person or other entity over the age of 14 who has entered into a contract with a payment service provider and for whom the payment service provider provides payment or financial services.

You are entitled to:
In relation to a bank payment account, the person authorised by the Payment Account Holder to make the payment available, if none exists, the Payment Account Holder.
In relation to virtual currencies, the person who holds the private key to the virtual currency wallet.

SMS notification:
The Service Provider's service whereby the Service Provider sends a short text message (Short Message System) to the mobile phone number specified by the Customer in preparation for or in connection with switching transactions.

A document that identifies you:
A document that identifies you as defined in the Service Provider's Anti-Money Laundering and Customer Identification Policy.

Service:
Conversion between virtual and legal tender or virtual and virtual currencies for Customers.

Service Provider details:
Company name: Tiwala Solutions Kft.
Head office: 1131 Budapest, Mosoly utca 40/A. 1. floor. 3.
Tax number: 26757489-2-41
Company registration number: 01-09-343101
Contact: support@coincash.eu

Service provider regulations:
The internal and public service provider policies that include these Terms and Conditions governing the Service Provider's virtual payment services, the terms of use of the Service Provider's websites, the Anti-Money Laundering and Customer Identification Policy and the Privacy Policy.

Service or switching contract:
A contract between the Service Provider and the Customer for the exchange of virtual currency.

Business relationship:
The legal relationship between the Customer and the Service Provider, which is established by a contract for the use of the service covered by these GTC. A contractual relationship is an agreement for the provision of virtual and legal tender and the exchange of virtual and virtual currency, which does not create an ongoing business relationship between the Service Provider and the Customer.

Client:
A natural person over the age of 14 or who has the consent of a parent/legal guardian when using the exchange and transfer service, as well as a legal person or other entity on whose behalf the Service Provider converts virtual means of payment into legal tender, on the basis of a declaration submitted to the Service Provider in person or recorded on its website, initiating the use of the service (exchange and transfer).

Customer risk factors:
Low and high risk factors as defined in the Decree No 21/2017 (VIII.3) of the Ministry of Finance and its annexes.

Initiating a change:
A change is deemed to have been initiated if the Customer submits his order on the Service Provider's website and the Service Provider confirms the order by sending an order confirmation

by sending an e-mail. In the case of a paper-based exchange, a written declaration from the Customer, including the identification data required to establish the transaction, the virtual or legal tender currency and the value of the currency he/she wishes to exchange.

Approval of the exchange request:

Paper-based exchange:

Approval is deemed to be the joint signing of the paper-based cryptocurrency purchase/sale receipt by the Customer and the Service Provider's representative, which creates an obligation to make an offer on the part of the Service Provider and an obligation to pay on the part of the Customer for the execution of the exchange.

Electronic transactions, use of the Service Provider's website:

In the case of a change initiated on the website, the transfer of virtual or legal tender by the Service Provider shall be deemed to be an approval.

The provision of information to the customer prior to the actual transfer or the preparation of the actual transfer by the Service Provider shall not be deemed to be an approval.

In particular, the sending of an e-mail to the Customer confirming the acceptance of the order, containing at least the current indicative exchange rate, the name and the quantity of the expected virtual or legal tender, shall be considered as preparation. The final execution rate approved by the Service Provider shall be sent to the Customer in a separate e-mail confirming the execution of the order.

Virtual currency:

A digital token that is not issued or guaranteed by a central bank or public authority, is not necessarily linked to legal tender and does not have the legal status of legal tender or money, but is accepted as an exchange value by natural or legal persons and can be electronically transferred, stored and traded electronically.

Conversion into virtual or legal tender:

Conversion into virtual or legal tender means the sale of virtual currency to the Customer by the Service Provider and its transfer to the virtual wallet address provided by the Customer, as well as the purchase of virtual currency at a price determined by the Service Provider and the transfer of the consideration for the virtual currency to the payment account provided by the Customer or its personal delivery to the Customer at the Customer's request.

Virtual (crypto) currency exchange:

A service provider that carries out, on a commercial basis, the conversion between virtual and legal tender or virtual and virtual means of payment.

III. THE SUBJECT OF THE SERVICE

III.1 The Service Provider will convert legal or virtual currency for the Customer into virtual or legal tender.

III.2 The Customer is obliged to pay the consideration in virtual or legal tender for the exchange operation in virtual or legal tender prior to the execution of the exchange and to provide the data related to the exchange service as set out in these GTC.

IV. THE CONCLUSION OF THE SERVICE CONTRACT

IV.1 The service contract is concluded orally, in writing or by impulsive conduct, in particular by using the service provider's website, which enables the use of the service and communication between remote users, by accepting the conditions set out in the Service Provider's predefined Service Provider Rules and by initiating the switching operation.

IV.2 Prior to the conclusion of the service contract, the Service Provider shall present the information containing the essential content of the General Terms and Conditions - in particular with regard to the exchange rate of virtual and legal tender - to the Client in person (by its employee, manager or legal representative) or publish an extract of the information in Hungarian on its website.

IV.3 In the case of a request for exchange of virtual currency by verbally initiating the exchange or by signing a paper-based form, or by registering on the Service Provider's website, the Customer declares that he/she has read the General Terms and Conditions and the Service Provider's Regulations in force and accepts the provisions thereof as binding.

IV.4 The Service Provider shall record the essential content of the contract concluded electronically between the Service Provider and the Customer, so that it can be accessed by the Customer or the Service Provider in the event of court or authority requests.

IV.5 The Customer is obliged to fill in the data specified in the Service Provider's Regulations - necessary for the use of the service - in accordance with the truth. The Customer expressly authorises the Service Provider, for the purposes of using the Service, to check the data provided by him, the documents submitted and presented, as well as his image and signature, in the records of the office that issued the document and in public and non-public databases, in particular in order to comply with anti-money laundering rules. The Customer shall notify the Service Provider within five (5) working days of any change in the data concerning him/her provided at the time of registration on the Service Provider's website or at the time of conclusion of the Service Contract.

V. TERMINATION OF THE SERVICE PROVIDER RELATIONSHIP

V.1 The provisions of this clause apply to the termination of the contractual relationship established under these General Terms and Conditions and to the settlement of accounts between the Service Provider and the Customer in the event of termination.

V.2 The contractual relationship is terminated as follows:

V.2.1 The performance of the Service by the Service Provider and the Customer;
V.2.2 Upon the death of the Customer or termination of the Customer/Service Provider without legal succession;
V.2.3 Withdrawal from the contract by the Service Provider;
V.2.4 Withdrawal by the Customer, it being understood that withdrawal by the Customer is not possible after the Service Provider has confirmed the switch.

V.3 A contract upon termination at the same time terminated all, a services related to the switch.

V.4 The Service Provider shall start the performance of the switching contract with the Customer's express prior consent (by initiating a switching operation), and the Customer acknowledges that he/she loses his/her right of withdrawal after the performance of the Service in its entirety.

V.5 The Parties shall settle their accounts at the latest on the termination date. The existence and the amount of the Customer's debts to the Service Provider shall be governed by the Service Provider's records.

V.6 Withdrawal from the contract must be notified in writing to the Customer or the Service Provider. Withdrawal shall terminate the entire switching contract. In the event of withdrawal from or termination of the switching contract, the Service Provider shall be entitled to receive compensation on the basis of the switching contract in proportion to the service actually provided, while the compensation for the service not provided shall be returned to the Customer.

V.7 If the Service Provider's bank account is terminated/changed, the Service Provider shall not be liable for the amount received in favour of the terminated bank account after the notification. If repayment of the amount is subject to costs, the Service Provider shall return the amount to the depositing Customer against reimbursement of the costs incurred.

V.8 The Service Provider may also withdraw from the switching contract if the Customer is in serious breach of the contract or any contract with the financial/payment institution.

V.9 A serious breach of contract is considered to be a breach of any material obligation arising from the contract or a repeated breach of any non-material obligation. The Service Provider shall consider as a serious breach of contract in particular:

V.9.1 Breach of the obligation to pay and provide information;
V.9.2 The Customer is in breach of the Website's Terms of Use or the GTC;
V.9.3 The Customer fails to provide the required conditions for the use of the service, in particular the details of the customer identification process set out in the Anti-Money Laundering and Customer Identification Policy;
V.9.4 The Customer is not using the Service for its intended purpose;
V.9.5 The Customer fails to fulfil any payment obligation arising from the contract for the service;
V.9.6 The Customer infringes copyright owned by the Service Provider;

V.9.7 The Customer attempts to bypass the protection and encryption system of the Service;

V.9.8 The Service Provider considers that the Customer's conduct in relation to a Service constitutes or is suspected of constituting a criminal offence.

V.10 The Customer may terminate the exchange contract with immediate effect only before the start of the service. Conversion processes initiated for the purpose of exchanging virtual currency shall be deemed to constitute the start of performance.

V.11 In the event that, after the start of the conversion process, the Service Provider becomes aware of facts or circumstances that give rise to reasonable grounds to believe that the execution of the conversion would result in an unlawful activity or that there are circumstances of exclusion according to the internal rules applied by the Service Provider, the Service Provider is entitled to unilaterally terminate the transaction and withdraw the conversion. Such circumstances include, but are not limited to, suspicion of fraud, suspected violation of anti-money laundering rules, identification of a blacklisted cryptocurrency address, or risk of violation of applicable laws, regulations or international sanctions. If, for any of the above reasons, it is impossible to complete the exchange, the Service Provider shall reverse the transaction and return the amount paid by the Customer to the Customer in full, without any commission, handling fee or other deduction. The refund shall be made to the payment instrument used for the conversion, immediately upon receipt by the Service Provider, but no later than 5 business days. The Service Provider shall also not be liable in the event that it is subsequently proven that the failure to execute the draft was due to illegality or other disqualifying circumstances. The termination of the switch and the refund shall be considered a lawful decision based on the perceived risk, irrespective of any subsequent review in the light of evidence.

VI. THE LEGAL CONSEQUENCES OF TERMINATION OF THE CONTRACT

VI.1 In the event of termination of the contract, on the day of withdrawal from the contract, the Service Provider shall inform the Customer of the completed and interrupted conversions resulting from the contract, in the framework of which the Service Provider and the Customer shall settle accounts with each other.

VI.2 The Service Provider is only entitled to the pro rata consideration for the exchange actually performed in accordance with the exchange contract, with the proviso that the commencement of the performance of the service, i.e. the acquisition/sale of virtual currency by the Customer, or the attempt to perform the service with a financial obligation on the part of the Service Provider, shall also be deemed to be a completed service.

VI.3 Upon termination of the service contract, all claims of the Service Provider arising from the switching contract shall immediately become due and payable and the Customer shall pay the amount due indicated in the relevant statement of account within three (3) business days.

VI.4 At the time of withdrawal or after withdrawal from the switching contract or termination of the contract for any other reason, the Customer does not have the amount due to him/her, which will be kept by the Service Provider for a maximum of 1 month. With the amount retained interest, fees or other claims (in particular any indemnity or) in connection with the use of the Services by the Customer by accepting the GTC.

If during the 1-month retention period the Customer does not provide the information required for the return or does not provide the information required for the return, the Service Provider will return the amounts denominated in HUF to the account from which they were originally received. In the case of cryptocurrency, if the return is not possible, the Service Provider shall not be responsible for the further fate of the cryptocurrency and the amount shall remain permanently with the Service Provider. The Service Provider shall not be obliged to send any further notifications to the Customer regarding the use of the funds or their fate, and the Customer shall have no further claim in relation to such funds.

VI.5 In the event of the death of a natural person Customer, the contract and the business relationship established shall be terminated. If, in the event of the death of the Customer, it is not clear to whom the Service Provider is obliged to perform, the Service Provider shall proceed as follows:

VI.5.1 In the case of a provision in the event of death, the heirs named in the provision are identified and the beneficiaries are provided with the Client's death certificate, or

VI.5.2 In other cases, the Service Provider will pay the amount due to the heirs after identifying the heirs in the original document proving their entitlement in an appropriate manner (by a notarial probate decree with full and final effect, a court decision or a certificate of inheritance, or, in the case of foreigners, a document certified by the notary public according to their nationality).

VI.5.3 The amount of money transferred by the deceased Customer to the Service Provider but not paid by the Service Provider will be paid by the Service Provider to the heirs only upon delivery of the documents mentioned above.

VII. Registration

VII.1 The public parts of the Service Provider's website are accessible to anyone without registration. If the Customer wishes to use the service through the Service Provider's website, he must register on the Service Provider's website. During the registration process, the Customer must provide the Service Provider with personal data as set out in the Service Provider's Money Laundering and Customer Identification Policy in order to successfully register. Successful registration and sufficient customer identification is a prerequisite for using the Service. If for any reason this fails or is not to a satisfactory extent, the Service Provider is entitled to refuse to conclude the contract or to reject the Customer's registration request without giving any reason.

VII.2 The Service Provider will inform the Customer by e-mail about the success of the registration.

VII.3 The Customer has the right to cancel his/her registration at any time by sending a request to the e-mail address of the Service Provider (support@coincash.eu). Upon receipt of the request, the Service Provider is obliged to delete the registration.

If the Customer requests the cancellation of the registration, the Service Provider will deactivate the registration profile, during which the Customer will not be able to access his account and the system will indicate during the login attempt that no such profile exists. However, the Service Provider is obliged to retain the data recorded during the registration process, which form part of the customer identification under the PMT, in accordance with the provisions of the legislation on the prevention of money laundering and terrorist financing (PMT). Accordingly, no actual deletion of the registration data is possible, as these data are necessary for the fulfilment of the legal obligations and the Service Provider is obliged to keep them during the retention period provided for in the applicable legislation.

VII.4 The Customer is responsible for maintaining the confidentiality of the Customer's user (service access) data, in particular the password and username. If the Customer becomes that his/her data provided during registration has been accessed by an unauthorised third party, he/she shall immediately change his/her password, and if it is suspected that the third party is misusing the data in any way, he/she shall simultaneously notify the Service Provider.

VII.5 The Service Provider may provide services to the Customer if the Customer can be identified in accordance with the Service Provider's Anti-Money Laundering and Customer Identification Policy.

VIII. COMPLETING THE SHIFTS

VIII.1 Requirements for the exchange of virtual currencies:

VIII.1.1 <u>Purchase transaction</u>: the purchase of virtual currencies from the Customer, as defined by the Service Provider and communicated to the Customer, against HUF/EUR/other legal tender or virtual currency.

VIII.1.2 <u>Sale transaction</u>: the sale of virtual currencies to the Customer against HUF/EUR/other legal tender or virtual currency, as defined by the Service Provider and communicated to the Customer.

VIII.2 The actual execution of the exchange requires the transfer/personal delivery of the legal or virtual currency to be exchanged and, if requested by the Service Provider, provision of the document or other evidence of the transfer to the Service Provider, as well as the identification of the Customer. However, the execution of the service may only be started after the receipt of the complete legal tender or virtual payment instrument.

VIII.3 The Service Provider sells virtual currencies to the Customer or purchases them from the Customer in the forint (HUF) and euro (EUR) and other legal tender currencies listed on the Service Provider's website, according to the Customer's choice.

VIII.4 The Service Provider reserves the right to make the purchase or sale of virtual currency subject to a minimum limit, the amount of which will be communicated to the Customer on its website or, in the case of a paper-based exchange transaction, in person.

VIII.5 The Service Provider may refuse the purchase of a virtual currency by the Customer, as well as the sale of a virtual currency, without giving any reason. If the Service Provider does not accept the Customer's request to buy or sell, the contractual relationship shall not be established.

VIII.6 By concluding the service contract, the Customer expressly accepts that his/her data, which are considered business secrets, will be processed and stored by the Service Provider in accordance with the data protection rules in force at the time, specifically for the purpose of providing the switching service.

VIII.7 The settlement rates applied by the Service Provider for electronic and cashless exchanges are as follows:

VIII.7.1 In the case of paper-based exchange: the exchange rate applicable at the time of the service shall be the individual exchange rate indicated on the virtual currency purchase/sale receipt signed by the Customer and the Service Provider's representative, including all costs incurred in connection with the exchange service, which may be supplemented by a one-off transaction fee at the Service Provider's discretion. The amount of the one-off transaction fee shall be notified to the Customer by the Service Provider prior to the initiation of the switch. The exchange rate thus communicated shall constitute an offer by the Service Provider to execute the exchange, while the Customer's acknowledgement of the communication shall constitute acceptance of the offer.

VIII.7.2 Electronic switching when using a website:

The exchange rates of virtual currencies denominated in the current legal tender available on the Service Provider's public website, the exchange of which may be subject to the service, are for information only, are calculated based on the global average exchange rate of virtual currencies and do not constitute a binding offer. The exchange rate applicable to the Service, which shall include all costs incurred in connection with the exchange service and which may be supplemented by a one-off transaction fee at the discretion of the Service Provider, shall be communicated by the Service Provider to the Customer in an individual exchange offer available after the Customer's registration on the page enabling the electronic recording of the exchange. At the moment of ordering, by clicking on the "Switch" button, the Service Provider will also communicate the current exchange rate to the Customer in the order confirmation e-mail.

The Service Provider will only start the performance after the receipt of the complete legal or virtual means of payment indicated in the order. The performance shall not start automatically upon receipt of the complete legal or virtual means of payment, but the Service Provider shall immediately start preparing the performance of the Service, in particular with regard to its obligations under the Money Laundering and Customer Identification Rules.

If the preparation for the execution of the Service has been fully completed, the Service Provider will start the execution of the Service and will execute the ordered Switching Service at the current, individual execution rate communicated to the Customer. The Customer will be notified immediately of this fact by means of a confirmation e-mail sent to the e-mail address provided during registration, in which the fact of the execution of the Service and the execution rate will be recorded.

In view of the possibility of extreme fluctuations in the exchange rate of virtual currencies, and in order to protect the interests of Customers, the Service Provider undertakes to notify its customers in the event of major exchange rate changes. If the difference between the exchange rate at the time of ordering and the current exchange rate at the time of execution is greater than 5%, the Service Provider will automatically suspend the transaction if the difference is unfavourable to the Customer. If the discrepancy is in favour of the Customer, the Service Provider may suspend the transaction in justified cases. After notification, the Service Provider shall not proceed with the transaction until the Customer has decided.

VIII.8 Customer notifications related to the execution of changes:

VIII.8.1 In the case of an electronic exchange via the website, the Service Provider undertakes that if there is a difference of 5% or more between the indicative exchange rate and the settlement rate given by the Customer for the exchange initiated by the Customer, to the detriment of the Customer, the exchange will be suspended in order to protect the Customer's interests.

VIII.8.2 In the case of an electronic exchange on the website, if there is a difference of 5% or more between the offer rate and the execution rate given by the Customer for the exchange initiated by the Customer, the Service Provider may suspend the exchange in justified cases in order to protect the Customer's interests.

VIII.8.3 The Service Provider will consider the Customer's loss in the case of a sale if the execution price is at least 5% higher than the offer price, and in the case of a purchase if the execution price is at least 5% lower than the offer price.

VIII.8.4 The Service Provider will consider a deviation in favour of the Customer if the execution price is at least 5% lower than the offer price in the case of a sale, or at least 5% higher than the indicative price in the case of a purchase.

VIII.8.5 After the suspension, the Service Provider undertakes to notify the Customer at the e-mail address or telephone number provided by the Customer at the time of registration and, until the Customer provides oral or written feedback, will not execute the change in order to protect the Customer's interests.

If the Service Provider does not receive response from the Customer within 5 banking business days, the Service Provider is entitled to cancel the switch. In the event of cancellation, the Service Provider will not automatically return the legal tender or virtual currency received from the Customer to the source of the receipt if there is a risk that the amount will not be credited to the Customer's account. Instead, the Service Provider will contact the Customer in order to agree on a safe return method. The Service Provider reserves the right to deduct the handling costs incurred in connection with the cancellation from the amount to be refunded, provided that the refund method chosen by the Customer allows this.

VIII.9 Execution time of shifts:

VIII.9.1 The Service Provider will specify the start and end times within the business day between which the changes can be initiated.

VIII.9.2 For paper-based exchange:
In case of a paper-based exchange: on bank working days between 9 a.m. and 5 p.m., you can visit the customer service office in person only with a prior appointment or a reservation. You can make an appointment on the Service Provider's website, by e-mail support@coincash.euor by telephone at
+3619989138. The address of the customer service office is: 1096 Budapest Lechner Ödön fasor 6. (7th floor)

VIII.9.3 Electronic switching, when using your Service Provider's website: between 0 and 24 hours every day of the year, except during planned maintenance and unplanned troubleshooting.

VIII.9.4 Upon receipt of the switching request, the Service Provider will record and store the date of receipt of the switching request (year, month, day, hour, minute) in addition to the switching data.

VIII.9.5 The Service Provider will settle the amount of the bill of exchange within 2 banking business days after receipt of the payment confirmed by the Service Provider. If additional customer identification operations are required under the Money Laundering and Customer Identification Policy, they may cause a delay in execution or the Service Provider may refuse the draft without execution. If the execution is delayed for reasons beyond the control of the Service Provider, the Service Provider shall notify the Customer thereof. The Service Provider shall consider as such a cause beyond the control of the Service Provider in particular, but not exclusively, the following:

VIII.9.5.1 a failure of the payment service provider's system or a delay caused by a failure of the service provider or the customer's (payee's) payment service provider or another financial service provider used;

VIII.9.5.2 A bug in the Blockchain system;

VIII.9.5.3 The failure of any third party service provider system used by the Service Provider to provide the Service, such as, but not limited to, customer identification software, hardware and software of providers of secure storage of virtual currencies, service provider platforms providing instant exchange of virtual currencies, etc.

VIII.9.6 The Service Provider excludes its liability for delays caused by reasons beyond its control.

VIII.10If, in the case of a paper-based switch, the Customer's signature on the switch declaration is incorrect or illegible, or the electronically submitted or paper-based request is incomplete or additional customer identification operations are required under the Anti-Money Laundering and Customer Identification Policy and their completion may cause delays, the Service Provider is entitled to refuse the switch without execution. In the case of paper cash drafts, the Service Provider will only consider the order given to its employee, manager or legal representative as a valid declaration.

VIII.11 The Service Provider shall only start and execute the execution of the switches if all the data necessary for the execution, including in particular, but not limited to, the identification as provided for in the Anti-Money Laundering and Customer Identification Policy, and the consideration are available to it.

VIII.12 The Service Provider will only accept the deadlines set out in these GTC only in the case of a switching request with correct and accurate data. The Service Provider reserves the right to refuse to execute the switch without any discretion due to the lack of data. The Service Provider will notify the Customer of the refusal.

VIII.13 If the Customer fails to provide the Service Provider with the full amount of the consideration for the use of the switching service, the Service Provider shall not start the service. The Service Provider shall not be liable for any damages resulting from such delay.

IX. REFUSAL TO CHANGE

IX.1 If the initiation of the switch does not comply with the requirements set out in these GTC or the Service Provider's Regulations in force at the time, the Service Provider may refuse to execute the switch, in particular if the Customer does not comply with the conditions applicable to the Customer and/or the transaction in the Anti-Money Laundering and Customer Identification Policy for any reason, thereby preventing the Service Provider from implementing its measures aimed at preventing money laundering and terrorist financing.

IX.2 The Service Provider may reject a switching request issued and submitted in a manner that does not comply with the terms and conditions of the GTC or other agreement with the Customer.

IX.3 The Service Provider will refuse to accept changes that cannot be made due to non-payment, unless otherwise agreed with the Customer.

IX.4 The Service Provider may, at its sole discretion, consider and refuse to execute the switch without giving any reason.

IX.5 If the service provider refuses to execute the switch, unless otherwise provided by law, it shall notify the Customer of the fact of the refusal and, unless otherwise prohibited by law, where possible, of the reason for the refusal and the procedure to be followed to correct the factual errors giving rise to the refusal.

IX.6 The Service Provider shall send this notification to the Customer immediately, but no later than before the start of the switch, orally or in writing, using one of the contact details provided during the Customer's registration.

IX.7 If the Service Provider's refusal is due to the Customer's failure to perform, the Service Provider shall delete the exchange request with unfulfilled consideration from its systems within 5 (five) business days and may charge a handling fee in legal tender or virtual currency as consideration for any partial performance, or a fee proportional to the actual and directly incurred costs.

X. FORM OF CHANGES

X.1 The Customer is entitled to initiate his/her switching request with the Service Provider by submitting a declaration to the Service Provider in accordance with the Service Provider's Regulations and the international industry requirements for virtual payment instruments, both in form and content. The Customer shall be liable for any damage incurred in the event of a change initiated in a different form and content, including delayed or inaccurate performance, refusal of the change and reimbursement of costs incurred by the Service Provider.

It is the Customer's responsibility to correct the data entry error before sending the contractual statement or before using the service, in particular with regard to the address of the virtual currency wallet the Customer wishes to use for the exchange transaction, the additional metadata ("TAG" / "MEMO") associated with it, the indication of the blockchain suitable for handling the transaction and the virtual currency, and the number of the payment account identifier the Customer wishes to use. The Service Provider shall confirm to the Customer, orally or in writing, the above details provided by the Customer following the acceptance of the Customer's request for switching, which the Service Provider shall not be obliged to verify or ensure the correctness of.

XI. THE DATA REQUIRED TO COMPLETE THE SWITCH

XI.1 The data required to complete a switch are specified in the forms provided by the Service Provider in the case of a paper-based switch, and in the case of a switch on the Service Provider's website, in the data requested in the switch menu on the relevant electronic interface.

XI.2 If the Customer provides incorrect or incomplete data required for the execution of the switch, the Service Provider shall not be liable for any resulting damage. In particular, the address of the virtual currency wallet to be used by the Customer for the exchange transaction, the additional metadata ("TAG"/"MEMO") associated with it, the indication of the blockchain suitable for handling the transaction and the virtual currency, and the number of the payment account identifier to be used by the Customer.

XI.3 The Service Provider is not obliged to verify the correctness of the data provided during the submission and preparation of the change request, and therefore excludes its liability for any incorrect or erroneous data provided there. Such incorrect or erroneous data provided by the Customer, which cause delay or damage to the Customer, shall be deemed to be damages incurred solely for the Customer's benefit.

XII. REVOCATION OR MODIFICATION OF THE CHANGE OR APPROVAL

XII.1 The customer may withdraw a change already initiated with the Service Provider before the transfer of the legal tender or virtual currency required to start the execution. In the event of withdrawal, the Service Provider shall cancel the transfer.

XII.2 Once the Service Provider has received the consideration for the draft, the Customer may not withdraw or amend the draft.

XII.3 After the Service Provider has received the consideration for the bill, the Customer may initiate the cancellation of the bill. If the Customer requests the cancellation of the draft and the

the Service Provider accepts the request for withdrawal, the Service Provider is entitled to cancel the change and return the legal tender or virtual currency already received to the Customer. In such a case, the Service Provider shall be entitled to charge a handling fee for the total amount received, irrespective of the partial settlement, which may include actual and directly incurred costs.

XIII. THE CHANGEOVER PROCEDURE

XIII.1 It is possible to initiate the exchange on Service Provider's website or by entering the amount of the selected virtual currency or legal tender amount in person. If required by the current Anti-Money Laundering and Customer Identification Policy, the recording of the exchange request may be subject to registration, a personal meeting or further details and supporting data related to the transaction. Customers who are logged in (previously registered) on the Service Provider's website can initiate a switch to the Service Provider by clicking on the "Initiate Switch" function (technically: by filling in an order form).

XIII.2 Minimum amount to be exchanged

As long as the amount of the purchase price or consideration of the virtual currency chosen by the Customer does not reach this minimum switching limit, the Customer cannot initiate the switching via the Service Provider's online interface or it will not be accepted in person by the Service Provider's employee, manager or legal representative.

XIII.2.1 For electronic switching:

The minimum order amount varies dynamically, always according to market conditions. The Service Provider will only display the minimum order limit to the Customer on the website if the amount of the order to be placed is below the minimum limit. If the amount of the draft is below this threshold, the Customer will not be able to initiate the draft on the Service Provider's online interface.

XIII.2.2 For paper-based exchange:

The minimum order amount varies dynamically depending on the Service Provider's staff capacity and the prevailing market conditions. The Service Provider will provide the Customer with information on the current minimum order amounts for paper-based orders via its telephone, ticket or e-mail customer service.

XIII.3 You can only make changes on the operator's website electronically. The Service Provider can only accept and execute the initiation of a switch if the Customer completes the fields on the registration and sale/purchase pages in full. The Service Provider shall not be liable for any damages resulting from failure to do so or for any technical problems arising during the process. The Customer shall be liable for any damages or additional costs incurred in the event of incorrect or insufficiently detailed virtual currency wallet or other data or information being provided, including any exchange, transfer or other damages or additional costs.

XIII.4 By submitting a switch, the Customer accepts that the service provider may use an intermediary service (another service provider) for the preparation and execution of the switch.

XIII.5 The Service Provider draws the Customer's attention to the fact that, due to the technological characteristics of virtual payment instruments and the nature of the service, it is particularly important to indicate the wallet address of the virtual payment instrument, the additional designation ("TAG" / "MEMO") that may be associated with the wallet, the block chain associated with the virtual payment instrument and the Customer's account number of the payment service provider associated with the legal tender. The Service Provider draws the Customer's attention to the fact that virtual currencies cannot be withdrawn by the Service Provider in the event of their transfer. The Service Provider shall not be liable for any damages resulting from transactions initiated with data. The Customer understands and acknowledges that the Customer is responsible for the security of the addresses of the virtual currency wallets, that the Customer provides the Service Provider with the addresses of the virtual currency wallets and that the Service Provider shall not be liable for any damages resulting from the transfer of funds to the wrong address. The Customer acknowledges that due to the nature of blockchain technology, transactions made to an incorrect address cannot be reversed and the Service Provider is not able to modify, recall, cancel or transfer the transaction to another address once it has been completed.

XIV. ACKNOWLEDGEMENT OF YOUR SWITCHING INITIATIVE, BINDING OFFER

XIV.1 Within 48 hours after receiving the change initiated by the Customer, the Service Provider will send an automatic confirmation to the Customer, which will contain the data provided by the Customer during the initiation, the ID of the change, the date of the change, the type, amount and price of the virtual currency ordered, the current exchange rate and the amount of virtual currency or legal tender that the Customer will receive at the same exchange rate on the basis of the order to the address of the virtual currency wallet or payment account provided, as well as the final amount to be paid to fulfil the order. If the Customer has already sent his order to the Service Provider and notices an error data contained in the confirmation e-mail, he must notify the Service Provider immediately, but at the latest before the execution of the order, in order to avoid the execution of unwanted orders. The Service Provider draws the Customer's attention to the fact that it is not in a position to accept any subsequent claims for damages resulting from the failure to know or disregard the data recorded in the information on the initiation of the change.

XIV.2 The Customer is exempted from the offer if he/she does not receive a confirmation e-mail from the Service Provider within 48 hours of the start of the switch.

XIV.3 The confirmation e-mail shall be deemed to be an offer made by the Service Provider in response to a request made by the Customer, and by sending it the Service Provider shall consider the provisions of these GTC to be applicable to the transaction. Acceptance of the offer - by fulfilling the obligations of the Customer under the switching transaction - shall constitute a valid contract between the Service Provider and the Customer. The order and its acknowledgement shall be deemed to have been received by the Service Provider or the Customer at the time when it is made available to him.

XV. COMPLETING THE SHIFT

XV.1 The Service Provider shall credit the change to the virtual currency wallet address indicated by the Customer on the change request in virtual currency, in legal tender transferred to the payment account number indicated by the Customer, or in cash in person.

XV.2 If the HUF amount received in favour of the Customer credited to the Customer's account in a currency other than HUF, the Service Provider's payment service provider shall apply the conditions applicable to foreign currency transactions, and the Service Provider shall not be liable for any exchange rate losses or additional costs resulting from the application of such conditions. In the case of a transfer in a currency other than the currency of the payment account of the Service Provider, the Service Provider shall or credit the transfer to the Customer in the currency in which it is possible to do so. In such a case, the Service Provider shall be entitled to charge a separate fee for such transactions, subject to informing the Customer.

XV.3 The Service Provider shall accept on its payment account the amounts received by the Service Provider in connection with the contractual relationship, in accordance with the provisions of these GTC and the legislation in force at the time.

XV.4 The Service Provider shall have the right and the obligation to verify the origin of funds received into the Service Provider's payment account on a case-by-case basis in accordance with the Service Provider's Money Laundering Prevention Policy, may request a confirmation of source and may refuse to accept the funds in the absence of such confirmation.

XV.5 The date of execution of an outgoing payment order for domestic payments is the date of crediting of the payment account of the Customer or his beneficiary.

XV.6 The Service Provider shall inform the Customer of the expected date of crediting of the funds resulting from the draft to the Customer's or the beneficiary's payment account. The Service Provider does not guarantee that the credit will be made in time. For payments in foreign currency, the Service Provider shall apply the deadlines for foreign currency payments as published by the payment service providers.

XV.7 The Customer can place several orders at the same time, i.e. it is possible to switch between different virtual or legal tender currencies, according to the Customer's choice.

XV.8 The Service Provider further reserves the right to exclude any Customer from the Service if the Customer misuses the Service for any purpose other than intended purpose.

XV.9 The Customer is required to identify himself/herself before the transaction in accordance with the Service Provider's Anti-Money Laundering and Customer Identification Policy.

XVI. EXCHANGE RATE USED BY THE PROVIDER

XVI.1 The current legal tender exchange rates for virtual currencies available on the Service Provider's public website, the exchange of which is subject to the service are for information purposes only, are calculated on the basis of the global average exchange rate for virtual currencies and do not constitute a binding offer. The exchange rate applicable to the Service, which shall include all costs incurred in connection with the exchange service and which may be supplemented by a one-off transaction fee at the sole discretion of the Service Provider, shall be communicated by the Service Provider to the Customer in an individual exchange offer available after the Customer's registration on the electronic exchange registration page. At the moment of ordering, by clicking on the "Switch" button, the Service Provider will also communicate the current exchange rate to the Customer in the order confirmation e-mail.

XVI.2 In the case of a virtual currency exchange made available to the Customer on the website, the Service Provider will perform the conversion between legal tender and virtual currency after the exchange has been initiated. The reference exchange rate used as the basis for the exchange rate, the quotation period of the reference exchange rate, the selling and buying rates determined on the basis of the reference exchange rate and their validity period shall be determined by the Service Provider.

XVI.3 The applicable exchange rate can be approved by the Customer in person or by initiating a switch on the website.

XVI.4 The Service Provider reserves the right to pass on to the Customer the network service fee, which varies depending on the technological background of each cryptocurrency and charged by the network chosen by the Customer for the execution of the transaction, either in the form of a flat fee or a dynamically changing fee based on the actual exchange.

XVI.5 The Service Provider reserves the right to charge a minimum service fee for each low-value transaction for low-value drafts fixed by the Customer.

XVII. Technical options for correcting data entry errors

XVII.1 Correction of data entry errors is possible on the Service Provider's website before pressing the "Start Switch" button. The data and login password entered at registration can be changed after login in the Profile menu. You can check the quantity and amount of virtual and legal tender in the Transactions menu and cancel the transaction before it is executed. In the event of a data entry error detected after starting a transaction, the Customer shall immediately report the detected error tosupport@coincash.eu or to one of the contact details published on the Service Provider's website. The Service Provider shall not be liable for any damages resulting from the failure to initiate the correction of the detected data errors as provided for in these GTC.

XVIII. Transfers

XVIII.1A The Service Provider shall transmit domestic HUF transfer orders via GIRO or AFR, domestic foreign currency transfer orders and foreign transfer orders via SWIFT/SEPA/VIBER to the Customer's payment account manager.

XVIII.2 The Service Provider's payment institution shall execute the electronic transfer order submitted within the deadline for submission for the current day's execution and complying with the legal prerequisites by means of intraday settlement.

XVIII.3 A The Service Provider shall only accept a transfer for the benefit of the Customer or the beneficiary in full, and in the case of partial transfers or transfers several payment accounts, the Service Provider may set a separate fee for the execution of the transaction.

XIX. BANK ACCOUNT NUMBER OF THE SERVICE PROVIDER

XIX.1 The bank account number of the Service Provider shall be deemed to be communicated and known to the Customer after receipt by the Customer of the confirmation e-mail sent by the Service Provider to the Customer or after personal communication. The Service Provider draws the Customer's attention to the fact that the exchange rate may vary significantly between the time of transfer of the exchange consideration and the confirmation of its receipt, and between the time of starting and the time of completing the exchange, due to the specificities of the international markets of virtual currencies.

XIX.2 In relation to the amount paid, the virtual currency exchange shall not be deemed to have failed if the Service Provider is not able to carry out the virtual currency exchange requested by the Customer immediately, but only with a delay, provided that the delay does not exceed 48 hours.

XIX.3 After the transaction has been completed, the amount transferred or paid in cash by the Customer cannot be returned or transferred back to the original bank account.

XIX.4 The Service Provider shall confirm the receipt of the legal tender to the Customer by electronic means without delay.

XX. LIABILITY FOR THE EXECUTION OF A BILL OF EXCHANGE TRANSACTION (WRONG TRANSFER)

XX.1 Both the Service Provider and the Customer shall consider the receipt of the virtual currency as proven if the virtual currency is visible on the corresponding blockchain in a publicly accessible way and the transaction is received at the address provided by the Service Provider, on the specified blockchain, together with the corresponding metadata (e.g. "TAG" / "MEMO"). The Service Provider shall not be liable for the execution of transactions with incorrect data content whose incorrect nature is to incorrect data provided by the Customer, including but not limited to incorrect entry of the blockchain, wallet address or metadata.

XX.2 At the Customer's request, the Service Provider shall, irrespective of the issue of liability for the non-performance or defective performance of the switching transaction/transfer operation, in order to follow up the non-performed or defectively performed switching operation, conduct itself in a manner that is normally expected in the given situation and inform the Customer of the result of the follow-up.

XX.3 The provisions of the above paragraphs shall apply only if the payment service provider of the Customer or the payee is located in an EEA State.

XXI. CASH PAYMENT TO THE SERVICE PROVIDER

XXI.1 Cash payments in connection with the Service Provider's service activities may only be made at the locations specified by the Service Provider.

XXI.2 The Service Provider shall accept certain drafts to be settled in cash from the Customer or his/her authorised representative on the forms provided by the Service Provider and with the data content in accordance with the payment rules applicable to domestic and foreign currency payments.

XXI.3 For cash payments exceeding HUF 300,000 or equivalent currency, the Service Provider will require prior written or telephone notification from the Customer at least 24 hours before the start of the service.

XXI.4 If the means of payment that the Customer wishes to give is counterfeit, forged or appears to be counterfeit, the Service Provider must immediately refuse to provide the exchange service and immediately notify the police. The Service Provider shall retain all relevant information and evidence and shall provide it to the authorities in order to facilitate the investigation. The Service Provider shall not return the suspected counterfeit payment instrument to the Customer.

XXII. CLIENT INFORMATION

XXII.1 The Service Provider shall communicate with the Customer in Hungarian and English, as specified in the Service Agreement, according to the Customer's needs.

XXII.2 The Service Provider will make any changes to the GTC available on its website. However, if the Customer requests to receive information and notifications in paper form, the Service Provider will send them to him/her against payment of a fee.

XXII.3 The Service Provider has the right to suspend the sending of information on paper if the delivery of the items to the mailing address provided by the Customer is not possible based on the feedback from the Post.

XXII.4 During the term of the service contract, the Service Provider shall at any time upon the Customer's request provide the present GTC, as well as notices and copies of the contract on paper or on a durable medium against payment of a fee.

XXIII. REQUEST FOR INFORMATION

XXIII.1 The Customer or the authorised beneficiary may request information on the completion of the switch in writing, by post or by using the electronic contact details of the Service Provider.

XXIII.2 By using the Service Provider's service and by notifying the persons (beneficiaries) entitled to dispose of the legal or virtual means of payment resulting from the exchange, the Customer expressly acknowledges that he/she has authorised the Service Provider to provide them with full information on the exchange and transfer transaction in accordance with the notified right of disposal (individually or jointly).

XXIII.3 The holders of a letter of credit may request information on the transfer of funds and the transfer of funds only until the expiry of their right of disposal, provided that the request for information/provision of information may only relate to the period during which the holder of the letter of credit was the holder of the right of disposal in relation to the transfer.

XXIV. PRIOR INFORMATION ON COSTS

XXIV.1 The Service Provider will inform the Customer on request about the fees and charges applied in the course of the switch. The Service Provider shall inform the Customer of the fees and charges applied in the case of a paper-based payment order in person or at the Service Provider's office, and in the case of an electronic switch by electronic mail on request.

XXIV.2 In the case of a paper-based exchange with the Service Provider, the current exchange rate communicated to the Customer shall include all costs incurred in connection with the exchange service, the Service Provider may add a one-off transaction fee at its discretion. The amount of the one-off transaction fee will be communicated to the Customer before the exchange is initiated.

XXV. EXCHANGE RATE NOTIFICATIONS

XXV.1 Customers have the possibility to use the exchange rate notification service after registration on the Service Provider's platform. Notifications can be set, modified or deleted by the Customer in the exchange rate notifications menu of the platform.

XXV.2 The Customer is free to choose the notification conditions, including currency pairs (traditional fiat money such as HUF, EUR, USD -> cryptocurrency such as Bitcoin, Ethereum; cryptocurrency -> fiat money; cryptocurrency -> cryptocurrency; fiat money -> fiat money) and the conditions for activating notifications (e.g. exchange rate movements, value changes).

XXV.3 Notifications may take the form of an email notification or a web browser notification, if supported by the Customer's browser. The Customer may also choose to receive a one-time or continuous notification, which can be set by specifying the activation and validity period of the notification.

XXV. 4 The Exchange Rate Notification Service is for information purposes only and has no connection with any switching orders initiated by the Client. The Service Provider shall not be liable for the accuracy, timing, non-delivery of notifications due to technical errors or any consequences that may arise due to the absence or delay of the notification.

XXV.5 The Customer acknowledges that the setting and receiving of notifications does not result in the creation of a switching order and that the exchange rate indicated in the notification shall not be considered as the exchange rate fixed by the Service Provider.

XXVI. EQUAL STORAGE AND WITHDRAWAL

XXVI.1 Customers have the option to have their converted cryptocurrencies stored by CoinCash instead of entering their own wallet address when making exchange transactions. In this case, the value of the exchange will be credited to the Customer's profile after the successful completion of the verification process.

XXVI.2 The Customer can view his/her cryptocurrencies stored in CoinCash in the Balances menu. The Balance Storage service applies only to BTC, ETH, LTC, and USDT cryptocurrencies. Fiat currency storage is not available, nor is this service available for other cryptocurrencies.

XXVI.3 When withdrawing a balance, the Customer can click on the Exception button available in the Balances menu to record their own cryptocurrency wallet address to which CoinCash will transfer the funds. Once the form has been submitted, the withdrawal will be made within 48 hours, provided that the necessary due diligence and confirmation processes have been successfully completed.

XXVI.4 It is not possible for the Client to transfer cryptocurrencies from an external source to his/her balance or to initiate a conversion between the cryptocurrencies stored. The Balances Storage and Withdrawal service applies only to cryptocurrencies purchased from CoinCash and stored by CoinCash pending withdrawal.

XXVI.5 The Service Provider reserves the right to terminate or modify the Individual Storage and Exception Service at any time, with prior notice. In such cases, the Service Provider will provide Customers with at least 30 days' notice, during which the Customer will have the opportunity to provide a valid cryptocurrency wallet address to which the Service Provider may allocate the stored cryptocurrencies. If the Customer does not provide a wallet address within the time limit, the Service Provider shall be entitled to withhold the cryptocurrency stored in the Customer's account after the termination date until a suitable wallet address is provided.

XXVI.6 If the Client deletes his/her account without providing a valid cryptocurrency wallet address, the Service Provider reserves the right to withhold the stored cryptocurrency for 30 days after notifying the Client. During this period, the Customer is obliged to provide a wallet address for the withdrawal of cryptocurrencies. If the Customer fails to provide a wallet address within this period, the cryptocurrencies concerned shall remain permanently with the Service Provider.

XXVI.7 The Service Provider is not responsible for any changes in the value of the cryptocurrencies stored and for any technical problems that may occur during the use of the service that may prevent notifications or processing of exceptions.

XXVII. COMPLAINTS, CONSUMER COMPLAINTS, OUT-OF-COURT REDRESS FOR DISPUTES

XXVII.1 The Customer may submit comments and complaints regarding the Service Provider's services to the customer service operated by the Service Provider . Service Provider customer service can be contacted via e-mail atsupport@coincash.eu or by using one of the contact details currently listed on the Service Provider's website.

Complaints about the Service can be made directly to the Service Provider.

XXVII.2 In case of rejection of the complaint, the Service Provider shall inform the Customer that the Customer may turn to the Budapest Conciliation Board (address: 1016 Budapest, Krisztina körút 99, III. floor 310; postal address: 1253 Budapest, Pf.:10.). The Service Provider does not submit to the recommendation of any conciliation board.

The Customer has the right to initiate a procedure for the resolution of the dispute through an online dispute resolution forum. The contact details of the online dispute resolution platform under Regulation (EU) No 524/2013 are:

- Contact details of the contact point of the Online Dispute Resolution Platform operated by the Budapest Arbitration Board:
  https://bekeltet.bkik.hu/

- Direct access to the online dispute resolution platform run by the Commission of the European Union:
  https://ec.europa.eu/consumers/odr/main/?event=main.home2.show
  https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.chooseLa nguage

XXVIII. Data management and data protection

The detailed rules on the processing of the Customer's personal data are set out in the Service Provider's Privacy Policy and Anti-Money Laundering and Customer Identification Policy, which are available at the following link:

coincash.eu/hu/adatvedelem;
coincash.eu/hu/pmt.

XXIX. Final provisions

This GTC shall enter into force on 1 November 2024, at the same time− if the Service Provider has already had a GTC before, the previously adopted GTC shall expire.