TERMS OF USE FOR B2BWALLET

Effective Date: 04.09.2026

These Terms of Use ("**Terms**") govern your access to and use of B2BWALLET, a multi-currency wallet service that enables users to hold, manage, and, where available, transfer digital assets and supported currencies, together with its website, API and other interfaces through which the Service may be made available (collectively, the "**Service**"), operated by Ostrand Ltd, a company incorporated and registered under the laws of the Republic of Seychelles under registration number 251987, having its registered office at 306 Victoria House, Victoria, Mahe, Seychelles (the "**Company**", "**we**", "**us**", "**our**").

These Terms constitute a legally binding agreement between the Company and any individual or legal entity that accesses, registers for, or otherwise uses the Service (the "**User**", "**you**", "**your**").

Use of the Service in any form constitutes the User's full and unconditional acceptance of these Terms, the Privacy Policy, and any other applicable rules or policies published through the Service or on the Company's website. If you do not agree to any provision of these Terms, you must immediately cease using the Service.

PLEASE READ THESE TERMS CAREFULLY. THEY CONTAIN IMPORTANT INFORMATION ABOUT YOUR LEGAL RIGHTS, INCLUDING AN ASSUMPTION OF RISK, DISCLAIMERS OF WARRANTIES, AND LIMITATIONS OF LIABILITY.

1. Acceptance, Eligibility and Updates

1.1. Use of the Service in any manner and to any extent within its stated functionality, including: (i) browsing materials published on the internet resource located at https://b2bwallet.io and its subdomains, together with any mobile or web application through which the Service may be made available (the "**Website**"); (ii) registering for and/or logging into the User's personal or corporate profile within the Service, created upon registration and containing the credentials required to access the Service's functionality (the "**Account**"); (iii) accessing or using the Company's application programming interface, as documented on the Company's developer documentation portal (the "**API**"); (iv) generating or using a unique authentication credential issued by the Company to authenticate API requests (the "**API Key**") made on behalf of a of a User integrating the Service into its own product, website, application, or service (the "**Partner**"); (v) executing an operation involving the transfer of cryptocurrency assets (or related information) recorded on a blockchain, including deposits, withdrawals, and conversions, initiated through the Service and signed using a private key held by the Company (a "**Transaction**"); or (vi) posting or displaying any materials on the Website, constitutes acceptance of these Terms and creates a legally binding agreement between the User and the Company on the terms set out herein.

1.2. By using the Service, the User confirms that it:

a. has read and understood these Terms and the Privacy Policy and agrees to be bound by them in full;

b. is a legally capable individual aged 18 or over, or a duly authorised representative of a legal entity;

c. is not located in, resident of, or a national of, and is not otherwise subject to the laws of, any jurisdiction where use of the Service would be unlawful or prohibited; and
d. is legally entitled to use the Service and its use of the Service does not violate any laws or regulations applicable to the User, including those applicable based on the User's location, citizenship, residence, or place of business.

If the User does not agree to these Terms or is not legally entitled to use the Service, the User must immediately cease using the Service.

1.3. The acceptance and registration process may include: (i) reviewing the full text of these Terms and any applicable appendices or policies; (ii) completing the registration process and providing accurate, complete, and current information; (iii) confirming the User's email address or other contact details, where applicable; and (iv) completing any identity verification or other AML/KYC procedures, where applicable. Further details regarding applicable AML/KYC and verification procedures are set out in the AML/KYC Policy.

1.4. The User shall use the Service only for lawful purposes and in compliance with applicable laws and regulations. The User shall not use the Service for fraud, money laundering, terrorist financing, or any other illegal, abusive, unauthorised, or prohibited activity. The User is solely responsible for complying with any tax obligations arising from or relating to the User's use of the Service, Transactions, and digital assets.

1.5. The Company may refuse to register a User or may restrict, suspend, or terminate the User's access to the Service where required by applicable law, where the User fails to satisfy the requirements of these Terms or the AML/KYC Policy, or where the Company reasonably considers such action necessary to protect the Company, the Service, other Users, or third parties.

1.6. The Company may amend, supplement, modify, or otherwise update these Terms at any time. Unless otherwise specified, the updated version shall become effective upon its publication on the Website. The Company will use reasonable efforts to notify Users of material changes where appropriate. The User is responsible for reviewing the current version of these Terms and monitoring any updates. Continued use of the Service following publication of an updated version constitutes the User's acceptance of the amended Terms.

2. Account Registration and Security

2.1. To use the Service, the User must register an Account by providing accurate, current, and complete information, including, where applicable, the User's full name or corporate name, contact email address, and any other information reasonably requested by the Company. The User undertakes to keep such information accurate and up to date and to promptly notify the Company of any change, including any change to the email address, corporate details, or, in the case of a Partner, its authorised representatives or beneficial owners.

2.2. The Company may, at any time, before or after registration, request additional identification or verification documents in accordance with the AML/KYC Policy. The Company may refuse registration, or restrict or suspend access to some or all of the Service's functionality, pending satisfactory completion of such verification.

2.3. Each User may hold only one Account, unless otherwise agreed with the Company in writing. The Company may suspend, restrict, or merge Accounts that it reasonably determines to have been created to circumvent applicable limits, fees, or the terms of the Referral Program.

2.4. Access to the Account is authenticated using the User's login credentials (including the User's password) (collectively, the "Credentials") and, where enabled, an additional security layer requiring confirmation of the User's identity through a second independent factor, such as a code sent to the User's email address, a code generated by an authenticator application, or another method made available by the Company from time to time (the "**2FA**"). Partners are additionally responsible for the security of their API Keys. The User is solely responsible for maintaining the confidentiality and security of its Credentials, 2FA method and any related backup or recovery codes and, in the case of a Partner, its API Keys. All actions performed using the User's Credentials or API Keys shall be deemed to have been authorised by the User. The Company shall not be liable for any loss arising from unauthorised access to or use of an Account resulting from the User's failure to safeguard its Credentials or API Keys, malware or compromise of the User's own devices, or the User's own acts or negligence.

2.5. The User must notify the Company immediately upon becoming aware of any actual or suspected unauthorised access to its Account, or any actual or suspected loss, theft or compromise of its Credentials, 2FA method or, in the case of a Partner, any API Key. Following such notification, the Company may suspend the Account and take any other measures it reasonably considers necessary to protect the User's assets pending investigation. Where a User loses access to its Account, Credentials or 2FA method, the User must contact the Company's support service and complete the applicable identity-verification procedure before access is restored. The Company does not guarantee that access to an Account will be restored and shall not be liable for any loss or delay resulting from the account recovery process, including where the User is unable to satisfactorily verify its identity.

3. Wallet Functionality

3.1. **Custodial Wallet.** The Wallet operates on a custodial basis and supports digital assets made available by the Company from time to time (each, a "**Supported Asset**"). The Company generates, stores, and manages the private keys associated with the User's Wallet and executes Transactions on the User's instructions through the Service. The User does not have direct access to or control over such private keys and may access and manage its Supported Assets only through the Service, subject to these Terms.

3.1.1. **Deposits.** To deposit cryptocurrency, the User generates a deposit address for the relevant Supported Asset through the Wallet or via the API and transfers the relevant Supported Asset to that address from an external wallet or exchange. Certain Supported Assets may be subject to minimum deposit amounts, as published within the Wallet or made available through the API. Deposits below the applicable minimum amount may not be credited to the Account and may not be recoverable. Applicable deposit fees, if any, are set out in Section 3.3.

3.1.2. Deposits are credited to the Wallet following the required confirmation by the relevant blockchain network. The number of confirmations required and the time required for crediting may vary depending on the Supported Asset and network conditions and are outside the Company's control.

Deposit functionality for particular Supported Assets may be temporarily unavailable for technical, operational, security, compliance, or other reasons.

3.2. **Withdrawals.** To withdraw cryptocurrency, the User specifies the recipient wallet address and withdrawal amount through the Wallet or via the API and confirms the operation using its Credentials and, where applicable, 2FA. Withdrawals may be subject to minimum and maximum amounts, applicable limits, fees, and AML/KYC or other compliance checks. Withdrawal functionality may be temporarily unavailable for technical, operational, security, compliance, or other reasons.

3.3. **Fees and Limits.** The Company may charge fees for deposits, withdrawals, conversions, and other operations performed through the Service. Applicable fees, limits, and minimum amounts are published on the Website, displayed within the Wallet, or made available through the API, as applicable. The Company may introduce or modify fees and limits from time to time, and any such changes shall apply from the time they are published or otherwise made available to the User.

3.4. **Conversion / Exchange.** Users may convert between Supported Assets through the Wallet or via the API. Where different execution methods are available, the applicable method, exchange rate, fees, and other relevant terms will be displayed or otherwise made available to the User before confirmation of the conversion.

3.4.1. The amount or rate displayed before confirmation may be indicative and may change by the time the conversion is executed due to market, liquidity, or other relevant conditions. Conversion functionality may be temporarily unavailable for technical, operational, liquidity, security, compliance, or other reasons.

3.5. **Address Book and Labels.** The Wallet allows Users to save frequently used withdrawal addresses (the "**Address Book**") and to attach labels to deposit addresses and Transactions for the User's own internal reference and reconciliation purposes. The Company is not responsible for verifying the accuracy of addresses or labels saved by the User, and the User remains solely responsible for confirming the correct recipient address before submitting a withdrawal.

3.6. **Blockchain Transactions.** The execution, confirmation, and recording of Transactions on blockchain networks are performed by decentralised networks that are outside the Company’s control. The Company does not guarantee the speed, confirmation, finality, or successful execution of a Transaction by the relevant blockchain network and is not responsible for delays, failures, network fees, or other issues arising from the operation of such networks, except to the extent otherwise required by applicable law.

4. API and Integration Services

4.1. The Company may provide Partners with access to its API, enabling the integration of certain Service functionality into the Partner's own website, application, product, or service. The available functionality and technical requirements for the API are described in the Company's developer documentation made available to Partners from time to time.

4.2. Access to the API is authenticated using an API key issued to the Partner through its Account. The Partner is solely responsible for maintaining the confidentiality and security of its API Key and for all activity conducted through it. The Company may suspend or revoke an API Key at any time where it reasonably suspects misuse, a security risk, or a breach of these Terms.

4.3. Subject to the Partner's compliance with these Terms, the Company grants the Partner a limited, non-exclusive, non-transferable, revocable right to access and use the API solely for the purpose of integrating Service functionality into the Partner's own product. The Partner shall not use the API for any other purpose, attempt to circumvent any technical limitation of the API, or exceed the rate limits communicated by the Company from time to time.
4.4. Where the Partner configures a callback URL, the Company will send a notification to that URL when a deposit or withdrawal Transaction is recorded. The Partner's server must acknowledge each notification promptly; where acknowledgement is not received, the Company will treat the notification as undelivered and may retry delivery a limited number of times. The Partner is solely responsible for the availability and correct handling of its callback endpoint, and the Company is not liable for any consequence of the Partner's failure to receive or process a callback.
4.5. Where the Partner uses the API to offer functionality to its own end customers, the Company's relationship under these Terms is with the Partner only. These Terms do not create any contractual relationship between the Company and the Partner's end customers, and the Partner remains solely responsible for its own terms, pricing, and disclosures to its end customers, for its compliance with applicable law (including AML/KYC) in respect of them, and for handling any complaints or disputes with them. For the avoidance of doubt, where the Service is made available to an end customer through a Partner, such end customer shall not be deemed a User or a party to these Terms solely by virtue of accessing the Service through the Partner.
4.6. The Company charges fees for operations executed via the API, including deposits, withdrawals, and conversions, on the same basis as operations executed directly through the Wallet. The amount of any such fee depends on the type of operation, the Supported Asset, transaction volume, prevailing market and network conditions, and other factors determined by the Company, and may include a fixed fee, a percentage-based fee, or a pass-through of the applicable blockchain network fee. Current fees and limits are published on the Website and are also returned via the relevant API endpoints prior to execution of an operation. The Company may change the amount or basis of any fee at any time.
4.7. The Company does not guarantee uninterrupted or error-free availability of the API. The Company may modify, update, suspend, or discontinue any API functionality from time to time, including for technical, security, operational, or regulatory reasons, and will use reasonable efforts to notify Partners of material changes where practicable. The Company is not liable for any loss resulting from temporary unavailability, changes to, or discontinuation of the API, except to the extent otherwise required by applicable law.

5. Referral Program

5.1. A User may generate a unique referral link through the "Partnership" section of the Account dashboard and share it on any platform. Where a new user registers using that link, they become a referral attributed to the referring User's Account. The referring User earns a percentage of the fee charged on each Transaction executed by their referrals, at the rate displayed in the User’s partnership balance within the Account dashboard (the “Referral Program”).
5.2. A User may generate a limited number of referral links, as set out in the Account dashboard and/or the Website from time to time. The Company may change this limit at any time.

5.3. A user is attributed as a referral only if they register using the referring User's referral link. The Company does not attribute a user to a referring User's Account retroactively, including where the referred user registered without using a referral link. It is the referring User's responsibility to ensure that invited users register through the correct link.
5.4. The Company may amend, suspend, or terminate the Referral Program, or adjust the applicable reward rate, at any time by updating the Account dashboard and/or the Website. Any such change applies prospectively, from the date of publication, and does not affect rewards already accrued to a User's partnership balance prior to that date.
5.5. The Company reserves the right to withhold, claw back, or forfeit referral rewards, and to suspend or terminate a User's participation in the Referral Program, where it reasonably suspects self-referral, fraudulent activity, artificial inflation of Transaction volumes, or any other abuse of the program.
5.6. Rewards earned under the Referral Program accrue to the User's partnership balance and may be subject to withdrawal terms, conditions, fees, or minimum amounts specified by the Company from time to time.

6. Intellectual Property

6.1. The Service, including its design, text, graphics, logos, and software (excluding open-source components), is owned by or licensed to us and protected by intellectual property laws.
6.2. Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, and revocable license to access and use the Service for its intended purpose.
6.3. You may not copy, modify, distribute, reverse-engineer, or create derivative works of the Services unless permitted by law.

7. Cooperation with Law Enforcement and Regulatory Authorities

7.1. The Company cooperates with law enforcement agencies, regulators, and other competent authorities to the extent required or permitted by applicable law.
7.2. Upon receipt of a valid request, order, or other lawful requirement from a competent authority, the Company may disclose information relating to a User, its Account or Transactions, and may restrict or suspend access to the Service or freeze, block, or withhold Transactions or funds, without prior notice where required or permitted by applicable law.
7.3. The Company may also take such measures where it reasonably considers them necessary to comply with its legal or regulatory obligations or to prevent or investigate money laundering, terrorist financing, fraud, or other unlawful activity, in accordance with its AML/KYC Policy and compliance procedures.
7.4. The User acknowledges that such measures may be taken in good-faith compliance with applicable law and agrees that the Company shall not be liable for any loss or inconvenience resulting from actions taken in accordance with this Section, except to the extent otherwise required by applicable law.

7.5. Where permitted by applicable law, the Company will use reasonable efforts to notify the affected User of such measures. However, the Company may be prohibited from disclosing the existence or content of a request or investigation by a competent authority.

8. Risk Disclosure and User Responsibility

8.1. By using the Service, the User acknowledges and agrees that dealing in cryptocurrency and blockchain technology involves significant risks, which the User assumes, including without limitation:

a. **Market Risk.** The value of cryptocurrency may be highly volatile and may decrease significantly, including to zero, within a short period of time. Past performance of any cryptocurrency is not indicative of future results.

b. **Technology Risk.** The blockchain networks, protocols, and infrastructure underlying Supported Assets may contain bugs, vulnerabilities, or design flaws, or may otherwise fail or be compromised, resulting in partial or total loss of assets for reasons outside the Company's reasonable control.

c. **Irreversibility.** Once broadcast to and confirmed by the relevant blockchain network, a Transaction may be irreversible and generally cannot be cancelled or reversed by the Company, including where the User has entered an incorrect recipient address, amount, Supported Asset, or network.

d. **Blockchain Data.** Transaction data recorded on a public blockchain may be permanent and publicly accessible and generally cannot be altered or deleted by the Company.

e. **Custody Risk.** The Company holds and manages the private keys associated with the User's Wallet on the User's behalf, as described in Section 3. The User does not have independent access to or control over such private keys. The security of the User's cryptocurrency depends, in part, on the security and integrity of the Company's systems and safeguards.

f. **Third-party and Network Risk.** The Service may depend on blockchain networks, liquidity providers, payment providers, and other third-party infrastructure that the Company does not own or control and which may experience outages, congestion, delays, or other failures affecting the Service.

g. **Regulatory Risk.** The laws and regulations governing cryptocurrency vary by jurisdiction and may change over time, which may affect the Service or the User's ability to use it.

h. **User Error.** Sending cryptocurrency to an incorrect or unsupported address, entering incorrect transaction details, or losing or disclosing the User's Credentials, 2FA method, or, in the case of a Partner, API Key may result in partial or total loss of assets.

The User is solely responsible for evaluating these risks before using the Service and should not commit funds it cannot afford to lose.

8.2. The Service and any information, rates, or other content made available through it are provided for general informational purposes only and do not constitute financial, investment, legal, tax, accounting, or other professional advice. The Company does not act as the User's broker, investment adviser, or fiduciary. The User should conduct its own research and, where appropriate, seek independent professional advice before making decisions relating to cryptocurrency.

8.3. The User is solely responsible for its use of the Service, including Transactions initiated through its Account, instructions submitted via the API, and decisions made in reliance on information provided through the Service. The Company is not responsible for loss, costs, or other consequences arising from the User's own acts or omissions, including errors, negligence, misuse of the Service, or breach of these Terms, except to the extent caused by the Company's breach of these Terms or otherwise required by applicable law.

8.4. The Service may display, link to, or otherwise involve content, information, or services provided by third parties ("**Third-Party Content**"). The Company does not control, endorse, or independently verify Third-Party Content and is not responsible for its accuracy, completeness, availability, or reliability. The User accesses and relies on Third-Party Content at its own risk and may be subject to the terms and policies of the relevant third party.

8.5. The User agrees to indemnify and hold harmless the Company, its affiliates, and their respective officers, directors, employees, and agents from and against any claims, damages, losses, liabilities, and expenses (including reasonable legal fees) arising out of or relating to:

a. the User's use of the Service;
b. the User's breach of these Terms or applicable law;
c. the User's infringement of any third party's rights; or
d. in the case of a Partner, the Partner's own relationship with, or disputes involving, its end customers, as described in Section 4.5.

8.6. For a more detailed description of the risks associated with the Service, see our Risk Disclosure Statement.

9. Disclaimer of Warranties & Limitation of Liability

9.1. THE SERVICE IS PROVIDED **"AS IS" AND "AS AVAILABLE"** TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. THE COMPANY DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, OR FREE FROM DELAYS OR DEFECTS, OR THAT ANY DEFECTS WILL BE CORRECTED. THE USER USES THE SERVICE AT ITS OWN RISK.

9.2. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY, ITS AFFILIATES, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, REVENUE, DATA, GOODWILL, OR SUPPORTED ASSETS, ARISING OUT OF OR RELATING TO THE USER'S USE OF, OR INABILITY TO USE, THE SERVICE OR ANY THIRD-PARTY SERVICE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER LEGAL THEORY.

9.3. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY'S TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICE SHALL NOT EXCEED THE GREATER OF (A) THE FEES YOU PAID TO US, IF

ANY, IN THE THREE (3) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM, OR (B) ONE HUNDRED U.S. DOLLARS (US$100).

9.4. THE LIMITATIONS AND EXCLUSIONS SET OUT IN THIS SECTION APPLY TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW AND REGARDLESS OF THE LEGAL BASIS OF THE CLAIM. NOTHING IN THESE TERMS SHALL EXCLUDE OR LIMIT THE COMPANY'S LIABILITY TO THE EXTENT THAT SUCH LIABILITY CANNOT LAWFULLY BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

9.5. Some jurisdictions do not permit certain exclusions or limitations of liability. Accordingly, some of the limitations set out in this Section may not apply to the User to the extent prohibited by applicable law.

10. Governing Law and Dispute Resolution

10.1. These Terms and any dispute or claim arising out of or in connection with them or their subject matter (including non-contractual disputes or claims) are governed by and construed in accordance with the laws of the Republic of Seychelles, without regard to conflict-of-law principles.

10.2. You agree that the courts of the Republic of Seychelles will have exclusive jurisdiction over any dispute or claim arising out of or in connection with these Terms or the Service, and you irrevocably submit to the jurisdiction of those courts unless mandatory provisions of your local jurisdiction require otherwise.

10.3. To the extent permitted by law, any claim arising out of or relating to these Terms or the Service must be brought within one (1) year after the cause of action arises; otherwise, it is permanently barred.

11. Miscellaneous

11.1. These Terms, together with the Privacy Policy and any additional rules and policies, constitute the entire agreement between you and us regarding the Service and supersede all prior agreements.

11.2. If any provision of these Terms is held to be invalid, illegal, or unenforceable by a competent authority, such provision shall be enforced to the maximum extent permitted by applicable law, and the remaining provisions of these Terms shall remain in full force and effect.

11.3. No failure or delay by either party in exercising any right, power, or remedy under these Terms shall constitute a waiver of that or any other right, power, or remedy. Any waiver must be expressly made in writing and shall apply only to the specific instance for which it is given.

11.4. The User may not assign, transfer, or otherwise dispose of any of its rights or obligations under these Terms without the Company's prior written consent. The Company may assign or transfer its rights and obligations under these Terms, including in connection with a corporate reorganisation, merger, acquisition, or sale or transfer of all or part of its business or assets, provided that such transfer does not materially adversely affect the User's rights under these Terms. A Partner may not assign or transfer its rights or obligations relating to the API or any applicable order form without the Company's prior written consent.

11.5. Nothing in these Terms shall be construed as creating or establishing any partnership, joint venture, agency, employment, fiduciary, or other similar relationship between the Company and the

User. Neither party has authority to act on behalf of or otherwise bind the other party unless expressly authorised in writing.

11.6. Neither party shall be liable for any failure or delay in performing its obligations under these Terms (other than payment obligations) caused by circumstances beyond its reasonable control, including natural disasters, epidemics, hostilities, terrorism, strikes, governmental actions, cyberattacks, telecommunications or internet failures, blockchain network failures, or third-party service outages. The affected party shall promptly notify the other party, where reasonably practicable, and use reasonable efforts to mitigate the effects.

11.7. Unless otherwise provided in these Terms, all notices and communications between the Company and the User relating to the Service shall be made electronically. The Company may send notices to the email address associated with the User's Account or through the Service. The User may contact the Company using the contact details specified in these Terms or otherwise made available through the Service. The User is responsible for ensuring that its contact information remains accurate and up to date.

11.8. For questions or requests relating to the use of the Service, the User may contact the Company at support@b2bwallet.io or through the Company's official Telegram support channel at @b2bwallet_support. Requests are handled in the order in which they are received, and the Company will use reasonable efforts to respond within a reasonable period of time.

11.9. These Terms are drafted in English. Any translation is provided for convenience only, and the English version prevails in case of conflict.