

USER AGREEMENT

1. General Provisions

This User Agreement (hereinafter referred to as the "Agreement") governs the relationship between the Administration of the B2BWALLET website (hereinafter referred to as the "Service") and users (hereinafter referred to as "You", "User").

1.1. The following terms and definitions apply to this document and to any arising or related relationships between the Parties:

A) Platform – software and hardware integrated with the Administration's Website.

B) User – a legally capable individual, aged 18 years or older, who has accepted this Agreement in their own interest or on behalf of and in the interest of a represented legal entity.

C) Administration's Website/Website – the websites located in the domain <http://b2bwallet.io> and its subdomains.

D) Service – a set of services and licenses provided to the User through the Platform.

E) Agreement – this agreement along with all amendments and additions.

F) Privacy Policy (hereinafter referred to as the "Policy") – the rules of the Website regarding the collection and use of Users' personal data.

G) Cryptocurrency – digital currency that uses a decentralized payment system for accounting its internal units. The decentralized system operates autonomously, without a central administrator, management, or control.

H) Nature of Cryptocurrency – not a tangible or electronic object, but a digital value representing the amount of accounting units. This value is recorded in a data transfer protocol packet, without encryption or other protection measures.

I) Cryptowallet – a software interface providing access to and management of cryptocurrency assets stored in the blockchain. It functions like a console, allowing users to view cryptocurrency balances and interact with the blockchain by sending and receiving digital assets. A cryptowallet does not move cryptocurrency from the blockchain, but rather provides access to it.

J) Transaction – an operation that records data on the blockchain, accompanied by the transfer of cryptocurrency assets or other information between cryptowallets. A transaction is initiated in the cryptowallet, signed

with a digital signature based on a private key, and then recorded on the blockchain.

K) IP Address – a unique identifier of a device on the Internet or a local network. IP stands for "Internet Protocol", which is a set of rules governing data transmission formats over the Internet or a local network.

L) Rates – information posted on the Website about commissions and other fees charged for additional services.

M) Additional Services – services provided beyond the basic functions of the Website, which are paid for separately. Rate information may include, but is not limited to, the following:

- * The cost of specific sets of functions or features of the Website.
- * The commission amount for performing specific operations on the Website.
- * Fees for using special services or resources of the Website.

N) Account – a personalized User profile on the Service, created during the registration process.

* An account contains login credentials required for authorization on the Website and access to the Service's functionality.

* The account is an integral part of using the Service, providing the User with individual features for operations on the Website.

1.2. By using the Service in any way or form within its declared functional capabilities, including:

- Viewing materials posted on the Website;
- Registering and/or logging into the Website;
- Posting or displaying any materials on the Website, including but not limited to texts, hyperlinks, images, audio and video files, and other information;

You form an agreement under the terms of this Agreement in accordance with Articles 437 and 438 of the Civil Code of the Russian Federation.

1.3. By utilizing any of the above methods of using the Service, you confirm that:

A) You have read the full terms of this Agreement and the Policy before starting to use the Service.

B) You accept all the terms of this Agreement without any exceptions or limitations and agree to comply with them or cease using the Service. If you do not agree with the terms of this Agreement or are not entitled to enter

into an agreement based on them, you must immediately cease using the Service.

C) The Agreement (including any part of it) may be amended by the Administration without any special notice. The new version of the Agreement comes into effect from the moment it is posted on the Administration's Website or communicated to the User in another convenient way unless otherwise specified in the new version of the Agreement. Continuing to use the Service indicates your acceptance of the amended Terms of Use.

1.4. The text of this User Agreement, permanently posted on the Website, contains all the essential terms of the public offer. Creating an account or using any service confirms that you have read, understand, and fully accept the terms of this current User Agreement, with possible future amendments, adjustments, and additions.

1.5. By using the Service and entering into this User Agreement, you confirm that you are an individual over 18 years of age, capable of entering into this User Agreement, and agree to be legally bound by the terms of this User Agreement, including the Cookie Policy, Privacy Policy, and Trade Principles included herein, as amended from time to time. You may be required to provide certain identification information in accordance with our requirements to use the services.

2. Acceptance of the Agreement

The acceptance of this offer is done by the User through the following steps:

2.2.1. Familiarization with the terms of the offer:

1.1. Fully review the text of the User Agreement, including all of its clauses.

1.2. Pay special attention to the annexes to the Agreement, as they may contain important additions and clarifications to the main text.

2.2.2. Filling out the registration form:

2.1. Go to the "Registration" section.

2.2. Enter accurate and current information about yourself in the corresponding fields.

2.3. Ensure that the email address you provide is valid and accessible for contact.

2.2.3. Confirmation of offer acceptance:

3.1. In the registration form, find the field "I accept the terms of the agreement".

3.2. Check this box to confirm your acquaintance with and agreement to the terms of the Agreement.

2.2.4. Completing the registration process:

4.1. After filling out all the fields of the registration form, click the "Register" button.

4.2. Wait for the message confirming the successful completion of registration.

2.2.5. Moment of offer acceptance:

5.1. After receiving the confirmation of successful registration, you are considered a registered user.

5.2. From this moment, you acknowledge the terms of the User Agreement as binding.

Important notes:

- Carefully review all the clauses of the User Agreement before accepting it; if you disagree with any, do not use the Service. By accepting the Agreement, you take full responsibility for using the Service.

- In case of questions or uncertainties, contact the service administrator for assistance.

By accepting this Agreement, the User confirms that they are a legally capable individual over 18 years old and that they have read the Agreement and the Privacy Policy.

3. Functionality

3.1. We provide you with a Service, which is a non-custodial wallet for The Open Network blockchain. The Service is a software application that offers the following functionalities:

- (a) it generates public wallet addresses and encrypted private keys that you can use to send and receive cryptocurrency on The Open Network blockchain;

- (b) it facilitates the sending of cryptocurrency transfer instructions to The Open Network blockchain.

3.2. The Service does not store your private keys, backup phrases, or passwords on its servers. It is important to note that you must keep your private keys, backup phrases, or passwords secure. We recommend writing down your backup phrase and storing it offline in locations only accessible to you. If you lose your private keys, backup phrases, or passwords, we will not be able to recover them for you, and you may lose access to the cryptocurrency stored in the Service.

3.3. We do not guarantee that your transactions will be completed, as your transaction will be added, confirmed, and recorded on The Open Network blockchain. You are advised to learn about the fees (e.g., validation or mining fees) associated with your cryptocurrency transactions that are required by The Open Network blockchain you interact with. We are not responsible for any losses you incur due to transaction fees or losses arising from incorrectly set transaction fees (e.g., too low or too high).

3.4. All information you publish and enter may be used by the Service in accordance with the Privacy Policy and within the scope of applicable law.

4. Responsibilities of the Parties

4.1. We own all rights, titles, and interests in the Service. Subject to your compliance with the terms of the agreement, we grant you a non-transferable, non-sublicensable, revocable, and non-exclusive license to use the Service on devices you own or control solely for your personal or internal purposes.

4.2. You warrant that your use of the Application does not violate any applicable laws. You are solely responsible for your use of the Service.

4.3. Since the Service is installed locally, you are responsible for the security of the device on which it is installed, including ensuring that antivirus software is up to date and protecting the device on which the Service is installed from malware. We are not responsible for any losses or damages resulting from your failure to secure the device on which the Service is installed and protect it from malware.

4.4. You must keep all credentials related to the Service confidential. You are solely responsible for managing and maintaining the security of any information related to such credentials, and you agree that we will not be liable (and you will not hold us liable) for any unauthorized access to the Service or any harm caused as a result.

4.5. When using the Service, you may view content or services provided by third parties, including links to such third parties' websites and services ("Third-Party Content"). We do not control, endorse, or accept any Third-Party Content and are not responsible for Third-Party Content, including, but not limited to, materials that may be misleading, incomplete, erroneous, offensive, obscene, or otherwise objectionable in your jurisdiction. Additionally, your relationships or correspondence with such third parties are solely between you and the third party. We are not liable for any loss or damage of any kind incurred as a result of such relationships, and you use Third-Party Content at your own risk.

4.6. You agree to indemnify and hold us harmless from any losses, expenses, liabilities, and costs (including reasonable attorney fees) related to or arising from: (a) your use or inability to use the Application; (b) your breach of the Terms of Use; (c) your violation of any rights of another party; or (d) your violation of any applicable laws, rules, or regulations.

4.7. To the fullest extent permitted by applicable law, under no circumstances will we or any of our officers, directors, representatives, agents, employees, attorneys, contractors, consultants, legal advisors, or others authorized to act on our behalf, be liable to you for any lost profits, loss of data, costs of procuring substitute goods or services, or direct, indirect, incidental, special, punitive, compensatory, or consequential damages of any kind arising out of: (i) your use of or conduct in connection with the Application; (ii) any unauthorized use of your wallet address and/or private key due to your failure to maintain the confidentiality of your wallet; (iii) any interruption or cessation of transmission to or from the Service; or (iv) any bugs, viruses, Trojan horses, or the like that may be transmitted to or through the application by any third party (regardless of the source of origin). These limitations apply regardless of the legal theory, whether based on tort, strict liability, breach of contract, breach of warranty, or any other legal theory, and whether or not we were advised of the possibility of such damages. Some jurisdictions do not allow the exclusion or limitation of liability for indirect or incidental damages, so the above limitation may not apply to you. Under no circumstances will we be required to provide you with any cryptocurrency as compensation for damages, perform specific obligations, or use any other remedy.

4.8. Neither party, nor their respective affiliates, will be liable for any delay or failure to perform any obligation under these Terms of Use if such delay or failure is due to any cause beyond the reasonable control of such party, including, but not limited to, natural disasters, utility or telecommunications system failures, cyberattacks, earthquakes, storms, or other natural calamities, pandemics, blockades, embargoes, riots, acts or orders of government, acts of terrorism, or war.

5. Copyright

5.1. By using the Service, the User acknowledges and agrees that the content of the Service and the structure of the Service's content are protected by copyright and other intellectual property rights, and that such rights are valid and protected in all forms, on all media, and with respect to all technologies, both existing and developed or created in the future. No rights to the content of the Service are transferred to the User as a result of using the Service or entering into this Agreement.

5.2. All graphical images, logos, service marks, and trade names used in or in connection with the Service are our trademarks and may not be used without permission in connection with any third-party products or services.

6. Fees

6.1. The Service is provided free of charge. We may impose or change fees for the Application at any time. When applicable, we may notify you in advance of any introduction or changes to fees. If you do not agree with the fee, you should not use the Application. You are responsible for all taxes and fees associated with your activities. You must collect, report, and/or pay the correct amounts to the appropriate authorities, if applicable. Tax laws vary by jurisdiction and may be interpreted differently by different authorities.

6.2. The Service charges a commission on transactions for its operation. The commission varies depending on market conditions and changes in currency value. The size and conditions of the commission may be changed by the Service at its sole discretion without prior notice to Users, if such changes are due to market or other circumstances that the Service deems significant. The current commission is reflected on the B2BWALLET website, and the User is obligated to independently monitor its accuracy.

7. Risk Warning

7.1 Trading and investing in cryptocurrency involve significant risk of loss. Please ensure that you trade and invest consciously, understanding the nature, complexity, and risks inherent in cryptocurrency trading. You should not purchase cryptocurrency if you do not understand the extent of your exposure to potential losses. Please ensure you are not risking funds that you cannot afford to lose. Under no circumstances will we be liable for any losses or damages of any kind incurred as a result of using the Service.

7.2 The Service is not responsible for operational failures caused by external factors.

7.3 The Service reserves the right to refuse refunds for funds lost due to Service malfunctions.

8. Usage Restrictions

8.1 We may, at our sole discretion and at no cost to you, with or without prior notice, and at any time, modify or discontinue any part of our services, temporarily or permanently.

8.2 We may close, block, terminate, or disable any or all services, your user account, or your access to the Site at any time and for any reason, or without providing a reason, with or without notice. In particular, but not limited to the foregoing, we may suspend or cancel your account or stop processing transactions if we have any concerns regarding security, regulatory compliance, or fraud related to your account.

9. Feedback

For any questions, you may contact the Site Administration. Requests are handled on a case-by-case basis in the order in which they are received.

These Terms of Use represent the full understanding and agreement regarding the subject matter of this Agreement and supersede any previous discussions, agreements, and arrangements of any kind or nature between us.