

UNIFIED TERMS AND CONDITIONS EMET DIGITAL ECOSYSTEM

1. INTRODUCTION

By signing in, you agree that you have read, understand and agree to comply with all the terms and conditions contained in this Agreement which rules the relationship you have with EBG MALTA BUSINESS GROUP LIMITED (hereinafter EMET) its parent companies or controllers, branches or subsidiaries, affiliates and associates (EMET BUSINESS GROUP or EMET) to use an account through EMETENJOY, XVFIVE, CASH2P, CASH2PR, DIN-DOM, SHO Xen, AILEWUX Websites, FASWET and EMETBG or any other Website, page, feature or content of our property or that we operate individually or jointly with other companies (hereinafter, the "Websites" or "Platform (S)"), or when you use the mobile applications of any of the aforementioned Platforms, any API of the aforementioned Platforms or third-party applications that uses such API and related Services (collectively referred to as "Services" hereinafter).

This Agreement rules the terms of the relationship between the Users of the Services provided by EMET. On the basis that such Services will be made available to the public gradually, this Agreement will be added periodically, in order to include the terms of new Services that are close to reaching the market.

We reserve the right to modify these Terms and Conditions at any time and when required by applicable laws and competent authorities; We will notify you of the changes made to these Terms and Conditions. If we make substantial changes, we will notify you thru email (sent to the email address specified in your account) or by posting a notice in THE PLATFORMS, before the changes take effect.

OUR USERS ACCEPT THAT EMET IS NOT A PARTY NOR PARTICIPATES IN THE OPERATIONS CARRIED OUT DIRECTLY BETWEEN USERS OF THE PLATFORMS MADE AVAILABLE BY THE EMET ECOSYSTEM AND ACKNOWLEDGE THAT ITS SERVICES ARE LIMITED ONLY TO THE CONNECTION OF THIRD USERS INTERESTED IN CELEBRATING BUSINESS DIRECTLY BETWEEN EACH OTHER, UNLESS EXPRESSLY INDICATED OTHERWISE IN THESE TERMS.

THEREFORE, USERS EXEMPT FROM ANY KIND OF CLAIM, REGARDLESS OF THEIR NATURE, RESPONSIBILITY AND / OR JUDICIAL OR ADMINISTRATIVE ACTION AGAINST THE HOLDERS OF THE EMET ECOSYSTEM APPLICATIONS, THEIR PARENT COMPANIES OR CONTROLLERS, ADMINISTRATORS, ASSOCIATES, AFFILIATES AND BRANCHES OR SUBSIDIARY.

2. Information of the person in charge of the services

Unless expressly stated otherwise in a specific service, the person responsible for this page and, therefore, of the services accessible to the user is:

Corporate Name: RHBT TECH COLOMBIA
NIT: 901.294.239-2

Registrada en la Cámara de Comercio de Bogotá D.C.
Address: Calle 106 # 56 – 33, oficina 403, Bogotá D.C., Colombia - 111111.
Email: support@emetbg.com

3. TERMS APPLICABLE TO ALL PLATFORMS

Any User who has an account with us accepts and agrees to comply with the following Terms and Conditions:

3.1. TO USE THE SERVICES OF THE SITES (PARA UTILIZAR LOS SERVICIOS DE LOS SITIOS):

3.1.1. Eligibility:

To be eligible to use any of the Services provided by the Websites, you must be at least 18 years of age. We do not request the collection of personal information from persons under 18 years of age, unless expressly stated in connection with the provision of a particular Service.

If it is suspected that a user who enters personal information is under 18 years of age, the WEBSITES and PLATFORMS will consider their parents or legal guardians responsible for their actions and the corresponding account will be canceled.

However, legitimate users, of legal age, may open users' sub-accounts for them to be use by a minor, from whom they have parental authority or are their legal representatives, this user being fully responsible for the information that they enter in their account and the activity that is carried out.

Your eligibility to access certain Platform Services also depends on the country in which you reside. The list of geographical restrictions of Services is available for consultation here, or in the description of each particular Service contained in this Agreement.

3.1.2. Fees

You fully accept the fees of the Platforms published on the Websites that are a part of the EMET ecosystem. The fees indicated in THE PLATFORMS are subject to change, which will also be indicated on the Websites of each Platform and will be informed before making the desired transaction. The Websites of the Platforms where you will find the fees information are as follows: EMETENJOY <https://emetenjoy.com>, FASWET <https://faswet.com>, DIN-DOM <https://din-dom.com>, SHOXEN <https://shoxen.com>, CASH2P <https://cash2p.com>, CASH2PR <https://cash2pr.com>, XVFIVE <https://xvfive.com> and EMETBG <https://emetbg.com>.

3.1.3. Provided Information

Because EMET services are limited to making available to users the tools necessary for them to contact each other and it is not a party of the agreements or transactions that users carry out using such services, you accept that the information that each user offers through the Platforms is of the sole and exclusive responsibility of the User who publishes said information as a

provider of the Service or in question, so that EMET has no responsibility for said information, unless state otherwise expressly.

Therefore, the User who accesses as a product or Service offeror will ensure that the information on the goods or services provided by them fully and faithfully describes them, with sufficient information to facilitate their unambiguous identification and that they will be solely responsible for to the User who buys or contracts a product or Service determined by the veracity of the published information and correct operation of the product or provision of the published Service.

3.2. WEBSITES ACCOUNTS AND ACCESS

3.2.1. Access

To access the Application Services, you must have the necessary equipment, such as a smartphone or tablet, and associated Telecommunications Services subscriptions to access the Internet. The Platform Services can be accessed directly using the Websites of each one. To consult the list of devices compatible with the Platforms, either in web mode or app mode, you can access this page. For more information you can consult the [Terms and conditions of use of the Websites](#).

3.2.2. Account registration

To use the Services of the Websites, you must register (sign in) to obtain an account of the Platforms, so you must provide your name, an email address, a password, and other information requested by each particular Platform, and accept the terms of this Agreement and our Privacy Policy. We may, in our sole discretion, refuse to open an account of any of the Platforms for you, or limit the number of Platform accounts you may have.

3.2.3. Identity Verification

You agree to provide us with the information we request for the purposes of identity verification and prevention of money laundering and financing of terrorism, fraud or any other criminal activity in accordance with the provisions of our Privacy Policy. You must complete certain verification procedures before you can use the Platform Services, or when you reach amounts pre-established by the system. Your access or permissions for one or more Platform Services, including certain operations with cryptographic assets (Digital Currency), may be modified as a result of the information collected on an ongoing basis. The information we request may include certain personal information, including, but not limited to, your name, address, telephone number, email address, date of birth, tax identification number, national identification number, passport number (as well as the dates of issuance and expiration of such documents, and information about your financial products (such as the name of the bank, the type of account, the routing number and the account number) By providing us with this or any other information that may be necessary , you confirm that the information is accurate and authentic. You agree to keep us updated if any of the information you provide changes.

You authorize us to make inquiries, either directly or through third parties, that we deem necessary to verify your identity or protect you and / or us against fraud or other financial crimes, and to take measures that we reasonably deem necessary based on The results of such consultations. When we conduct these inquiries, you acknowledge and agree that your personal information may be disclosed to credit reference and fraud prevention or financial

crime agencies, and that these agencies may respond to our inquiries in their entirety. In addition, we may ask you to wait some time after completing a transaction, before allowing you to use more Platform Services and / or before allowing you to make transactions beyond certain volume limits. This includes authorizing your wireless operator to use your mobile phone number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other details of the subscriber's status, if available, only to allow the verification of your identity and compare the information you have provided to the Websites with the account profile information of your wireless operator during the business relationship.

3.2.4. Security

To access the Platform Services, you will be asked to create or provide security details for access to your account, including a Username and password. You are responsible for keeping the electronic device through which you access the corresponding Platform Services secure and maintaining adequate security and control of each and every security detail you use to access the Platform Services. This includes taking all reasonable steps to prevent the loss, theft or misuse of said electronic device and ensure that said electronic device is encrypted and password protected. Any loss or compromise of your electronic device or your security data may result in unauthorized access to your Account on the Platforms by third parties and the loss or theft of any Digital Currency and / or any other information in your Platforms Account and any other associate, including your bank account (s) and credit card (s).

3.2.5. Account cancellation by EMET

The relationship you have with us, in accordance with these Terms and Conditions, the Cookies Policy, the Privacy Policy and any other binding documents, may be resolved at any time by EMET without the need for any cause.

In the event that EMET decides to terminate all or part of the relationship maintained with you or in any other way it ceases all or some of the services accessible without cause, said termination will be effective within 30 (thirty) days from which said decision is informed to the Users through email. In case of termination of this Agreement, the provisions of section 4.1.4 regarding the withdrawal of cryptocurrencies from THE PLATFORMS will apply.

From the date on which the decision to cancel an Account is adopted, we may, at our discretion, prevent further Transactions from being made from said Account.

EMET BUSINESS GROUP may cancel the USER's account at any time, in case of breach of the obligations of the USER on the terms of this document, the Cookies Policy, Privacy Policy and any other binding documents on the relationship you have with us, especially in the following situations:

- Attempts to gain unauthorized access to the site or account of another USER or to provide assistance to others trying to do so.
- Overcoming the security features of the software that limit the use or protection of any content, the use of the service for illegal activities such as money laundering or terrorist financing, illegal gambling operations, any other activity criminal, violations of these terms of use.
- At the request of law enforcement or other governmental or judicial agencies.

The cancellation of an account will not affect the payment of fees, prices, commissions, or any other amount that the user owes for the use or transactions made through THE PLATFORMS and that are pending payment by the USER.

THE USER accepts that we are not required to disclose the details of the risk and safety management procedures.

3.3. MISCELLANEOUS:

3.3.1. Availability of payment methods:

The availability of a payment method in each of our Platforms depends on a number of factors that includes, for example, the location of each User, the identification information that you have provided and the limitations imposed by third-party payment processors or by national regulations.

3.3.2. Limits for transactions and due diligence measures:

Our Platforms have transactional limits defined by amounts and time periods. The established limits may be increased at the request of the User, or prior compliance with additional requirements of knowledge of the client, which allow us to advance our due diligence processes. The limits for transactions may be consulted and may be updated in these terms or on our website WWW.EMETENJOY.COM

3.3.3. Responsibility

To the extent that EMET, its parent companies or controllers, branches or subsidiaries, affiliates and associates, are not part of the operations carried out directly between the Users of the Platforms that make up the EMET Ecosystem, you acknowledge that it is limited only to the connection from third parties interested in directly celebrating the businesses that are arranged through each of the Platforms that make up the Ecosystem, which is why EMET disclaims any claim, requirement, sanction or conviction of a judicial, extrajudicial nature, administrative, or of any other nature, related to the Services provided and goods marketed directly by the Users through the use of the EMET Ecosystem.

The User acknowledges and accepts that he uses the EMET Ecosystem under his sole and exclusive responsibility. Each User will be responsible for their actions and omissions within the Platforms that integrate the ecosystem. Users know and accept that when carrying out operations through the WEBSITES they do so at their own risk, so that in no case will EMET be responsible for the damages that the User could suffer, including loss of earnings, loss of profits, loss of business, loss of opportunities, loss of data, affectation to reputation and any other loss or direct and / or indirect damage.

EMET is not responsible for any damage, detriment or loss suffered by a User caused by failures in The Platforms, on the server or on the Internet, and will not be responsible for any virus or malware that could infect the User's equipment as a result of access, use or examination of the Websites or following any transfer of data, files, images, texts, or audio contained therein.

Users may not impute any responsibility or demand compensation, as a consequence of damages resulting from technical difficulties or failures in the systems or on the Internet. EMET does not guarantee the continuous and uninterrupted access and use of the Websites and services it provides. The system may not be available due to technical difficulties or network failures, or for any other circumstance outside EMET; In such cases, efforts will be made to restore it as quickly as possible without thereby imposing any liability on EMET.

In a special way, EMET is not responsible for those damages that arise due to causes that are not attributable to them and that may affect the Platforms or the User. Causes not attributable to EMET are understood to be those caused by force majeure or fortuitous events, such as natural disasters or cyber-attacks, as well as any other circumstance that is beyond the reasonable control of EMET.

In the cases in which the Websites contain links to other sites and / or to resources provided by third parties, these links are provided solely for User information. EMET has no control over the contents of these sites and resources and assumes no responsibility for them or for the losses and damages that may occur when visiting or using them.

The Users declare and guarantee that they are the legitimate owners of their Accounts and that they are allowed to use all the amounts in Digital Currency accredited in their Account and that the transactions carried out on the Platforms do not infringe the rights of third parties or the applicable laws. In case of fraud, EMET will report all the information necessary for the investigation of fraud or other allegedly illegal activity.

Nothing established in these Terms and Conditions, the Cookies Policy, the Privacy Policy and any other binding documents, which together constitute the terms and conditions that govern the EMET Ecosystem, excludes or limits the responsibility of the Users for fraud, death, or damage to persons caused by their negligence, violation of the terms of Service implied by current regulations, or any other liability that is not limited or excluded by applicable laws.

The User agrees to indemnify EMET and its parent companies or controllers, branches or subsidiaries, affiliates and associates, and each of our employees, directors, agents and respective representatives or our, with respect to any cost (including attorney and attorney fees, although its intervention was not mandatory, and the fines, tariffs or penalties imposed by any administrative or judicial authority), which have been reasonably incurred in relation to any claim, claim or damage arising out of or related to its breach of the These Terms and Conditions, the Cookies Policy, the Privacy Policy and any other binding documents, which together constitute the terms and conditions that govern the digital EMET ecosystem as well as the violation of any law, rule or regulation, or the rights from any third party

It is your responsibility to determine if, and to what extent, taxes are applied to transactions you make through the Platform Services, and withhold, collect, report and remit the correct tax amounts to the corresponding tax authorities. Your transaction history is available through your Account.

3.3.4. Requests, suggestions and complaints

For the attention of several requests, including complaints related to the Platforms or the Services offered in said, Users may contact us via email support@emetbg.com.

3.3.5. Intellectual property

The User acknowledges and accepts that the intellectual and industrial property rights over the Websites that make up the EMET Ecosystem, including the disposition of the contents thereof, the underlying databases, the graphic design and interface of Users of the Website, the underlying computer programs (including source and object codes), as well as the various elements that make up the Website (texts, graphics, photographs, videos, sound recordings, etc.) correspond to EMET or its licensors.

Likewise, the User acknowledges the industrial property that EMET has in relation to its brands, slogans, names, commercial equipment, patents or other commercial or intellectual property. Thus, the Users undertake not to use the name of EMET for their own benefit or third parties, of the Websites that make up the EMET Ecosystem or any other industrial property rights of which they are the owner, under penalty of incurring the civil, administrative and criminal responsibilities that may arise, according to current regulations.

In that sense, the User undertakes not to copy, modify, reproduce, commercialize, publish, distribute and, in any other way, use, totally or partially, the content available on the Websites under penalty of incurring the violation of the Copyright in accordance with current regulations.

Notwithstanding the foregoing, the User may copy the content of the Websites exclusively for his personal, non-commercial use, and as long as he undertakes to keep intact all the notices related to copyright and the source is cited.

EMET reserves the possibility of exercising the corresponding legal actions against Users who violate or infringe intellectual and / or industrial property rights.

The use of the Websites by the User does not imply the transfer of any intellectual and / or industrial property rights over the contents of the Websites, beyond a simple use license, valid for the duration of this AGREEMENT.

Except in those cases in which it is legally permitted or through prior authorization from EMET, the User is expressly prohibited from reproducing, transforming, distributing, public communication, making available, extracting and / or reusing the Websites, their Contents and / or the distinctive signs or of any other third parties incorporated into the Websites.

3.3.6. Accuracy of information and translations

Users acknowledge and accept that the information published on the Platforms, despite EMET's best efforts, may be at a certain point out of date or incorrect. EMET will have no responsibility for the information from third sources published on the Platforms. Likewise, Users ACCEPT that the official language of all documents related to the digital ecosystem of EMET is Spanish and, as such, the information published in other languages is made available to Users for ease of reference, without EMET assume no responsibility for the equivalence of information published in different languages.

3.3.7. Nature of the Services

Our business model, and our Service, is to provide users with technological tools that facilitate the contracting or purchase of goods and services among them, which may include the use by users of the most important Digital Currencies in the market; As such, as a general rule and unless otherwise indicated in this Agreement or specifically indicated in any of the particular

Platforms, our Services are not subject to financial regulations or the competence of financial authorities. Likewise, we do not provide any investment advice in relation to the Services contemplated in this Agreement. We can provide information on the price, range, volatility of Digital Currencies and events that have affected the price of these, without this being interpreted as investment advice. Any decision related to the Services is of the sole responsibility of each User.

3.3.8. Processing of personal information

Through the acceptance of the Agreement, EMET is granted explicit consent to access, process and retain any personal or commercial information for the provision of the Services made available through the Platforms, in accordance with our [Privacy Policy](#).

You can withdraw your consent at any time and for this purpose you must cancel your Account. However, we may retain and continue processing your personal information for other purposes in accordance with the provisions of the [Privacy Policy](#).

In any case, as long as this Agreement persists, your information will be processed for the purposes and in the manner established in our Privacy Policy, available for consultation at all times.

3.3.9. Applicable law

To the extent that it is valid according to the nature of the Service, the applicable regulations and other aspects related to the provision of the service, the laws of the Kingdom of Spain will apply to this Agreement and the judges and courts of the city of Madrid will be competent for the resolution of any conflict that arises as a result of the application, execution or interpretation thereof.

3.3.10. Cookies

For the proper functioning of the Platforms that make up the EMET Ecosystem, cookies or storage and retrieval devices are used automatically, which are a succession of navigation information that is stored on the User's equipment and that the web pages detect and recognize to "remember" such navigation.

Cookies allow you to remember different types of personal information of the User, such as your preferences for setting the language, name and password of the User to log in, among other features of the website. None of the cookies we use present any kind of threat or can cause some damage to your computer, on the contrary, if they are activated, they can help identify and resolve errors.

For more information about the cookies we use on our Platforms, see our [Cookies Policy](#) available on the Platforms Websites.

4. TERMS APPLICABLE TO EACH SERVICE IN PARTICULAR

In our ecosystem, the Platforms provide a variety of SERVICES. To guarantee the adequate provision of the Service (or the Services) requested by the User in the corresponding Platform, the following terms and conditions are specified for each Service:

4.1. FASWET

In summary, FASWET is a service in which the necessary software to be used as a wallet or wallet is made available to the user, granting the user a license to use said software. At no time EMET is configured as a depository or custodian of the currencies that are integrated into the wallet that will always remain the power of the user.

4.1.1. Important aspects

The Websites and Services offered by FASWET, are NOT aimed at people who have their registered office or place of residence in the United States of America (USA) or in Germany.

You should keep in mind that the risk of loss in trading or holding digital currencies can be considerable. Digital Currency Services are not currently regulated or monitored by surveillance and control authorities in many jurisdictions. Therefore, you should carefully consider whether trading or maintaining digital currencies is right for you based on your financial condition.

Taking into account that we are not part of the negotiations carried out by Users in a P2P manner, we do not guarantee the availability of any type of change in FASWET. We do not guarantee that you can buy and / or sell your digital currency in the open market at any price or at any particular time.

It is likely that the underlying protocols of the digital currencies supported by the Platforms are subject to sudden changes in the rules of operation ("Bifurcation"), and such Bifurcations can significantly affect the value, function and / or name of the digital currency that stores in your Account.

It is your responsibility to inform yourself and consider how to deal with the Bifurcations. In the case of a Bifurcation, there is a risk that we will have to temporarily suspend operations in relation to that Bifurcation without notifying you in advance. We may, at our reasonable discretion, refuse to support one or both branches of a bifurcation.

When you use the FASWET PLATFORM Services you expressly agree to the following terms and conditions:

4.1.2. Features you can develop with the FASWET software

By using FASWET, the user will be able to use the following functionalities, notwithstanding that in the future additional ones will be added:

4.1.2.1. Digital Currency Features

- Creation and use of one or more digital currency wallets that allow you to receive, store, track, transfer and manage your balances of certain digital currencies that are compatible with the software, such as Bitcoin or Ethereum (the "Digital Currency Wallet" and "Digital currency" respectively), without any restrictions, so that you can use your currencies both within the EMET ecosystem and on third-party websites and resources;
- Contact other users of the Service to arrange digital currency exchanges ("DC Exchange");

4.1.2.2. Development and programming functionalities:

4.1.2.3.

- A smart contract generating tool that encodes and loads the EMET contracts blockchain or any kind of documents created by Users. This functionality may not be used for the processing of personal information of third parties outside the platform, such as user customers. The contravention of the aforementioned will be considered a serious breach of the user, and EMET may proceed to cancel the user's account, with the consequences provided in this document, the user being fully responsible for the damages caused to EMET as a result of said non-compliance, such as claims or penalties of third parties or public administrations.
- Specific development tools such as coding of conditional functions for automatic execution contracts in the contracts created by the Users in the Platform.

4.1.3. Account information

You can view your Digital Currency balance and transaction history using the FASWET Site, which includes (i) the amount of each Digital Currency transaction, (ii) a reference to identify the payer and / or beneficiary (as applicable), (iii) the fees charged (including a breakdown of the fees), (iv) when there has been a currency exchange, the exchange rate and the amount (in the new currency) after the change (where they are the payer) or the amount (in the original currency) before the exchange (where you are the beneficiary), and (v) the debit or credit date of each transaction in digital currency (as applicable).

4.1.4. Withdrawal of Digital Currency

You can withdraw your Digital Currencies at any time from the FASWET PLATFORM, either by sending them to a different address / wallet, or by downloading them to a cold storage device. Given that the Platforms work in a P2P manner, FASWET will not convert your Digital Currency to fiat money; If you wish to make such a conversion, you must find another User on the Platform interested in carrying out such a transaction.

If this Agreement is terminated for any reason or the service is no longer accessible, The Platform will allow you to withdraw your funds in the manner indicated in this section.

At the time of making withdrawals, either voluntary or upon termination of this Agreement, we may conduct checks and checks in order to prevent fraud, money laundering, terrorist

financing and other criminal activities. This may mean that the requested withdrawal is prevented or delayed.

4.1.5. Unauthorized and incorrect transactions

You should keep in mind that most transactions in digital currencies are irreversible once executed, so when you start a transaction with Digital Currency using the credentials associated with your Account we will assume that you made or authorized such transaction, unless you notify us the opposite with anticipation to the improvement of the same.

If you believe that you did not authorize a particular transaction or that it was performed incorrectly, you should contact us as soon as possible and, in any case, within 2 calendar days from the date the transaction was made, either by email to support@emetbg.com. It is important that you periodically review your balance and transaction history to ensure that any unauthorized or incorrect transaction is identified and notified to us as soon as possible. We are not responsible for any claims for unauthorized or incorrect transactions, unless you have notified us in accordance with this section and they have been made for reasons attributable to The Platform.

4.1.6. Reimbursement rights and liability for losses

If an unauthorized transaction occurs due to cause attributable to EMET, we will reimburse you for the amount of that transaction within 10 business days of the verification by EMET that the transaction was not authorized and that it was made for reasons attributable to EMET and we will restore your Wallet to the state it would have been in if the unauthorized transaction had not taken place.

EMET BUSINESS GROUP will not respond for unauthorized transactions made for reasons attributable to the User, such as for breach of the duty of diligence and custody of their access credentials or access by an unauthorized third party using their credentials.

You will be responsible for all resulting losses, yours or ours, arising from fraudulent or inappropriate use of The Platforms.

EMET carries out permanent monitoring of the transactions carried out by Users in the ecosystem and will carry out the respective investigations that may be necessary to identify the origin of unaccepted or unauthorized transactions. The foregoing does not imply assumption of responsibility by EMET, which must be accepted by the User in the event that the unauthorized or wrong transaction has been made with their User and password or access credentials.

4.1.7. Appointment of authorized third parties

You can designate duly authorized third parties (Authorized Third Parties) to access the resources available in your Account. If you do, you should keep in mind that, by virtue of such

access, that third party can access your transactional and other information, and / or you can make transactions from your Account.

EMET will allow the authorization to third parties for whom a relationship of kinship or direct dependence of the User is duly accredited (in the opinion of EMET).

The Authorized Third Parties may have access to all the resources deposited in the User's Account or they may have their own digital address to which a certain volume of resources is allocated from the User's Account.

The Authorized Third Parties must comply with the identification and other requirements established in this agreement for the Users, and their information will be treated in accordance with our [Privacy Policy](#).

For the purposes of this Agreement, transactions made by Authorized Third Parties shall be computed jointly with those of the User.

4.1.8. Refusal to deal with authorized third parties

We may deny access to Authorized Third Parties for justified and duly documented reasons related to unauthorized or fraudulent access to your Account, or with our duties regarding customer knowledge, prevention of money laundering, terrorist financing or commission of other activities criminal. In such cases we will inform you that the access of that third party has been denied. We will allow access again once we verify that the reasons for refusing access no longer exist or have been clarified by the User.

4.1.9. Digital Currency Transactions

The FASWET software will process the Digital Currency transactions in accordance with the instructions you indicate. You must verify all transaction information before sending the instructions to the system. We do not guarantee the identity of any User, recipient, applicant or other party. As indicated above, Digital Currency Transactions cannot be reversed once they have been transmitted to the corresponding Digital Currency network.

Once a Transaction is sent to the Digital Currency network, the transaction must be confirmed in accordance with the technical rules established for each currency, so that as long as the Transaction is not confirmed it will be in a pending compliance status. The digital currency associated with digital currency transactions that are pending compliance status will not be included in the balance report of your Digital Currency Account, nor will it be available to perform Digital Currency Transactions.

EMET may prevent, limit or, if possible, cancel any Digital Currency Transaction in accordance with our internal policies, applicable law or at the order of any court or other authority to which FASWET is subject in any jurisdiction.

4.1.10. Steps to make a payment, shared wallet

When a payment is made, the coins are sent to a specific address that is frozen until it is confirmed that the conditions for releasing the payment are met.

For the release of the Digital Currency contained in the FASWET shared wallet, the payer must confirm that the conditions for releasing the payment are met, so that the system executes the transaction of the coins to the designated recipient.

When there is disagreement between the Users regarding compliance with the obligation (s) to which the release of the resources contained in the shared wallet is subject (s) and both parties consent, the funds are they will return to the initial payer, without prejudice to the actions that correspond to the parties in relation to the conflict they maintain.

If the parties do not agree, when the receiver understands that the conditions agreed for the payment are met and otherwise the payer, the coins of the shared wallet will be frozen until the competent authority determines what to do with them.

4.1.11. Supported Digital Currencies

The functionalities of the FASWET service are available only in relation to the Digital Currencies that the FASWET software supports; The supported Digital Currencies may be subject to modification. Under no circumstances should you try to use your Digital Wallet to store, send, request or receive Digital Currencies that are not compatible (although we will make every reasonable effort to assist you in relation to Digital Currencies that are not compatible with the system). We assume no responsibility or obligation in connection with any attempt to use your Digital Wallet for unsupported digital currencies.

If you have any questions about which digital currencies we currently support, visit www.emetenjoy.com.

4.1.12. Transmission speed and associated costs

At the time of initiating a transaction, the User may select the speed with which he wishes it to be settled. The higher the speed selected, the greater the reward that the User is assigning to the miner (s) verifying their Transaction, therefore, the cost of the transaction will be higher the higher the speed selected by the User. EMET has no control over these parameters, since they are part of the protocol related to each Digital Currency.

The User acknowledges and accepts that the speed of each Transaction may vary due to factors beyond the control of FASWET, such as, for example, the congestion and number of miners linked to the blockchain of the selected Digital Currency

4.1.13. Third party payments

We have no control or responsibility for the delivery, quality, safety, legality or any other aspect of any product or Service that you can buy or sell to a third party (including other FASWET Users). We are not responsible for ensuring that an external buyer or seller with whom you make a Transaction completes the Transaction or is authorized to do so. If you experience a problem with any product or Service purchased or sold to a third party using the FASWET software, or if you have a dispute with that third party, you must resolve the dispute directly with that third party. If you believe that a third party has behaved fraudulently, misleadingly or inappropriately, or if you cannot adequately resolve a dispute with a third party, contact us at support@emetbg.com so that we can consider what action to take, if applicable and is contemplated in this agreement.

4.1.14. FASWET API

Faswet incorporates an application programming interface that allows third parties to have their own Website or app to incorporate FASWET in order to receive payments with Digital Currency. When a third party integrates its website or app with the FASWET API, it becomes a User under the terms of this Agreement, and its relations with other Users who use the FASWET API to make payments on their page or app will be subject to these terms and conditions. Conditions and other binding documents of the EMET digital ecosystem.

4.1.15. Advanced Protocols

Unless specifically advertised on the FASWET or EMET site or other official FASWET public statement, we do not support metacoins, colored coins, side chains or other protocols, tokens or derivative, enhanced or bifurcated coins that complement or interact with a supported Digital Currency.

You must not use your Account to attempt to receive, request, send, store or participate in any other type of transaction that involves an Advanced Protocol. Our Platform is not configured to detect and / or secure Advanced Protocol transactions. You acknowledge and agree that we have no responsibility for an advanced unsupported protocol.

4.1.16. Operation of Digital Currency Protocols

With the exception of the EMETBG currency, we do not own or control the underlying software protocols that govern the operation of the Digital Currencies supported on our Platform: in general, the underlying protocols are open source and anyone can use them, copy them, modify them and distribute them. We assume no responsibility for the operation of the underlying protocols and cannot guarantee their functionality, security or availability. You acknowledge and accept the risk that the underlying software protocols related to any Digital Currency that you store in your Account may change.

In the case of the EMETBG currency in particular, it is clarified that it is governed by strict principles of decentralization and non-intervention, so that the role of EMET and the

possibilities of action in relation to this currency are the same as in any other currency admitted to the platform.

4.1.17. Authorizations, Reversals and Cancellations

You should be aware that when you click on the corresponding button on the FASWET site when you make a transaction, it is carried out automatically, so that once the transaction has been made, it cannot be canceled, canceled or canceled. change, as noted above.

4.1.18. Limitations of Liability

To the extent permitted by the laws applicable to this Agreement, we will only be liable to you for the loss or damage caused directly by our breach of this Agreement and our liability in these circumstances will be limited to the amount that is greater between:

- The commissions paid by you to EMET.
- When the damage is due to EMET actions, the balance lost or erroneously transferred from your Account.

4.1.19. Referrals

Being a User registered in FASWET that has met the customer knowledge requirements (KYC), you can send or share your recommended code to your acquaintances from the Platform, via email, WhatsApp, Facebook, among other social networks, in the My Referrals / Share option, to use FASWET.

As an incentive, for each person who registers in FASWET with the code that you sent, who completes the KYC and who also performs a transaction operation using the platform, you will receive a single payment equivalent to \$ 2 USD in EBG (own cryptocurrency of the ecosystem of the EMET BUSINESS GROUP Platforms) that will be entered directly into your Wallet at your EBG address. You can recommend to all Users you want directly.

This referral program will be applicable for a limited time, subject to the promotional plan that is in effect for EMET. Information on promotional plans will be available for consultation on the Website www.emetenjoy.com

The User ACKNOWLEDGES THAT UNDERSTANDS AND ACCEPTS all of these terms and conditions contained in this document.

Any questions can consult us at support@emetbg.com

Last Modified Date: 19/04/2022